

**A.VEERIYA VANDAYAR MEMORIAL
SRI PUSHPAM COLLEGE (AUTONOMOUS)**

POONDI-613 503, THANJAVUR (DT)



SYLLABUS
B.Com., (BM)
(From 2020 - 2021 onwards)

Program outcome of B.Com (Bank Management)

The students will be made ready for employment centric areas like Banking, Accounting, Taxation and Entrepreneurship to enhance them to take up the opportunities and challenges in a comprehensive manner.

Program Specific Outcomes of B.Com (Bank Management)

The course enable the student to gain knowledge in specific fields in banking and management practices to ensure them to be sustained in the present trend and challenges prevailing in the employment market .

B.Com. (Bank Management) Syllabus under CBCS
(Applicable to the candidates admitted from the academic year 2020 -2021 onwards)

Sl. No.	Semester	Category	Paper Code	Title of the Paper	Maximum Marks			Minimum Marks For Pass			Hours Week	Credits
					CIA	E.E	Total	CIA	E.E	Total		
1.	I	Part – I	20U1CBMT1/H1	Tamil – I / Hindi - I	25	75	100	10	30	40	6	3
2.		Part – II	20U1CBME1	English – I	25	75	100	10	30	40	6	3
3.		Core	20U1CBMC1	Fundamentals of Accounting	25	75	100	10	30	40	5	5
4.		Core	20U1CBMC2	Banking Theory	25	75	100	10	30	40	5	4
5.		Allied	20U1CBMA1	Marketing	25	75	100	10	30	40	5	3
6.		Allied	20U2CBMA2	Business Environment (NS)	-	-	-	-	-	-	3	-
7.		ES	20U1CBMES	Environmental Studies	-	100	100	-	40	40	-	1
8.	II	Part – I	20U2CBMT2/H2	Tamil - II/ Hindi - II	25	75	100	10	30	40	6	3
9.		Part – II	20U2CBME2	English – II	25	75	100	10	30	40	6	3
10.		Core	20U2CBMC3	Financial Accounting	25	75	100	10	30	40	5	5
11.		Core	20U2CBMC4	Banking Law and Practice	25	75	100	10	30	40	4	4
12.		Allied	20U2CBMA2	Business Environment (NS)	25	75	100	10	30	40	3	4
13.		Allied	20U2CBMA3	Principles of Management	25	75	100	10	30	40	5	3
14.		SBE– I	20U2CBMS1	Skill Based Elective – Rural Banking	25	75	100	10	30	40	1	1
15.		VBE	20U2CBMVE	Value Based Education	25	75	100	10	30	40	-	-
16.	III	Part – I	20U3CBMT3/H3	Tamil – III / Hindi - III	25	75	100	10	30	40	6	3
17.		Part – II	20U3CBME3	English – III	25	75	100	10	30	40	6	3
18.		Core	20U3CBMC5	Corporate Accounting - I	25	75	100	10	30	40	5	5
19.		Core	20U3CBMC6	E- Banking	25	75	100	10	30	40	5	5
20.		Allied	20U3CBMMAA4	Mathematics and Statistics for Decision-Making	25	75	100	10	30	40	5	3
21.		Allied	20U4CBMA5	Merchant Banking and Financial Services (NS)	25	75	100	10	30	40	3	-
22.		GS Online	20U3CBMGS -----	Gender Studies Massive Open On Line Course(MOOC)	-	100	100	-	40	40	-	-
23.	IV	Part – I	20U4CBMT4/H4	Tamil –IV / Hindi – IV	25	75	100	10	30	40	6	3
24.		Part – II	20U4CBME4	English – IV	25	75	100	10	30	40	6	3
25.		Core	20U4CBMC7	Corporate Accounting – II	25	75	100	10	30	40	5	5
26.		Core	20U4CBMC8	Business Law	25	75	100	10	30	40	5	4

Sl. No.	Semester	Category	Paper Code	Title of the Paper	Maximum Marks			Minimum Marks For Pass			Hours Week	Credits
					CIA	E.E	Total	CIA	E.E	Total		
27.		Allied	20U4CBMA5	Merchant Banking and Financial Services (NS)	25	75	100	10	30	40	3	4
28.		Allied	20U4CBMA6	Executive Business Communication	25	75	100	10	30	40	4	3
29.		SBE-II	20U4CBMS2	Skill Based Elective - Services Marketing	25	75	100	10	30	40	1	1
		Online	-----	Massive Open On Line Course(MOOC)								
30.	V	Core	20U5CBMC9	Cost Accounting	25	75	100	10	30	40	5	5
31.		Core	20U5CBMC10	Practical Auditing	25	75	100	10	30	40	5	5
32.		Core	20U5CBMC11	Income Tax Law and Practice	25	75	100	10	30	40	5	5
33.		Core	20U5CBMC12	Co-operative Banking	25	75	100	10	30	40	4	5
34.		Major Elective-I	20U5CBMEL1A	International Trade and Export Management /	25	75	100	10	30	40	4	4
			20U5CBMEL1B	International Banking								
35.		Major Elective-II	20U5CBMEL2A	Business Analytics for Managers	25	75	100	10	30	40	4	3
			20U5CBMEL2B	Risk Management in Banks								
36.		NME	20U5CBMNME	Non Major Elective – Business and Taxation	25	75	100	10	30	40	2	1
37.		LSD	20U5CBMLSD	Life Skills Development	-	100	100	-	40	40	1	-
38.	VI	Core	20U6CBMC13	Management Accounting	25	75	100	10	30	40	5	5
39.		Core	20U6CBMC14	Financial Management	25	75	100	10	30	40	5	5
40.		Core	20U6CBMC15	Development Banking	25	75	100	10	30	40	5	5
41.		Core	20U6CBMC16	Credit Management	25	75	100	10	30	40	5	4
42.		Major Elective-III	20U6CBMEL3A	Principles of Insurance /	25	75	100	10	30	40	5	4
			20U6CBMEL3B	Business Ethics and Values								
43.		Major Elective-IV	20U6CBMEL4A	Security Analysis and Portfolio Management /	25	75	100	10	30	40	5	3
			20U6CBMEL4B	Entrepreneurship Development								
44.		CN	20U6CBMCN	Comprehensive Knowledge	-	100	100	-	40	40	-	1
45.		GK	20U6CBMGK	General Knowledge	-	100	100	-	40	40	-	-
				Extension Activity	-	-	-	-	-	-	-	1
				Total			4300				180	140

Abbreviations

ESE: Environmental studies	LSD: Life Skill Development
VBE: Value Based Education	GK: General Knowledge
SBE: Skill Based Elective	NME: Non – Major Elective
GS: Gender Studies	EA: Extension Activities
ME: Major Elective	SS: Self Study
CC: Certificate Course	
MOOC-Massive open online course	

Parts	Total No. of course	Total Marks	Total Credits
Part – I	04	400	12
Part – II	04	400	12
Part – III		2600	
Core Major	16		76
Core Allied	06		20
Major Elective	04		14

	26		110

Part – IV			
E.S	01	100	01
VBE	01	100	00
SBE	02	200	02
SSD	01	100	00
NME	01	100	01
G.S	01	100	00
G.K	01	100	00
Comp Test	01	100	01

	09	900	05

Part – V			
EA			01
	43	4300	140

Comprehensive Knowledge Test: Objective type question pattern with 100 compulsory questions carrying 100 marks to be answered in 3 Hours with 2 Credits. The portion is entire core courses.

