

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

Course Handout – M. Com Bank Management

NAME OF THE STAFF

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

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

REGULATIONS (2021-2022)

PROGRAMME OUTCOMES:

PO1: Apply the banking theory into practice to understand and handle the changes and challenges in the banking and business industry.

PO2: Acquire advanced knowledge in the field of Banking, Commerce, Management Accounting and Taxation.

PO3: Develop the ability to handle financial activities associated with the banking sector and acquire the analytical skills to work with various financial instruments.

PO4: Enrol in professional courses like CA, ACS, CMA, ACCA and take up qualifying exams like NET, SET, IBPS, TNPSC and UPSC.

PO5: Obtain the necessary qualification and skills to conduct independent research in a selected field of commerce.

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	I	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	I	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	Course	Semester	Inst. Hrs	Credits	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	Core	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

SEMESTER I
CORE-I INDIAN FINANCIAL SYSTEM

COURSE OBJECTIVES

1. Explain the role of Government in economic development.
2. Analyse the concept of Government budget and its impact on economic growth.
3. Enumerate the Indian tax system and the recommendations of various committees on tax.
4. Evaluate the central and state financial relations in India.
5. Outline public debt and public debt management

SYLLABUS

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 II

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 III

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 IV

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 V

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. Analyse the role of Government in the development of an Economy.
2. Understand the purpose of preparing government budget and its impact on the nation.
3. Understand the significance of viable tax system.
4. Evaluate the problems of financial relations between the central and state government.
5. Gain knowledge on public debt management.

REFERENCE BOOKS

1. Musgrave R. A., & Musgrave P. A., Public finance in theory and practice. New York: Mc Graw-Hill. 1976.
2. Chelliah 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. Chelliah R.J, Tax Reforms Committee Report, Government of India, 1992.
4. Government of India, Reports of Finance Commissions. Government of India, Economic Survey (Annual report).

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	M	S	S	M	M
CO2	M	S	S	M	S
CO3	M	S	S	M	S
CO4	M	S	S	S	S
CO5	M	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 Financial System	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

CORE-II CENTRAL BANKING

COURSE OBJECTIVES

1. To know about the organisation of the RBI
2. To study about the various functions of RBI as currency authority
3. To analyse the supervision of banks
4. To learn about the RBI and credit granting
5. To familiarize with RBI exchange management and control

SYLLABUS

Unit I

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

Unit II

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 Government

Unit III

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 IV

.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 V

.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

1. Learnt the RBI organizational and management
2. Familiarize with currency authority of RBI
3. Summarize the deposits, listening, supervision of banks and insurance
4. Infer with credit granting and committee report
5. Analyse the exchange control and management

REFERENCE BOOKS

- 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 Banking System. Bombay: Lalvani Publishing House. 1970.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	S	M
CO3	S	S	M	S	S
CO4	S	S	S	S	S
CO5	M	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
Central banking	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

CORE-III COMMERCIAL BANKING

COURSE OBJECTIVES

1. To study the banking structure in India
2. To analyse the functions of banking companies act ,1943
3. Familiarize with commercial banking operations
4. To know about the marketing strategies of banks
5. To study about the role and functions of co-operative banks

SYLLABUS

Unit I

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 II

Banking Companies Act, 1943— Relationship between banker and customer — General And special features — Duty of secrecy — Right of set-off-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 passbook.

Unit III

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 IV

.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 V

.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

1. Learnt the banking structure in detailed
2. Infer the provision of functioning of banking companies act , 1943
3. Summarize the operations of commercial bank
4. Learnt about the service made to the customers by making deposits and payments
5. It analyse about the committee reports

REFERENCE BOOKS

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

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	S	S
CO3	S	M	S	S	S
CO4	S	S	M	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
Commercial banking	<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-4 OUT OF 6 $4 \times 10 = 40$ marks</p>	75	

CORE PAPER IV QUANTITATIVE TECHNIQUES

COURSE OBJECTIVES

1. To improve knowledge in quantitative method and application, to offer expertise in quantitative analysis.
2. To enable students to gain knowledge of mathematical and statistical techniques.
3. To understand the use of statistical techniques for the test of hypothesis.
4. To enable students to understand solving LPP using various methods.
5. To apply quantitative techniques in decision making.

