ANNA ADARSH COLLEGE FOR WOMEN POST GRADUATE DEPARTMENT OF BANK MANAGEMENT (SHIFT I)

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
- 4. Mrs.R.VIJAYALAKSHMI M.Com., MBA., M.Phil., B.Ed., NET
- 5. Mrs.N.ABIRAMASUNDARI M.Com., MBA., M.Phil, SET
- 6. DR.S.KALA M.Com., MFM., M.Phil, Ph.D.
- 7. Ms.T.D.REKHA M.Com., M.Phil, NET., SET
- 8. Mrs.I.KAMILA SHARMIN M.Com., SET

PROGRAMME OUTCOME

- 1. Apply the banking theory into practice to understand and handle the changes and challenges in the banking and business industry.
- 2. Acquire advanced knowledge in the field of Banking, Commerce, Management, and Taxation.
- 3. Obtain the necessary qualifications and skills to do independent research in a selected field, enrol in professional courses, and take exams like NET, SET, UPSC and other exams.

UNIVERSITY OF MADRAS M.COM. DEGREE COURSE IN BANK MANAGEMENT CHOICE BASED CREDIT SYSTEM REGULATIONS (w.e.f. 2017-2018)

FIRST SEMESTER

S.No.	Course Components	Course	Semester	Inst. Hrs	Credits	Hrs.	Max	.Marks
	-						CIA	External
1	Core	Paper-I BM 301 Indian Financial System	I	6 Hrs.	4	3	25	75
2	Core	Paper-II BM 303 Central Banking	Ι	6 Hrs.	5	3	25	75
3	Core	Paper-III BM 305 Commercial Banking	I	6 Hrs.	5	3	25	75
4	Core	Paper-IV BM 307 Quantitative Technique	Ι	6 Hrs.	4	3	25	75
5	Core	Paper-V BM 309 Merchant Banking and Finance Services	I	6 Hrs.	4	3	25	75
	Soft Skill - I	Language and communication			2		40	60

SECOND SEMESTER

S.No.	Course Components	Semester (redits Hrs		Hrs.	Max.Marks			
					•	•	CIA	External
6	Core	Paper-VI BM 302 Monetary Economics	II	6 Hrs.	4	3	25	75
7	Core	Paper-VII BM 304 Fundamental of Information Technology (Theory and Practice)	II	6 Hrs.	4	3	25	75
8	Core	Paper-VIII BM 306 Corporate Accounting and Reporting	II	6 Hrs.	4	3	25	75
9	Elective I (Within the Department)	Paper-IX Organisational Behaviour	II	6 Hrs.	4	3	25	75
10	Extra Disciplinary Elective II	Paper – X Human Resource Management	II	6 Hrs.	4	3	25	75
	Soft Skill - II	Spoken and presentation skills			2		40	60
		Internship						

THIRD SEMESTER

S.No.	Course Components	Course	Semester	Inst. Hrs	Credits	Hrs.	Max.	Marks
	-						CIA	External
11	Core	Paper-X BM 311 Management of Lending	III	6 Hrs.	5	3	25	75
12	Core	Paper-XII BM 313 Management of Funds	III	6 Hrs.	5	3	25	75
13	Core	Paper-XIII BM 315 Management Accounting	III	6 Hrs.	4	3	25	75
14	Elective III (Within the Department)	Paper-XIV International Banking	III	6 Hrs.	4	3	25	75
15	Extra Disciplinary Elective IV	Paper – XV Corporate Governance and ethics in Banking	III	6 Hrs.	4	3	25	75
	Soft Skill - III	Life and Managerial Skills		_	2		40	60

FOURTH SEMESTER

S.No.	Course Components	Course	Semester	Inst. Hrs	Credits	Hrs.	Max.	Marks
							CIA	External
16	II Ore	Paper XVI BM 310 Research Methodology	IV	6 Hrs.	4	3	25	75
17	Elective V	Paper XVII Income Tax law and Practice	IV	6 Hrs.	4	3	25	75
18	Elective VI	Paper XVIII Rural Banking	IV	6 Hrs.	4	3	25	75
19		Paper XVII Project Management and Evaluation	IV	6 Hrs.	4	3	25	75
20		Paper XVIII Strategic Management	IV	6 Hrs.	4	3	25	75
	Computing Skill				2		40	60

ELECTIVES

- 1. Organizational Behaviors
- 2. Income Tax Law & Practice
- 3. International Banking
- 4. Rural Banking

EXTRA DISCIPLINARY COURSE FOR OTHER DEPARTMENTS

- 5. Human Resource Management
- 6. Corporate Governance and Ethics in Banking

INDIAN FINANCIAL SYSTEM

COURSE OBJECTIVES

- 1. Know the role of Government for economic Development
- 2. Familiarize with Government budget
- 3. Know the Indian tax system (Both direct and indirect)
- 4. Impart Knowledge about Fiscal federalism in India
- 5. Analyze the role of fiscal policy

UNIT-I

Role of Government in Indian economy Government as an investor, economic stabilizer, an intervention to correct market failures: and promote Welfare - public good; private good, merit good and social good - planning for economic development.

UNIT-2

Government budget: Capital and current- Economic Classification of budget - Sources of revenue - tax and non-tax Revenues - measures of deficit - alternative measures of resource mobilization – their impact on growth, distribution and prices.

UNIT-3

Indian tax system - Structure of taxes - Direct taxes, features of personal income, taxation in India - Corporation. income tax - its failure, tax treatment of depreciation, tax incentives - Indirect taxes: customs and excise duties, sales tax, octroi, property tax, value-added tax; modvat non-tax revenues - Chelliah Committee report.

UNIT-4

Fiscal- federalism in India: Assignment of functions to appropriate levels of government - center- state financial relations in India - problems of state- local financial relations - financial resources to Panchayat Raj and other local governments.

UNIT-5

Public dept: Source of public debt- trends and composition of public debt burden of Public debt- debt management in India link between fiscal and monetary operations — fiscal Policy objectives, targets and instruments.

COURSE OUTCOMES

At the end of the course the students will be Able to:

- 1)Identify the role of government in Indian economy.
- 2) Differentiate between money market and capital market.
- 3) Describe the structure of Indian tax system.
- 4) Explain the composition of financial system.
- 5) Outline the financial institutions and services in India.