MOOC: Massive open online course is introduced in the third and fourth semester as an extra credit course from this academic year 2020-2021. Students can avail any one or more of the courses available in MOOC to equip their skill and knowledge themselves

Field Visit / Industrial Visit / Hands on training programme having minimum 15 hours of contact time as Extra Credit course is introduced for II year UG students to gain experiential learning

Evaluation of the visit report will be held at the end of IV Semester.

Components of Evaluation

Internal Marks	40
External marks	60
Total	100

Project is introduced for III year students to cater for the needs of advanced learners as extra credit course

Components of Evaluation

Internal Marks	40
External marks	60
Total	100

Soft skill development course prescribed in V semester is changed as Life Skill Development.

This course will be handled by both Internal Staff and External Experts.

Mode of Assessment for this course is oral examination.

Components of Evaluation

Internal Marks	40
External marks	60
Total	100

Skill Based Elective Offered by the Commerce(BM) Department

1. Rural Banking
2. Services Marketing

Non – Major Elective paper offered by the Commerce (BM)Department

Business Taxation

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**Question Pattern for UG and PG Programmes for students to
be admitted during 2020 – 2021 and afterwards**

Total Marks: 75

QUESTIONS PATTERN

**SECTION – A
(Question 1 to 10)**

10 x 2 = 20 Marks

1. Short Answer Questions
2. Two Questions from each unit (All are answerable)

**SECTION – B
(Question 11 to 15)**

5 x 5 = 25 Marks

1. 5 Paragraph type questions with “either / or” type choice.
2. One question from each unit of the Syllabus.
3. Answer all the questions.

**SECTION – C
(Question 16 to 20)**

3 x 10 = 30 Marks

1. 5 Essay type questions – any three are answerable.
2. One questions from each unit of the Syllabus

B.Com - Bank Management

Semester	Subject Code	Title Of The Paper	Hours Of Teaching / Week	No. of Credits
I	20U1BMT1	இக்கால இலக்கியம் (செய்யுள் , உரைநடை, சிறுகதை, புதினம், நாடகம் இலக்கிய வரலாறு)	6	3

நோக்கம்

1. இக்கால இலக்கிய வகைகளைக் கண்டறிவர்
- 2.எழுத்து,சொல் இலக்கணங்களின் அடிப்படைகளைக் கண்டறிவர்.
- 3.புதுக்கவிதை வாயிலாக வெளிப்படும் சமூக,அரசியல்விழுமியங்களை மதிப்பிடுவர்.
4. இக்கால இலக்கியத்தின் மீதான விருப்பத்தை மிகுவித்தல்.

கூறு:

1

செய்யுள்

நேரம்:18

1. பாரதியார் : கண்ணன் என் காதலன்,கண்ணம்மா என் காதலி (முதல்பாடல் மட்டும்)
2. பாரதிதாசன் : தமிழின் இனிமை,தமிழ் உணர்வு
3. கவிமணி : ஒற்றுமையே ,உயர்நிலை-நாட்டுக்குழைப்போம்
4. சுரதா : சிக்கனம்

கூறு:

2

செய்யுள்

நேரம்:18

1. பட்டுக்கோட்டை கல்யாணசுந்தரம்:நாட்டுக்கொரு வீரன்
2. கண்ணதாசன் : காலக்கணிதம்
3. மு.மேத்தா: கண்ணீர் பூக்கள் ,ஊர்வலம்,தாய் ,வெளிச்சம் வெளியே இல்லை
4. அப்துல் ரகுமான் : தேவகானம் - தேர்ந்தெடுக்கப்பட்ட 5 பாடல்கள்

கூறு:

3

சிறுகதை

நேரம்:18

1. கேட்டிவி : குரல்கொடுக்கும் வானம்பாடி (1-10)
2. கேட்டிவி : மனோரஞ்சிதம் (1-10)

கூறு:

4

புதினம்

நேரம்:18

புதினம் : துணிந்தவன் - வல்லிக்கண்ணன்

கூறு:5 நாடகம் ,இலக்கிய வரலாறு

நேரம்:18

- 1.நாடகம் : மாமன்னன் இராசராசன் - கு.வெ.பாலசுப்பிரமணியன்
- 2.இலக்கிய வரலாறு : இருபதாம் நூற்றாண்டு இலக்கியங்கள்

பயன்கள்

1. தமிழ் இலக்கியத்தின் மீதான ஆர்வம் மிகும்.
2. புதிய இலக்கிய வளங்களை அறிவர்.
3. கவிதை, சிறுகதை ஆகியவற்றைப் படைக்க முயல்வர்.
4. போட்டித் தேர்வுகளுக்குச் செல்பவர்கள் பயன் பெறுவர்.
5. நாடகக் கலைத்திறனை அறிவர்

B.Com - Bank Management

Semester	Course Code	Title of The Course	Hours of Teaching/ Week	No. of Credits
I	20U1BME1	PART – II - Prose, Poetry and Communication Skills	6	3

Objective

- **To initiate the students to understand English through Prose, Poetry and Basic Communicative Grammar.**

Unit – I

- Shakespeare - Shall I Compare Thee to a Summer's Day?
- John Milton - On His Blindness
- William Wordsworth - The Solitary Reaper
- P.B.Shelley - Song to the Men of England
- Robert Frost - The Road not Taken
- Nissim Ezekiel - Night of the Scorpion

Unit – II

- 1) The Running Rivulets of Man,
- 2) Parliament is Marking Time
- 3) The Lady in Silver Coat,
- 4) Mr. Applebaum at Play

Unit – III

- 1) The Feigning Brawl of an Impostor,
- 2) Thy Life Is My Lesson
- 3) Solve the Gamble,
- 4) The Stoic Penalty

Unit – IV

- 1) Nobility in Reasoning,
- 2) Malu the Frivolous Freak
- 3) Bharath! Gird Up Your Loins!
- 4) Honesty is the Cream Of Chastity

Unit – V

Parts of Speech, Nouns, Pronouns, Conjunctions, Adjectives, Articles, Verbs, Adverbs, Interjection – sentence.