SYLLABUS

UNIT I Theory of probability - Probability rules - Baye's Theorem - Probability distribution- Binomial, Poisson and Normal. Statistical Decision theory - Decision environment - decision making under certainty and uncertainty and risk conditions - EMV,EOL and marginal analysis - value of Perfect Information - decision tree analysis.

UNIT-II Sampling - Meaning of random sample –sampling methods –sampling error and standard error - relationship between sample size and standard error - Sampling distribution - characteristics – central limit theorem –estimating population parameters-point and interval estimates –estimating proportion, percentage and mean of population from large sample and small sample.

UNIT-III Testing hypothesis –testing of proportions and means –large samples – small samples – one tailed and two tailed tests –testing differences between mean and proportions-errors in hypothesis testing –chi square distribution-characteristics –applications-test of independence and tests of goodness of fit –inferences –F distribution –testing of population variance –analysis of variance–one way and two way

UNIT-IV Correlation and regression –simple, partial and multiple correlation – simple, partial and multiple regressions –estimation using regression line –standard error of estimate- testing significance of correlation and regression coefficients –

interpreting correlation-explained variation and unexplained variation –coefficient of determination - multivariate analysis –factor, cluster and discriminant analysis

UNIT-V Linear programming - graphic and simplex models-maximization and minimization- Transportation - Assignment.

COURSE OUTCOMES

1. Interpret the results of mathematical and probability theory for business decision making.
2. To help students acquire knowledge about resource management.
3. Students learn to apply the acquired knowledge to the practical problems.
4. To solve LPP using various methods.
5. Use quantitative techniques in decision making.

REFERENCE BOOKS

1. Richard I. Levin and David S Rubin, Statistics for Management, 7th Ed. Pearson Education, New Delhi
2. Gupta, Statistical Methods, Sultan Chand
3. Johnson, Applied Multivariate Statistical Analysis, 5th Ed, Pearson Education

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	M	S	M	M	S
CO2	S	S	M	S	M
CO3	M	S	M	S	M
CO4	M	S	M	M	M
CO5	M	M	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
Quantitative Technique	PART A - 10 OUT OF 12 $10 \times 1 =$ 10 marks PART B - 5 OUT OF $7 = 5 \times 5 = 25$ Marks PART C-4 OUT OF $6 = 4 \times 10 = 40$ marks	75	(Theory 20%: Problems:80%)

CORE-V MERCHANT BANKING AND FINANCIAL SERVICES

COURSE OBJECTIVES

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

SYLLABUS

Unit I

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 II

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

Unit III

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 IV

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 V

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

Students will be able to

1. Develop on existing and emerging areas of merchant banking and the concept of financial services.
2. Explain the merchant banking process and issues management.
3. Identify the different aspects of the Hire purchase and leasing system.
4. Outline the concepts of financial management, capital structure and dividends.
5. Identify the complexities of listing of securities functions and the risk and rewards of investing in stock exchange.

REFERENCE BOOKS

1. SEBI Guidelines 1992
2. K. Sriram, Handbook of Leasing, Hire Purchasing & Factoring. ICFAI Publications, 1991
3. J.N. Dhonkhar, A Treatise on Merchant Banking, New Delhi, Skylark Publications, 1990.
4. Vinod Kothari, Leasing, Hire Purchase and Consumer Credit. 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.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	S
CO2	S	S	S	M	S
CO3	S	S	S	M	M
CO4	S	S	S	S	M
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
Merchant Banking and Financial Service	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

SEMESTER II

CORE-VI MONETARY ECONOMICS

COURSE OBJECTIVES

1. Explain the concept and measurement of money.
2. Analyse the theories money and money exchange.
3. Outline the factors influencing money in India and significance of BOP.
4. Evaluate the various instruments of monetary control.
5. Explain the Monetary policy framework of India.

