

DEPARTMENT OF BANK MANAGEMENT

B.Com Bank Management (2020-2021)

COURSE STRUCTURE:

SEMESTER I

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART I	Language Paper – I	6	3	25	75	100
PART II	BP2-ENG01-Communicative English I	3	3	50	50	100
PART III	BGE-CSC01 - Financial Accounting@	6	4	25	75	100
	BGE-CSC02 - Business Communication@	6	4	25	75	100
	BGE-CSA01 - Business Economics@	5	5	25	75	100
PART IV	Basic Tamil / Advanced Tamil / NME*	-	2	25	75	100
	BP4-ECAM 01-English for Commerce and Management I	4	4	50	50	100

***NME: Choose any one paper from other Department**

SEMESTER II

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART I	Language Paper – II	6	3	25	75	100
PART II	BP2-ENG02-Communicative English II	3	3	50	50	100
PART III	BBM-DSC03 - Treasury Management	6	4	25	75	100
	BGE-CSC04 - Principle of Management@	6	4	25	75	100
	BGE-CSA02 - Indian Economy@	5	5	25	75	100
PART IV	Basic Tamil / Advanced Tamil / NME*	-	2	25	75	100
	BP4-ECAM 02-English for Commerce and Management II	4	4	50	50	100

***NME: Choose any one paper from other Department**

III Semester

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	Core Paper V :- Corporate Accounting	6	4	25	75	100
	Core Paper VI : Business Laws	5	4	25	75	100
	Core Paper VII : Banking Theory Law and Practice	5	4	25	75	100
	Core Paper VIII : Management Accounting	5	4	25	75	100
	Allied Paper – III: 1. Indian Economy-I	6	4	25	75	100
PART IV	Environmental Studies	1	Examination will be held in Semester IV			
	Soft Skill - III	2	3	50	50	100

IV Semester

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	Core Paper IX : Advanced Corporate Accounting	6	4	25	75	100
	Core Paper X : Financial Services	5	4	25	75	100
	Core Paper XI : Indirect Taxation	5	4	25	75	100
	Core Paper XII : Company Law	5	4	25	75	100
	Allied Paper 1V: 1. Indian Economy-II	6	4	25	75	100
PART IV	Environmental Studies	1	2	25	75	100
	Soft Skill - IV	2	3	50	50	100

V Semester

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	Core Paper XIII :Income tax Law and practice I	6	4	25	75	100
	Core Paper XIV: Banking Theory Regulatory Mechanism	6	4	25	75	100
	Core Paper XV: Portfolio Management	5	4	25	75	100
	Core Paper XVI : International Banking	6	4	25	75	100
	Elective Paper I: 1. Credit Risk and Management Banking	6	5	25	75	100
PART V	Value Education	1				

VI Semester

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	Core Paper –XVII : Marketing of Banking Services	6	4	25	75	100
	Core Paper XVIII : Technology in Banking	6	4	25	75	100
	Core Paper XIX : Income tax law and practice II	5	4	25	75	100
	Core Paper XX : Treasury Management	6	5	25	75	100
	Elective Paper II : 1 Customer Relationship Management	6	5	25	75	100
PART V	Value Education	1	2			
	Extension Activities		1			

University of Madras
Chepauk, Chennai 600 005
Undergraduate Programme in Commerce
Curriculum and Syllabus for
B.COM. BANK MANAGEMENT
(With effect from the Academic Year 2020-21)

SEMESTER - I

CORE-I: FINANCIAL ACCOUNTING

LEARNING OBJECTIVES:

- To enable the students to understand the system of preparing financial statements for various types of organization
- To familiarize the students with knowledge about financial reporting standards
- To help the students to develop cognizance of the importance of accounting in organization financial statements

UNIT I: Preparation of Financial Statement

Final accounts of sole trading concern-Adjustments-Receipts and Payments-Income and expenditure-Balance sheet of non trading organisation

UNIT II: Depreciation and Insurance Claims

Depreciation Accounting: Depreciation- Meaning –Causes-Types-Straight Line Method-Written down value method- Concept of useful life under Companies Act 2015

Insurance Accounting: Insurance claims –Calculation of Claim amount-Average clause(Loss of stock only)

Meaning and Features of Single entry-Defects-Difference between single entry and double entry system-Methods of calculation of Profit-Statement of Affairs Method-Conversion Method

UNIT IV: Rectification of Errors and Bank Reconciliation Statement

Classification of Errors – Rectification of Errors – Preparation of Suspense a/c. Bank Reconciliation Statement – Need and preparation.

UNIT V: Hire Purchase and Instalment System

Hire Purchase System- Default and repossession-Hire purchase trading account Instalment System-Calculation of Profit.

TEXT BOOK:

1. Lt Bhupinder – principles of Financial Accounting – CENGAGE, New Delhi
2. Raj Kumar Sah –Concepts Building Approach to Financial Accounting – CENGAGE, New Delhi
3. Gupta, R.L &Gupta,V.K, Advanced Accounting, Sulthan Chand & Sons, New Delhi

REFERENCE BOOKS:

1. Jain &Narang, Financial Accounting, Kalyani Publishers, NewDelhi
2. Reddy, T.S &Murthy,A. Financial Accounting, Margham Publications, Chennai
3. Shukla & Grewal, Advanced Accounting, S.Chand& Co. NewDelhi

4. Parthasarathy, S.&Jaffarulla, A. Financial Accounting, Kalyani Publishers, NewDelhi

WEB REFERENCE:

www.accountingcoach.com

www.accountingstudyguide.comwww.futureaccountant.com

www.onlinelibrary.wiley.com

LEARNING OUTCOMES:

- The students will be able to analyze and prepare financial statements of different types of organizations.
- The students will be aware of the various amendments in financial reporting.
- Students will be able to demonstrate knowledge of preparation of financial statements and or financial schedules in accordance with Generally Accepted Accounting Principles through analysis and synthesis of information as well.”

CORE-II: BUSINESS COMMUNICATION

Common to BCom (A&F) as Allied, BCom (CS), BCom (BM) & BCom (MM)

SEMESTER: I

LEARNING OBJECTIVES:

1. To facilitate the students to understand the concept of communication
2. To know the basic techniques of the modern forms of communication
3. To provide an outline to effective organizational communication

UNIT I: Communication

Definition – Methods – Types – Principles of effective Communication – Barriers to Communication – Business Letters – Layout.

UNIT II: Business Letters

Kinds of Business Letters: Interview – Application for a situation – Interview -Appointment – Acknowledgement – Promotion – Enquiries – Reply letter – Orders – Sales letter – Circular letter – Complaint letter.

UNIT III: Correspondence

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

UNIT IV: Reports and Meetings

Report Writing – Meetings – Agenda - Minutes of Meeting – Memorandum – Office Order – Circular – Notes.

UNIT V: Forms of Communication

Modern Forms of Communication: Fax – E-mail – Video Conferencing – Internet – Websites – uses of the various forms of communication.

Recommended Texts

1. Mallika Nawal –Business Communication – CENGAGE

2. Pragyan Rath, K. Shalini , Debankita Ray - Corporate Communication – CENGAGE
3. C.B.Gupta - Essentil Business Communcination - CENGAGE
4. Rajendra Pal & J.S. Korlahalli, Essentials of Business Communication - Sultan Chand & Sons - New Delhi.
5. Shirley Taylor, Communication for Business - Pearson Publications - New Delhi.
6. Bovee, Thill, Schatzman, Business Communication Today - Peason Education Private Ltd - New Delhi.
7. Penrose, Rasbery, Myers, Advanced Business Communication - Bangalore.
8. Simon Collin, Doing Business on the Internet - Kogan Page Ltd. - London.
9. Mary Ellen Guffey, Business Communication – Process and Product -International Thomson Publishing - Ohio.
10. Sundar K.A, Business communication Vijay Nicole imprints Pvt. Ltd., Chennai.

