

**ANNA ADARSH COLLEGE FOR WOMEN
POST GRADUATE DEPARTMENT OF BANK MANAGEMENT**

Course Handout – B. Com Bank Management

NAME OF THE STAFF

1. Dr.J.SHRILEKHA M.Com., M.Phil., H.D.S.M., Ph.D.
2. Mrs.K.SARASWATHY M.Com., MBA., M.Phil.
3. Dr.B.BHARATHI M.Com., M.Phil, Ph. D., SET
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ANNA ADARSH COLLEGE FOR WOMEN
Affiliated to the University of Madras
Re-accredited by NAAC with A+ Grade
2(f) status under UGC act

DEPARTMENT OF BANK MANAGEMENT (SHIFT II)

COURSE HANDOUT

LIST OF STAFFS IN THE DEPARTMENT (ACADEMIC YEAR 2021-2022)

- 1. Dr.J.Sankari, M.Com., M.Phil., MBA.,MFM.,Ph.D Assistant Professor & Head**
- 2. Ms.Aparna Shashivarnam M.Com., NET Assistant Professor**

**ANNA ADARSH COLLEGE FOR WOMEN
POST GRADUATE DEPARTMENT OF BANK MANAGEMENT**

**B.COM BANK MANAGEMENT
CHOICE BASED CREDIT SYSTEM**

REGULATIONS (2021-2022)

PROGRAMME OUTCOMES:

PO1: Demonstrate traditional and current fields in the domains of Banking, Commerce and Management.

PO2: Acquire analytical & critical thinking to thrive on the evolving challenges of the banking industry at the national and international levels.

PO3: Engage in self-directed persistent learning, pointed at worldwide competency to promote proficient and individual development.

PO4: Build confidence in numerous avenues of employment, entrepreneurship, and higher education.

PO5: Sensitize to ethical and moral issues and provide encouragement to actively strive for social and environmental justice.

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

SEMESTER III

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	BGE-CSC05 - Corporate Accounting@	6	4	25	75	100
	BGE-CSC06 - Business Laws@	5	4	25	75	100
	BGE-CSC07 - Banking Theory Law and Practice@	5	4	25	75	100
	BBM-DSC08 - Marketing of Banking Services	5	4	25	75	100
	BGE-CSA3A - Business Statistics@	6	5	25	75	100
PART IV	Environmental Studies	1	Examination will be held in Semester IV			
	Soft Skills	2	3	50	50	100

SEMESTER IV

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	BGE-CSC09 - Advanced Corporate Accounting@	6	4	25	75	100
	BBM-DSC10 - Customer Relationship Management in Banks	5	4	25	75	100
	BGE-CSC11 - Financial Services@	5	4	25	75	100
	BGE-CSC12 - Indirect Taxation@	5	4	25	75	100
	BGE-CSA4B - International Economics@	6	5	25	75	100
PART IV	Environmental Studies	1	2	25	75	100
	Soft Skills	2	3	50	50	100

SEMESTER V

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
PART III	BBM-CSC13 - Cost Accounting@	6	4	25	75	100
	BGE-CSC14 - Practical Auditing@	6	4	25	75	100
	BBM-DSC15 - International Banking	6	4	25	75	100
	BGE-CSC16 - Financial Management@	5	4	25	75	100
	BGE-CSE1A - Income Tax Law & Practice-I@ (OR) BBM-DSE1B - Spreadsheet Accounting	6	5	25	75	100
PART IV	Value Education	1	2	25	75	100

SEMESTER VI

Course content	Name of subject	Ins Hrs	Credits	CIA	External	Total
	BBM-DSC17 - Technology in Banking	6	4	25	75	100
	BGE-CSC18 - Management Accounting@	6	4	25	75	100
	BGE-CSC19 - Entrepreneurial Development	6	4	25	75	100
PART III	BGE-CSE2A - Income Tax Law & Practice-II@ (OR)	6	5	25	75	100
	BBM-CSE2B - Computerized Accounting@			40	60	100
	BBM-DSE3A - Credit and Risk Management in					
	Banking (OR)	6	5	25	75	100
	BGE-CSE3B - Portfolio Management@					
PART V	Extension Activities		1			

@ Common Subjects of other B. Com Courses.

SEMESTER: I
CORE-I FINANCIAL ACCOUNTING

COURSE OBJECTIVES

1. To develop an understanding of the framework of accounting concepts, principles, and procedures that governs the format of financial statements.
2. To acquire knowledge on various methods on depreciation and insurance claim.
3. To provide fundamental knowledge of Single entry system and to differentiate single entry system from double entry system.
4. To obtain a solid understanding on the preparation of final accounts, Depreciation Account, Bank Reconciliation Statement and Hire Purchase Trading Account.
5. To prepare hire purchase trading account and to differentiate the hire purchase system from instalment purchase system

SYLLABUS

UNIT I

Preparation of Financial Statement (20 Hours)

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 (20 Hours)

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)

UNIT III

Single entry system (15 Hours)

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 (20 Hours)

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

UNIT V

Hire Purchase and Instalment System (15 Hours)

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

COURSE OUTCOMES

On the successful completion of the course, students will be able to

1. Understand the elements, uses, and limitations of financial statements. Preparation of Profit and Loss account and Balance Sheet.
2. Briefly explained the various types of Depreciation. Preparation of Depreciation Account.
3. Illustrate and apply the accounting principles for rectifying error and preparing the Bank Reconciliation Statement.
4. Understands the difference between the Single Entry and Double Entry System and preparation of Profit and Loss Account and Statement of Affairs.
5. Preparation of Hire Purchase Trading Account and Instalment Purchase System.

REFERENCE BOOKS

1. Lt Bhupinder – principles of Financial Accounting – CENGAGE, New Delhi
2. Jain & Narang, Financial Accounting, Kalyani Publishers, NewDelhi
3. Reddy, T.S & Murthy,A. Financial Accounting, Margham, Publications, Chennai

MAPPING – COURSE OUTCOME WITH PROGRAMME OUTCOME

Cos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	S	M	S	S
CO3	S	S	S	S	S
CO4	S	S	S	M	S
CO5	S	S	M	S	S

Key : S- Strong; M-Medium; L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Financial Accounting	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

CORE-II BUSINESS COMMUNICATION

COURSE OBJECTIVES

1. To make the students to understand the basic concepts of communication and their importance in different forms of business
2. To equip the students in writing different forms of business correspondence, reports and enhancing their speaking skills
3. To provide fundamental knowledge on drafting business letters.
4. To acquire knowledge on meeting, agenda and minutes.
5. To provide fundamental knowledge on modern forms of communication

SYLLABUS

UNIT I (20 Hours)

Communication

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

UNIT II (20 Hours)

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 (15 Hours)

Correspondence

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

UNIT IV

Reports and Meetings (15 Hours)

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

UNIT V (20 Hours)

Forms of Communication

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

COURSE OUTCOMES

1. Explain the different terms in Business Communication
2. Describe the hints for drafting different forms of business correspondence.
3. Illustrate the different forms of business correspondence.
4. Preparation of Minutes, Agenda and Report of Meeting.
5. Acquire knowledge of Modern Forms of Communication.

REFERENCE BOOKS

1. Wiley CMAexcel Learning System, Part 1: Financial Planning, Performance & Analytics
2. Strategic Management and Business Policy: Globalization, Innovation and Sustainability; Thomas Wheelen, J. David Hunger, Alan N. Hoffman, and Chuck Bamford; Pearson
3. Cost Management: A Strategic Emphasis; Edward Blocher, David Stout, Paul Juras, and Gary Cokins; McGraw Hill.