SYLLABUS

Unit I

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

Unit II

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

Unit III

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 IV

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

Unit V

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

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

1. Understand the functions of money and payment system of India.
2. Evaluate the different theories of money.
3. Identify the factors influencing the financial budget and BOP disequilibrium.
4. Outline the measures of credit control.
5. Understand the framework and issues of monetary policy.

REFERENCE BOOKS

1. Gupta S.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 India, Bombay: RBI. 1989.
5. Harris L., Monetary Theory, New York :McGraw Hill, 1985.
6. Gibson WE., & G. Kaufman. (Ed.) Monetary Economics — Readings on current issues, New Delhi : Tata McGraw Hill.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	S
CO2	M	S	S	S	M
CO3	S	S	S	S	M
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
Monetary Economics	PART A - 10 OUT OF 12 $10 \times 1 =$ 10 marks PART B - 5 OUT OF $7 = 5 \times 5 = 25$ Marks PART C-4 OUT OF $6 = 4 \times 10 = 40$ marks	75	

CORE-VII FUNDAMENTAL OF INFORMATION TECHNOLOGY (THEORY AND PRACTICE)

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 an 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- I 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-II 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-III Electronic funds transfer system- plain 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-IV 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-V 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)

1. Chi-square test.
2. Anova table. Correlation.
3. Regression analysis (with forecast).
4. Solutions of simultaneous equations.

5. Preparation of budgets.
6. Basics of tally.
7. Data query.
8. Preparing graphs for given data ratio analysis.
9. What if decision.
10. Creating reports/labels/format files.
11. Updating files.
12. Summarising data files.
13. Print format preparation (like pay slips, loan evaluation forms, etc.).
14. Simple programs (E.G. Interest calculations, preparing payroll, exchange rate calculation, calculation of ratios, etc.).
15. 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).

REFERENCES:

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 SimPON. 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.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

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

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Monetary Economics	<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-4 OUT OF 6 $4 \times 10 = 40$ marks</p>	75	60:40 for theory and practicals.

CORE-VIII CORPORATE ACCOUNTING AND REPORTING

COURSE OBJECTIVES

1. To study about the share capital and debentures
2. To know about the acquisition, amalgamation, absorption and liquidation in advance level
3. To analyse the final statements of banking companies
4. Familiarize with holding and owing companies
5. To study about the accounting standards

SYLLABUS

Unit I

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 II

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

Unit III

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 IV

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 V

Accounting Standards – ICAI guidelines – Mandatory and non mandatory standards

COURSE OUTCOMES

1. Summarize the shared and debentures transactions
2. To analysatng the liquidation of companies
3. Overview of banking accounts and double accounts system of banking management
4. To prepare the financial statement of holding and subsidiary companies
5. Excecute the accounting standards

REFERENCE BOOKS

1. 1.Shukla M.C., T.S. Grewal, Advanced Accounts, New Delhi Sultan Chand & Co., 1991.
2. 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. 4.Meigs. W.B.et. aL, Modern advanced Accounting New York: McGraw Hill, 1975.
5. 5.Chakraborty H., Advanced Accountancy, Calcutta: Nababharathi Publishers.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	M	S	S	S
CO3	S	S	S	S	S
CO4	S	S	S	S	S
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 and reporting	<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-4 OUT OF 6 $4 \times 10 = 40$ marks</p>	75	The proportion between theory and problem is 20:80 in the University Examination.

ELECTIVE-I ORGANIZATIONAL BEHAVIOUR

COURSE OBJECTIVES

1. To study about the applications of business and management
2. To know about the theories of motivation and leadership activities
3. To know about the conflict and communication process in hierarchy level
4. To learn about the Organizational structure and Organizational change
5. Familiarize with performance evaluation

SYLLABUS

Unit I

Introduction to Organizational Behavior – Meaning – Elements – Need – Approaches – Models -Global Scenario.

Unit II

Individual Behaviour – Personality – Learning – Attitudes – Perception – Motivation - Relevance to Organizational Behaviour – Group behaviour – Group Dynamics – Group Norms – Group Cohesiveness – Their relevance to Organizational Behavior.

Unit III

Organizational communication – Meaning, Importance, Process, Barriers – Methods to reduce barriers – Principles of effective communication – Stress – Meaning – Types – Stress management.