E- RESOURCES

www.newagepublishers.com www.managementstudyguide.com www.businesscommunication.org
www.smallbusiness.chorn.com

LEARNING OUTCOME:

1. Students understand the concept of communication and familiarise with modern form of communication
2. Excellent presentation and facilitation skills
3. To improve oral communication skills, particularly the appropriate use of technology and the design and use of visual aids

PROFESSIONAL ENGLISH FOR COMMERCE & MANAGEMENT SEMESTER - I

LEARNING OBJECTIVES:

- To develop the language skills of students by offering adequate practice in professional contexts.
- To enhance the lexical, grammatical and socio-linguistic and communicative competence of first year physical sciences students.
- To focus on developing students' knowledge of domain specific registers and the required language skills.
- To develop strategic competence that will help inefficient communication
- To sharpen students' critical thinking skills and make students culturally aware of the target situation.

SYLLABUS

UNIT 1: COMMUNICATION

Listening: Listening to audio text and answering questions

- Listening to Instructions

Speaking: Pair work and small group work.

Reading: Comprehension passages –Differentiate between facts and opinion

Writing: Developing a story with pictures.

Vocabulary: Register specific - Incorporated into the LSRW tasks

UNIT 2: DESCRIPTION

Listening: Listening to process description.- Drawing a flow chart.

Speaking: Role play (formal context)

Reading: Skimming/Scanning-

Reading passages on products, equipment and gadgets.

Writing: Process Description –Compare and Contrast

Paragraph-Sentence Definition and Extended definition- Free Writing.

Vocabulary: Register specific -Incorporated into the LSRW tasks.

UNIT 3: NEGOTIATION STRATEGIES

Listening: Listening to interviews of specialists / Inventors in fields (Subject specific)

Speaking: Brainstorming.(Mind mapping).

Small group discussions (Subject-Specific)

Reading: Longer Reading text.

Writing: Essay Writing (250 words)

Vocabulary: Register specific - Incorporated into the LSRW tasks

UNIT 4: PRESENTATION SKILLS

Listening: Listening to lectures.

Speaking: Short talks.

Reading: Reading Comprehension passages

Writing: Writing Recommendations Interpreting Visuals inputs

Vocabulary: Register specific -Incorporated into the LSRW tasks

UNIT 5: CRITICAL THINKING SKILLS

Listening: Listening comprehension- Listening for information.

Speaking: Making presentations (with PPT- practice).

Reading: Comprehension passages –Note making.

Comprehension: Motivational article on Professional Competence, Professional Ethics and Life Skills)

Writing: Problem and Solution essay– Creative writing –Summary writing

Vocabulary: Register specific - Incorporated into the LSRW tasks

LEARNING OUTCOMES:

- Recognise their own ability to improve their own competence in using the language
- Use language for speaking with confidence in an intelligible and acceptable manner
- Understand the importance of reading for life
- Read independently unfamiliar texts with comprehension
- Understand the importance of writing in academic life
- Write simple sentences without committing error of spelling or grammar

SEMESTER - 2

CORE-III: TREASURY MANAGEMENT SYLLABUS WITH EFFECT FROM 2020-2021

Learning 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
3. To know about the Better Use of Debt

UNIT I: Introduction

Asset Liability Management - Objective - Concept - Risk Management – Interest rate Risk.

UNIT II: Treasury Management

Concept of Treasury Management - Deployment of Statutory / Surplus funds – Need for Specialized approach in the Bank – Role and Functions of Treasury Department.

UNIT III: Money Market

Domestic Money Market - Source of funds - Capital - Reserves - SLR - CRR - Surplus cash - Market Players.

UNIT IV: Securities

Money Market Instruments and Players - Government Securities - Treasury Bill- CP - CD - Call Money Banks and Specified Institutions.

UNIT V: Foreign Treasury Management

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

Suggested Readings

1. Treasury Investment and risk Management, IIB
2. Jack Clank Francis, Management of Investments-McGraw Hill International series
3. Jack Clank Francis, Investments, Analysis and Management, McGraw Hill International series.
4. Avadhani, V.A, Indian capital Market, Himalayan Publishing House(1997)
5. Frank fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall(1996)

E-Resources

www.treasury-management.com
www.searchfinancialapplications.techtarget.com
www.svtuition.org
www.support.treasuryview.com

Learning Outcomes:

1. Describes the corporate and financial institution treasury function.
2. Evaluate the risk management framework required for corporate, banking and government entities in areas such as foreign exchange, interest rates, liquidity, credit and commodity price risk management
3. To Understand how treasury market/products can meet the business needs and manage risks of you business

**CORE-IV: PRINCIPLES OF MANAGEMENT
SYLLABUS WITH EFFECT FROM 2020-2021
Common to BCom(A&F), BCom(BM), BCom(CA)-IV Sem & BCom(ISM)-IV Sem.**

LEARNING OBJECTIVES

1. To make the students understand the basic concepts of management
2. To prepare the students to know about the significance of management in business
3. To study the functions and principles of management

Unit I: Introduction

Definition – Importance – Nature and Scope of Management – Process of Management - Role and functions of Managers - Levels of Management Scientific Management Contributions to Management by different Schools of thought.

Unit II: Planning

Nature – Importance -Types of Planning - Steps in planning - Objectives of Planning – Policies - Decision making Process-Types of Decisions. HRM- Meaning, -Nature and scope of HRM.

Unit III: Organization

Meaning and Types of organizations - Principles – Formal and Informal organization - Organisation Structure – Span of Control – Departmentalisation – Basis - Meaning and Importance of Departmentalisation. Policies - Meaning and Types – Procedures - Forecasting.

Unit IV: Authority and Responsibility

Authority – Definition – Sources – Limitations – Difference between Authority and Responsibility – Delegation of Authority – Meaning – Principles and importance – Centralisation Vs Decentralisation- Leadership & Communication

Unit V: Direction Co-ordination & Control

Direction – Nature - Purpose. Co-ordination – Need – Types and Techniques – Requisites for Excellent Co-ordination. Controlling – Meaning – Importance – Control Process.

TEXT BOOK:

1. N.V.S.Raju.- Fundamentals of Management - CENGAGE ,New Delhi. 2. James Campbell Quick, Dbra L.nelson, Preetam Khandelwal - CENGAGE ,New Delhi. 3. Gupta,C.B.Management Theory&Practice,Sultan Chand Sons,New Delhi. 4. Prasad,L.M.Principles&PracticeofManagement,SultanChand&Sons,New Delhi.

REFERENCE BOOKS:

1. Tripathi,P.C.&Reddy,P.N.PrinciplesofManagements,TataMcGrawHill,NewDelhi. 2. WehrichandKoontz,Management-AGlobalPerspective. 3. Premavathy N,PrinciplesofManagement,SriVishnuPublications,Chennai. 4. Jayasankar,J.BusinessManagement,MarghamPublication,Chennai. 5. Sundar,K.PrinciplesofManagement,VijayNicoleImprintsPvt.Ltd.,Chennai

WEB RESOURCE:

1. www.wisdomjobs.com

2. www.aima.in
3. www.clep.collegeboard.org

LEARNING OUTCOMES

1. The students will understand the basic concepts and significance of management in business
2. Improves students critical analysing skills on principles of management both theoretically and conceptually.
3. The students will be able to define the concept of management and discuss the need for organisations

Professional English for Commerce and Management Semester-II

LEARNING OBJECTIVES

The Professional Communication Skills Course is intended to help Learners in Arts and Science colleges,

- Develop their competence in the use of English with particular reference to the workplace situation.
- Enhance the creativity of the students, which will enable them to think of innovative ways to solve issues in the workplace.
- Develop their competence and competitiveness and thereby improve their employability skills.
- Help students with a research bent of mind develop their skills in writing reports and research proposals.