Course outcomes:

After the completion of this course, students will be able to

- **understand and appreciate the English Prose, Poetry and basic functional communicative Grammar and study on style and substance.**
- **develop interest in appreciation of literature**
- **integrate the use of the four language skills: LSRW.**
- **communicate appropriately and use English effectively**
- **imbibe ethical, moral, national and cultural values**

Prescribed Texts:

K.T.V. *A Melodious Harmony*. Thanjavur: Rajendra Publishing House, 2017.
Natarajan, K. *Flying Colours*. Chennai: New Century Book House (P) Ltd., 2017.
Advanced Grammar and Composition. Chennai: New Century Publishing House, 2017.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching / Week	No. of Credits
I	20U1CBMC1	Fundamentals of Accounting	5	5

Objective:

- To provide knowledge on concepts and conventions of accounting and basic accounting framework.

Unit - I

Introduction to Accounting - Book-keeping Vs. Accounting - Accounting Methods - Advantages and Limitations of Accounting - Accounting Concepts and Conventions - Journal - Ledger - Subsidiary Books - Trial Balance.

Unit - II

Final Accounts of Sole Trader - Preparation of Trading Account, Profit & Loss Account and Balance Sheet with adjustments.

Unit - III

Single Entry System - Features - Defects - Single Entry Vs. Double Entry System - Statement of Affairs Method - Conversion Method.

Unit - IV

Depreciation Accounting - Straight Line Method - Diminishing Balance Method - Annuity Method - Depreciation Fund Method - Difference between Provisions and Reserves - Insurance Policy Methods.

Unit - V

Sale or Return - Meaning - Purpose - Methods of Recording - Transactions of Few, Frequent and Large. Fire Insurance Claims - Needs - Types - Claims for Loss of Stock and Profits.

Distribution of Marks: Problem 80% Theory 20%

Course outcome:

After completion of this course students will be able to

- demonstrate a critical understanding of the basics of accounting and analyzing the various transactions involved in Preparation of final accounts.
- discuss the various types of rectification of errors and also Identify the difference between cash book and pass book.
- understand the knowledge about Depreciation, Reserves and Provisions.
- analyse the techniques and ascertainment of profit under Single Entry System.
- apply and demonstrate skills in critical thinking and problem solving.

Text Book:

1. Reddy TS and Murthy, Financial Accounting (2019), Margham Publications, Chennai.

Reference Books

1. R.L. Gupta & M. Radhaswamy (2018), Financial Accounting, Sultan Chand & Sons, New Delhi.
2. Shukla MC, Grewal TS & Gupta SC, (2016), Advanced Accounts (Vol. I), S.Chand Company Ltd., New Delhi.
3. Jain S.P. & K.L. Narang, (2019), Advanced Accountancy Volume I, Kalyani Publishers, New Delhi

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
I	20U1CBMC2	Banking Theory	5	4

Objective:

- To provide the knowledge on basics of banking system and regulations

Unit - I

Banking - Origin - Banking System Components - Classification of Banks - Commercial Banks - Meaning - Definition - Structure and Functions of Commercial Banks - Role of Banks in Economic Development - Opening of Bank Branches - Importance and Inspection - Clearing House - Balance Sheet of Banks - Unit Banking Vs. Branch Banking - New Banking Initiatives taken by Government for Universal Banking.

Unit - II

Central Banking - Need - Principles - Central Bank Vs. Commercial Banks - Functions of Central Bank - Central Bank and Economic Development - RBI - Organization Structure - Functions. NABARD - Exchange Bank - Indigenous Bank - Co-operative Banks.

Unit - III

Nationalization of Banks - Objectives - Causes of Nationalization - SBI - Origin - Objectives - Functions - Non-Banking Financial Institutions - Classification - Functions - Services Rendered by NBFCs.

Unit - IV

Credit Creation - Purpose - Limitations - Credit Control - Quantitative and Qualitative Methods - New Deposit Saving Schemes - Reinvestment Schemes - Deposits of NRIs - Fixed Deposit Receipts - Renewal of FDR - Loan against FDR.

Unit - V

Banking Regulation Act, 1949 - Business of Banking Company - Capital - Management of Liquid Assets - Licensing of Banking - Opening of New Branch - Acquisition and Winding up - Banking Ombudsman Scheme - Appointment - Powers - Duties.

Course outcome:

After completion of this course students will be able to

- understand Growth, Reforms, Functions, Credit control devices & Customer service of Banks.
- familiarize the students with the recent developments in Banking
- grasp the knowledge about SBI's History, objectives, structure and working progress
- summarize the information of banking regulation act 1949, regarding their history and their most important banking regulation Act
- enable the student acquire and summarizing of the market discipline and accounts and measures and manage liquidity risk.

Text book:

1. Gordon. E, & Natarajan. K, (2019), Banking Theory Law and Practice, Himalaya Publishing House, Mumbai.

Reference Books

1. Tannan, M. L. (2010), Banking Law and Practice in India - India Book House, New Delhi.
2. Sundaram, K.P.M. & Varshney P.N., (2016), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi. Theory Law & Practice, Himalaya Publishing House, Mumbai.
3. Gurusamy.S, (2019), Banking Theory Law and Practice, Tata McGraw Hill, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
I	20U1CBMA1	Marketing	5	3

Objective:

- To endow students with the understanding of the conceptual framework of marketing.

Unit - I

Marketing - Meaning - Definition - Objective - Classification of Markets - Importance - Evolution of the Concept of Marketing - Approaches to Study of Marketing - Selling Vs. Marketing - Marketing Mix - Marketing Functions.

Unit - II

Buyer Behaviour - Consumer Vs. Customer - Importance - Types of Buyer - Consumer Behaviour - Role of Consumer Behaviour - Determinants of Consumer Behaviour - Buying Decision - Buying Motives - Buying Decision Process - Market Segmentation - Bases - Benefits.

Unit - III

Product - Concepts - Features - Classification - Importance of Product - New Product Planning and Development - Product Mix - Product Life Cycle - Branding and Packaging.

Unit - IV

Pricing - Importance - Objectives - Procedure for Price Determination - Kinds of Pricing - Factors Affecting Pricing Policy - Pricing Decisions. Sales Promotion - Types - Need - Sales Promotion Mix - Advertising - Publicity - Personal Selling - Advantages - Limitations.

Unit - V

Distribution Channels - Concept - Types - Functions - Choice of Distribution Channels - Retailers and Wholesalers - Innovative Marketing - Online Marketing - Online Advertising - Recent trends in marketing: Customer Relationship Marketing - Online Marketing - Significance - Function - Types - E- Marketing - Direct Marketing - Tele Marketing - Green Marketing - Customer Delight Marketing - Marketing in the 21st Century - Aimed at Mobile Phone - Re-branding Marketing to the Silver generation - Health Care Social Marketing.