- 1. Musgrave R. A., & Musgrave P. A., Public finance in theory and practice. New York: Mc Grawl-lill. 1976
- 2. Chefliah R.J., Fiscal policy in under developed countries, Geor Allen end Unwin, 1971.
- 3. Durvey D.N.; (Ed.), Readings in Indian Public Finance, Chanakya, 4. ChelliahR:J, Tax Reforms Committee Report, Government of India, 1992.
- 4. Government of India, Reports of Finance Commissions. Government of India, Economic Survey (Annual report)

CENTRAL BANKING

COURSE OBJECTIVES

- 1. Learn about the organization of the RBI.
- 2. Analyze the various phases of RBI.
- 3. Familiarize with RBIs exchange management and control.

UNIT-1

Organization of the RBI Internal organisation - Management - Offices and branches - Banking departments - Public accounts dept. - Public debt dept. - Deposit accounts dept. - Securities dep Issue dept. - Administration dept. -Research and Economic intelligence dept. - Economic dept. - Statistics dept. - RB I financial statements. - Reports - Publications.

UNIT-2

RBI as currency authority - Currency chest .- Seasonal variations in currency circulation - banker: government - agreement with central government - Agreements with state Governments— Administrative arrangements - Issue of new loans and treasury bill& - Advisor .to Govt.

UNIT-3

Supervision of banks — Deposit insurance — Licensing of banks — Branch licensing policy — Nariman Committee Report — Inspection banks — Credit information service — Education and training of banking personnel.

UNIT-4

RBI and credit granting — RBI & Rural credit — Gadgil Committee Report — Agricultural finance Non-agricultural finance — Agricultural refinance corporation — Industrial finance — Refinance — Direct assistance to industry — direct finance for exports — Rediscount assistance — Credit guarantee scheme Commercial paper.

UNIT-5

Exchange management and control — Exchange rates — Exchange control objectives — regulation — authorized dealers — Rupees convertibility —basket rates — Payment for imports— Other payment Export control — bullion — Jewellery — Currency notes and coins — Foreign investment.

COURSE OUTCOMES:

CO1:Explain the internal organization and management of RBI & its departments. (U)

CO2: Outline the role of RBI as currency authority. (U)

CO3: Outline Narasimham Committee Report on supervision of banks by RBI. (U)

CO4: Explain the types of credit granted by RBI to the agricultural sector and industrial sector.

CO5: Outline concept of exchange management and types of payment for import and export. (U)

- 1. Deock M.H. Central Banking. London Granada Publishers, 1974.
- 2. Asishkumar Roy. The Structure of interest rates in India, Calcutta: World Press Private I 1975.
- 3. RBI. The Reserve Bank of India—Functions and Working Bombay, RBI. 1990.
- 4. Vaswani T.A, Indian BankingSystem. Bombay: Lalvani Publishing House. 1970.

COMMERCIAL BANKING

COURSE OBJECTIVES

- 1. Know the banking structure in India
- 2. Acquaint with banking companies
- 3. Familiarize with banking operations
- 4. Learn the role of cooperative banks and their functions

UNIT 1

Banking structure in India — Commercial banks — Public and private sector banks—Co-operative banks — Regional and rural banks — Dantwala Committee Report — Banking functions and services—Foreign Commercial banks.

UNIT-2

Banking Companies Act, 1943— Relationship between banker and customer — General and special features — Duty of secrecy — Right of set-ff-types of customers and account holders— Partnerships— Joint stock companies — Executors and trustees — Clubs and associations HUF — Minor — non-resident accounts—Account of Government department/ministries — procedure and practice in opening and conducting the accounts of customers — Steps to be taken on death, lunacy, bankruptcy, winding up — closing of accounts — pass book — duplicate pass book.

UNIT—3

Commercial banking operations—Negotiable Instruments Act — Payment of cheques — protection to the paying banker — return of cheques — liability of drawer—rights and duties of drawee —banker and drawer —endorsement of cheques- types of endorsements — forged endorsements — protection to banker-bills of exchange —types — discounting of bills — due date of bills — dishonor of bills — noting and protesting—commercial paper.

UNIT-4

Services to customers — funds remittance — DD —mail transfer — telegraph/telex transfer— collections— payments — safe deposit lockers — credit cards — customer service — Talwar committee report — deposit mobilization — Bank marketing — market research— marketing tools and strategies market segmentation customer meetings—experience sharing.

UNIT-5

Co-operative banks and their commercial banking functions- types — district and state co-operative— land development banks — industrial co-operatives — RRBs — Kelkar Committee Report — role — functions— rural banking and farm credit — poverty alleviation program — lead bank scheme — Sarma Committee Report — Service area approach.

COURSE OUTCOMES

CO1: Explain the banking structure in India and functions of Commercial banks. (U)

CO2: Outline the major provisions of Banking Companies Act, 1943 related to different types of account holders. (Understand)

CO3: Illustrate the commercial banking operations with regard to cheques and bills of exchange. (U)

CO4: Summarize the services offered to the bank customers. (U)

CO5: Outline the recommendations given by Kelkar and Sarma Committee.

- 1. Bidani S.N.. & P.K. Mitra. Bank Finance for Industry, New Delhi, Vision Books, 1988.
- 2. American Bakers Association, The commercial Banking Industry, Engle wood Clifs (NJ) Prentice Hall inc. 1962
- 3. Haslem Commercial banking Management: Text and reading, Englewood Clifs, (NJ) Prentice Hall inc. 1986

QUANTITATIVE TECHNIQUES

COURSE OBJECTIVES

- 1. Know the sampling methods and sampling theory
- 2. Equipping the use of test of significance and Hypothesis and estimation
- 3. Analyze the correlation and regression
- 4. Analyze and interpret the time series
- 5. To know the introduction of Multivariate, analyze

UNIT-1

Sampling methods and sampling theory - basic concepts - sampling distribution and standard error probability Analysis - Basic Concepts and theorems - Expected value - Baye's-rule - Theoretical distribution - Binomial, Poisson and Normal distributions — meaning. properties and applications - Elementary Decision Theory - meaning, and scope - Decision- rules - Bayesian decision theory.

UNIT-2

Test of significance -Tests of Hypothesis and estimation - Testing sample mean and difference between two sample means - Testing a sample proportion arid difference between two sample proportions using normal distribution and 'C distribution - Estimation of parameters.

UNIT-3

F- test - characteristics and uses of 'F' test - Analysis of variance - Chi-square test—meaning properties and uses.

UNIT-4

Correlation analysis - simple -partial and multiple correlation -explained and unexplained Variation - coefficient of determination — testing significance of "?" - Regression ahal'sis Simple partial and multiple regression analysis—testing significance of beta and regression equations.