Unit IV

Organizational Dynamics – Organizational Effectiveness – Meaning, Approaches Organizational Culture – Meaning, Significance – Organizational Climate –Implications on Organizational Behaviour.

Unit V

Organizational change – Meaning – Resistance to change – Management of change.

COURSE OUTCOMES

1. Familiarize with the business management
2. Infer with the motivational theories
3. Summarize with conflict and communication in the management
4. Interpret with the organisational structure and cheaque
5. To know about the performance evaluation in organisation

REFERENCE BOOKS

1. Mishra – Organizational Behaviour – Vikas Publishing House Pvt. Ltd
2. Chandran – Organizational Behaviour – Vikas Publishing House Pvt Ltd\
3. L.M. Prasad, - Organizational Behaviour – 3rd Edition Reprint – Sultan Chand & Sons
4. Gupta. Shahi.K & Joshi Rosy Wahia, 2004 – Organizational Behaviour – 1st Edition – Kalyani Publishers
5. Gregory Moorhead, Ricky W. Griffin – Organizational Behaviour – Published by Bixtantra.
6. Chauhan R.K. – Organisational Behaviour – Tamilnadu Book House.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	M	S
CO2	S	S	S	S	S
CO3	S	M	S	S	S
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
Organisational behaviour	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

EXTRA DISCIPLINARY ELECTIVE II: HUMAN RESOURCE MANAGEMENT

COURSE OBJECTIVES

1. To Learn Human Resource in a competitive environment.
2. To Know to acquire and to maintain the human resources.
3. To Review the conflicts, management approaches with informal groups
4. Impact of training on HR, organisational Development and Organisational Culture.
5. To know compensation to HR, Policy Procedures and grievances.

SYLLABUS

Unit - I

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-II

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 - III

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 - IV

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 - V

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

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

1. 1.Infer the competitive environment in HR and types of Personality.
2. 2.Develop the role of recruitment and selection towards Promotion.

3. 3.Elaborate the conflicts, management approaches with informal groups
4. 4. Analyse the effects of training on human resource development for OD.
5. 5.The importance of a employment based compensation scheme with motivated work force.

REFERENCES:

- 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

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	M	M	M	M	M
CO2	M	M	M	M	M
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
Human Resource Management	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

SEMESTER III

CORE IX: MANAGEMENT OF LENDING

COURSE OBJECTIVES

1. To know about the lending principles and lending schemes of banks.
2. To analyse the appraisal of bank securities.
3. To Familiarize with the credit evaluation mechanism.
4. To study about the credit monitoring mechanism.
5. To study about the recovery management.

SYLLABUS

Unit I

Principles of lending- forms of advances- fund based and non- fund based – the Study of borrower-types of borrower- assessing the borrower- precautions to be Taken by banker before lending.

Unit II

Advance against various securities: Classification of securities- qualities of a Good security- margin-modes of charging securities-advance against various securities- valuation of securities-essential clauses in documentation-release of Securities on repayment of debts.

Unit III

Credit evaluation: Working capital finance-meaning- types of working capital Finances-committees on working capital- Tandon, Chore and Marathe Committee report -Assessment of working capital-factors affecting the level of Working capital Evaluation of term loan-meaning-appraisal of term loan technical, economic, financial and managerial feasibility of a project-tools of Financial analysis used in term loan appraisal.

Unit IV

Credit monitoring & follow up: Monitoring of advances -Pre-disbursement and Post disbursal follow up-follow up of satisfactory loans- irregular loans- causes sick- viable-under nursing and rehabilitation- viability study-follow up of loans by RBI.

Unit V

Recovery management: NPA-meaning-causes-managing of NPA-recovery through legal and non-legal measures -recovery procedure-Debt recovery Tribunal-Asset reconstruction companies-SARFAESI act-provisions applicable to bank recoveries.

COURSE OUTCOMES

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

1. Understand the lending schemes of banks
2. Familiarize with appraisal of bank securities.
3. Evaluate the credit evaluation methodology.
4. Infer about the types, methods and process of credit monitoring.
5. Know about the classifications of NPA and NPA recovery mechanism.