Course outcome:

After completion of this course students will be able to

- understand the essential knowledge about Nature, Scope and Importance of Marketing.
- familiarize the student to understand consumer buying process and concept of ,Market Segmentation
- learn the basic concept about Product, Pricing.
- familiarize the students about Promotion, Advertising, Personal selling, Public relations.
- acquire basic knowledge about Physical Distribution, Recent developments in Marketing.

Textbook

1. Pillai, R.S.N and Bagavathi, (2019) V, Marketing Management, S.Chand Co. Ltd., New Delhi.

Reference Books

1. Gupta, C.B. and Rajan Nair, N, (2018) Marketing Management, Sultan Chand & Sons, New Delhi
2. Memoria, C.B. Suri, R.K. and Satish Memoria(2019), Marketing Management, Kitab Mahal Agencies, Allahabad.
3. Philip Kotler, (2018). Marketing Management, Prentice-Hall Pvt. Ltd., New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
I&II	20U2CBMA2	Business Environment (NS)	3	-
Objective: <ul style="list-style-type: none">To comprehend the influence of micro and macro factors of environment on business.				

Unit - I

Business Environment - Nature - Significance - Internal and External Environment - Elements of External Environment - Impact of Environment on Business and Strategic Decisions - Environmental Analysis - Process - Importance - Techniques - Approaches to Environment Analysis - Michael Porter's Five Forces Model - Coping with Environmental Changes.

Unit - II

Economic Environment - Economic Systems - Characteristics - Types of Economic System - Economic Planning - Economic Policies - Monetary and Fiscal Policies - Foreign Trade Policy.

Unit - III

Political Environment - Functions of the State - Economic Role of Government -Rationale of State Intervention - Extend of State Intervention - Government Business Relationship in India – Government and Regulatory Environment - Legal Environment - Industries Act- Competition Act- Consumer Protection Act - FEMA - Environment Production Act .

Unit - IV

Social and Demographic Environment - Size of Population - Age Structure - Human Development. Cultural Environment - Culture and Business - Elements of Culture - Cultural Heritage - Cultural Adaptation - Cultural Transmission - Cultural Conformity - Cultural Lag - Cultural Traits - Impact of Foreign Culture on Business - Social Attitudes.

Unit - V

Natural Environment - Components - Impact of Natural Environment on Business - Guidelines for Developing Natural Environment Resources. Technological Environment - Factors Governing Technological Environment - Impact of Technology - Technology Transfer.

Course outcome:

After completion of this course students will be able to

- familiarize themselves with then selves nature of business environment and its components.
- demonstrate basic knowledge and skill of the economic environment.
- develop the conceptual framework of the political and legal environment.
- understand the importance of the social and cultural environment.
- gain insight into various aspects of natural and technological environments.

Text Book:

- Gupta, C.B. (2019), Business Environment. Sultan Chand & Sons, New Delhi.

Reference Books

- Francis Cherunilam, J. (2019) Business Environment. Himalaya Publishing House, New Delhi.
- Aswathappa, K. (2017) Business Environment. Himalaya Publishing House, New Delhi.
- Ghosh, P.K. (2017) Business Environment. Sultan Chand & Sons, New Delhi.
- Francis Cherunilam (2018), Business Environment, Himalaya Publishing House, Mumbai.

B.Com - Bank Management

Semester	Subject Code	Title Of The Paper	Hours Of Teaching/ Week	No. of Credits
II	20U2BMT2	இடைக்கால இலக்கியம் - பயன்முறைத் தமிழ் -இலக்கண இலக்கிய வரலாறு,	6	3

நோக்கம்

1. தமிழிலக்கிய வரலாற்றில் பக்தி இலக்கியங்கள் பெறும் சிறப்பை உணர்வர்.
2. சமய வழிச் சமூக மாற்றத்தின் பெறுவர்.
3. சமய நல்லிணக்க உணர்வை மாணவர்கள் பெறுவர்.

கூறு: 1

நேரம்:18

1. திருஞானசம்பந்தர் தேவாரம் : சீகாழி திருப்பதிகம்—
அடலேற அமருங்கொடி அன்ன (பா.எ.360—370)
2. திருநாவுக்கரசர் தேவாரம் : திருவையாற்றுப் பதிகம்
விடகிலேன், அடிநாயேன்; வேண்டியக் கால் யாதொன்றும் (பா.எ.124—133)
3. சுந்தரர் தேவாரம் : திருமழபாடி பதிகம்
பொன் ஆர் மேனியனே! புலித்தோலை அரைக்கு அசைத்து,(பா.எ.1-10 பாடல்கள்)
4. மாணிக்கவாசகர் : திருவாசகம் - பிடித்த பத்து

கூறு:

2

நேரம்:18

1. பெரியாழ்வார் : திருமொழி - தாய்ப்பால் உண்ண அழைத்தல் 129—138 வரை
10 பாசுரங்கள்
2. குலசேகர ஆழ்வார்: பெருமாள் திருமொழி- இராமர் தாலாட்டு - 719—729
11 பாசுரங்கள்
3. ஆண்டாள் நாச்சியார்: நாச்சியார் திருமொழி - திருமணக்கனவை உரைத்தல்
4. திருப்பாணாழ்வார் : அமலனாதிபிரான் - 10 பாசுரங்கள்

கூறு:

3

நேரம்:18

1. குமரகுருபரர் : வருகைப் பருவம் - 10 பாடல்கள்
2. திரிகூடராசப்பக்கவிராயர் :குற்றாலக் குறவஞ்சி - குறத்தி மலைவளம் கூறல்
3. வீரமாமுனிவர் : தேம்பாவணி - காட்சிப்படலம் முழுவதும்
4. உற்றுப்புலவர் : சீறாப்புராணம்-விலாதத்துக் காண்டம்-கதீஜா கனவு கண்ட படலம்

கூறு:

4

பயன்முறைத்தமிழ்

நேரம்:18

எழுத்தியல்: உயிரெழுத்து, மெய்யெழுத்து, உயிர்மெய்யெழுத்து,முதலெழுத்து, சார்பெழுத்து, மொழிக்கு முதலாகவும் இறுதியாகவும் வரும்எழுத்துக்கள்,போலி. சொல்லியல்: இலக்கண, இலக்கிய வகையிலான சொற்கள்.
பொதுவியல் : எழுத்துப் பிழைகளை நீக்குதல்,எழுத்துப் பிழைகளும் திருத்தங்களும்,வலி மிகுதல்,வலிமிகாமை ,வாக்கிய அமைப்புக்கள், நிறுத்தற் குறியீடுகள்.