Syllabus

Unit 1- Communicative Competence

Listening – Listening to two talks/lectures by specialists on selected subject specific topics - (TED Talks) and answering comprehension exercises (inferential questions)

Speaking: Small group discussions (the discussions could be based on the listening and reading passages- open ended questions)

Reading: Two subject-based reading texts followed by comprehension activities/exercises

Writing: Summary writing based on the reading passages.

Unit 2 - Persuasive Communication

Listening: listening to a product launch- sensitizing learners to the nuances of persuasive communication

Speaking: debates – Just-A Minute Activities

Reading: reading texts on advertisements (on products relevant to the subject areas) and answering inferential questions

Writing: dialogue writing- writing an argumentative /persuasive essay.

Unit 3- Digital Competence

Listening to interviews (subject related)

Speaking: Interviews with subject specialists (using video conferencing skills)

Creating Vlogs (How to become a vlogger and use vlogging to nurture interests – subject related)

Reading: Selected sample of Web Page (subject area) Writing: Creating Web Pages

Reading Comprehension: Essay on Digital Competence for Academic and Professional Life.

The essay will address all aspects of digital competence in relation to MS Office and how they can be utilized in relation to work in the subject area

Unit 4 - Creativity and Imagination

Listening to short (2 to 5 minutes) academic videos (prepared by EMRC/ other MOOC videos on Indian academic sites – E.g. <https://www.youtube.com/watch?v=tpvicScuDy0>)

Speaking: Making oral presentations through short films – subject based Reading : Essay on Creativity and Imagination (subject based)

Writing – Basic Script Writing for short films (subject based)

- Creating blogs, flyers and brochures (subject based)
- Poster making – writing slogans/captions (subject based)

Unit 5- Workplace Communication & Basics of Academic Writing

Speaking: Short academic presentation using PowerPoint

Reading & Writing: Product Profiles, Circulars, Minutes of Meeting. Writing an introduction, paraphrasing

Punctuation (period, question mark, exclamation point, comma, semicolon, colon, dash, hyphen, parentheses, brackets, braces, apostrophe, quotation marks, and ellipsis)

Capitalization (use of upper case)

Learning Outcomes:

At the end of the course, learners will be able to,

- Attend interviews with boldness and confidence.
- Adapt easily into the workplace context, having become communicatively competent.
- Apply to the Research & Development organisations/ sections in companies and offices with winning proposals.

III SEMESTER

Core Paper V - CORPORATE ACCOUNTING

No of Credits : 4

Learning objectives:

- To enable the students about the preparation of the company accounts
- To motivate the students to understand the various provisions of the companies act
- To understand the various forms of dividend distribution.

Unit I : Share Capital

Issue of Shares - Types of Shares - Forfeiture of shares - Reissue of shares - Underwriting of shares - Stock split - Meaning of Redemption - Redemption of Preference Shares.

Unit II : Debentures & Acquisition of Business

Meaning - Types of Debentures - Issue - Underwriting of Debentures - Redemption of Debentures. Acquisition of Business - Meaning - Profit Prior to Incorporation.

Unit III : Final Accounts

Final Accounts - Preparation of P & L A/c and Balance Sheet - Managerial Remuneration- Calculation and Legal Provisions.

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

1. Gupta, R.L & Radhaswamy, M, Advanced Accounts, Sulthan Chand, New Delhi.
2. Jain, S.P & Narang, N.L., Advanced Accounting, Kalyani Publications.
3. Reddy T.S. & Murthy, A , Corporate Accounting, Margham Publications, Chennai.
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

Learning Outcomes:

- The students will learn the accounting procedures of corporate undertaking
- Financial statement preparation understand different types of shares
- Understand the financial reporting requirements

Core Paper VI - BUSINESS LAWS

No of Credits : 4

Learning objectives:

- To highlight the provisions of law governing the general contract and special contract
- To enable the students to understand the legal remedies available in the law to the business and other people
- Basic and broad knowledge in business law in management.

Unit I : Formation of Contract

Indian Contract Act - Formation - Nature and Elements of Contract - Classification of Contracts - Contract Vs Agreement.

Unit II : Offer, Acceptance and Consideration

Offer - Definition - Forms of Offer - Requirements of a Valid Offer. Acceptance - Meaning - Legal rules as to a Valid Acceptance. Consideration - Definition - Types - Essentials.

Unit III : Other Elements of Valid Contract

Capacity of Parties - Definition - Persons Competent to contract. Free consent - Coercion-

Undue Influence - Fraud - Misrepresentation - Mistake. Legality of object - Void agreements- Unlawful Agreements.

Unit IV : Performance of Contract

Performance of Contracts - Actual Performance - Attempted Performance - Tender. Quasi Contract - Definition and Essentials. Discharge of Contract - Modes of Discharge - Breach of Contract - Remedies available for Breach of Contract.

Unit V : Sale of Goods Act

Sale - Contract of Sale - Sale Vs Agreement to Sell - Meaning of Goods - Conditions and Warranty - Caveat Emptor - Exceptions of Caveat Emptor - Buyer and Seller of Goods - Unpaid Seller - Definition - Rights of an Unpaid Seller.

Suggested Readings

1. Kapoor, N.D. Business Laws, Sultan Chand and Sons.
2. Sreenivasan, M.R. Business Laws, Margam Publications.
3. Dhandapani, M.V. Business Laws, Sultan Chand and Sons.
4. Badre Alam, S. & Saravanavel, P. Mercantile Law
5. Pillai, R.S.N. & Chand, S, Business Law, S Chand & Co, Delhi
6. Ramaswamy, K.N., Business Law, S Chand & Co, Delhi
7. Shukla, M.C, Business Law, S. Chand & Co.
8. Balachandran. V & Thothadri.S, Business Law, Vijay Nicole Imprints Pvt. Ltd. Chennai

E-Resources

www.cramerz.com

www.digitalbusinesslawgroup.com

<http://swcu.libguides.com/buslaw>

<http://libguides.slu.edu/businesslaw>

Learning Outcomes:

- On the completion of the syllabus students will understand the basic provisions of law, contract and legal remedies in the law
- Understanding the nature and sources of law
- Understand legal principles governing the operation of business.

Core Paper VII - BANKING THEORY, LAW AND PRACTICE

No of Credits : 4

Learning objectives:

- To facilitate the understanding of the origin and the growth of the indian banking system
- To understand the modern day developments in indian banking sector
- To acquire knowledge about banking laws.

UNIT I : Introduction to Banking

History of banking - Components of Indian banking - Indian banking system - Phases of development - Banking structure in India - Payment banks and Small Banks - Commercial banking - Definition - Classification of banks. Banking system - Universal banking - Commercial Banking - functions - Role of Banks in Economic Development. Central Banking - Definition - Need - Principles - Central Banking Vs. Commercial banking - Functions of Central bank.

UNIT II : RBI

Establishment - Objective - Legal framework - Functions - SBI - Origin and History - Establishment - Indian subsidiaries - Foreign subsidiaries - Non-banking - Subsidiaries - Personal banking - International banking- Trade financing - Correspondent banking. Co-operative banks - Meaning and Definition - Features - Co-operative banks Vs Commercial banks - Structure.