UNIT-5

Analysis of Time Series- meaning and importance- components - modes of decomposition - methods for measurement of secular trend, seasonal variations and cyclical variations - introduction to multivariate analysis - Factor analysis - cluster analysis - discriminant analysis - applications in bank management computer packages for statistical analysis - interpretation of results.

COURSE OUTCOMES

- CO1: Explain about different sampling procedures.(U)
- CO2: Illustrate problem of statistical inference, and problem of testing of hypotheses.(U)
- CO3: Explain about small sample tests based on Chi-square, t and F distributions.(U)
- CO4: Outline the concept of correlation, regression coefficients and fit a regression line to a set of data. (U)
- CO5: Interpret the trend pattern exhibited by the given data by using various methods.(U)

- 1. Bonini & Hausman: Quantitative analysis for Business Decision.
- 2. Leonard W Hem: The Quantitative approach to managerial decisions.

- S P. Gupta; Statistical methods. New Delhi. SultanChad.
 Richard Levin and David Rubin; Statistics for Management: Prentice Hall of India, New Delhi. 1992
- 5. Kothari: Quantitative Techniques. Vikas

MERCHANT BANKING AND FINANCIAL SERVICES

COURSE OBJECTIVES

- 1. Know the concept of financial services and their players
- 2. Learn the merchant banking
- 3. Analyze the legal aspects of leasing
- 4. Equip the terms of factoring venture capital
- 5. Familiarize with stock exchange in India

UNIT —1

The concept of financial services—financial services and economic environment—legal and regulatory framework Securities Contracts (Regulations) Act—Financial institution—other players in the financial services sector.

UNIT—2

Merchant Banking — procedural aspects of public issues, rights issues — prospectus; regulations and certification — under writing arid managing public issues — SEBI guidelines — pricing of initial public issues—rating of new issues — raising foreign capital — inter corporate loans and fixed deposits

UNIT —3

Introduction to leasing — legal aspects —tax aspects — accounting and reporting for leases —funding of leases — import leasing and cross border leasing — lease structuring and lease agreement — concept and features of hire purchase transaction: _ fiat and effective rates of interest — difference between hire purchase and a lease.

UNIT-4

Factoring —introduction and features —legal aspects — cost of factoring—recent development in the Indian context —factoring VS. bill discounting — consumer finance — credit card — financing schemes for consumer durables. Venture capital — concept and characteristics — evaluation of new project ideas and technology — innovation — venture capital industry in India — venture capital schemes and guidelines —tax and legal aspects — project investment consultation — Mutual funds — credit rating — CRISIL — ICRA.

UNIT-5

Banks, FIs and stock exchange— Organisation and functions of stock exchange in India— Trade in stock exchange - role of depositories— Listing of securities - OTC Exchange. of India — NSE —. Janakiraman Committee Report.

COURSE OUTCOMES

CO1: Develop on existing and emerging areas of merchant banking and the concept of financial services (P) CO2: Explain the merchant banking process and issues management.(U)

CO3: Identify the different aspects of the Hire purchase and leasing system.(P)

CO4: Outline the concepts of financial management, capital structure and dividends.(P)

CO5: Identify the complexities of mutual fund functions and the risk and rewards of investing in mutual funds.(P)

- 1. SEBI Gudelines 1992
- 2. K.Sriram, Handbook of Leasing, Hire Purchasing & Factoring. ICFAI Publications, 1991
- 3. J.N.Dhonkhhar, A Treatise on Merchant Banking, New Delhi, Skylark Publications, 1990.
- 4. Vinod Kothari, Leasing, Hire Purchase and Conumer Ctedit. Wadhwa & Co., 1990.
- 5. Gladstone, Venture Capital investing, NY, Prentice Hall, 1988.
- 6. Verma J.C., Merchant Banking, New Delhi: Bharat Law House Pvt. Ltd., 1991.

SECOND SEMESTER

MONETARY ECONOMICS

COURSE OBJECTIVES

- 1. Define money and to learn monetary system in India
- 2. Learn the modern theory of Money
- 3. Know the supply of Money
- 4. Familiarize with monetary policy

UNIT 1

Money and the payments system — functions of money — concepts and measurement of Money — outside money and outside money — Monetary system iii 1ridiaZ functions of RBI.

UNIT 2

Monetary theory Fisher's equation of exchange — Cambridge cash balances approach — Keynesian theory — Modern quantity theory (M Friedman) — Constancy of velocity.

UNIT-3

Supply of money: credit creation by commercial banks—money multiplier, factors Affecting money supply—effects of budget deficits and BOP disequilibrium on money supply.

UNIT 4

Instruments of monetary control: Role of bank rate— Open market operations — Variable reserve requirements — CRR, SLR, selective credit control.

UNIT 5

Monetary policy: Framework, objectives and targets — transmission mechanism of Monetary policy -. Guide for monetary arrangement – lags in monetary policy current issues in Monetary policy — Sukhamoy Chkravorthy Committee Report.

COURSE OUTCOMES

- 1.Describe the equilibrium in the goods market and money market.
- 2. Explain the concept and Monetary theories.
- 3. Explain the composition of financial system.
- 4. Identify the quantitative and qualitative tools of monetary Policy.
- 5. Evaluate the role of fiscal and monetary policies is bringing about economic Stability.

- 1. GuptaS.B., Monetary Economics, 1983.
- 2. Dornbush R., & S.Fisher, Macroeconomics. New York: McGrawHill. 3 Ed.
- 3. Reserve Bank of India, Money supply in India, Bombay RBI, 1977.
- 4. Reserve Bank of India, Money supply in India, Working of the Monetary System in
- 5. India, Bombay: RBI. 1989.
- 6. Harris L., Monetary Theory, New York: McGraw Hill, 1985. V.
- 7. Gibson WE., & G. Kaufman. (Ed.) Monetary Economics Readings on current issues,
- 8. New Delhi: Tata McGraw Hill.

Fundamentals of Information Technology (Theory and Practical)

COURSE OBJECTIVES:

- 1.Learn the fundamentals of computer.
- 2. Familiarize with the computerizations in Banks.
- 3.Know the methods of electronic funds transfer and document handling systems.
- 4. Know the use of computer for additional banking application.
- 5. Familiarize with the various software applications practically using SPSS and Tally.
- 6. Prepare budget by applying MS Excel and create reports and files using MS Access.

UNIT-1

Introduction to computers- types of computers- computer hardware- computer software operating systems- Programming languages- DBMS4th Generation language tools-application software- software packages- Development and current trends.