கூறு:5இலக்கணஇலக்கிய வரலாறு

நேரம்:18

1. இலக்கண வரலாறு (தமிழ்த்துறை வெளியீடு)
2. தமிழ் இலக்கிய வரலாறு: இடைக்கால இலக்கியம்

பயன்கள்

1. பல்வகை சமய இலக்கியப் போக்குகளை அறிந்து கொள்வர்.
- 2.சமயவழித் தமிழரின் வாழ்வியலை அறிவர்.
3. பல்வகை சமயக் கோட்பாட்டினை அறிந்துகொள்வர்.
4. பிழையின்றி எழுதப் பழகுவர்.
5. சமயங்களின் இன்றியமையாமையை உணர்வர்

B.Com - Bank Management

Semester	Course Code	Title of The Course	Hours of Teaching/ Week	No. of Credits
II	20U2BME2	PART – II- Extensive Readers and Communicative Skills	6	3

Objective

- **To impart language and communicative skills through short stories, one- act plays and communicative grammar.**

Unit – I

- Shakespeare – The Seven Stages of Man
- Longfellow – A Psalm of Life
- Nissim Ezakiel – Enterprise
- William Wordsworth – The world is too much with us

Unit – II

- Anton Chekhov – The Bear
- Cedric Mount – The Never-Never Nest
- Farrell Mitchell – The Case of the Stolen Diamonds
- M.V. Rama Sharma – The Mahatma

Unit - III

- Fyodor Dostoyevsky – The Christmas Tree and the Wedding
- The Duchess – The Jewelry
- O. Henry – The Romance of a Busy Broker

Unit – IV

Tense, Question Tag, Dialogue Writing, Paragraph Writing, Adjectives, Adverb

Unit – V

Voices, Degrees of Comparison, Direct and Indirect

Course outcomes

After the completion of this course students will be able to

- **promote the linguistic and communicative objectives through the study of poems, short stories and the communicative grammar.**
- **gain language and communicative skills through short stories**
- **identify and differentiate different forms of literature.**
- **engage in reflective writing after learning the prescribed lessons.**
- **enhance the communicative skills through LSRW**

Prescribed Texts:

- *Voices of Vision*, Board of Editors, NCBH, Chennai, 2016.
- *Communicative Grammar*, The Department of English Course Material.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
II	20U2CBMC3	Financial Accounting	5	5
Objective: <ul style="list-style-type: none">To expose the students to the accounting procedure of allied aspects of accounting and partnership accounts.To understand the terms used in Hire Purchase and Instalment System.To provide knowledge about preparation of different kinds of Departmental Accounts.				

Unit - I

Branch Accounts - Types - Debtors System - Stock and Debtors System - Final Account System - Independent Branches (Excluding Foreign Branches). Departmental Accounts - Needs - Advantages - Departments Vs. Branches - Methods and Techniques - Apportionment of Expenses – Calculation of Purchases - Inter-departmental Transfers.

Unit - II

Hire Purchase and Instalment System - Meaning - Definition - Features - Hire Purchase Vs. Instalment System - Accounting Treatments - Calculation of Interest and Cash Price - Default and Repossession - Hire Purchase Trading account.

Unit - III

Partnership Accounts - Partnership Deed - Rules - Adjustment in Accounts - Interest on Capital - Interest on Drawings - Capital Accounts of Partners - Fixed Capital - Fluctuating Capital - Past Adjustments and Guarantees.

Unit - IV

Partnership Accounts - Admission of a Partner - Profit Sharing Ratios - Sacrificing Ratio - Treatment of Goodwill - Retirement of a Partner - Profit Sharing Ratios - Sacrificing and Gaining Ratios - Death of a Partner - Joint Life Policy.

Unit - V

Dissolution of a Partnership Firm - Modes of Dissolution - Settlement of Accounts - Insolvency of a Partner - Garner Vs. Murray - Insolvency of All Partners - Piecemeal Distribution of Cash - Proportionate Capital Methods - Maximum Loss Method.

Distribution of Marks: Problem 80% Theory 20%

Course outcome:

After completion of this course students will be able to

- evaluate the conceptual knowledge of the financial accounting and to impart skills for recording partnership business transactions.
- gain the knowledge of forming the partnership and its registration.
- learn the knowledge about maintaining the branch and departmental accounts.
- apply and demonstrate skills in critical thinking and problem solving.
- understand the different types of Hire Purchase and solve the accounting treatment of Installment System

Reference Books

1. Reddy, T. S. and Murthy, A. Financial Accounting, Margham Publications, Chennai.
2. Gupta R.L. and Radhasamy, M. Advanced Accountancy, Sulthan Chand & Sons, New Delhi.
3. Jain, S. P and Narang, K, Advanced Accountancy, Kalyani Publishers, New Delhi.
4. Shukla M.C., T.S. Grewal, Gupta S.C., Advanced Accounts, S Chand & Co Ltd, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
II	20U2CBMC4	Banking Law and Practice	4	4
Objective: <ul style="list-style-type: none">• To enable the students to learn about origin of banking, features of internet banking and various modes of Electronic Funds Transfer.• To understand about banker and customer relationships, bankers rights, duties and obligations, various types of customers, crossing and endorsement of cheque.• To provide knowledge about statutory protections available to paying bankers and collecting bankers and various types of advances.				

Unit I

Banker and Customer - Definition - General Relationship - Special Relationship - Statutory Obligation to Honour of Cheques - Banker's Lien - Secrecy Maintenance of Customers' Account.

Unit II

Precautions for Opening of Account - Special Types of Customers - Minor - Married Women - Lunatic - Drunkard - Partnership Firm - Joint Stock Company - Non-Trading Companies.

Unit III

Negotiable Instruments - Meaning - Cheque, Bills of Exchange and Promissory Note - Crossing of Cheque - Endorsement - Types - Holder for Value - Holder in Due Course.

Unit IV

Paying Banker - Precautions before Honouring a Cheque - Statutory Protection - Payment in Due Course - Collecting Banker - Duties - Rights - Liabilities - Statutory Protection.

Unit V

Loans and Advances - Principles of Sound Lending - Forms of Advances - Secured and Unsecured advances - Know Your Customer (KYC) Norms – SARFAESI Act, 2002.

Course outcome:

After completion of this course students will be able to

- acquire the knowledge of banking system in India.
- explain the operations and regulations of banking systems.
- gain the knowledge of various types of accounts with banker.
- familiarize themselves in the precautions taken by the banker while opening an account by individuals and organizations
- enumerate operations and various regulations of banks.

Reference Books

1. Santhanam B, Banking Theory Law and Practice, Margam Publications, Chennai.
2. Gordon E. & Natarajan. K, Banking Theory Law and Practice, Himalaya Publishing House, Mumbai.
3. Sundaram K.P.M, Banking Theory Law and Practice, Sree Meenakshi Publications, Karaikudi.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
II	20U2CBMA2	Business Environment (NS)	3	-
Objective: <ul style="list-style-type: none">To comprehend the influence of micro and macro factors of environment on business.				