MAPPING – COURSE OUTCOME WITH PROGRAMME OUTCOME

Cos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	S	M	S	S
CO3	S	S	S	S	S
CO4	S	S	S	M	S
CO5	S	S	S	S	M

Key : S- Strong; M-Medium; L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Business Communication	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

ALLIED-I: BUSINESS ECONOMICS

COURSE OBJECTIVES:

1. To acquire knowledge about the definition of economics, production frontiers and the business cycle
2. To understand the law of demand, law of supply and forecasting the demand
3. To study about the consumer behaviour
4. To know about the production concept and the break even analysis
5. To study the price determination in various markets

SYLLABUS

UNIT-I

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

UNIT-II

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

UNIT-III

Consumer Behaviour : Law of Diminishing Marginal utility – Equimarginal Utility – Indifference Curve – Definition, Properties and equilibrium.

UNIT-IV

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

UNIT-V

Product Pricing: Price and Output Determination under Perfect Competition, Monopoly – Discriminating monopoly – Monopolistic Competition – Oligopoly – Pricing objectives and Methods

COURSE OUTCOMES:

1. Analyse the concept of economics and the cyclical fluctuations in business.
2. Familiarise the concept of demand and supply
3. Understand the behaviour of the consumers in terms of utility
4. To know about the law of production and returns to scale
5. To analyse the pricing of the products

REFERENCE BOOKS

1. S.Shankaran, Business Economics - Margham Publications - Ch -17
2. P.L. Mehta, Managerial Economics – Analysis, Problems & Cases - Sultan Chand & Sons - New Delhi – 02.
3. Francis Cherunilam, Business Environment-Himalaya Publishing House -Mumbai–4.
4. Peter Mitchelson and Andrew Mann, Economics for Business - Thomas Nelson Australia - Can -004603454.
5. C.M.Chaudhary, Business Economics - RBSA Publishers - Jaipur - 03.
6. H.L.Ahuja, Business Economics–Micro & Macro-Sultan Chand & Sons-New Delhi.
7. T. Aryamala – Business Economics- Vijay Nicole Imprints Private Ltd.,

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	S	S	S
CO2	S	S	S	M	S
CO3	S	S	S	S	S
CO4	S	S	S	S	S
CO5	S	S	S	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Business Economics	PART A - 10 OUT OF 12 = 10 x 2 = 20 marks PART B - 5 OUT OF 5 = 5 x 5 = 25 marks PART C - 3 OUT OF 3 = 3 x 10 = 30 marks	75	

SEMESTER: II

CORE-III TREASURY MANAGEMENT

COURSE OBJECTIVES:

1. To educate the students on the objective and needs of Treasury Management.
2. To capacitate the students to learn the appliance of Treasury Management
3. To make the students aware of the functions of Indian and foreign securities markets
4. To enable the students to understand the concept of the money market and its instruments
5. To emphasize on the need for a Specialized approach of treasury instruments in banks.

SYLLABUS

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.

COURSE OUTCOMES

1. The students will be able to understand the necessity of Treasury Management.
2. The students will learn the mechanisms of the money market and its various securities.
3. The students will come to know about the significance of foreign treasury management.
4. The students will gain knowledge on the concept of money market and its instruments.
5. The students will understand the role of treasury departments in banks.

REFERENCE BOOKS

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.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	M	S	S	M	M
CO2	S	S	M	S	M
CO3	S	S	S	S	M
CO4	S	S	M	S	M
CO5	S	S	M	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Treasury Management	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-IV PRINCIPLES OF MANAGEMENT

COURSE OBJECTIVES

1. To provide fundamental knowledge on the concept of Management.
2. To understand about the planning, Policies and Decision making.
3. To acquire the knowledge of Organisation.
4. To identify the difference between Authority and Responsibility.
5. To apply the techniques of co-ordination and control

SYLLABUS

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 Departmentalization. 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.

COURSE OUTCOMES

On the successful completion of the course, students will be able to

1. Understand the basic concept of management
2. Examine the concept of planning, policies and decision making
3. Understand how to apply organization principles
4. Interpret the difference between the authority and responsibility
5. Apply the techniques of direction and control

TEXT BOOK:

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

REFERENCE BOOKS:

1. Tripathi,P.C.&Reddy,P.N.PrinciplesofManagements,TataMcGrawHill,NewDelhi.
2. Jayasankar,J. Business Management, Margham Publication, Chennai.
3. Sundar,K.PrinciplesofManagement,VijayNicoleImprintsPvt.Ltd.,Chennai

MAPPING – COURSE OUTCOME WITH PROGRAMME OUTCOME

Cos	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	S	S	S	M
CO3	S	S	S	S	S
CO4	S	S	S	M	M
CO5	S	S	S	M	M

Key : S- Strong; M-Medium; L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Principles of Management	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

ALLIED-II: INDIAN ECONOMY

COURSE OBJECTIVES

1. To have the fundamental knowledge of Economic Development.
2. To acquire knowledge about the major problems of the Indian economy such as poverty, unemployment etc..
3. To familiarise the agricultural sector and its development
4. To analyse the industrial sector development and the industrial policies in India
5. To know about the five year Plans and the achievements

SYLLABUS

UNIT I:

Economic Growth and Economic Development- Transition on Indian Economy— Indian Economy from 1950 .- Indicators of economic development- National Income Basic Concepts and computation of national income.

UNIT II:

Major problems of Indian Economy- Human Development Index. Present Scenarios of population, unemployment, Poverty and inequality. Demographic trends in Population. Measures to control the population-Foreign trade

UNIT III:

Agriculture: Contribution to economic development- Green Revolution- Organic farming- Food policy and Public distribution system.

UNIT IV:

Industry- Role of industries in economic development-Large scale industries and small scale industries- New Economic Policy 1991- Industrial development before and after globalization in India.

UNIT V:

Five year plans in India- Achievement and strategy and failures- Nidhi Aayog.

COURSE OUTCOMES

1. Acquire knowledge about the growth and development.
2. Analyse the major problems of the Indian Economy
3. Acquire knowledge about the food policy and the agricultural sector
4. Learned about the industries and it's role in economic development
5. Familiarise the five year plans

REFERENCE BOOKS

1. I.C. Dingra, Indian Economy
2. Ruddar Datt & K.P.M. Sundharam, Indian Economy - S.Chand & Sons - New Delhi.
3. K.N. Agarwal, Indian Economy – Problem of Development of Planning - Wishwa Prakasan - New Age of International Ltd.
4. S.K.Misra & V.K.Puri, Indian Economy – Its Development - Himalaya Publishing House - Mumbai.
5. T Aryamala, Indian Economy – Vijay Nicole Imprints Private Ltd.,

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	S	S	S
CO2	S	S	S	S	S
CO3	S	S	M	S	S
CO4	S	S	S	M	S
CO5	S	S	S	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Indian Economy	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 mark	75	

SEMESTER: III

CORE-V CORPORATE ACCOUNTING

COURSE OBJECTIVES:

1. To make the students familiarise with corporate accounting procedures
2. To enable the students to acquire conceptual knowledge about the preparation of the company accounts.
3. To motivate the students to understand the various provisions of the Companies act.
4. To enable the students to learn accounting for larger organisations rather than smaller organisations or partnership firms where the requirements for filing accounts needs to be less rigorous.
5. To inculcate the practical knowledge about Profit and Loss Account & Balance sheet of Companies as per revised schedule VI.