UNIT-2

Computerization in banks- electronic banking- Mechanisation in banks- training bankers computerized environment- progress of computerization- master file creation- MIS- CIS- HERIS DSS- ES- Cases on MIS, DSS and ES- Rangarajan Committee report- Information technology Computer Audit- Legal aspects of computer uses

UNIT-3

Electronic funds transfer system- lain messages- structured messages- SWIFT E-Mail Networking- direct fund settlement systems- CHIPS-two level funds transfer settlement- FED WII- BANK WIRE- point- of- state systems- document handling systems- MICR., OCR- document storage and retrieval systems- document transmission systems.

UNIT-4

Personal Identification numbers- usage with magnetic cards SMART cards- Signature storage and display by electronic means- cheque truncation - Microfiche- Note and coin counting device additional banking applications- Inter-branch reconciliation- Foreign exchange dealings— Investment management systems- cash management systems-branch profit and loss account statement preparation.

UNIT-5

Software applications- MS Word- MS Excel- Ms access- data entry- query operation- graphical operations- computations- printing- preparing summaries- updating and amending file using menus- SPSS- Tally.

- Practicals (using SPSS & Tally)
- Chi-square test.
- Anova table.Correlation.
- Regression analysis (with forecast).
- Solutions of simultaneous equations.

- Preparation of budgets.
- Basics of tally.
- Data query.
- Preparing graphs for given data ratio analysis.
- What if decision.
- Creating reports/labels/format files.
- Updating files.
- Summarising data files.
- Print format preparation (like pay slips, loan evaluation forms, etc.).
- Simple programs (E.G. Interest calculations, preparing payroll, exchange rate calculation, calculation of ratios, etc.).
- Preparing menus to run the programme table.

Note: The written examination will be for duration of 3 hours and will carry 75 marks.

This will be proportionally reduced to 60 and there will be practical for 3 hours which carry a maximum of 100 marks which will be proportionately reduced to 40. Thus, the final mark for the paper will consist of maximum marks 60 for theory (written examination) and 40 marks for practicals.

COURSE OUTCOMES:

- 1. Outline the fundamentals of computer (U).
- 2. Explain the computerizations in Banks(U).
- 3. Apply the methods in electronic funds transfer and document handling systems(P).
- 4. Examine the use of computer in additional banking applications(A).
- 5. Apply the software applications like Wordstar, Lotus 123, dbase III+, graphics in real time project (P).

- 1. Hussain F., Computerization and Mechanization in Indian banks, ED., Bombay: Vikas publishing house, 1988.
- 2. Srivastava T.N., Mechanization in banks, ED., Bombay: RBI, 1987.
- 3. Report of the committee on mechanization in Banking Industry (Rangarajan committee report), Bombay: RBI, 1983.
- 4. Bajwa K.S., Bank mechanization, New Delhi: Skylark publications, 1980.
- 5. NIBM, Information system and data processing in banking industry, Bombay: NIBM, 1978.
- 6. Alan Simpson. Understanding dBase III plus, BPB, 1992.
- 7. Nelson T. Dinerstein, dBase III plus for the programmers, Galgotia, 1991.
- 8. Ralph Mylius, Illustrated Lotus 1-2-3, BPB, 1992.

CORPORATE ACCOUNTING AND REPORTING

COURSE OBJECTIVES

- 1. Learn advanced problems in underwriting and final statement of companies
- 2. Know the liquidation of companies, acquisition, amalgamation, absorption and reconstruction at advanced level
- 3. Equip with consolidated final statement of holding companies, intercompany holding and social responsibility accounting
- 4. Know the accounting standards

UNIT—1

Advanced problems in share capital and debenture transactions including underwriting — valuation of goodwill and shares—final statements of companies including the statements to ascertain profits prior incorporation and calculation of managerial remuneration.

UNIT—2

Acquisition — amalgamation — absorption and reconstruction (internal and external schemes) statements of Liquidation of companies.

UNIT-3

Final statements of banking companies — Trial balance Profit and loss account — Balance sheet regional level — module level — circle level — central level — double accounts system — accounting for price level changes — computerization of accounts in banks — Reports prepared at the regional / branch level— the Head Office — to the Management — to the RBI

UNIT-4

Consolidated final statement of holding companies and subsidiary companies - Intercompany holding and owing- treatment of dividends final statement of Insurance companies - Human Resource Accounting - Social Responsibility Accounting.

UNIT-5

Accounting Standards - ICAI guidelines - Mandatory and non mandatory standards.

Note: The proportion between theory oriented and problem-oriented question in the University Examination shall be 20:80.

COURSE OUTCOMES:

CO 1: Construct financial statements of companies(P)

CO2: Solve the accounting treatment related to amalgamation, acquisition, mergers, internal and external reconstruction and liquidation.(P)

CO 3: Make use of schedules related to banking accounts and double account system for banking companies (P)

CO4: Construct consolidated financial statements of holding company and social responsibility accounting.(P)

CO5: Apply the procedures prescribed by Accounting Standards for financial reporting.(P)

- 1. Shukla M.C., T.S. Grewal, Advanced Accounts, New Delhi Sultan Chand & Co., 1991.
- 2. Gupta R.L. & M.Radhaswamy, Advanced Accounts'VoL2) New Delhi Sultan Chand
- 3. 3. Jain S P, & K L Narang, Advanced Accounts, Ludhiana Kalyani Publishers, 1992
- 4. Meigs. W.B.et. aL, Modern advanced Accounting New York: McGraw Hill, 1975.
- 5. Chakraborthy H., Advanced Accountancy, Calcutta: Nababharathi Publishers.

ELECTIVES

ORGANISATIOAL BEHAVIOUR

COURSE OBJECTIVES

- 1. To study about the scope and significance of organizational behaviour
- 2. To study about the various motivational theories
- 3. To know about the performance evaluation and training methods, solving conflicts, types of communication and designing an organizational structure and good work environment.

UNIT—1

The scope and significance of organizational behaviour — contributing disciplines applications Business and Management — Individual Behaviour — perceptions—personality—influence on behaviour—Values, Beliefs and attitudes.

UNIT—2

Motivation theories: Maslow, X and Y and Herzberg. Expectancy theories of Vroom. Porter and Lawler —motivation in practice —job enrichment—job satisfaction —. QWL — Leadership — types and effectiveness —Fiedler. Likert and Managerial Grid.

UNIT—3

Conflicts – process, sources — Organiational and personal goals — resolution of conflict— Concept of groups — informal groups — grapevine — communication -. Management's role —communication—types and process — barriers.

UNIT-4

Designing and organization structure —methods — OD— Organizational change — change agents — change programmes and strategies —resistance —Organizational climate — morale and work environment.