UNIT III : e - banking

Meaning - Services - e-banking and Financial services - Initiatives - Opportunities - Internet banking - Meaning - Internet banking Vs Traditional banking - Services - Drawbacks - Frauds in Internet banking. Mobile banking - Meaning - Features - Services - Security issues - Electronic Mobile Wallets. ATM - Evolution - Concept - Features - Types - Mechanism - Functions. Electronic money - Meaning - Categories - Merits of e-money - Electronic Funds Transfer (EFT) system - Meaning - Steps - Benefits.

UNIT IV - Bank Account :

Opening - Types of accounts - FDR - Steps in opening Accounts - Savings Vs Current Account - 'Donatio Mortis Causa' - Passbook - Bank Customer Relationship - Special Types of customers - KYC norms. Bank Lending - Lending sources - Bank Lending Principles - Forms of lending - Loan evaluation process - Securities of lending - Factors influencing Bank lending - Negotiable Instruments - Meaning - Characteristics - Types. Crossing - Definition - Objectives - Crossing and negotiability - Consequences of crossing.

UNIT V - Endorsement

Meaning - Components - Kinds of Endorsements - Cheques payable to fictitious persons - Endorsement by legal representative - Negotiation back - effect of endorsement - Rules regarding endorsement. Paying banker - Banker's duty - Dishonoring of cheque - Discharge of paying banks - Payment of a crossed cheque - Material alteration - Statutory protection under Section 85 - Refusal of cheque payment. Collecting Banker - Statutory protection under section 131 - Collecting banker's duty - RBI instructions - Paying banker Vs Collecting Banker - Customer grievances - Grievances redressal - Banking Ombudsman.

Suggested Readings

1. Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publications, 2015, Chennai
2. Clifford Gomez, Banking and Finance, Theory, Law and Practice, Jain Book Agency, 2010, Mumbai
3. Gupta, R K BANKING Law and Practice, Jain Book Agency, 2001, New Delhi
4. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand Co, 2010, New Delhi
5. Maheswari, S.N. Banking Law Theory and Practice, Kalyani Publications, 2011, Mumbai
6. Santhanam B, Banking Theory: Law and Practice, Margam Publications

E Resources

www.lawcommissionofindia.nic.in

www.rbi.org

www.bankingsombudsman.org

Learning Outcomes:

- The main learning outcome of this course is to provide the student an understanding of legal and regulatory aspects of banking
- After completion of this subject students understand the growth of Indian banking systems and their modern day development
- Provide the student an understanding of legal and regulatory aspects of banking

Core Paper XIX - MANAGEMENT ACCOUNTING

Learning objectives:

- To enable the students to get knowledge about the various techniques of management principles
- To make the students to get practical skill in solving management problems.
- To enlighten students on Financial Statement Analysis with the emphasis on the preparation of fund flow and cash flow statements.

Unit I : Introduction

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

Unit II : Financial Statement Analysis

Analysis and Interpretation of Financial Statements - Nature and Significance - Types of Financial Analysis - Tools of Analysis - Comparative Statements - Common size Statement - Trend Analysis.

Unit III : Ratio Analysis

Meaning - Advantages - Limitations - Types of Ratios - Liquidity Ratios - Profitability Ratios - Turnover Ratios - Capital Structure Ratios - Leverage Ratios - Calculation of Ratios.

Unit IV : Cash Flow Analysis & Marginal Costing

Meaning of Cash Flow Statements - Advantages - Limitations - Preparation of Cash Flow Statement - Types of Cash flows - Operating, Financing and Investing Cash flows. Application of Marginal Costing in Decision Making - Make or Buy - Shutdown or Continue - Exploring New Markets.

Unit V : Budgetary Control & Capital Budgeting Control.

Budgetary Control - Meaning - Preparation of various Budgets - Cash Budget - Flexible Budget - Production Budget - Sales Budget. Capital Expenditure Control - Meaning of Capital Budgeting - Assessment of Capital Expenditure through Pay Back Method, Net Present Value Method and Accounting Rate of Return Method.

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
2. Charles T. Horngren and Gary Sundem, N, Introduction to Management Accounting, Prentice Hall
3. Murthy A and Gurusamy S, Management Accounting- Theory & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
4. Sharma and Shashi K. Gupta, Management Accounting, Kalyani Publishers
5. Reddy, T.S. & Dr. Hariprasad Reddy, Y, Management Accounting, Margham Publications, Chennai.
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

Learning Outcomes:

- Management accounting concentrates to cultivate students' skills in financial planning, control, decision-making, and problem-solving
- Students train to become strategic partners by using business sense, accounting principles, and financial data to help executives make sound decisions
- To provide knowledge about budget control keeping in mind the scope of the concept.

IV SEMESTER

Core Paper IX - ADVANCED CORPORATE ACCOUNTING

No of Credits : 4

Learning objectives:

- To make the students understand the application of accounting transactions in corporate sector
- To facilitate the students to understand the provision of the indian companies act
- To understand the accounting requirements for a corporate group.

Unit I : Company Accounts

Amalgamation, Absorbtion 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:

1. Gupta, R.L. & Radhaswamy, M., Advanced Accounts, Sulthan Chand & Sons, New Delhi.
2. Jain, S.P. & Narang K.L., Advanced Accounts - Kalyani Publishers.
3. Reddy, T.S. & Murthy, A., Corporate Accounting, Margham Publications, Chennai.
4. Shukla, M.C. & Grewal, J.S., Advanced Accounts, S. Chand and Company, New Delhi

E-Resources

www.accountingcoach.com

www.accountingstudyguide.com

www.futureaccountant.com

www.education.svtuition.org

Learning Outcomes:

- Students have the ability to account for a range of advanced financial accounting issues
- To prepare the consolidated accounts for a corporate group.
- Enable the students to understand about amalgamation, absorption and external reconstruction

Core Paper X - FINANCIAL SERVICES

No of Credits : 4

Learning objectives:

- To enable the students to understand the world of financial services
- To facilitate the understanding of the various financial services
- The nature and scope of various types of financial services.

Unit I : Introduction

Financial Services - Concept - Objectives - Functions - Characteristics - Financial Services Market - Concept - Constituents - Growth of Financial Services in India - Financial Services

Sector Problems - Financial Services Environment - The Forces - Players in Financial Markets - Interest Rate Determination - Macro Economic Aggregates in India.

Unit II : Merchant Banking and Public Issue Management

Definition - Functions - Merchant Bankers Code of Conduct - Public Issue Management - Concept - Functions - Categories of Securities Issue - Mechanics of Public Issue Management - Issue Manager - Role of Issue Manager - Marketing of Issue - New Issues Market Vs Secondary Market - Underwriting - Types - Benefits Functions.

Unit III : Money Market and Stock Exchange

Characteristics - Functions - Indian Capital Market - Constituents of Indian Capital Market - New Financial Institutions and Instruments - Investor Protection - Stock Exchange - Functions - Services - Features - Role - Stock Exchange Traders - Regulations of Stock Exchanges - Depository - SEBI - Functions and Working.

Unit IV : Leasing

Characteristics - Types - Participants - Myths about Leasing - Hire Purchase - Lease Financing Vs Hire Purchase Financing - Factoring - Mechanism - Functions of a Factor - Factoring - Players - Types - Operational Profile of Indian Factoring - Operational Problems in Indian Factoring - Factoring Vs bills Discounting - Consumer Finance - Mechanics - Sources - Modes - Demand for Consumer Finance - Factors - Consumer Finance Insurance.