REFERENCE BOOKS

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 – lessons 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.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	M	S	S
CO2	S	S	S	S	S
CO3	S	S	S	S	M
CO4	M	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
Management of Lending	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF $7 = 5 \times 5 = 25$ Marks PART C-4 OUT OF $6 = 4 \times 10 = 40$ marks	75	

CORE X: MANAGEMENT OF FUNDS

COURSE OBJECTIVES

1. To Learn about the various kinds of deposits.
2. To Familiarize the students with cash management and other financial activities.
3. To learn about the investment management.
4. To know the profitability management in detail.
5. To Analyse the concept of capital adequacy.

SYLLABUS

Unit I

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 II

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 III

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 IV

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 V

Capital adequacy —legal formalities- return on capital -capital adequacy test-cases—
Inspection. Audit & internal control.

COURSE OUTCOMES

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

1. Learn the types of deposits and players in the financial markets.
2. Infer the money market instruments.
3. Familiarize with the investment policies.
4. Understand about the profit management.
5. Learn the purpose of capital adequacy.

REFERENCE BOOKS

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.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	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	M	S	S	S
CO5	S	S	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
Management of funds	<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-4 OUT OF 6 = $4 \times 10 = 40$ marks</p>	75	

CORE XI: MANAGEMENT ACCOUNTING

COURSE OBJECTIVES

- 1.To identify the basic concepts and functions of management accounting.
- 2.To analyse the financial statements.
- 3.To study the preparatory aspects of cash and fund flow statements.
- 4.To learn the practical aspects of preparing the budgets.
- 5.To analyse the marginal costing with measurement of profitability.

SYLLABUS

Unit I

Nature and scope of management accounting — functions of management accounting — Financial accounting Vs. management accounting — utility of management accounting— Functions of management accountant.

Unit II

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 ratios — leverage ratios — debt service Coverage ratios.

Unit III

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 IV

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

Unit V

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

COURSE OUTCOMES

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

1. Understand the functions of management accounting in an organisation.
2. Prepare and analysis the financial statements.
3. Know the cash flow and find flow Management.
4. Learn about budgetary control.
5. Learn the measurement of profitability.

REFERENCE BOOKS

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. Batt .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.

MAPPING-COURSE OUTCOME 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	M	S	M	S	S
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
Management Accounting	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	The proportion between theory and problem is 20:80 in the University Examination.

ELECTIVE III: INTERNATIONAL BANKING

COURSE OBJECTIVES

1. To study about international banking and regulatory environment, international financial market.
2. To know about the performance of foreign branches, off shore banking, IMF, SDR exchange rate stability etc.,
3. To study about the role and functions of Overseas Banking foreign lending, Merchant Banking & Project Finance.
4. To know the various international Banking instruments, Euro cheques, Foreign currency loans & Foreign bonds.
5. To study about foreign exchange mechanism, fixed and floating exchange rates BOP, international financial intermediaries

SYLLABUS

Unit-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--- foreign market— retail market— money market — capital market.

Unit-II

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-III

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-IV

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-V

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

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

1. Outline the international banking environment international financial markets.
2. Classify the objectives and functions of offshore banking. IMF SDR and Exchange rate stability.
3. Explain the role and functions of overseas banking and foreign lending. Merchant Banking & Project Finance.
4. Analyse the international Banking instruments, Euro cheques, Foreign currency loans & Foreign bonds.
5. Evaluate foreign exchange mechanics fixed and floating exchange rates BOP, international financial intermediaries.

REFERENCE BOOKS

1. Kane Daniel R, Principles of international finance; New York: Croom Helm Inc., 198
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.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	S
CO2	S	S	S	M	S
CO3	S	S	M	M	S
CO4	S	S	M	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 Banking	<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-4 OUT OF 6 $4 \times 10 = 40$ Marks</p>	75	

EXTRA DISCIPLINARY ELECTIVE IV: CORPORATE GOVERNANCE AND ETHICS IN BANKING

COURSE OBJECTIVES

1. To study about the bank management structure and Bank Auditor role and legal provisions
2. To know about the views on various committees on corporate governance and SEBI regulations
3. To study about clause 49A provisions and SEBI Regulations
4. To study about the social responsibility of Banks, ethical standards in lending, investment accounting and customer service
5. To know about service quality determinants and measurement of satisfaction

SYLLABUS

Unit I

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

Unit II

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

Unit III

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

Unit IV

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

Unit V

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

COURSE OUTCOMES

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

1. Explain about the bank management structure and its legal provisions.
2. Outline the formation of Cadbury & Birla Committee, its report and recommendations.