Unit - I

Business Environment - Nature - Significance - Internal and External Environment - Elements of External Environment - Impact of Environment on Business and Strategic Decisions - Environmental Analysis - Process - Importance - Techniques - Approaches to Environment Analysis - Michael Porter's Five Forces Model - Coping with Environmental Changes.

Unit - II

Economic Environment - Economic Systems - Characteristics - Types of Economic System - Economic Planning - Economic Policies - Monetary and Fiscal Policies - Foreign Trade Policy.

Unit - III

Political Environment - Functions of the State - Economic Role of Government -Rationale of State Intervention - Extend of State Intervention - Government Business Relationship in India – Government and Regulatory Environment - Legal Environment - Industries Act- Competition Act- Consumer Protection Act - FEMA - Environment Production Act .

Unit - IV

Social and Demographic Environment - Size of Population - Age Structure - Human Development. Cultural Environment - Culture and Business - Elements of Culture - Cultural Heritage - Cultural Adaptation - Cultural Transmission - Cultural Conformity - Cultural Lag - Cultural Traits - Impact of Foreign Culture on Business - Social Attitudes.

Unit - V

Natural Environment - Components - Impact of Natural Environment on Business - Guidelines for Developing Natural Environment Resources. Technological Environment - Factors Governing Technological Environment - Impact of Technology - Technology Transfer.

Course outcome:

After completion of this course students will be able to

- familiarize themselves with then selves nature of business environment and its components.
- demonstrate basic knowledge and skill of the economic environment.
- develop the conceptual framework of the political and legal environment.
- understand the importance of the social and cultural environment.
- gain insight into various aspects of natural and technological environments.

Text Book:

Gupta, C.B. (2019), Business Environment. Sultan Chand & Sons, New Delhi.

Reference Books

Francis Cherunilam, J. (2019) Business Environment. Himalaya Publishing House, New Delhi.

Aswathappa, K. (2017) Business Environment. Himalaya Publishing House, New Delhi.

Ghosh, P.K. (2017) Business Environment. Sultan Chand & Sons, New Delhi.

Francis Cherunilam (2018), Business Environment, Himalaya Publishing House, Mumbai.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
II	20U3CBMA3	Principles of Management	5	3
Objective: <ul style="list-style-type: none">• To provide expert knowledge on functions of management.• To understand the proper functions of management and area of management and also analyze about training process.• To develop skills of students in management of business.				

Unit - I

Introduction to Management - Nature - Scope - Characteristics - Management and Administration - Levels of Management - Functions - Contributions of Henry Fayol and F.W.Taylor.

Unit - II

Planning - Importance - Features - Steps - Kinds - Elements. Decision Making - Steps - Types – MBO - MBE.

Unit - III

Organisation - Types - Principles - Span of Control - Departmentation - Delegation and Decentralization.

Unit - IV

Direction - Principles - Essentials - Motivation - Importance - Theories of Motivation - Maslow's Theory, McGregor Theory and Z Theory. Leadership - Styles - Qualities.

Unit - V

Co-ordination - Need - Types - Principles - Techniques. Control - Characteristics - Need - Process - Control Devices - Management Information System.

Course outcome:

After completion of this course students will be able to

- gain knowledge about various forms of business and location of business organization.
- acquire the knowledge about the Business management and equipments.
- describe of planning and organizing business policies.
- explain knowledge of decision making for effective running of business.
- obtain brief knowledge about efficient administration and control of business.

Reference Books

1. Dinkar Pagare, Business Management, Sultan Chand & Sons, New Delhi.
2. Gupta, C.B, Business Organisation and Management, Sultan Chand & Sons, New Delhi.
3. Prasad, L.M, Principles of Management, Sultan Chand & Sons, New Delhi.
4. Chandan, D, Management Concepts, Himalaya Publishing House, Mumbai.
5. <https://www.cambridgeinternational.org/Images/329500-2019-2021-syllabus.pdf>

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
II	20U2CBMS1	Skill Based Elective Rural Banking	1	1

Objective:

- To impart knowledge on the fundamentals of Rural banking.
- To opening New Branches in Rural Areas.
- To providing Loans for Development of the Agricultural Sector.

Unit - I

Rural Banking: Meaning – Importance – Activities of a Rural banker – Project counselling – Loan syndication – Management of public issues – Underwriting, bankers to issue and other services

Unit - II

Growth of Rural banking in India — Meaning- Importance – Implication – Need for Control –Types- Scope, Features .- Role of the SEBI in regulating Rural banking industry - Role of NSE and OTCEI.

Course outcome:

After completion of this course students will be able to

- gain knowledge about various forms of business and location of business organization.
- acquire the knowledge about the Business management and equipments.
- describe of planning and organizing business policies.
- explain knowledge of decision making for effective running of business.
- obtain brief knowledge about efficient administration and control of business.

Reference Books

1. I.C. Dhingra, Rural Banking in India, Sultan Chand & Sons, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title Of The Paper	Hours Of Teaching / Week	No. of Credits
III	20U3BMT3	காப்பியங்கள், கட்டுரைகள், இலக்கிய வரலாறு	6	3

நோக்கம்

1. காப்பியங்களின் உள்ளடக்கம், உத்திகளைக் கற்றுக்கொடுத்தல்.
2. காலந்தோறும் காப்பியங்களில் காணலாகும் பாடுபொருள்களின் மாற்றங்களை எடுத்துரைத்தல்.
3. காப்பியச்சுவையை மாணவர்கள் அறிந்து கொள்ளச் செய்தல்.

கூறு:

1

காப்பியங்கள்

நேரம்:18

1. சிலப்பதிகாரம்: மதுரைக்காண்டம்-வழக்குரைகாதை
2. மணிமேகலை; மலர்வனம் புக்ககாதை
3. சீவக சிந்தாமணி: சுரமஞ்சரியார் இலம்பகம்
4. கம்பராமாயணம்: கங்கைப் படலம்

கூறு:

2

காப்பியங்கள்

நேரம்:18

1. பெரியபுராணம் : மெய்ப்பொருள் நாயனார் புராணம்-முழுவதும்
2. அரிச்சந்திரபுராணம்: மயான காண்டம்
3. தேம்பாவணி: திருமணப் படலம்-1-10 பாடல்கள்
4. சீறாப்புராணம் : நபி அவதாரப் படலம்-1-10 பாடல்கள்