Unit - V : Venture Capital

Origin and Growth of Venture Capital - Investment Nurturing Methods - Mutual Funds - Portfolio Management Process in Mutual Funds - Credit Rating System - Growth Factors - Credit Rating Process - Global and Domestic Credit Rating agencies - Principles of Insurance - Life and Non - Life Insurance - IRDA - Powers - Pension Fund - Objectives - Functions - Features - Types - Chilean Model - Pension Investment Policy - Pension Financing.

Suggested Readings

1. Gurusamy. S, Essentials of Financial Services, Vijay Nicole Imprints, Chennai, 2014
2. Gomez Clifford, Prentice Hall of India, Financial Markets, Institutions and Financial Services, 2008
3. Meir Kohn, Financial Institutions and Markets, Oxford University Press
4. Rajesh Kothari, Financial Services in India: Concept and Application, Sage publications, 2012, New Delhi.
5. Madhu Vij & Swati Dhawan, Merchant Banking and Financial Services, Jain Book Agency, 2000, Mumbai
6. Vasant Desai, Financial Markets and Financial Services, Himalayan Publishing House Pvt Ltd, 2000, Mumbai
7. Santhanam B, Financial Services, Margam Publications,

E- Resources

www.rbi.org

www.sebi.org

Learning Outcomes:

- The role of management of finance in the personal and Business financial planning process
- The financial marketplace, both depository and nondepository financial institutions.
- To create an awareness about merchant banking, issue management, capital markets and role of SEBI

CorePaper :XII- INDIRECT TAXATION

Number ofCredits:4

Learning objectives:

- To facilitate the students to gain knowledge of the principles of indirect taxation.
- To enable the students to gain knowledge of goods and services (gst)
- 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. **Constitutional Amendments leading to introduction of GST and their importance**

Unit – II: GST – Overview & Concepts

Background behind implementing GST – The need for GST – **Objectives of GST**– Business impact – Benefits of GST – SGST – CGST and IGST – Taxes covered by GST – Definition – Scope and Coverage Scope of supply – Levy of tax – Rate Structure – Taxable Events. - **Types of Supplies – Composite and Mixed Supplies –Composition Levy.**

Unit – III: GST – Taxation / Assessment Proceedings

Return – Refunds – Input Tax Credit – Reverse charge Mechanisms, Transitional Provisions composition under GST – Administrative structure of GST – Officers as per CGST Act – Officers as per SGST Act – Jurisdiction – Appointment Powers. – **Relevance of Cross Empowerments.**

Unit – IV: GST – Audit

Assessment and Audit under GST – Demands and Recovery – Appeals and revision – Advance ruling Offences and Penalties. **National Anti-Profitteering Authority – GST Practitioners – eligibility and Practice and Career avenues**

Unit – V: Customs duty

The customs duty – Levy and collection of Customs duty – Organisms of custom departments – Officers of customs – powers – Appellate Machinery – Infringement of the Law – Offences and penalties – Exemption from duty Customs duty draw back – duties free Zones - **Export incentive schemes**

Recommended Texts

1. Shilpi Sahi – Concepts Building Approaches to Goods and Services Tax (GST), & Customs Law - CENGAGE , New Delhi

SUGGESTED READINGS

1. Sweta Jain GST law and practice Taxmann Publishers, July 2017
2. V.S.Daty – GST- Input Tax Credi- Taxmann Publishers, second edition August 2017
3. C.A. Anurag Pandey- Law and Practice of GST- Sumedha Publication House 2017
4. Dr.Vandana Banger- Beginners- Guide AadhayaPrakashan
Publisher 2017
5. Dr.M. Govindarajan- A practical guide send text
publishers July 2017

E-Resources

1. WWW.gstjockey.com	1. www.cbic.gov.in	<u>E-library</u> 1. Excus 2. LawCrux
2. WWW.gst.gov.in	2. www.gst.gov.in	
3. http://gstpanacea.com	3. www.gstcouncil.gov.in	
4. http://taxheal.com	4. https://ctd.tn.gov.in/home	

Learning Outcomes:

- Students would explain the various terms related to Goods and Service tax (GST)
- Students would analyse whether a person is required to obtain registration under GST law.
- The students will be able to understand the concepts of indirect taxation, types and assessments ,Procedures.

Core Paper XII - COMPANY LAW

No of Credits : 4

Learning objectives:

- To enlighten the students on the provisions governing the company law
- To make the students aware on the recent amendments to companies act.
- To help the students to understand the basic laws related with business and corporate.

Unit I : Joint Stock Company

Meaning - Kinds of Companies (Special Provisions with respect to Private Company, Public Company, One Person Company, Small Company, Dormant Company) - Formation - Memorandum of Association - Contents - Restriction on "Other Objects" - Doctrine of Ultra Vires - Articles of Association - Contents - Prospectus - Contents - Types (Statement in Lieu of Prospectus, shelf Prospectus, Red Herring Prospectus) - Underwriting - Book Building Process - Green Shoe Option - E-Filing - Dematerialisation.

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

1. Kapoor, N.D., Business Laws, Sultan Chand and Sons, New Delhi.
2. Sreenivasan, M.R. Business Laws, Margam Publications, Chennai.
3. Dhandapani, M.V. Business Laws, Sultan Chand and Sons, New Delhi.
4. Avatar Singh, Company Law, Eastern Book Company
5. Shukla, M.C. & Gulshan, S.S., Principles of Company Law
6. Badri Alam, S & Saravanel, Company Law, Himalaya Publications
7. Gogna, P.P.S., Text Book of Company Law, S. Chand & Co.
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

Learning Outcomes:

- Determines the partnership or company agreement
- The relationship between the partner to general partnership.
- Develop knowledge on contract and various types of contracts

ENVIRONMENTAL STUDIES

ENVIRONMENTAL STUDIES PROGRAMME

Learning objectives

1. To know about Environmental pollution and its impact and management.
2. To develop an in-depth understanding about the components of environment and functions
3. To make the students learn about the environment and the pollutants.

Unit 1: Introduction to Environmental Studies

- Multidisciplinary nature of environmental studies;
- Scope and importance; concept of sustainability and sustainable development.

Unit 2 : Ecosystem (2 lectures)

- What is an ecosystem? Structure and function of ecosystem; Energy flow in an ecosystem:

Food chains, food webs and ecological succession, Case studies of the following ecosystem:

- a) Forest ecosystem
- b) Grassland ecosystem
- c) Desert ecosystem
- d) Aquatic ecosystem (ponds, stream, lakes, rivers, ocean, estuaries)

Unit 3: Natural Resources : Renewable and Non – renewable Resources (6 lectures)

- Land resources and land use change: Land degradation, soil erosion and desertification.
- Deforestation : Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations.
- Water : Use and over –exploitation of surface and ground water, floods, droughts, conflicts over water (international and inter-state).
- Energy resources : Renewable and non renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Unit 4: Biodiversity and Conservation (8 lectures)

- Levels of biological diversity: genetics, species and ecosystem diversity, Biogeographic zones of India: Biodiversity patterns and global biodiversity hot spots
- India as a mega- biodiversity nation, Endangered and endemic species of India.

- Threats to biodiversity: Habitat loss, poaching of wildlife, man- wildlife conflicts, biological invasions; Conservations of biodiversity: In-situ and Ex-situ Conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Informational value.

Unit 5: Environmental Pollution (8 lecturers)

- Environmental pollution: types, causes, effects and controls: Air, Water, soil and noise Pollution.
- Nuclear hazards and human health risks
- Solid waste management: Control measures of urban and industrial waste
- Pollution case studies.