SYLLABUS

UNIT – I

Share Capital

Issue of Shares - Types of Shares – Forfeiture of Shares- Reissue of Shares-Redemption of Preference Shares

UNIT – II

Debentures & Underwriting

Issue of Debentures – Redemption of Debentures- Profit prior to incorporation. Underwriting of Shares & Debentures

UNIT – III

Final Accounts

Final Accounts - Preparation of Profit & Loss account and Balance Sheet-Managerial Remuneration

UNIT –IV

Valuation of Goodwill & Shares

Valuation of Goodwill & Shares – Meaning – Methods of valuation

UNIT – V

Accounting for Insurance Companies

Insurance Accounts- Types- Final accounts of Life Insurance- Profit determination of Life Insurance

COURSE OUTCOMES

1. The students will learn the accounting procedures of corporate undertaking and their financial statement preparations.
2. Students will have a practical knowledge of how the shares are issued and how accounting entries are made when the shares are issued at Par, Premium& discount and also about their forfeiture and reissue.
3. Fundamentals of Redemption of Preference shares and Debentures are covered and Procedures involved in underwriting of shares and debentures help them to understand how the corporate companies arrange for capital from various sources.
4. To facilitate the students to prepare final accounts of Joint stock Companies and to learn the various methods of valuation of shares / goodwill.
5. To inculcate the knowledge about Accounting for Insurance Companies

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	S	S	M
CO2	M	S	M	M	M
CO3	S	M	M	M	S
CO4	M	S	S	S	M
CO5	S	M	S	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Corporate Accounting	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

CORE-VI BUSINESS LAWS

COURSE 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.
3. To provide knowledge in the guidelines, rules and regulations overriding the objects listed on the sale of goods act.
4. To empower the students to anticipate the legal needs of the Companies and comprehend how laws and regulations can impact business in both positive and negative ways
5. To enable the students to learn the contracts in Day- to- Day life for Business and Profession.

SYLLABUS

UNIT I: Indian Contract Act -Formation-Nature and Elements of Contract – Classification of Contracts Contract Vs Agreement.

UNIT II: Offer – Definition – Forms of offer – Requirements of a Valid Offer. Acceptance – Meaning - Legal rules as to a Valid Acceptance. Consideration – Definition – Types - Essentials. Capacity of Parties – Definition – Persons Competent to contract. Free consent – Coercion – Undue Influence – Fraud – Misrepresentation - Mistake. Legality of object - Void agreements Unlawful Agreements.

UNIT III: 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 IV: 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.

UNIT V: Contemporary Issues in Business Law

Right to Information Act, 2005 - Meaning of 'Information', 'Right to Information' 35 -Need for Right to Information. Public Information - Request for obtaining information. Grounds for rejection of information. Central Information Commission - Constitution and powers. Information Technology Act - Purpose and significance. Cyber Crimes - Types of crimes, nature and punishment Intellectual Property Law - Patent, trademark, copyright and industrial design and laws of Insurance.

COURSE OUTCOMES

1. On the completion of the syllabus students will understand the basic provisions of Law, contract and legal remedies in the law.
2. To develop a good understanding to the students about the functioning and growth of the law.
3. Sale of Goods Act including formation of contract of sale and Rights of Unpaid sellers are learnt.
4. Performance of contract and Discharge of contract are covered.
5. Students learn the legal aspects of General Contracts and Specific Contracts

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	M	M	S	M	M
CO2	M	S	M	M	M
CO3	M	M	M	M	S
CO4	M	S	S	S	M
CO5	M	M	S	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Business Laws	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-VII BANKING THEORY LAW AND PRACTICE

COURSE OBJECTIVES

1. To know the concepts of banking and its regulations.
2. To understand the concept of Cooperative banks and important banking committees.
3. To understand the E-banking concept and its services.
4. To gain knowledge on various types of bank accounts and its features.
5. To understand the negotiable instrument act and laws relating to cheques.

SYLLABUS

UNIT-I (20 Hours)

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 (20 Hours)

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.-NBFC-Role of NBFC-RBI Regulations-Financial sector reforms-Sukhmoy committee 1985-Narasimham committee I and II-Prudential norms: capital adequacy norms-classification of assets and provisioning.

UNIT-III (15 Hours)

E-Banking

Meaning-Services - e-banking and Financial services - Initiatives - Opportunities - Internet banking - Meaning-Internet banking Traditional banking-Services-Drawbacks-Frauds in Internet banking. Mobile banking–Anywhere Banking-Any Time Banking- Electronic MobileWallets. ATM- Evolution -Concept-Features - Types-. Electronic Money-Meaning-Categories-Merits Of money- ElectronicFunds Transfer (EFT)system - Meaning- Steps–Benefits-Monetary policies-final sector reforms- sukhamoy chakrevarthy committee 1985- Narasimham Committee I & II-

prudential norms capital adequacy norms- classification of assets & provisional meaning- Structure of Interest rates (short and long term)-impacts on saving and borrowings.

UNIT IV (20 Hours)

Bank Account

Opening – Types of Accounts-FDR-Steps in opening Account-Saving vs Current Account- ‘Donatio Mortis Causa’ - Passbook-Bank Customer Relationship-Special

Types of currents-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 (15 Hours)

Endorsement

Meaning-Components-Kinds of Endorsements-Cheques payable to fictitious person-Endorsement by legal representative –Negotiation bank-effect of endorsement-Rules regarding endorsement. Paying banker-Banker’s duty- Dishonoring of Cheques-Discharge of paying banks- Payments of a crossed cheque payment. Collecting bankers-Statutory protection under section 85-Refusal of cheques Payment. Collecting Banker-Statutory protection under section 131-Collecting bankers’ duty –RBI instruction –Paying Banker Vs Collecting Banker- Customer grievances-Grievance redressal –Banking Ombudsman.

COURSE OUTCOME

1. Acquire the concepts of Banking theory and its regulations
2. Understand the basic knowledge about banking functions.
3. Expertise in various E-banking services
4. Acquire knowledge of differ types of bank accounts
5. Identify the various kinds of Endorsement

MAPPING- COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	S	S	S
CO2	S	S	M	S	S
CO3	S	S	S	S	S
CO4	S	M	S	S	S
CO5	S	S	S	M	S

Key : S- Strong; M-Medium; L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Banking Theory Law and Practice	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-VIII MARKETING OF BANKING SERVICES

COURSE OBJECTIVES:

1. To make the students understand the need for marketing in the Banking Sector.
2. To educate the students on how to make use of Marketing Principles for the Banking Sector.
3. To impart knowledge on environmental banking and the benefits of competition.
4. To enable the students to understand consumer behavior with respect to the banking sector.
5. To emphasize the need for marketing research in banks.

SYLLABUS

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 I 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 I Market expansion - Mass Marketing and Marketing Segmentation - Definition of Market Segmentation - Characteristics of a Viable Market Segment-BenefitsfromMarketSegmentation-Disadvantages-MarketSegmentation 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.

COURSE OUTCOME

1. The students will come to know about the special features of bank marketing and the application of marketing concepts to the banking industry.
2. The Students will learn to analyze a bank customer's needs and buying behaviour
3. The students will understand how to apply market segmentation and design banking products and services
4. The students gain knowledge on how to collect data for market information research.
5. The students will understand the concept of environmental banking and its benefits.

REFERENCE BOOKS:

1. Marketing Management by Rajan Saxena
2. Marketing by William J Stanton
3. Principles of Marketing by Philip Kotler
4. Marketing Management by Still and Cundiff
5. Marketing Management by Dr. K. Nirmala Prasad and Sherlaker.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	M
CO2	S	S	S	M	M
CO3	S	S	S	M	M
CO4	S	S	S	M	M
CO5	S	S	M	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Marketing of Banking Services	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

ALLIED-III BUSINESS STATISTICS

COURSE OBJECTIVES:

1. To develop the students ability in understanding the application of statistical techniques
2. To enlighten the students with various Statistical measures and their relevant usages.
3. To facilitate the students in understanding the need for statistics in current scenario
4. To customize the importance of business statistics for commerce students.
5. To develop the students ability to deal with quantitative issues in business.