UNIT—5

Performance evaluation — training and development— training methods — training for leadership, communication, decision making skills.

COURSE OUTCOMES:

CO1: infer about the organizational behaviour needs and approaches in global scenario (U)

CO2: explain theories of Motivation and leadership (P)

CO3: interpret the organizational communication and manage stress (U)

CO4: summarize the organizational culture and effectiveness (U)

CO5: make use of Performance Management System in Organization (P)

- 1. Fred Luthans. Organizational Behaviour McGraw Hill, 1991.
- 2. Stephen P Robbins. Organizational Behaviour, New Delhi: Prentice 1-lall of India, 1991.
- 3. Charles B Hand Understanding Organizations, Penguin(P)
- 4. S.K.Chakraborthy. Foundations of Managerial Work: from Indian thought, Himalaya, 1989.
- 5. Uma Sekaran. Organizational Behaviour: Text and Cases, TMH, 1990.

HUMAN RESOURCE MANAGEMENT

COURSE OBJECTIVES

- 1. Learn Human Resource in a competitive environment.
- 2. Know to acquire and to maintain the human resource
- 3. Review the conflicts.

UNIT-1

Human Resource in a competitive environment --the individual in an organization—values, attitudes— implications of work behaviour—personality— types of personality— current emphasis on human resource by organization.

UNIT—2

Acquisition and maintenance of Human Resource: Recruiting sources — BSRB — Selection process— devices — orientation, maintenance of Human Resource. Motivation for increase productivity— theory X and theory Y — Carrot and Stick approach — Job enrichment-Job satisfaction — Quality of Work Life (QWL) — Performance Appraisal — Promotion.

UNIT —3

Conflict — process — sources — organisational goals and personal goals — resolution - leadership — types and effectiveness—Leader vs. Manager — Communication channels — grapevine —informal groups -- Management approach in dealing with informal groups.

UNIT -4

Human Resource Development: training —plement and management development—effects of training on human resource — OD —organizational change — change agents — organizational climate — organizational culture —morale and work environment.

UNIT-5

Compensation to human resources — reward and compensation systems — policies and administration — grievance procedure —disciplining the problem employee, safety and health measures — ideals for motivated work force.

COURSE OUTCOMES:

- CO1: Infer the competitive environment in HR and types of Personality. (A)
- CO2: Develop the role of recruitment and selection towards Promotion. (A)
- CO3: Elaborate the types of Leadership and communication channels €
- CO4: Explain effects of training on human resource development(U)
- CO5: Explain the importance of a job-based compensation scheme and performance management system. (U)

- 1. De Cenzo and Robbins, Personnel Human Resources management, Prentice Hall of India, 1991.
- 2. Werther and Davis, Human Resources and Personnel Management, McGraw Hill 1989.
- 3. Cascio. Managing Human Resource: Productivity, Quality of Work Life, Profits McGraw Hill, 1989.
- 4. T.V.Rao (ed) Readings in Human Resource Development Oxford and IBH, 1991.

THIRD SEMESTER

Management of Lending

COURSE OBJECTIVES

- 1. Know the principles of lending.
- 2. Learn the appraisal of working capital
- 3. Familiarize with term lending
- 4. Know the various types of securities for lending
- 5. Equip the methods and procedures of follow up of loans.

UNIT-1

Principles of lending — types of loans and advances — priority sector advances — Self employment schemes — tribal and physically handicapped borrowers — women entrepreneurs— finance of SSI — personal and consumer loans — loans to partnership firms, government and local bodies —issues in lending- financial adequacy — assessing the borrower—project appraisal — technical feasibility —management competence — economic feasibility—legal and practical points — Guarantee Schemes available to banks.

UNIT-2

Appraisal of working capital — Tandon, Chore Committee Reports — assessing working capital needs — types of working capital' finance —cash credits — o/d —bills — LCs etc — credit monitoring arrangement— consortium lending — non-fund-based lending — bankers analysis of profit and loss account — analysis of balance sheet — ratio analysis — funds flow and cash flow analysis —breakeven analysis — Tandon, Chore and Marathe committee re commendations — preparation of appraisal report.

UNIT—3

Term lending- bank's involvement — incentives — non-financial appraisal — expansion project — new project — viability of the product—structural and infrastructural analysis — legal formalities — location— project life—cost structure — relevant cash flows — treatment of depreciation —taxation- interest — discounted cash flows —time value of money —future value— IRR—NPV — Profitability index — banker's rate — average and effective rate of return — repayment capacity — fixing repayment terms.

UNIT -4

Types of securities —stock —shares — LIP — commodities — immovable properties — Government securities — guarantees by third parties —book debts —methods of changing securities — valuation of securities—procedure for enforcement of securities — essential clauses n documentation — inspection of securities and godowns —release of securities on repayment of debts.

UNIT—5

Follow up of loans — health codes — Narasimhan Committee on classification of assets—recovery process — follow up of satisfactory loans — irregular loans — sick : viable — under nursing — sick: non-viable! sticky — advances recalled—suit filed accounts — decreed loans — bad and doubtful debts — Techniques of follow up — QIS — Identification of sick units — Tiwari Committee Report—preparation of rehabilitation programs — implementation of rehabilitation programs — follow up at the branch / regional and head office levels — follow up of loans by RBI —management

of non-performing advances —assets management companies — Loan Recovery Tribunals — Provisions of Revenue Recovery Act.

COURSE OUTCOMES:

CO1: Explain the principles of lending (U)

CO2: Outline the appraisal of working capital.(U)

CO3: Explain the types of lending.(U)

CO4: Infer about types, methods and procedures of securities.(U)

CO5: Explain the narasiman committee recommendations on classifications of assets, loan recovery and follow up.(U)

- 1. Chatterjee A.J., & Sharma D.P., Management Techniques of Bank Lending, Bombay:
- 2. Bindhi S.N. and Sahae D. B. How bank credit is administered supervision and follow up, New Delhi, vision books 1988
- 3. Srinivasa H. V. Banker Handbook of Credit Management, New Delhi, Criterion Publication 1989
- 4. Gupta L.C Controlling Corporate Sickness lesions from experiences for manager and banker, New Delhi: Oxford University Press
- 5. Singh S. P. Bank lending some controversial issues (Ed) Bombay: national Institute of bank Management

MANAGEMENT OF FUNDS

COURSE OBJECTIVES

- 1. Learn the deposit mobilization and their factors.
- 2. Equip with cash management system
- 3. Familiarize with investment management
- 4. Analyze the profitability management
- 5. Review the capital adequacy.