Unit 6: Environmental Policies & Practices (8 lecturers)

- Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture
- Environment Laws: Environment Protection Act, Air (Prevention & Control of Pollution) Act; Water (Prevention and Control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD).
- Nature reserves, tribal populations and rights, and human Wildlife conflicts in Indian context.

Unit 7: Human Communities and the Environment (7 lectures)

- Human population growth, impacts on environment, human health and welfare.
- Resettlement and rehabilitation of projects affected persons; case studies.
- Disaster management: floods, earthquake, cyclone and landslides.
- Environmental movements : Chipko, Silent Valley, Bishnois of Rajasthan.
- Environmental ethics : Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies(e.g. CNG Vehicles in Delhi)

Unit 8 : Field Work (6 lectures)

- Visit to an area to document environmental assets: river / forest/ flora/ fauna etc.
- Visit to a local polluted site – Urban / Rural/ Industrial/ Agricultural.
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystem- pond, river, Delhi Ridge etc.

Suggested Readings:

1. Carson , R. 2002.Silent Spring, Houghton Mifflin Harcourt.
2. Gadgil , M.,& Guha, R. 1993.This Fissured Land: An Ecological History of India. Univ.of California Press.
3. Glesson, B. and Low, N.(eds.)1999. Global Ethics and Environment, London, Routledge.

4. Gleick, P.H. 1993. Water Crisis. Pacific Institute for Studies in Dev., Environment & Security. Stockholm Env. Institute, Oxford Univ. Press.

Learning Outcomes:

1. Understand the environmental problems and ways of addressing them
2. Understand key concepts from economic, political, and social analysis as they pertain to the design and evaluation of environmental policies and institutions
3. Students can acquire knowledge on ecosystems, Food Chains, and historical context of environmental issues.

V Semester

Core Paper XIII : INCOME TAX LAW AND PRACTICE-I

Learning objectives:

- To provide a detailed understanding of the various provisions of I.T. Act.
- To enable the students to about the Assessment Procedures and Tax Planning.
- To introduce students about basic concepts in Income-Tax.
- To help them to apply the provisions and complete incomes under various heads

UNIT I: Introduction

Meaning of Income – Features of Income Tax – Types – Important Definitions Under the Income Tax Act – Assessee – Types – Rates of Tax – Residential Status – Scope of Total Income – Incomes Exempt from tax.

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

Annual Value – Meaning and Computation – Deductions from Annual Value – Legal Provisions.

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 - 26AS – 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.

TEXT BOOKS:

1. Naveen Mittal – Principles of Income Tax Law & Practice – Cengage New Delhi
2. T. Srinivasan – Income Tax & Practice – Vijay Nicole Imprints Private Limited, Chennai
3. Vinod, K. Singhania, Students Guide to Income Tax, Taxman Publications Pvt. Ltd.
4. Mehrotra- Income Tax Law & Accounts, Goyal, Sathiya Bhavan Publications.

REFERENCE BOOKS:

1. Gaur & Narang, Income Tax Law & Practice, Kalyani Publishers.
2. Reddy, T.S. & Hari Prasad Reddy, Y, Income Tax Theory, Law & Practice, Margham Publications, Chennai.
3. Murthy, A, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
4. Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai

WEB REFERENCE:

1. www.incometaxindia.gov.in
2. www.incometaxindiaefiling.gov.in
3. www.onlineservices.tin.egov-nsdl.com
4. www.cleartax.in

Learning Outcomes:

1. Learned about various heads of income with its components
2. It helps to build an idea about income from house property.
3. Make the students familiarize with the concept of depreciation and its provisions

Core Paper XIV - BANKING THEORY REGULATORY MECHANISM**Learning objectives**

1. To make the students understand of concept of the banking structure
2. To enable the students to know the relationship between the banking theory reforms & monetary policy.
3. To help students realize the quintessential role of banks in the world today

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

Financial Sector Reforms - Sakhmoy Chakravarty Committee 1985 - Narasimman Committee Report I and 11- Prudential Norms: Capital Adequacy Norms- Classification of Assets and Provisioning

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
4. Bhatnagar J.P, Banking Law Digest 1988
5. Desai K.C, Bank Documentation, A Practical Approach

E-Resources

www.rbi.org
www.nber.org
www.frbsf.org

Learning Outcomes:

1. To acquire knowledge of working in banks.
2. The impact of government policy and regulations on the banking industry.
3. To create awareness about modern banking services like e-banking, m-banking and internet banking

Core Paper XV – PORTFOLIO MANAGEMENT **No of Credits : 4**

Learning Objectives:

- To acclimate the students on the concept of Portfolio Management.
- To facilitate the students to know the techniques of Portfolio Management.
- To make the students aware of security analysis and 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 Mangement

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

Learning outcomes:

- To understand and evaluate major portfolio management and risk concepts including the mean-variance optimizers and resampled efficient frontier
- It describe and assess perspectives of economic analysis in capital market expectations
- To make them understand the investment decisions and portfolio performance

Core Paper XVI - INTERNATIONAL BANKING

Learning Objectives:

- To make the students understand the concept of International Banking structure.
- To Highlight the role of Foreign Exchange Market and it's Management.
- To introduce and critically evaluate the main relevant economic theories, models and empirical works in these three key areas of International Banking

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

Definition - Functions - World Bank - IMF - Asian Development Bank - International Financial Corporation - International Development Association.

UNIT IV : Sources of Exchange

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

UNIT V : Exchange Management

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

Suggested Readings

1. Indian Institute of Bankers, International Banking, IIB
2. Indian Institute of Bankers, International Corporate Finance, IIB
3. Frederic S.Mishkin,“Understanding Financial Crisis, A Developing Country Perspective”, In,Michael Bruno, ed. Annual World Bank Conference on Development Economics”, 1996.
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

Learning outcomes:

- To demonstrate comprehensive knowledge and understanding of the way in which the international financial system operates
- It synthesise the recent advanced research in the area of International Banking and Finance explaining how trends in the international financial markets can be analysed
- Apply simple models of current account dynamics and exchange rates determination.

Elective Paper I - 1 CREDIT & RISK MANAGEMENT IN BANKING

No of Credits : 5

Learning Objectives:

- To expose the students to learn the concept of Credit and Risk Management.
- To enable the students to know the process of Credit and Risk Management.
- To deliver the insight into CRM marketing initiatives, customer service and designing CRM strategy

UNIT I : Introduction

Bank Credit - Basic Principles and Approach - Three C's - Purpose of lending - Security aspects / Business Experience / Management - Market - Purpose Trading - Manufacturing Service, Agriculture, Personal - Security : Primary - Collateral - Stock, Machinery, Land and Building - Guarantee - Different types of Mortgages - Management/Experience: Business Experience - Technical Qualification - Professional Management - Market : Local - National - Global - Types of Credit - Demand Loan - Cash Credit - Overdraft - Term Loan - Basic Characteristics and difference between the four - Legal and Regulatory Aspect - Legal Documents - Loan Documents - RBI Directives - Various Committees - Tandon - Chore, Nayak and such other Committees - Brief details.

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

Loan Processing - Sanctioning - Monitoring - Recovering Commercial Loans Activity Based) - Government Sponsored Loans (mostly agricultural, Rural and Weaver section) - Trading: small - Retail - Wholesale - Chain / Supermarket - Manufacturing: Industrial Advances - Service Transport - Telecommunication - Hospital - Hotel. Infrastructure: Power - Petrol - Port - Agriculture: Crop - Plantation - Well - Motor Pump set - Tractor etc. Miscellaneous : Self - Employed. Business loan (Borrower Based) - Small Business : Self Employed - Transport - Trade - Hotel - Others - Approach - Assessment - Supervision - Recovery Medium and Large Scale: Small Scale Industries - Corporate - Approach - Assessment - Sanction - Disbursement - Follow Up - Recovery Agriculture : Small, Medium and Big Farmers - Short term and Medium term Loans - Corporate Borrowers. Government sponsored : Priority Sector lending - Lead Bank Scheme - Government sponsored loan to Weaver section - Subsidy.