SYLLABUS

UNIT-I INTRODUCTION

Meaning and Definition of Statistics- Collection and Tabulation of Statistical Data- Presentation of Statistical Data-Graphs and Diagrams

UNIT-II MEASURES OF CENTRAL TENDENCY AND MEASURES OF VARIATION

Measures of Central Tendency- Arithmetic Mean, Median, Mode, Harmonic Mean and Geometric Mean. Measures of Variation- Standard Deviation -Mean Deviation- Quartile Deviation- Skewness and Kurtosis- Lorenz Curve

UNIT-III CORRELATION AND REGRESSION ANALYSIS

Simple Correlation-Scatter Diagram- Karl Pearson's Correlation- Spearman's Rank Correlation- Regression- Meaning-Linear Regression.

UNIT- IV TIME SERIES

Analysis of Time Series-Causes of Variation in Time Series Data -Components of Time Series- Additive and Multiplicative Models- Determination of Trend By Semi Average, Moving Average and Least Square(Linear Second Degree And Exponential) Methods- Computation of Seasonal Indices By Simple Average, Ratio to Moving Average, Ratio to Trend and Link Relative Methods

UNIT-V INDEX NUMBERS

Meaning and Types of Index Numbers-Problems in Construction of Index Numbers- Methods of Construction of Price and Quantity Indices- Test of Adequacy- Errors in Index Numbers- Chain Base Index Numbers- Base Shifting -Splicing -Deflation -Customer Price Index and Its Uses- Statistical Quality Control

COURSE OUTCOMES

1. Enabling the Students to know the methods of presenting the data graphically
2. Making the Students acquire knowledge of various Statistical tools
3. Making the Students understand the various future prediction techniques and draw inferences in business
4. Developing a comparison knowledge to apply the apt tool to study the business behaviors.
5. Enlightening the students with the basics of Statistical Analysis of collected data.

REFERENCE BOOKS

1. Dhingra IC & MP Gupta, Lectures In Business Statistics, Sultan Chand and Sons, New Delhi 2009
2. Gupta SP and Archana Agarwal, Business Statistics (Statistical Methods) Sultan Chand and Sons, New Delhi, 9th Edition 2013
3. Gupta SC, Fundamentals of Statistics, Himalaya Publishing House
4. Richard Levin and David Rubin, Statistics for Management, Prentice Hall Of India, New Delhi, 2011,7th Edition
5. Sharma J K, Fundamentals of Business Statistics, Second Edition, Vikas Publishing House Private Limited,2013
6. Siegel, Andrew, Practical Business Statistics, Irwin Mcgraw Hill International Edition 4th
7. Rajagopalan SP and Sattanathan R B Business Statistics and Operations Research, Vijay Nicole Imprint Private Limited, Chennai

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	M	S
CO2	S	S	S	S	M
CO3	S	S	S	M	M
CO4	S	S	S	S	S
CO5	S	S	M	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Business Statistics	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

SEMESTER: IV

CORE-IX ADVANCED CORPORATE ACCOUNTING

COURSE OBJECTIVES

1. To provide the students with an understanding of accounting procedures for corporate restructuring.
2. To make the students understand the applications of Accounting Transactions in the Corporate Sector.
3. To enable the students to gain the ability to solve problems relating to holding company accounts, liquidation of companies, and other accounts.
4. To understand the meaning of holding companies and explain the procedures to determine the amount of goodwill, CR, and Minority Interest.
5. To understand the concept of Non-performing Asset and preparation of balance sheet

SYLLABUS

UNIT I

Internal Reconstruction Meaning - Alteration of share capital – Accounting Procedures.

UNIT II

Amalgamation, Absorption & External Reconstruction Meaning- Amalgamation in the nature of Merger, Purchase - External Reconstruction – Applicability of AS 14- Calculation of Purchase consideration (all methods) – Journal Entries in the books of Transferor and Transferee Companies, Revised Balance Sheet (excluding inter-company holdings)

UNIT III

Liquidation Meaning – Preparation of Liquidator's Final Statement of Accounts – Calculation of Liquidator Remuneration.

UNIT IV

Consolidation Holding Company –Subsidiary company - Meaning – Preparation of Consolidated Final Statement of Accounts

UNIT V

Accounting For Banking Companies Bank accounts - Concept of Non-Performing Assets (NPA)- Preparation of Profit and Loss Account - Asset classification - Preparation of Balance Sheet.

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

COURSE OUTCOMES

1. The students will be able to understand the procedures of corporate restructuring and prepare the various accounting statements.
2. To develop the procedure involved in the amalgamation of companies and absorption of companies and illustrate the implication of unethical accounting practices on society.
3. Critically analyze and assess complex information at a theoretical level to develop and understand problem-solving skills with respect to corporate insolvency.
4. The students are able to present financial information about the parent and its subsidiary company.
5. It enables the students to prepare the bank financial accounts and transactions smoothly.

TEXT BOOK:

1. Raj Kumar Sah - Concepts Building Approach to Corporate Accounting - CENGAGE , New Delhi.
2. Gupta, R.L. & Radhaswamy ,M., Advanced Accounts, Sultan Chand & Sons, New Delhi.

REFERENCE BOOKS:

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

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	M	S	S
CO2	S	S	S	S	S
CO3	S	S	S	M	M
CO4	S	M	S	S	M
CO5	S	M	M	S	S

Key: S-Strong, M-Medium/Moderate, L-Low.

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Advanced Corporate Accounting	<p>PART A - 10 OUT OF 12 = 10 x 1 = 10 marks)</p> <p>PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks</p> <p>PART C - 3 OUT OF 5 = 3 x 10 = 30 marks</p>	75	Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

CORE-X FINANCIAL SERVICES

COURSE OBJECTIVES:

1. To study the concept of financial services.
2. To understand the functions of Merchant banking.
3. To understand the role of the money market and stock market.
4. To impart knowledge on leasing, factoring and debt securitization.
5. To elicit knowledge on venture capital, credit rating and mutual funds.

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

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.

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 and Factoring and Securitisation

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 - Securitisation of Debt- Parties involved- Steps of securitisation - Types of securitisation- Advantages- Limitations – SARFAESI Act 2002- Background- Purpose of the Act- Main provisions.

UNIT V

Venture Capital, credit rating and pension Fund 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 - Pension Fund - Objectives - Functions - Features - Types - Chilean Model - Pension Investment Policy - Pension Financing.

COURSE OUTCOME

1. Discuss the concept and types of financial services.
2. Identify the services and functions of merchant banks.
3. Understand the importance of money and stock market and SEBI regulations
4. Understand the importance and types of leasing and working of debt securitization.
5. Explain the working of venture capital, mutual funds and credit rating

TEXT BOOKS:

1. Michael W. Brandi – Money, Banking, Financial Markets and Institutions –Cengage, New Delhi
2. Gurusamy S, Essentials of Financial Services, Vijay Nicole Imprints, Chennai, 2014

REFERENCE BOOKS

1. Rajesh Kothari, Financial Services in India: Concept and Application, Sage publications, 2012, New Delhi.
2. Vasant Desai, Financial Markets and Financial Services, Himalayan Publishing House

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	M	S
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Financial Services	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-XI CUSTOMER RELATIONSHIP MANAGEMENT IN BANKS

COURSE OBJECTIVES

1. To impart skill-based knowledge of Customer Relationship Management
2. To understand the concepts and principles of CRM
3. To understand the need and importance of maintaining a good customer relationship
4. To gain knowledge of strategic customer acquisition and retention techniques in CRM
5. To teach the conceptual aspects of service quality

SYLLABUS

UNIT I

Understanding customers

Goals requiring CRM in Banks-CRM opportunities and challenges in Banks- Customer information Database – Customer Profile Analysis – Customer perception- Expectations analysis- Customer Behavior in relationship perspectives; individual and group customers – Customer life time value – Selection of Profitable customer segments

UNIT II

CRM structures

Elements of CRM – CRM Process – Strategies for Customer acquisition in banks – Retention and Prevention of defection in banks– Models of CRM – CRM road map for business applications in banks- Benefits of CRM to banks.