கூறு: 3 கட்டுரைத் தொகுப்புகள்

நேரம்:18

1. கேட்டிவி - இராகபாவம் (1-10)
2. கேட்டிவி - பயணங்கள் தொடரும்

கூறு:4

கட்டுரைக்

கடிதங்கள்

மொழிபெயர்ப்புப்

பயிற்சிகள்

நேரம்:18

பயிற்சிக்கட்டுரைகளும் கடிதங்களும் -பாவை வெளியீடு
கட்டுரைப் பயிற்சி - 10 மதிப்பெண்கள்
மொழிபெயர்ப்புப் பயிற்சி - 5 மதிப்பெண்கள்

கூறு:5 இலக்கிய வரலாறு

நேரம்:18

காப்பிய இலக்கியங்கள் - சிற்றிலக்கியங்கள்

பயன்கள்

1. காப்பியங்கள் வாயிலாக அக்காலச் சமுதாயச் சூழலை அறிவர்.
2. பல்வேறு காப்பியங்களையும் ஒப்பிட்டு அவற்றின் தனித்தன்மைகளை அறிந்துகொள்வர்.
3. மீட்டுருவாக்கச் சிந்தனைகளை அறிவர்.
4. கட்டுரை எழுதும் திறன் பெறுவர்.
5. கடிதங்கள் எழுதும் பயிற்சி பெறுவர்.

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Semester	Course Code	Title of The Course	Hours of Teaching /Week	No. of Credits
III	20U3BME3	PART - II Shakespeare, Extensive Readers And Communicative Skills	6	3

Objective

- **To introduce the language and creativity of the world-renowned dramatists and novelists to enhance the communicative skills of the learners.**

Unit – I

Julius Caesar
The Merchant of Venice

Unit – II

Macbeth
Twelfth Night

Unit – III

Romeo and Juliet
Tempest

Unit – IV

Thomas Hardy – The Mayor of Casterbridge

Unit – V

Note making, Hints Developing, Expansion of Ideas and Proverbs, Clauses and Sentence, Structure: Simple, Compound and Complex.

Course outcomes

After the completion of this course students will be able to

- **promote their communicative skills through the study of Shakespeare and modern communicative methods.**
- **expand their perception interacting with the culture across the world**
- **imbibe moral and ethical prescriptions**
- **appreciate the creative genius and affluent expressions of Shakespeare**
- **develop the creative and analytical faculty**

Prescribed Texts:

Natarajan, K.ed. *Selected Scenes from Shakespeare*. Chennai: NCBH, 2017.
Hardy, Thomas. *The Mayor of CasterBridge*. (abridged) Chennai: Macmillan Publishers, 2012.

Communicative Grammar. Department of English Edition. 2017.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
III	20U3CBMC5	Corporate Accounting – I	5	5

Objective:

- To enable the students to be aware on the corporate accounting in conformity with the provision of the Companies Act.
- The main objective of this subject to provide the knowledge of companies, shares and regulatory of companies.
- This subject describes the pattern of final accounts of the company.
- It provides the knowledge of issue of shares and issue of debentures etc.
- It also provides the methods of valuation of goodwill and shares.

Unit - I

Issues of Shares - Legal Provisions regarding Issues of Shares - At Par, Premium and Discount - Forfeiture - Reissue - Surrender of Shares - Right Issue.

Unit - II

Issue of Debentures - Accounting Procedures - Debentures Issued as Collateral Security - Redemption of Debentures - Methods - Redemption of Preference Shares - Capital and Revenue Profits - Minimum Fresh Issue of Shares.

Unit - III

Final Accounts of Companies - Managerial Remuneration - Statement of Profit and Loss - Balance Sheet – Divisible Profits and Dividend – Bonus Shares.

Unit - IV

Profit Prior to Incorporation - Treatment of Profit or Loss of Pre and Post Incorporation. Valuation of Goodwill - Definition - Nature - Needs - Factors - Methods of Valuation - Valuation of Shares - Needs - Factors - Methods of Valuation.

Unit - V

Accounting for Price Level Changes - Financial Reporting Practices - Accounting Standards: AS 1, AS 2, AS 4, AS 5 and AS 10 - Human Resource Accounting - Social Responsibility Accounting – Government Accounting – Inflation Accounting. (Theory Only)

Distribution of Marks: Problem 80% Theory 20%

Course outcome:

After completion of this course students will be able to

- practice corporate Accounting in conformity with the provisions of companies Act and Accounting as per Indian Accounting standards.
- explain aspects of corporate accounting.
- explain Various skills about computerized accounting and accounting standards.
- define Various concepts related to companies i.e liquidation amalgamation, absorption reconstruction and holding company.
- knowledge of issue of shares and issue of debentures

Reference Books

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

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
III	20U3CBMC6	E- Banking	5	5

Objective:

- To enable the students to gain knowledge on various electronic banking services and cyber laws.
- To making profit.
- To issuing Notes
- To controlling of Money market.

Unit - I

Electronic Banking - Evolution - Services - Differences between Traditional Banking and E-Banking - E-banking and Financial Services - Benefits - Initiatives - Opportunities - Risks in E-Banking - Management of Risks.

Unit - II

Internet Banking - Mechanics - Internet Banking Vs. Traditional Banking - Services - Drawbacks - Indian Scenario - Mobile Banking - Features - Registration - Security Issues - Telephone Banking - Benefits - Facilities - Problems - Call Centers - Home Banking - Green Banking.

Unit - III

Automatic Teller Machine (ATM) - Concept - Features - ATM Pin - Biometrics - Types - Functions - Mechanism - Strategic Importance - Shared ATMs - ATM Cards - Electronic Money - Categories - Merits - Mode of Issue and Implication - Credit Card - Debit Card - Smart Card - E-money and Monetary Policy - Policy Issues for RBI.

Unit - IV

Electronic Fund Transfer (EFT) - Genesis - Steps - Benefits - EFT Vs. Traditional System - Requirements - RBI Guidelines - Electronic Clearing Service - Origin - Physical Clearing System - Features - Benefits - Electronic Payment System - Features - Process - Payment Methods - Indian Financial Network - Features - Factors - Drawbacks - Benefits.

Unit - V

Information Technology Act - Definitions - Authentication of Electronic Records - Electronic Governance - Digital Signature Certificates - Cyber Law - Concept of Cyberspace - Cyber Law in E-Commerce - Contract Aspect - Cyber Crime - Strategy for Prevention of Computer Crime.

Course outcome:

After completion of this course students will be able to

- create Utility of Currency
- render Service.
- promote Economic Development.
- develop of Standard at Living.
- provide 24/7 services

Reference Books

1. Gurusamy. S, Banking Theory Law and Practice, Vijay Nicole Publications, Chennai.
2. Apar Gupta, Commentary on Information Technology Act, Kindle Publications, New Delhi.
3. Rayudu, C.S., E-Business, Himalaya Publishing House. New Delhi.
4. Suresh T.Viswanathan, The Indian Cyber Law, Bharat Law House, New Delhi.
5. Naidu C.A.S, Information Technology in Indian Commercial Banks, NIBM, Pune.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No.of Credits
III	20U3CBMMAA4	Allied – Mathematics and Statistics for Decision-Making	5	4

Objectives:

- To teach the strength of the linear relationship between two variables.
- To develop the student ability to deal with numerical and quantitative issues in business.
- To impart the knowledge of central tendency, measures of dispersion, correlation and regression analysis.