UNIT IV : Finance Function

Corporate Finance - Project Finance - Appraisal - Assessment - Documentation - Disbursement - Monitoring - Follow Up - Review - Creation of Charge - Analysis of Balance sheet - Profit and Loss account - Cash flow and Fund flow working - Project approach

UNIT V : N.P.A.

NP A - Causes and Remedial Measures - Management of NPA's - Debt Recovery Tribunals - Asset Reconstruction Fund.

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
4. Prudential Accounting Norms and Audit of Banks, Naganatham. M .and Jayaraman.
5. Annual Reports of RBI

E-Resources

www.federalreserve.gov

www.kpmg.com

www.bis.org

www.counterpartyriskmanagement.org

Learning outcomes:

- Customer Relationship Management systems include improved customer service, deepened customer relationships, retention of new customers, and much more successful sales and marketing initiatives.
- Helps to understand marketing aspects of customer relationship management.
- Learners will recognize about the new trends in CRM, challenges and opportunities for organizations

PART- IV VALUE EDUCATION

III Year – Fifth Semester Credits : 2

Learning Objectives:

- To help students understand the significance of ethics and values in business.

- To understand ethical issues and not to fall prey to unethical practices and to be socially responsible.
- To contribute to society through good residence and trust.

Unit I: Value education-its purpose and significance in the present world – Value system – The role of culture and civilization-Holistic living – Balancing the outer and inner – Body, Mind and Intellectual level- Duties and responsibilities.

Unit II : Salient values for life- Truth, commitment, honesty and integrity, forgiveness and love, empathy and ability to sacrifice, care, unity , and inclusiveness, Self esteem and self confidence, punctuality – Time, task and resource management - Problem solving and decision making skills- Interpersonal and Intra personal relationship – Team work – Positive and creative thinking

Unit III : Human Rights – Universal Declaration of Human Rights – Human Rights violations – National Integration – Peace and non-violence – Dr. A P J Kalam’s ten points for enlightened citizenship – Social Values and Welfare of the citizen – The role of media in value building.

Unit IV: Environment and Ecological balance – interdependence of all beings – living and non-living. The binding of man and nature – Environment conservation and enrichment.

Unit V : Social Evils – Corruption, Cyber crime, Terrorism – Alcoholism, Drug addiction – Dowry – Domestic violence – untouchability – female infanticide – atrocities against women- How to tackle them

Books for Reference:

1. M.G.Chitakra: Education and Human Values, A.P.H.Publishing Corporation, New Delhi, 2003
2. Chakravarthy, S.K. : Values and ethics for Organizations: Theory and Practice, Oxford University Press, New Delhi , 1999
3. Satchidananda, M.K.: Ethics, Education, Indian Unity and Culture, Ajantha Publications Delhi, 1991
4. Das, M.S. & Gupta, V.K. : Social Values among Young adults: A changing Scenario, M.D. Publications, New Delhi, 1995
5. Bandiste, D.D.: Humanist Values: A Source Book, B.R. Publishing Corporation, Delhi, 1999
6. Ruhela, S.P. : Human Values and education, Sterling Publications, New Delhi, 1986
7. Kaul, G.N.: Values and Education in Independent Indian, Associated Publishers, Mumbai, 1975
8. NCERT, Education in Values, New Delhi, 1992
9. Swami Budhananda (1983) How to Build Character A Primer : Ramakrishna Mission, New Delhi
10. A Cultural Heritage of India (4 Vols.), Bharatiya Vidya Bhavan, Bombay. (Selected Chapters only)
11. For Life, For the future : Reserves and Remains – UNESCO Publication
12. Values, A Vedanta Kesari Presentation, Sri Ramakrishna Math, Chennai, 1996
13. Swami Vivekananda, Youth and Modern India, Ramakrishna Mission, Chennai
14. Swami Vivekananda, Call to the Youth for Nation Building, Advaita Ashrama, Calcutta
15. Awakening Indians to India, Chinmayananda Mission, 2003

Learning outcomes

- To understand essential Characteristics of Human Rights
- Develop competence on Science and Technology and Economic Awareness
- To understand life , reality in life and life in the past and present

VI SEMESTER

Core Subject XVII - MARKETING OF BANKING SERVICES

No of Credits : 4

Learning Objectives:

- To make the students understand the concept of role of Banking sector in the services of Banks.
- To enable the students to understand the application of Marketing Principles in Banking Sector.
- To acquaint the students with the basics of marketing to make them understand the consumer behaviour and buying motives.

UNIT I : Introduction

Marketing concepts and their Application to Banking Industry - Marketing Concepts and elements - Why Marketing? - Special features of Bank Marketing- Product and Service Marketing.

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

Market Segmentation (banking) - Product Designing - Marketing - Feedback and Review - Purpose and content of product / Market expansion - Mass Marketing and Marketing Segmentation - Definition of Market Segmentation - Characteristics of a Viable Market Segment - Benefits from Market Segmentation - Disadvantages - Market Segmentation Techniques for personal and corporate customers.

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
3. Morz, Rarph, The formula for successful Marketing, Galotia Publication, 1991
4. Madhukar R.K, Dynamics of Bank Marketing, VBS publishers, 1990
5. Desai, Vasant, Principles of Bank Management, Himalaya Publication, 1993

E-Resources

www.rbi.org

www.vikalpa.com
www.academia.edu
www.onlinelibrary.wiley.com
www.emeraldinsight.com

Learning Outcomes:

- It helps to apply the marketing framework for developing a marketing strategy for financial services.
- Develop the communication and critical thinking skills needed to address the managerial problems in the industry.
- Ability to create branding and integrated marketing communications plans that include value propositions.

Core Subject XVIII - TECHNOLOGY IN BANKING

No of Credits : 4

Learning Objectives:

- To make the students to understand the concept of application of Technology in Banking Sector.
- To expose the students to learn the role of Technology in Banking Sector.
- To enrich students with the knowledge of the technologies used in banks.

UNIT I : Introduction

Different approaches to Banking Computerization - WAN, LAN, VSAT, Networking system - Single Window Concept - Usage of ATM - Advantages - Limitations - Anywhere Banking - Anytime Banking - Home Banking - Internet Banking - Online enquiry and update facilities - PIN - ATM Card - Debit Card - Smart Card - Credit Card .

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

Electronic Fund Transfer - SWIFT - Electronic Clearing System - Debit and Credit Clearing - RBI - Net data - Net Bank wire.

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
4. Sanden, Donald H, Computers Today, McGraw-Hill
5. Tanenbaum ,Andrew S, Computer Networks, Prentice, Hall Publication

E-Resources

www.rbi.org
www.idrbt.ac.in
www.dnb.co.in

Learning Outcomes:

- Demonstrate and advanced knowledge of key theoretical finance and economic concepts underpinning financial markets.
- Critically compare , contrast evaluate the different machine learning techniques in terms of their applicability to solving problems in banking sector
- To understand present major economical and technical changes are undergoing in industrial and financial revolution through the new information-processing technology

ELECTIVE-II(A): INCOMETAX LAW AND PRACTICE-II

Credits : Elective 5 / Core 4

SEMESTER: VI

YEAR: III

Inst.Hrs : 6

Learning Objectives:

- To help the students to understand the relevance and significance of Tax.
- To make the students competent to compute the total income and tax liability of individual assesses and firms
- To give them the necessary expertise to file return of income tax and to take up job in filing of tax.
- To familiarize the different know-how and heads of income with its components

UNIT I: Income from Capital Gain

Capital Gain – Meaning – Short term and Long term Capital Gains – Certain Transactions not included as transfer – Cost of Acquisition – Cost of Improvement – Indexation – Capital Gain under different circumstances – Exempted Capital Gains – Computation of Capital Gains.