UNIT III

CRM Planning and Implementation:

Strategic CRM planning process – Implementation issues – CRM Tools- Analytical CRM – Operational CRM – Collaborative CRM -Call centre management – Role of CRM Managers – CRM Implementation Road Map- Developing a Relationship Orientation – Customer-centric Marketing Processes – Customer retention plans

UNIT IV

Service quality

Concept of Quality – Meaning and Definition of Service Quality - Factors influencing customer expectations and perceptions – Types of Service Quality – Service Quality Dimensions – Service Quality Gaps – Measuring Service Quality – Service Quality measurement Scales-Quality circles in Banks-Nature and Types of Customer - Customer Service Committees - Talwar, Goiporia. Damodaran Committee and such other committees's recommendations- Customer Service Committee, Customer Day - Complaint Redressed Methods- Copra Forum – Ombudsman.

UNIT V

Trends in CRM

E CRM- CRM Solutions – Data Warehousing – Data mining for CRM – CRM software packages – The Technological Revolution: Relationship Management – Changing Corporate Cultures.

COURSE OUTCOME

1. The students will be able to understand the needs and importance of CRM
2. The students will know what a bank customer wants and accordingly how to satisfy their needs.
3. The students will obtain knowledge on trends and service quality in CRM
4. The students will learn about the strategic approaches of customer acquisition with respect to banks.
5. The students will realize the importance of service quality.

REFERENCES

1. Alok Kumar et al, (2015), Customer Relationship Management: Concepts and Applications, Biztantra
2. Jim Catheart, (2016), The Eight Competencies of Relationship selling, Macmillan India
3. Peeru H Mohamed and A Sahadevan, (2017), Customer Relationship Management, Vikas Publishing
4. Shainesh, Jagdish, N.Sheth, (2015), Customer Relationships Management Strategic Perspective, Macmillan
4. Zikmund, (2201), Customer Relationship Management, Wiley.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	M	M	M
CO2	S	M	S	M	S
CO3	S	M	M	M	M
CO4	S	S	S	M	M
CO5	M	M	M	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Customer Relationship Managements in Bank	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE XII -INDIRECT TAXATION

COURSE OBJECTIVES

1. To facilitate the students to gain knowledge of the principles of Indirect Taxation.
2. To enable the students to gain knowledge of Goods and Services (GST)
3. To acquire knowledge about assessment proceedings
4. To understand the basic provisions relating to audit under GST
5. To highlight the students about customs duty.

SYLLABUS

Unit I

History and Objectives of Taxation – Tax System in India- Direct & Indirect Taxes – Meaning and Types – Powers of Union and State to levy taxes. Constitutional Amendments leading to introduction of GST and their importance

Unit II

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

Unit III

Return- Refunds- Input Tax Credit- Reverse charge Mechanism, 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

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

Unit V

The custom duty- Levy and collection of customs duty- Organizations of custom departments Officers of customs- powers- Appellate Machinery- Infringement of the Law-Offences and Penalties- Exemptions from duty customs duty draw back- duties free Zones. Export incentive schemes

COURSE OUTCOMES

1. 1.Able to understand taxation structure in India
2. 2.Acquires clarity about the concept “One Nation One tax”
3. 3.Enables students to gain knowledge about returns and refunds under GST and availability of input tax credit
4. 4.Get acquainted with basic knowledge of provisions regarding audit , demand and recovery.
5. 5.The students understands the levy of and exemptions from customs duty and also the offences and penalties under custom act 1962.

REFERENCE BOOKS

1. Shilpi Sahi – Concepts Building Approaches to Goods and Services Tax (GST), & Customs Law - CENGAGE , New Delhi
2. Sweta Jain GST law and practice Taxmann Publishers, July 2017
3. V.S.Daty – GST- Input Tax Credi- Taxmann Publishers, second edition August 2017
4. C.A. Anurag Pandey- Law and Practice of GST- Sumedha Publication House 2017
5. Dr.Vandana Banger- Beginners- Guide AadhayaPrakashan Publisher 2017
6. Dr.M. Govindarajan- A practical guide send text publishers July 2017

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	M	S	S
CO3	S	S	M	S	S
CO4	S	S	M	S	S
CO5	S	S	M	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Indirect Taxation	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

ALLIED-IV: INTERNATIONAL ECONOMICS

COURSE OBJECTIVES

1. To teach the International Economics
2. To acquire the knowledge of Export Import.
3. To know about International Economic Organizations and its Functions.
4. To understand fundamental conceptual framework through theories of international trade, concepts terms of trade, effects of tariff and non-tariff barriers.
5. It helps to understand the patterns of trade and how they are impacted by globalization.

SYLLABUS

UNIT I

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

UNIT II

Balance of Trade, Balance of Payment – Concepts – Causes of Disequilibrium, Methods to
Correct Disequilibrium – Fixed and Floating Exchange Rates – Euro – Dollar Marketing (An
Over View)

UNIT III

Export Management – Export Procedure and Documents – Export Finance – Export
Promotion – Export Pricing

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

COURSE OUT COME

1. Equip the students to have the through knowledge of International Economics.
2. A good understanding of international economics is necessary to students of economics and those who wish to work in these areas or governmental organizations.

3. 3.The students are expected to acquire skills that will help them to make rational decisions in issues related to international economics.
4. It helps to examine the functioning of BOP and enhances trade flows.
5. To understand the fundamental conceptual framework through theories of international trade.

RECOMMENDED TEXT

1. Francis Cherunilam, International Trade and Export Management - Himalaya Publishing House - Mumbai –04.
2. Paul.R.Krugman and Maurice Obstfeld, International Economics (Theory and Policy) - Pearson Education Asia - Addison Wesley Longman (P) Ltd -Delhi –92.
4. Robert J.Carbaugh, International Economics - Thomson Information Publishing Group - Wadsworth Publishing Company -California.
5. H.G. Mannur, International Economics–Vikas Publishing House (P) Ltd - New Delhi-14

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	S
CO2	S	S	S	S	S
CO3	S	S	S	S	S
CO4	S	S	S	S	S
CO5	S	S	S	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
International Economics	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

SEMESTER V
CORE – XIII: COST ACCOUNTING

COURSE OBJECTIVES

1. To make students understand the BASICS of cost accounting and Classification of Costs thoroughly.
2. To help them understand the computation of Cost Sheets, Reconciliation of Cost and Financial Accounts.
3. To enable students to discuss the concepts related to Material Costing computation of Stock Levels of Materials EOQ, Stores Issue - FIFO - LIFO - HIFO and Inflated Price Method.
4. To inculcate and provide requisite Skills for the Calculation of Wage Payments, Time Wages, Piece Wages, and Different Methods of Incentive Payments.
5. To impart knowledge about the Allocation, Preparation of Overheads Distribution Statement and Computation of Machine Hour Rate.