UNIT-1

Deposit mobilization — types of deposits — term deposits — savings deposits— current deposits— short -term - long-term — NRI deposits – inter bank or inter corporate deposits – factors affecting deposit mobilization — competition from other financial services institutes — capital markets, UTI & insurance companies, private company deposit schemes etc.

UNIT-2

Cash management —branch level —head office level —factors determining cash reserves of banks — cash retention limits —management of cash movements and storage — monitoring cash- operations by commercial banks in money market instruments-treasury bills-commercial papers - certificate of deposits- RB! & Credit policy — SLR - CRH — RBI and credit planning.

UNIT—3

Investment management—investment policy —priorities in allocation of bank funds—investment in government securities — implications on interest income— meeting customer demands for loans — quality and diversification—maturity and yield — flexibility in bank asset management - opportunities available to banks for, better investment management.

UNIT-4

Profitability management—profit planning — long-term profit planning — decision areas— volume of working funds — manpower planning — budgeting and control-present status — parameters — financial intermediation—payment/collection/remittance mechanisms/ancillary services—profitability at the corporate level/Zonal/regional/branch levels— efficiency ratio-s — growth ratios—effectiveness ratios —manpower ratios — cost effectiveness and cost control — interest expenses — establishment expenses— other expenses.

UNIT-5

Capital adequacy —legal formalities- return on capital -capital adequacy test-cases—inspection. audit & internal control.

COURSE OUTCOMES:

CO1: Classify the types of deposits and identify the market Players. (U).

CO 2: Infer the cash management of commercial banks through money market Instruments. (U)

CO3: Outline the investment portfolio management (U)

CO4: Apply cost effectiveness and cost control for long term profit planning (P)

CO5: Explain the importance of capital adequacy, audit and internal Control.(U

- 1. Robinson, R.I. Management of Bank funds, New York: McGraw Hill: Inc.,. 1951.
- 2. Varde Varsha& Sampat Singh,. Profitability of Commercial Banks, Bombay: NTBM, 1983.
- 3. L R.Suneja Bankers advances How they are made and controlled. New Delhi: Bankers PublishinHouse, 1973.
- 4. Radhaswamy M. and Vasudevan, Commercial Banks, New Delhi S.Chand & Co., 1988.

MANAGEMENT ACCOUNTING

COURSE OBJECTIVES

- 1. To study about the nature, scope and functions of management accounting
- 2. To study about the various techniques of financial analysis
- 3. Preparation of Budgets and application of marginal costing techniques for solving various problems.

UNIT-I

Nature and scope of management accounting — functions of management accounting — financial counting Vs. management accounting — utility of management accounting—functions of management accountant.

UNIT 2

Analyze of financial statements — techniques of financial analysis—comparative financial statements— common size statements — trend percentages — ratios, interpretation of ratios — profitability ratios — liquidity ratios — turnover latios - leverage ratios — debt service coverage ratios.

UNIT—3

Funds flow analysis — concept of funds —sources of funds — uses of funds — preparation of funds flow statements — cash flow analysis — types of cash flows — preparation.

UNIT—4

Budgets and budgetary control —objectives — types of budgets — preparation of budgets — consideration of budgets — zero-base budgeting.

UNIT-5

Cost volume profit analysis— marginal cost — absorption costing Vs. Marginal costing— Contribution— problem of key factor —measurement of profitability — applications of marginal costing.

Note: The proportion between theory oriented and problem oriented questions in the University examination shall be 20:80.

COURSE OUTCOMES:

- CO1: Explain the scope and functions of Management accounting.(U)
- CO2: Interpret the Financial Statements through techniques of Financial Analysis. (U)
- CO3: Identify the Source and usage of Funds/Cash in organization.(P)
- CO4: Develop budget for planning and controlling purposes. (P)
- CO5: Explain the concept of Marginal Costing, Methods and its usage in Decision Making.(U)

- 1. Amey L.r., & Egginton D.A. Management Accounting, A conceptual approach, London: Longman Group Ltd., 1973.
- 2. Kaplan R.S., and Atkinson A.. Advanced Management accounting New Deli: Prentice Hall of India. 1991.
- 3. Batty .J, Management Accounting. London: English Language Book Society. 1988.
- 4. Maheswari S.N., Management Accounting. New Delhi: Prentice Hall of India, 1990
- 5. Horngren C.T., Management accounting. New Delhi: Prentice Hall of India, 1990.

INTERNATIONAL BANKING

COURSE OBJECTIVES

- 1. To study about international banking and regulatory environment
- 2. To know about the performance of foreign branches, off shore banking, SDR exchange rate stability etc
- 3. To study about the role and functions of overseas banking
- 4. To know about international banking instruments, foreign exchange mechanics and international financial intermediaries.

IINIT-I

International banking and regulatory environment international banking markets. international money Market currency markets—international Credit Market- Eurobond markets—gold and commodity markets including futures market—retail market— money market—capital market.

UNIT-2

Foreign branches—competitive strategies—performance of foreign branches off shore banking— IMF -. objectives and functions — SDR —Liquidity. Problem- Exchange Rate stability Purchase and repurchase.

UNIT-3

Role and function of overseas banking—foreign lending—relations with domestic and international financial markets — banking in major countries -merchant banking - project finance—trade finance syndicated loans—financial packaging —credit information—economic intelligence—information on markets— cash management — computer service — investment facilities.

UNIT—4

International banking instruments — Currency accounts euro cheques —travelers cheques credit cards —. accounts in foreign countries and customers—payment services —. insurance foreign exchanges — information — passport — introductions — foreign currency deposits — foreign currency loans —foreign bonds.

UNIT—5

Balance of payments —meaning—significance — credit and debts. -organization-foreign exchange mechanics — arbitrage — speculation-purchasing power parity — forward rates and interest rate differentials — flexible exchange rates —gold standard—the adjustable peg — international financial intermediaries

COURSE OUTCOMES:

CO1: Outline the international banking environment and types of money markets.(U) CO2: Classify the objectives and functions of offshore banking.(P)

CO3: Explain the role and functions of overseas banking and foreign lending.(U)

CO4: Classify International banking instruments, foreign currencies and foreign bonds.(P)

CO5: Explain balance of payments, fixed and floating exchange rates and financial intermediaries.(U)

- 1. Kane Daniel R, Principles of international finance; New York: Croom Helm Inc., 1984.
- 2. Coulbeck Neil, The Multinational Banking Industry, Sydney: Croom Helm Inc., 1988.
- 3. Pippenger John E., Fundamentals of International Finance, Englewood Cliffs, NJ: Prentice Hall Inc. 1984.