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 – Setoff – Carry forward and set off of losses.

UNIT IV: Deductions from Gross Income

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

UNIT V: Income Tax Authorities and Procedure of Assessment

Income Tax Authorities – Powers of the Central Board of Direct Taxes (CBDT), Commissioners of Income Tax and Income Tax officers. Assessment Procedures - Self Assessment – Best Judgement Assessment – Income Escaping Assessment (Reassessment)- Advance Payment of Tax – Meaning and Due dates.

TEXT BOOKS:

1. Naveen Mittal – Peinciples of Income Tax Law & Practice – Cengage New Delhi
2. T. Srinivasan – Income Tax & Practice –Vijay Nicole Imprints Private Limited , Chennai

REFERENCE BOOKS:

1. Vinod, K. Singhanian, Students Guide to Income Tax, Taxman Publications Pvt. Ltd.
2. Mehrotra- Income Tax Law &Accounts, Goyal, Sathiya Bhavan Publications.

3. Gaur & Narang, Income Tax Law & Practice, Kalyani Publishers.
4. Murthy.A, IncomeTaxLaw&Practice,Vijay Nicole Imprints Pvt.Ltd.Chennai
5. Hariharan N, IncomeTaxLaw&Practice,Vijay Nicole Imprints Pvt.Ltd.Chennai
6. Reddy,T.S.&Hariprasad Reddy,Y,Income Tax Theory,Law&Practice,Margham Publications, Chennai.

WEB RESOURCE:

www.incometaxindia.gov.in
www.incometaxindiaefiling.gov.in
www.onlineservices.tin.egov-nsdl.com
www.cleartax.in

Learning Outcomes:

- Enable the students to have a fair idea on set-off and carry forward of losses .
- To equip the students with thoughts and points on assessment of firms
- To develop an idea about capital gain among students
- The students will understand the procedure for computing taxable income from different heads, clubbing of income, Setoff and carry forward of losses and Deductions applicable to an individual.

Core Subject: XX - TREASURY MANAGEMENT

No of Credits : 5

Learning Objectives:

- To facilitate the students to know the concept of Treasury Management
- To enable the students to understand the mechanism of Treasury Management
- To know about the Better Use of Debt

UNIT I : Introduction

Asset Liability Management - Objective - Concept - Risk Management - Interest Risk.

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

Domestic Money Market - Source of funds - Capital - Reserves - SLR - CRR - Surplus cash -Market Players.

UNIT IV : Securities

Money Market Instruments and Players - Government Securities - Treasury Bill- CP - CD - Call Money Banks and Specified Institutions.

UNIT V : Foreign Treasury Management

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

Suggested Readings

1. Treasury Investment and risk Management, IIB
2. Jack Clank Francis, Management of Investments - McGraw Hill International series
3. Jack Clank Francis, Investments, Analysis and Management, McGraw Hill International series.
4. Avadhani, V.A, Indian capital Market, Himalayam Publishing House (1997)

5. Frank fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall (1996)

E-Resources

www.treasury-management.com

www.searchfinancialapplications.techtarget.com

www.svtuition.org

www.support.treasuryview.com

Learning Outcomes:

- Describes the corporate and financial institution treasury function.
- Evaluate the risk management framework required for corporate, banking and government entities in areas such as foreign exchange, interest rates, liquidity, credit and commodity price risk management
- To Understand how treasury market/products can meet the business needs and manage risks of you business

Elective Paper II – (1) CUSTOMER RELATIONSHIP MANAGEMENT

No of Credits : 5

Learning Objectives:

- To expose the students to learn the role of customers relationship management in the process of communication.
- To enable the students to know the concept of CRM
- To deliver the insight into CRM marketing initiatives, customer service and designing CRM strategy

UNIT I : Introduction

Communication - Need / Mode of communication - Barriers, Channels of Communication - Oral - Written - Listening skill - Verbal skill - Interpersonal Communication and Intra Personal Communication, Essentials of Business letter.

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

Nature and Types of Customer - Complaint Redressed Methods Talwar and Goiporia Committee Report, Customer Service Committee, Customer Day - Copra Forum - Ombudsman.

UNIT V : Marketing

Market Segment - Customer Data Base - Market Research. Review and Evaluation of Customer Satisfaction.

Suggested Readings

1. Peeru Mohamed, H. & Sangadevan,A, Customers Relationship Management, A Step by step approach, Vikas Publishing House Private Limited, Noida.
2. Mukesh Chaturvedi Abhinav, Chaturvedi, Customers Relationship Management, An Indian Perspective, Excel Books, New Delhi

E-Resources

www.salesforce.com

www.searchcrm.techtarget.com

www.managementstudyguide.com

Learning Outcomes:

- Customer Relationship Management systems include improved customer service, deepened customer relationships, retention of new customers, and much more successful sales and marketing initiatives.
- Helps to understand marketing aspects of customer relationship management.
- Learners will recognize about the new trends in CRM, challenges and opportunities for organizations

1. To enable the students to understand the concepts of retail marketing
2. To teach the students on aspects branding and labeling in retail trade
3. To enable the students the use of Information Technology in retail trade

UNIVERSITY OF MADRAS
UG – NON-MAJOR ELECTIVE COURSE
DEPARTMENT OF HOME SCIENCE
FROM 2020-2021
Semester I

BASICS OF RETAIL MARKETING

learning Objectives

1. To enable the students to understand the concepts of retail marketing
2. To teach the students on aspects branding and labeling in retail trade
3. Equip the students to get the knowledge of retail marketing and its segmentation,

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.P.K Madhavan – Introduction to Retailing –Vijay Nicole Imprints Private Limited,Chennai.
2. John J.Coyle , C. John Langley .JR., Robert A. Novack , Brian J.Gibson – Supply Chain Management A Logisticss Perspective – CENGAGE , New Delhi
3. Joel D.Wisner , Keah – Choon Tan , G.Keong Leong – Principles of Supply Chain Management A Balanced Approach– CENGAGE, New Delhi

Learning Outcome:

- 1.Equip the students to get the knowledge of retail marketing
- 2.Enable the students to know about the aspects of branding and labeling
- 3.Students understand the use of Information Technology in retail trade

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Semester II

Basics of Business Insurance

Learning Objectives:

- To enable the students to understand the need and importance of insurance.
- To enable students to understand the types of Insurance.
- To make the students aware about the role of Government in insurance business and IRDA Act.

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:

1. M.N.Mishra – Insurance, Principles and practice, S. Chand & Co. Ltd., New Delhi

2. Dr.N.Premavathy – Elements of Insurance, Sri Vishnu Publications, Chennai.

Dr.A.Murthy – Elements of Insurance, Margham Publications, Chennai

References

1. Nalini Prava Tripathy, Prabir Paal – Insurance Theory & Practice, Prentice Hall of

India Anand Ganguly – Insurance Management, New Age International Publishers.

Learning Outcomes:

- Students will understand the concept of Insurance.
- Students will be able to differentiate the types of Insurance and its uses.
- Students will understand the Government's role in streamlining the insurance business in India through the IRDA Act.