SYLLABUS

Unit I: Cost Accounting

Definition - Nature and Scope - Principles of Cost Accounting - Cost Accounting and Financial Accounting - Cost Accounting Vs Management Accounting - Installation of Costing System - Classification of Costs - Cost Centre - Profit Centre.

Unit II: Cost Sheet

Meaning - Preparation of Cost Sheet - Reconciliation of Cost and Financial Accounts.

Unit III: Material Costing

Material Control - Meaning and Objectives - Purchase of Materials - Stock Levels of Materials - EOQ - Stores Records –ABC Analysis - Issue of Materials - Methods of Issue - FIFO - LIFO - HIFO - Base Stock Method - Specific Price Method - Simple and Weighted Average Method - Standard and Inflated Price Method.

Unit IV: Labour Costing

Direct Labour and Indirect Labour- Time Keeping - Methods and Calculation of Wage Payments - Time Wages - Piece Wages - Incentives - Different Methods of Incentive Payments - Idle time - Overtime - Labour Turnover - Meaning, Causes and Measurement.

Unit V: Overheads Costing

Overheads - Definition - Classification - Allocation and Apportionment of Overheads - Basis of Allocation - Absorption of Overheads - Preparation of Overheads Distribution Statement- Machine Hour Rate - Computation of Machine Hour Rate.

COURSE OUTCOMES

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

1. Students are introduced to Cost accounting, its objectives and scope, methods and Techniques of cost accounting.
2. Students would be able to prepare Cost Sheets, Reconciliation of Cost and Financial Accounts.

3. To classify, measure and determine the cost of the product computation of Stock Levels of Materials EOQ, Stores Issue - FIFO - LIFO - HIFO and Inflated Price Method.
4. Students learn to prepare Methods and Calculations of Wage Payments and Incentive Payments
5. Gains knowledge of overheads and method of distribution of primary and secondary Overhead are covered. Also, machine hour rate calculations are covered.

REFERENCE BOOKS

1. Murthy A & Gurusamy S, cost Accounting, Vijay Nicole Imprints Pvt. Ltd. Chennai
2. Jain, S.P & Narang, K.L., cost Accounting, Kalyani Publishers
3. Khanna, B.S. Pandey, I.M -Ahuja, G.K and Aand Arora., Practical Costing, S Chand & Sons
4. Reddy, T.S. and Hariprasad Reddy, Y, Cost Accounting, Margam Publications
5. Prasad, N.K and Prasad, V.K, cost Accounting, Book Syndicate
6. Saxena and Vashist, cost Accounting Sulthan Chand and Sons, 2014, New Delhi

E-Resources

www.accountinglectures.com

www.accountingcoach.com

<http://simplestudies.com/accounting-lectures.html>

www.accountingstudyguide.com

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	M	S	S
CO3	S	S	M	S	S
CO4	S	S	M	S	S
CO5	S	S	M	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Cost Accounting	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

CORE – XIV: PRACTICAL AUDITING

COURSE OBJECTIVES:

1. To impart knowledge to the students on the concept of the Auditing Practices.
2. To make the students obtain knowledge on different methods of Auditing.
3. To enable the students to understand the concept behind vouching and verification.
4. To make the students to understand the role of an auditor and audit report.
5. To enable the students to gain knowledge of recent techniques of computerized Auditing.

SYLLABUS

UNIT I: Introduction

Meaning and Definition of Auditing – Distinction between Auditing and Accounting - Objectives - Advantages and Limitations of Audit - Scope of Audit - Classifications of Audit – Audit Planning - Meaning. Audit programme – Meaning – Objectives and Contents.

Audit Note Book, contents, Usefulness of Audit Note Book - Audit working papers - meaning. Ownership and Custody – Test checking and Routine checking - Meaning. Internal control – Meaning – Definition – Objectives – Technique for evaluation of Internal Control System. Internal check – Meaning - Objectives difference between Internal control, Internal check and Internal Audit.

UNIT II: Vouching and Verification

Vouching – Meaning and Definitions - Objectives. Trading Transactions – Audit of Ledger - Scrutinizing of ledgers – Vouching of cash Receipts and Payments - Vouching of outstanding Assets and Liabilities – Verification – Meaning - Objectives and Process – Valuation of Assets and liabilities – Distinction between Verification and Valuation.

UNIT III: Audit and Accounting Standards

Types of Audit – Statutory Audit – Concurrent Audit – Stock Audit – Cost Audit – Secretarial Audit – CAG Audit – Management Audit. Accounting Standards – Standards on Auditing Standards on Internal Audit – Penal Provisions – Role of National Financial Reporting Authority (NFRA)

UNIT IV: Auditors and Audit Report

Appointment – Procedures – Eligibility and Qualifications – Powers and Duties – Rotation and Removal of Auditors – Resignation of Auditors – Remuneration of Auditors - Audit report – Preparation and presentation. Auditor's Responsibilities and liabilities towards Shareholders, Board and Audit Committee. Restriction on other Services.

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- Green Audit- Introduction

COURSE OUTCOME:

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

1. The students will be well versed with all the Auditing practices currently in use.
2. The students will understand the concepts of vouching and verification.
3. Students will know the general approach of audit in EDP environment.
4. The Students will become aware of all the recent trends in the auditing world.
5. The students will gain knowledge about the role of an auditor and audit report.

REFERENCES:

1. Practical Auditing, B.N.Tandon, Sultan Chand and Co., NewDelhi.
2. Contemporary Auditing, Kamal Gupta, Tata McGraw Hill.
3. Practical Auditing, Dinkar Pagare, Sultan Chand & Sons
4. Sundar.K&Paari.K, Practical Auditing, Vijay Nicole Imprints Pvt. Ltd. Chennai.

WEB RESOURCE:

1. http://www.osbornebooksshop.co.uk/p/auditing_tutorial
2. www.mu.ac.in
3. www.learnthat.com

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	M	S	S
CO2	M	M	S	S	M
CO3	S	M	S	S	M
CO4	S	M	S	S	M
CO5	S	M	S	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Practical Auditing	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE – XV: INTERNATIONAL BANKING

COURSE OBJECTIVES:

1. To make the students aware of International Banking structure.
2. To focus on the importance of Foreign Exchange Market and its functions.
3. To learn about international financial institutions and their objectives
4. To impart knowledge about the sources of foreign exchange.
5. To emphasize on the composition of foreign exchange reserves.

SYLLABUS:

UNIT I: Introduction

International Banking Vis-à-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-WorldBank-IMF-AsianDevelopmentBank-InternationalFinancial 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 – Off shore 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.

COURSE OUTCOME:

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

1. The students will understand the way International Banking works.
2. The students will develop their knowledge on foreign exchange management and its composition.
3. The students will realise the sources of foreign exchange and role of NRI remittances and foreign direct investment.
4. The students will learn about the foreign exchange institutions and their importance.
5. The students will gain knowledge on the exchange rate determination.

REFERENCES:

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

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	M
CO2	S	S	M	M	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	M	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
International Banking	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-XVI: FINANCIAL MANAGEMENT

COURSE OUTCOME:

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

1. To understand how crucial financial decisions are taken in a firm and gain insight into wealth maximisation and profit maximisation.
2. To understand the cost of capital, importance of leverage and capitalisation.
3. To formulate dividend decisions in a firm.
4. To select and apply techniques for short term financial needs of the firm using working capital management concepts
5. To select and apply techniques for long term decision making using capital budgeting concepts.