3. Interpret provisions under Clause 49 and SEBI guidelines in Transparency and disclosure
4. Understand the concept of social responsibility of banks and ethical standards in lending to know the service render by the bank
5. Interpret the concepts of Customer Services & Satisfaction.

REFERENCE BOOKS

1. YRK Reddy et.al, Corporate Governance in Banking and Finance, TMH 2002.
2. RC Sekhar, Ethical choices in Business Response Books 1997.
3. A M A, “Corporate Governance and Business Ethics”, Excel Books.
4. Cannon Tom, “Corporate responsibility. A textbook on business ethics, governance, environment: role and responsibilities”, Pitman, London.
5. Hoffman, W. Michael, et, “Corporate Governance and Institutionalizing Ethics”, Lexington Books.

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
<p>Corporate Governance and Ethics in Banking</p>	<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-4 OUT OF $6 = 4 \times 10 = 40$ Marks</p>	<p>75</p>	<p>NIL</p>

SEMESTER IV

CORE XII: RESEARCH METHODOLOGY

COURSE OBJECTIVES

1. To equip the students with the basic understanding of research methodology and enhance capabilities of students to conduct research in the field of business and social sciences.
2. To acquaint the students with the different types of Research, steps in research process, review of literature, sampling, hypothesis testing, the application of parametric and non- parametric tests, data collection, processing, and analysis of data.
3. To enable the students to draft the research report
4. To develop advanced critical thinking skills
5. To understand and develop skills in qualitative & quantitative analysis and presentation.

SYLLABUS

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:

Upon successful completion of this course students will be able to:

1. Identify research problem, construct the hypothesis/ objectives for research problem
2. To apply the parametric test and non-parametric hypothesis testing.
3. Design and apply various methods of data collection
4. Process and analyse data with the help of software packages.
5. Prepare and summarize the research report

REFERENCE BOOKS

1. Donald R Cooper, Business Research Methods 7th Ed. McGrawHill,2001
2. William C. E Mory Business Research Methods, Richard D IrwinNJ.
3. Krishnaswami O.R. and M. Ranganatham, Research Methodology for Social Sciences, Himalaya, Mumbai,2003.
4. Anderson J. et. al Thesis and assignment writing, WileyEastern.

MAPPING-COURSE OBJECTIVES WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	M	M	M	M
CO2	M	S	M	M	M
CO3	M	M	S	M	M
CO4	M	M	M	S	M
CO5	M	M	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
Research Methodology	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ Marks	75	NIL

ELECTIVE V: INCOME TAX LAW AND PRACTICE

COURSE OBJECTIVES

1. To enable the students determine residual status.
2. To learn the practical aspects of calculating capital gains.
3. To enable the student assess income from different sources.
4. Apply critical thinking and problem-solving skills to resolve income tax issues.
5. To provide knowledge on transfer pricing.

SYLLABUS

Unit I

Heads of Income – computation of income from salary – income from house Property – profits and gain from business or profession.

Unit II

Computation of capital gains – income from other sources – set-off and carry Forward of losses – deduction from gross total income

Unit III

Assessment of individuals taking into account under all five Heads of Income and Deductions from Gross Total Income.

Unit IV

Clubbing of Income – Aggregation of Income Tax planning application with Respect to clubbing of income and Aggregation of Income.

Unit V

Transfer pricing – concept – methods – domestic and international under the Income Tax of 1961.

COURSE OUTCOMES

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

1. Learn the calculation of determining residential status.
2. Learn the calculation of capital gains.
3. Understand the five heads of income.
4. Calculate aggregate income.
5. Understand the concept of transfer pricing.