CORPORATE GOVERNANCE AND ETHICS IN BANKING

COURSE OBJECTIVES

- 1. To study about the bank management structure and views on various committees on corporate governance and SEBI regulations
- 2. To study about the social responsibility of Banks, ethical standards in lending, investment accounting and customer service
- 3. To know about service quality determinants and measurement of satisfaction.

UNIT-1

Bank Management Structure - Board Functions— Accountability to stake holders— Bank audit, Auditor role— Legal provisions relating to management of banks.

UNIT-2

Views on Corporate Governance— Expert Committee Reports on Corporate Governance— Cadbury Committee Report — Birla Committee Report — Corporate Governance — Practices across the world

UNIT -3

Corporate Governance Code — Clause 49A — Board Structure — Audit Committee — Transparency and Disclosure obligations — SEBI regulations.

UNIT-4

Banks and Society — Social Responsibility of Banks — Issues and challenges — Ethical Issues in Banks — Ethical standards in Lending, investment. Accounting and Customer Service

UNIT-5

Service quality determinants — Customer Services & Satisfaction — Issues & Concerns Measurement of Satisfaction.

COURSE OUTCOMES:

CO1: Explain the impact of banking system and the legal provisions relating to management of banks(U)

CO2: Identify and review various reports related to corporate governance (P)

CO3: Explain the importance of regulations in corporate governance.(U)

CO4: Demonstrate the social responsibility of banks in societal impact context(U)

CO5: Identify issues and interpret service quality in banking.(P)

REFERENCE:

1.YRK Reddy et.al, Corporate Governance in Banking and Finance, TMH 2002.

2.RC Sekhar, Ethical choices in Business Response Books 1997.

FOURTH SEMESTER

RESEARCH METHODOLOGY

COURSE OBJECTIVES

- 1. To study about the meaning, purpose, types of research and steps in research
- 2. To know about the various methods of data collection, processing and analyzing of data
- 3. To study about the contents of the report and steps in drafting a report.

Unit 1:

Research — Meaning and purpose — types of research—Pure and applied. survey, case study experimental, exploratory- Research Design — Steps in selection and formulation of research problem-steps in research - review of literature.

Unit 2:

Formulation of Hypothesis — Types, sources — Testing —sampling techniques — sampling error and sample size.

Unit 3:

Methods of data collection, Primary and secondary data — observation — interview — questionnaire-construction of tools for data collection — testing validity and reliability — pilot study and pre- testing.

Unit 4:

Processing and analysis of data — editing — coding — transcription — tabulation - outline of statistical analysis - descriptive statistics - elements of processing through computers - packages for analysis.

Unit 5:

Report writing — target audience - types of reports —contents of reports — styles and conventions in reporting - steps in drafting a report.

COURSE OUTCOMES:

CO1: Explain the basic concept of research and the steps involved in the Research and the research problem.(U)

CO2: Demonstrate the formulation of hypothesis, sampling techniques, and sample size determination.(U)

CO3: Outline the methods of data collection, construction of questionnaire, tools for data collection, testing validity, and reliability.(U)

CO4: Analyze and interpret data through statistical applications(A)

CO5: Apply the methods of reports writing in preparing the report (P)

- 1. Donald R Cooper, Business Research Methods 7th Ed. McGrawHiII, 2001
- 2. William C. E Mory Business Research Methods, Richard D Irwin NJ.
- 3. Krishnaswami O.R. and M. Ranganatham, Research Methodology for Social Sciences, Himalaya, Mumbaii, 2003.
- 4. Anderson J. et. al Thesis and assignment writing, Wiley Eastern.

ELECTIVE PAPER - INCOME TAX LAW AND PRACTICE

COURSE OBJECTIVES:

- 1. To provide a detailed understanding of the various provisions of I.T. Act.
- 2. To enable the students to learn about the Assessment Procedures and Tax Planning.
- 3. To introduce students about basic concepts in Income-Tax.
- 4. 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 I lieu of Salary – Provident Funds- Deductions under Sec.80.

Unit - III

Income from House Property and Income from Capital Gain Annual value – Meaning and Computation – Deductions from Annual value – Legal provisions – 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-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 – Un disclosed 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 and Submission of Returns e-filing – concepts – procedure – 26AS – TDS – Traces – Filing of Return – Various Returns – Permanent Account Number (PAN) – Usage of PAN – Concepts of Transfer pricing – Fundamentals.

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

COURSE 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.
- 4. The students will understand the concepts of Income tax,
- 5. Can critically analyze Types of filing and computation of tax from various head.

Suggested Readings

- 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 & Practive, Kalyni publishers.
- 4. Reddy T.S & Hariprasad Reddy. Y Income Tax Theory Law & practive, Margham Publications, Chennai.
- 5. Murthy.A, Income Tax Law & Prctive, Vijay NicolelmprintsPvt Ltd. Chennai
- 6. Hariharan.N. Income Tax law &practive, Vijay NicolelmprintsPvt Ltd. Chennai

E- Resources

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

RURAL BANKING

COURSE OBJECTIVES

- 1. To study about the concept and need for rural banking
- 2. To know about the various anti-poverty cum development programmes-their basic features and role of banks
- 3. To study about the role of various institutions, supporting various rural development
- 4. To know about the credit planning at the grass root level, various schemes and plan which are implement in rural areas.

Unit 1 Concept of Rural Banking — Need for Rural Banking — Priority Sector Lending: Terms and Conditions.

Unit2 Antipoverty- cum--development programmes: Integrated Rural Development Programme (IRDP), scheme for Training of Rural Youth in Self Employment (TRYSEM), development of Women and Children in Rural Areas (DWCRA), scheme for providing Self-Employment to Educate Unemployed Youth (SEEUY), Self—Employment Programme for Urban Poor (SEPUP), Differential Rate of Interest Scheme (DRI), Bio-gas programme and 20 point Economic Programme -their basic fèatuàidro1e of banks

Unit 3 Institutional Sources of Finance in Rural Areas: Co-operative Banks, Commercial banks Regional Rural Banks — their structure, policy, functions, clientele, progress and problems.

Unit4 Credit Planning at the Gross Root Level: Lead Bank Scheme, District Credit Plans and Service Area Approach — their basic features.

Unit 5 Institutions supporting Rural Development: Reserve Bank of India (RET). National Bank for Agriculture and Rural Development (NABARD). District Industrial Centre (DIC), Khadi and Village Industries Commission (KVIC) and Voluntary Organizations — their role.