SYLLABUS

UNIT I: Introduction

Meaning and Objectives of Financial Management – Functions of Financial Management. Finance - Sources of Financing-Role of Financial Manager in Financial Management- Financial Goals- Profit maximization Vs. Wealth maximization – Concept of Time Value of Money- Risk and Return.

UNIT II: Capital Structure and Cost of Capital

Capital Structure- Meaning- Capital Structure Theories-Definition - Cost of Equity Capital – Cost of Preference Capital – Cost of Debt – Cost of Retained Earnings – Weighted Average (or) Composite cost of capital (WACC) Capital Structure – Theories of Capital Structure - Leverage concept.

UNIT III: Dividend

Meaning – Dividend Policies – Factors affecting Dividend Payment – Provisions on Dividend Payment in Company Law – Dividend Models - Walter's Model - Gordon's Model - M. M. Model – Hypothesis Model.

UNIT IV: Working Capital

Working Capital - Meaning and importance – Factors Influencing Working Capital – Determining (or) Forecasting of Working Capital requirements – Working Capital Operating cycle-

UNIT V: Capital Budgeting

Capital Budgeting Process – Cash flow estimation- Payback period _ Accounting Rate of Return – Net Present Value (NPV) – Net Terminal Value - Internal Rate of Return – Profitability Index – Capital Budgeting under Risk- Certainty Equivalent Approach and Risk – Adjusted Discount Rate – Decision Tree Analysis.

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

COURSE OUTCOME:

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

1. Apply conceptual understanding about the role and functions of the finance manager in the new millennium
2. Identify various components in the firm's capital structure and use leverages to construct an optimum capital structure.
3. Assess various dividend policies adopted by firms
4. Formulate day to day working capital requirements of the firm using working capital techniques.
5. Evaluate feasible financial alternatives while making long term investments.

TEXT BOOK:

1. William R. Lasher – Financial Management - CENGAGE New Delhi
2. I.M. Pandey, Financial Management, Vikas Publishing House
3. Prasanna Chandra, Financial Management, Tata McGraw Hill Publications

REFERENCE BOOKS:

1. S.N.Maheswari, Financial Management, Sultan Chand & Sons
2. Y.Khanand Jain, Financial Management, Sultan Chand & Sons
3. P.Periyasamy.P, Financial Management, Vijay Nicole Imprints Pvt. Ltd. Chennai
4. Murthy A, Financial Management, Margam Publications, Chennai

WEB RESOURCE

www.cpdwise.com

www.simplilearn.com

www.findtutorials.com

www.studyfinance.com

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	M	S
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	S	M
CO5	S	S	M	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Financial Management	<p>PART A - 10 OUT OF 12 = $10 \times 1 = 10$ marks)</p> <p>PART B - 5 OUT OF 7 = $5 \times 5 = 25$ Marks</p> <p>PART C - 3 OUT OF 5 = $3 \times 10 = 30$ marks</p>	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

ELECTIVE-I(A): INCOME TAX LAW AND PRACTICE- I

COURSE OBJECTIVES

1. To enable the students to identify the basic concepts, definitions and terms related to Income Tax and to determine the residential status of an individual and scope of total income.
2. To Understand the rules and provisions of income under the head Salary
3. To understand the concepts and learn to compute the income from House Property
4. To learn about the concepts and computation of income from Profits and Gains from Business or Profession
5. To enable the students to know about E-filing and submission of returns.

SYLLABUS

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.

COURSE OUTCOME:

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

1. Students would identify the technical terms related to Income Tax and would determine the Residential status of an individual and scope of total income.
2. Understands the rules and provisions of income under the head Salary
3. Familiarize with the computation of income from House property under different circumstances.
4. Understands the concepts and able to compute the income from Profits and Gains from Business or Profession
5. Gains practical knowledge in filing and submission of Income tax returns.

REFERENCE BOOKS

1. Gaur & Narang, Income Tax Law & Practice, Kalyani Publishers.
2. Reddy, T.S. & Hariprasad 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

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	M	S	S
CO3	S	S	M	M	S
CO4	S	S	M	S	S
CO5	S	S	M	M	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Income Tax Law and Practice	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

SEMESTER VI
CORE-XVII: TECHNOLOGY IN BANKING

COURSE OBJECTIVES:

1. To make the students understand the significance of Technology in Banking Sector.
2. To inform the students on the role of Technology in Banking Sector.
3. To teach the students on electronic banking and its services.
4. To enable the students to understand different approaches to banking computerization.
5. To emphasize the impact of technology on bank employees.

SYLLABUS:

UNIT I: Introduction

Different approaches to Banking Computerization – historical perspective – technology adoption in banks : Rangarajan Committee I & II – Saraf Committee, Narasimhan Committee and Vasudevan Committee – CVO directives – RBI initiatives - WAN, LAN, VSAT, Networking system – Single Window Concept – Bank branch network applications – Intranet – internet – other services – corporate internet – Anywhere Banking – Any time Banking-Home Banking- Internet Banking-Online enquiry and update facilities - PIN-ATM Card-Debit Card-Smart Card- Credit Card.

UNIT II: Electronic Banking

Meaning - Services - e-banking and Financial services - Initiatives - Opportunities - Internet banking - Meaning - Internet banking Vs Traditional banking - Services - Drawbacks - Frauds in Internet banking. Core banking solutions (CBS) - 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. Signature storage and Display by Electronic Means- Document Handling System and Document Storage and Retrieval System.

UNIT III: Electronic Banking Services

E – Payments and settlements – payment gateways - Electronic Fund Transfer - SWIFT - Electronic Clearing System - Debit and Credit Clearing RBI-Netdata-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: information technology Act 2000 – legal frame work – preamble – salient provisions – exceptions – other statues of relevance – the Prevention of Money Laundering Act (PMLA), 2002 – payments and settlements systems Act, 2007 – RBI guidelines

COURSE OUTCOME:

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

- 1 .The students will be able to learn about the impact of technology in banking.

2. The students will know the services and elements of electronic banking
3. The students will understand the need of modern technology in the banking industry.
4. The students will gain knowledge on the impact of technology on bank employees.
5. The students will learn about the approaches of computerized banking.

REFERENCES:

1. Electronic Banking and Information Technology, IIB
2. Naidu C.A.S, Information Technology in Indian Commercial Banks NIBM.
3. Revell. T.R.S., Technology and Banks NIBM, Pune.
4. Sanden, Donald H, Computers Today, McGraw-Hill .
5. Tanenbaum ,Andrew S, Computer Networks- Hall Publication.

E-RESOURCES

www.rbi.org

www.idrft.ac.in

www.dnb.co.in www.bankingtech.com

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	M
CO2	S	S	M	S	M
CO3	S	S	M	S	M
CO4	S	S	M	M	M
CO5	S	S	S	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Technology in Banking	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

CORE-XVIII: MANAGEMENT ACCOUNTING

COURSE OBJECTIVES:

1. To make the students gain knowledge on the techniques of Management Principles.
2. To enable the students to be able to obtain practical skills in tackling management problems.
3. To make the students understand ratio analysis and its application.
4. To make the students understand the concepts of cash flow and fund flow analysis.
5. To give insights on the methods of preparing different types of budgets.

SYLLABUS:

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: Fund Flow Analysis & Cash Flow Analysis

Introduction, Meaning of Funds Flow Statement-Ascertainment of flow of funds- Technique of preparing funds flow statement- Schedule of Changes in Working Capital- Adjusted Profit and Loss account-Funds Flow Statement

Meaning of Cash Flow Statements – Advantages – Limitations – Preparation of Cash Flow Statement – Types of Cash flows - Operating, Financing and Investing Cash flows.