REFERENCE BOOKS

1. V.P Gaur, D.B Narang, Puja Gaur & Rajeev Puri, Income Tax Law and Practice, Kalyani Publishers.
2. Hariharan N, Income Tax Law and Practice, Vijay Nicole Imprints.
3. Bhagawath Prasad Direct Taxes Law and Practice.
4. DinakarPagre – Direct Taxes.
5. V.K. Singharia Direct Taxes Law & Practice.
6. S. Bhattacharya Indian Income Tax Law & Practice.

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	M	S	S	S
CO3	S	S	M	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
Income tax and practices	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	Note: Questions in Sec. A B & C shall be in the proportion of 20:80 between Theory and Problems.

ELECTIVE VI: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 and 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 gross root level, various schemes and plan which are implement in rural areas.
5. To know about the Institutions supporting Rural Development and its role.

SYLLABUS

Unit I

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

Unit II

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 feàtuàidró le of banks.

Unit III

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

Unit IV

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

Unit V

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

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

1. Outline the need and concepts of Rural Banking.
2. Explain the various rural development programs, schemes for unemployment and education.
3. Describe institutional sources of finances in rural areas, their structure, policy and functions.
4. Explain credit planning at gross root level and their features.
5. Explain the institutions supporting rural development and the role voluntary organizations play in rural development.

REFERENCE BOOKS

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.

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	M	S

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

QUESTION PAPER PATTERN

Time 3 Hours

SUBJECT NAME	MARKS	TOTAL	SPECIAL INSTRUCTION IF ANY
Rural Banking	<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-4 OUT OF 6 $4 \times 10 = 40$ Marks</p>	75	NIL

CORE XIII: PROJECT MANAGEMENT AND EVALUATION

COURSE OBJECTIVES

1. Explain the basic concepts and terms related to project management.
2. To know the working capital management and analysis of financial forecasting.
3. Detail about the cost of capital and profitability in management.
4. Analyse the risk and capital budgeting in management.
5. Enable the students to understand the social cost benefit analysis.

SYLLABUS

Unit I

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

Unit II

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 III

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 exclusive projects

Unit IV

Risk and capital budgeting – Measurement of risk – risk adjusted project appraisal Methods – sensitivity analysis – scenario analysis – Decision tree analysis Monte Carlo Simulation portfolio theory and capital budgeting CAPM and Capital budgeting

Unit V

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

COURSE OUTCOMES

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

1. Understand the concept of project management.
2. Learnt about the requirements of working capital.
3. Learn how to calculate cost of capital using different methods.
4. Know the management of risk in preparing capital budget.
5. Analyse the investment decisions.

REFERENCE BOOKS

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

MAPPING-COURSE OUTCOME WITH PROGRAMME OUTCOME

CO/PO	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	S
CO2	S	M	S	S	S
CO3	S	S	S	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
Management and evaluations	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ marks	75	

CORE XIV: STRATEGIC MANAGEMENT

COURSE OBJECTIVES

1. To study about the scope and objectives of strategic planning, designing and evaluation of business strategy plan
2. To study about strategic alternatives and strategic change.
3. To know about the corporate social policy, social responsibility, social accounting and social audit
4. To learn about the government regulation of business and Market privatization process.
5. To study about the business responsibility toward environment.

SYLLABUS

Unit I

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

Unit II

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

Unit III

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 IV

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 V

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

COURSE OUTCOMES

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

1. Explain organizational strategies for the business environment.
2. Outline business strategies and strategic planning for business sustainable growth.
3. Identify concept of business ethics, business decisions and corporate social policy.
4. Explain the government regulation of business and innovation in banking.
5. Summarize the ecology issues and business responsibility.

REFERENCE BOOKS

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 iam F Glueck and Lawrence R Jauch, Business policy and strategic management, McGraw 1984.

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
Strategic Management	PART A - 10 OUT OF 12 $10 \times 1 = 10$ marks PART B - 5 OUT OF 7 $5 \times 5 = 25$ Marks PART C-4 OUT OF 6 $4 \times 10 = 40$ Marks	75	NIL

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