COURSE OUTCOMES:

CO1: Outline the need and concepts of Rural Banking.(U)

CO2: Explain the various rural development programs, schemes for unemployment and education.(U)

CO3: Describe institutional sources of finances in rural areas, their structure, policy and functions.(U)

CO4: Explain credit planning at grass root level and their features.(U)

CO5: Explain the institutions supporting rural development and the role voluntary organizations play in rural development.(U)

- 1. Dhingra, I.C. Rural Banking in India, Sultan Chand & Sons, New Delhi, 1991.
- 2. Bhat, N.S. Aspects of Rural Banking, Commonwealth Publishers, Delhi 1988.
- 3. Desai, S.S.M. Rural Banking in India, Himalaya Publishing House, Bombay.. 1986.
- 4. Sandhu, Banking and Rural Development, 2002
- 5. Mandal, Role of Banks in Rural Development, 2002.

PROJECT MANAGEMENT AND EVALUATION

COURSE OBJECTIVES

- 1. Define the project and its financial analysis
- 2. Familiarize with time value of money cost of capital NPV IRR Capital rationing
- 3. Learn the risk and capital budgeting and their measurements
- 4. Know the social cost benefit analysis.

UNIT-I

Project – definition and Meaning of projects -types of project need for project appraisal - project appraisal and financing.

UNIT-2

Project financial analysis – estimation of project capital cost –means of financing capital cost – estimation of working capital requirements estimation of production and sales - projected cash flow statement financial forecasting

UNIT-3

Time value of money - cost of capital - appraisal criteria - traditional methods - payback period – ARR methods - Discounted cash flow methods NPV - IRR Profitability index - Capital rationing choice between mutually excusive projects

UNIT 4

Risk and capital budgeting - Measurement of risk - risk adjusted project appraisal methods – sensitivity analysis - scenario analysis - Decision tree analysis Monte Carlo simulatior portfolio theory and capital budgeting CAPM and Capital budgeting.

UNIT-5

Social cost benefit analysis-Rationale of UNIDO approach to SCBA-Little and Minces approach investments decision of public enterprises in India.

COURSE OUTCOMES:

CO1: Outline the concept of Project and project appraisal(U)

CO2: Explain project financial analysis.(U)

CO3: Relate time value of money and cost of capital (U)

CO4: Apply capital budgeting analysis

CO5: Infer Social cost Benefit and Rationale of UNIDO approach to SCBA.(U)

- 1. Prasanna Chandra, Project Planning Analysis and Selection implementation and Review.
- 2. Little and Mirlees, Project Formulation in Developing Countries, Oxford IBH
- 3. Bhavesh M. Patel, Project Management, Vikas, 2002
- 4. P K Joy Total Project Management, Macmillan 2002

STRATEGIC MANAGEMENT

COURSE OBJECTIVES

- 1. To study about the scope and objectives of strategic planning, designing and evaluation of business strategy plan
- 2. To know about the corporate social policy, social responsibility, social accounting and social audit
- 3. To study about the government regulation of business, innovation in banking and financial services and business responsibility toward environment.

UNIT-1

Analysis of a firm's current position — establishing the corporate mission, purpose. scopes and objectives — Strategic planning — canning the business environment.

UNIT-2

Designing business level strategy — strategic alternatives — sustainable growth strategy-evaluation of a business strategy plan for strategic change.

UNIT-3

The Business corporation in the society — corporate social policy — the issue and challenges — corporate social responsibility power — responsibility equation. The organization man concept — Gandhi — Friedman —recent views — ethics and values in business — corporate stake holders and public issues — social Accounting— Social Audit.

UNIT-4

The business, the bank and the Government — Government Regulation of business — market economy privatization process in India — Public Policy and politics — innovations in banking and financial services.

UNIT-5

Individual and corporation — the community and corporation- ecology and energy issues-the environmental debate — business responsibilities towards environment.

COURSE OUTCOME:

- CO1: Explain organizational strategies for the business environment. (U)
- CO2: Outline business strategies and strategic planning for business sustainable growth.(U)
- CO3: Identify concept of business ethics, business decisions and corporate social policy.(P)
- CO4: Explain the government regulation of business and innovation in banking. (U)
- CO5: Summarize the ecology issues and business responsibility. (U)

- 1. Steiner & Stenier, Business, Government and Society: A Managerial Perspective Text and Cases McGraw Hill, 1991.
- 2. Fredrick et. al, Business and society: Corporate Strategy. Public Policy and Ethics McGraw Hill. 1988.
- 3. P.K. Gosh. Business: Strategic Planning and Management, Sultan Chand and Co. New Delhi.
- 4. Paine F.T., and Anderson C.R, Strategic Management, Chicago: The Dryden Press, 1983.
- 5. Will lam F Glueck and Lawrenee R Jauch, Business policyand strategic management, McGraw 1984.

ASSESSMENT

MARKS FOR INTERNAL AND END SEMESTER EXAMINATIONS

CATEGORY	THEORY
Internal Assessment	25
End semester (University) Examination	75

PROCEDURE FOR AWARDING INTERNAL MARKS

COURSE	PARTICULARS	MARKS
	Tests (2 out of 3)	10
	Attendance	05
Theory Papers	Seminars	05
	Assignments	05
	TOTAL	25

ASSESSMENT NORMS:

SEMINARS:

Seminars are assigned to the students based on the topic selected by the course instructor by the course instructor from the syllabus. Students are expected to collect comprehensive noted on the seminar topic from various reference books and web resources suggested by the course instructor. Students are informed to use various tools to supplement oral presentation such as visual aids, models etc. seminars are usually assigned for topics that can aid students to do self-study and avoid any vagueness related to the topic.

EVALUATION STANDARDS FOR SEMINAR:

S.NO	CRITERIA	MAX. MARKS (5 marks)
1	Quality of notes collected for the topic	1
2	Presentation skill	1
3	Fluency of language & Vocabulary usage	1
4	Interacting skills & body language	1
5	Tools used to present	1

ASSIGNMENTS:

Assignments are given at both individual as well as group level. Assignments are given not only on topics from the syllabus but also related topics with latest developments in the respective fields.

Assignments help students to awaken their creativity skills and help them to practice as well as enhance their knowledge of the subject.

EVALUATION STANDARDS FOR ASSIGNMENTS:

S.NO	CRITERIA	MAX. MARKS (5 marks)
1	Quality of notes collected for the topic	1
2	Presentation	1
3	Quality and variety of sources referred	1
4	Vocabulary usage	1
5	Originality of work	1

Head of the Department

Ruinainal

Principal