UNIT V: Budgetary Control & Marginal Costing

Budgetary Control – Meaning – Preparation of various Budgets – Cash Budget - Flexible Budget – Production Budget – Sales Budget. Capital Expenditure Control - Application of Marginal Costing in Decision Making – Make or Buy – Shut down or Continue – Exploring New Markets.

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

COURSE OUTCOME:

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

1. The students will understand the scope and importance of management accounting.
2. The student will know how to Develop and apply budgeting for planning and controlling purposes.
3. The students will learn how to prepare cash and fund flow analysis.
4. The students will understand the calculation of different types of ratios.
5. The students will gain knowledge on preparation of financial statement analysis.

REFERENCES:

1. Murthy A and Gurusamy S ,Management Accounting- Theory &Practice, Vijay Nicole Imprints Pvt. Ltd
2. Charles T. Horngren and Gary Sundem, N, Introduction to Management Accounting,
3. Sharma and Shashi K. Gupta, Management Accounting, Kalyani Publishers
4. Reddy, T.S. & Dr. Hariprasad Reddy, Y, Management Accounting, Margham PublicationN.
5. Hansen - Mowen, Cost Management Accounting and Control, South Western College.

WEB REFERENCE:

1. www.accountingcoach.com
2. www.accountingstudyguide.com
3. www.futureaccountant.com
4. www.thestudentcpa.com

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	M	M	M
CO2	S	M	M	S	M
CO3	S	M	M	S	M
CO4	S	M	M	S	M
CO5	S	M	M	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Management Accounting	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

CORE-XIX: ENTREPRENEURIAL DEVELOPMENT

COURSE OBJECTIVES

1. To enable the students to understand the concepts of Entrepreneurship.
2. To learn the professional qualities to create business ideas by an entrepreneur.
3. To enable the students to analyse projects and problems in entrepreneurship.
4. To highlight the students about various business plan process.
5. To know the sources of funds by Government and other Financial institutions

SYLLABUS

UNIT I: Entrepreneurship

Entrepreneur: Meaning of entrepreneurship – Types of Entrepreneurship – Traits of entrepreneurship – Factors promoting entrepreneurship- Barriers to entrepreneurship- the entrepreneurial culture- Stages in entrepreneurial process – Women entrepreneurship and economic development- SHG.

UNIT II: Developing Successful Business Ideas

Recognizing opportunities – trend analysis – generating ideas – Brainstorming, Focus Groups, Surveys, Customer advisory boards, Day in the life research – Encouraging focal point for ideas and creativity at a firm level-Protecting ideas from being lost or stolen – Patents and IPR.

UNIT III: Opportunity Identification and Evaluation

Opportunity identification and product/service selection – Generation and screening the project ideas – Market analysis, Technical analysis, Cost benefit analysis and network analysis- Project formulation – Assessment of project feasibility- Dealing with basic and initial problems of setting up of Enterprises.

UNIT IV: Business Planning Process

Meaning of business plan- Business plan process- Advantages of business planning- preparing a model project report for starting a new venture (Team-based project work).

UNIT V: Funding

Sources of Finance- Venture capital- Venture capital process- Business angles- Commercial banks- Government Grants and Schemes.

COURSE OUTCOME:

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

1. Understand the basic concept of Entrepreneurship and their work in life.
2. Remember the entrepreneurial Development Agencies.
3. Evaluate the Project Management.
4. Analyze the entrepreneurial Development Programmes.
5. Understand the need for Economic development and Entrepreneurial growth.

REFERENCE BOOKS

1. Reddy, Entrepreneurship: Text & Cases - Cengage, New Delhi.
2. Kuratko/rao, Entrepreneurship: a south asian perspective.- Cengage, New Delhi.
3. Leach/Melicher, Entrepreneurial Finance – Cengage. , New Delhi.
4. K.Sundar – Entrepreneurship Development – Vijay Nicole Imprints private Limited
5. Khanka S.S., Entrepreneurial Development, S.Chand & Co. Ltd., New Delhi, 2001.

6. Sangeeta Sharma, Entrepreneurship Development, PHI Learning Pvt. Ltd., 2016.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	S	S	S
CO2	M	M	S	S	M
CO3	M	M	S	S	M
CO4	S	M	S	S	M
CO5	S	M	S	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Entrepreneurial Development	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

ELECTIVE-II(A): INCOME TAX LAW AND PRACTICE-II

COURSE OBJECTIVES

1. To enable the students to compute the income under the head Capital Gain .help the Students to understand the relevance and significance of Tax.
2. To facilitate the students to compute under the head income from other sources.
3. To acquire knowledge regarding provisions of set-off and carry forward of losses along With deemed income.
4. To enable to compute total income of an individual after the deductions from section 80 C To 80 U and to compute tax liability of an individual.
5. To facilitate the students in understanding the Income Tax Authorities and various types of Assessment Procedures

SYLLABUS

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.

COURSE OUTCOME:

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

1. Students able to compute income under the head “Income from Capital Gain
2. Students assess taxable income from other sources of an Individual assessee after taking into account deduction u/s 57 and amounts disallowed u/s 58.
3. Acquires knowledge regarding provisions of set-off and carry forward of losses along with deemed income.

4. Able to compute total income of an individual after defining deductions U/S 80 C to 80 U.
5. Gains knowledge of Income Tax Authorities and various types of Assessment Procedures

REFERENCE BOOKS

1. Vinod, K. Singhania, 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, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
5. Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
6. Reddy, T.S. & Hariprasad Reddy, Y, Income Tax Theory, Law & Practice, Margham Publications, Chennai.

WEB RESOURCE:

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

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	M	S	S
CO3	S	S	M	S	S
CO4	S	S	M	S	S
CO5	S	S	M	S	S

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Income Tax Law and Practice -II	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

ELECTIVE- III(A) CREDIT & RISK MANAGEMENT IN BANKING

COURSE OBJECTIVES:

1. To make the students learn the functions of Credit and Risk Management.
2. To educate the students on the workings of Credit and Risk Management.
3. To make the students understand the concept of lending policy.
4. To enable the students learn about the loan processing functions.
5. To make the students understand the concept and consequences of NPA.

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 Weaker 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 Weaker section-Subsidy.

UNIT IV: Project Finance

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.

NPA- Causes and Remedial Measures - Management of NPA’s - Debt Recovery Tribunals-Asset Reconstruction Fund.-SARFAESI Act 2002-Reserve Bank of India - Master Circulars related to NPA

COURSE OUTCOME:

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

1. The students will be able to understand the objectives of Credit and Risk Management.
2. The students will know how projects are financed and also how loans are disbursed.
3. The students will have learned about non-performing assets and its management.
4. The students will gain knowledge on loan sanctioning process.
5. The students will understand the lending policies of banks in detail.

REFERENCES:

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

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	M	M
CO2	S	S	S	S	S
CO3	S	S	M	M	M
CO4	S	S	M	M	M
CO5	S	S	M	S	M

Key: S-Strong, M-Medium/Moderate, L-Low

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Credit & Risk Management in Banking	PART A - 10 OUT OF 12 = 10 x 1 = 10 marks) PART B - 5 OUT OF 7 = 5 x 5 = 25 Marks PART C - 3 OUT OF 5 = 3 x 10 = 30 marks	75	

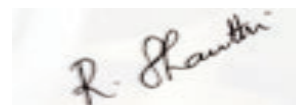
WEIGHTAGE ASSIGNED TO VARIOUS COMPONENTS OF CONTINUOUS INTERNAL ASSESSMENT

Theory

Component	Max. Marks
CIA I	5
CIA II	5
Model Exam	6
Assignment/ Seminar	5
Attendance	4
Total	25



Head of the Department



Principal