Unit I

15 Hrs

Matrices: Different types of matrices – addition and subtraction of matrices – Multiplication of matrices – Transpose of matrix - elementary operations – Determinants – solution of system of linear equation by Cramer's rule.

Unit II

15 Hrs

Set Theory: Definition – Notation – Description of sets – types of sets – Venn diagram – Set operations – Laws and properties of sets – Commutative laws – Associative Laws – Distributive Laws – De Morgan's Laws

Unit III

15 Hrs

Collection of data: Primary and Secondary – Methods of Primary data collection - Sources of Secondary Data – Classification and Tabulation.

Unit IV

15 Hrs

Formation of Frequency distribution: Presentation of data by Diagrams and Graphs – Bar diagram, Pie diagram, Pictogram and Cartogram – Histogram, Frequency polygon, Frequency curve and ogives.

Unit V

15 Hrs

Correlation and Regression Analysis: Correlation – Karl Pearson coefficient of correlation – Spearman's rank correlation – Simple linear regression – two regression lines.

Course Outcomes:

After completion of this course students will be able to

- calculate and interpret the correlation relations between two variables.
- apply statistical data graphically using frequency distribution and cumulative frequency distribution.
- apply draw venn diagram and use venn diagram to solve problems.
- organize manage and interpret the data.
- conduct basic statistical analysis of data.

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Text Book:

Business Mathematics and Statistics (Part - I Business Mathematics),

PA. Navaneethan, Jai Publishers, 2014

Unit – I : Chapter 4 (Relevant portion only)

Unit – II : Chapter 3 (Pages : 104 -126)

Business Mathematics and Statistics (Part - II Business Mathematics),

PA. Navaneethan, Jai Publishers, 2014

Unit – III : Chapter 1 (Pages:28-40,60-80,83-91)

Unit – IV : Chapter 6 (Pages: 98 - 147)

Unit – V : Chapter. 12, 13 (Pages:506 – 521, 540 - 553)

Reference

1. *S.P. Gupta – Statistical Methods – Sultan Chand & Sons*
2. *C.B. Gupta – Statistical Methods – Vikas Publications*

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
III&IV	20U4CBMA5	Merchant Banking and Financial Services (NS)	3	4
Objective: <ul style="list-style-type: none">• To make the students to understand the Merchant banking and Financial Services.• To enable the students to learn about concept, functions, growth of financial Services.• To provide knowledge about interest calculating methods of credit rating agencies in India and methods of deposits.				

Unit - I

Merchant Banking: Nature and scope of Merchant Banking - Regulation of Merchant Banking Activity - overview of current Indian Merchant Banking scene - structure of Merchant Banking industry - primary Markets in India and Abroad – professional Ethics and code of conduct - current Development.

Unit - II

Financial Services: Meaning and Definition, Role of Financial Services in a financial system. Leasing: Meaning and features. Introduction to equipment leasing: Types of Leases, Evolution of Indian Leasing Industry. Legal Aspects of Leasing: present Legislative Framework. Hire purchase: concept and characteristics of Hire purchase - Difference between hire purchase and leasing.

Unit - III

Factoring: concept, nature and scope of Factoring - Forms of Factoring - Factoring vis-à-vis Bills Discounting - Factoring vis-à-vis credit Insurance Factoring vis-à-vis Forfeiting-Evaluation of a Factor - Evaluation of Factoring - Factoring in India current Developments.

Unit - IV

Securitization / Mortgages: Meaning, nature and scope of securitization, securitization as a Funding Mechanism, securitization of Residential Real Estate - whole Loans – Mortgages - Graduated-payment.

Unit - V

Depository: Meaning, Evolution, Merits and Demerits of Depository. Process of Dematerialization and Dematerialization. Brief description of NSDL and CDSL.

Course outcome:

After completion of this course students will be able to

- brief the working knowledge of functioning of service offered by the financial service institutions operating in India.
- discuss origin and regulatory authorities of financial services.
- gain the ideas of registration and operation of operation of merchant banking
- acquire the knowledge about significant and various types factoring services in India.
- familiarize themselves with the significance of Leasing, Hire purchase, Credit rating and Venture Capital in business development.

Reference Books

1. V Gordon E. & Natarajan K, Indian Financial Market & Services, Himalaya Publishing House, New Delhi.
2. Dr. Guruswamy S, 2009, “Financial Services”, Tata Mc Graw-hill Education, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title Of The Paper	Hours Of Teaching/ Week	No. of Credits
IV	20U4__T4	சங்க இலக்கியம் - அற இலக்கியம் - செம்மொழித் தமிழ்- இலக்கிய வரலாறு	6	3

நோக்கம்:

- 1.பழந்தமிழ் இலக்கியங்களின் திணைத்துறைக் கோட்பாடுகளை அறிதல்.
- 2.திணைசார் சமுதாய வாழ்வின் பல்வேறுபட்டப் பரிமாணங்களைப்
- 3.புலவர்கள் வாயிலாகவும் திணை இலக்கியத்தின் வாயிலாகவும் அறிதல்.
- 4.பழந்தமிழ் இலக்கியங்களின் உயர்தனித்தன்மை வாய்ந்த சிறப்பியல்புகளை அறிதல்.

கூறு: 1 எட்டுத்தொகை

நேரம்:18

குறுந்தொகை

- 1.குறிஞ்சி : தலைவன் கூற்று-யாயும் ஞாயும் யாராகியரோ - பா.எ.-40
- 2.முல்லை : தலைவி கூற்று-கருங்கால் வேம்பின் ஒண்பூ யாணர் - பா.எ.-24
- 3.மருதம் : தோழி கூற்று-யாய் ஆகியளே விழவு முதலாட்டி - பா.எ.-10
- 4.நெய்தல் : தலைவி கூற்று :நள்ளன் றன்றே யாமம் - பா.எ.-6
- 5.பாலை: செவிலி கூற்று-பறைபடப் பணிலம் - பா.எ.-15

நற்றிணை

1. குறிஞ்சி-நின்ற சொல்லர் பா.எ. 1
2. முல்லை:இறையும் அருந்தொழில் -பா.எ.161
3. மருதம்:அறியாமையின் அன்னை - பா.எ.50
4. நெய்தல்:இவளே கானல் நண்ணிய - பா.எ.45
5. பாலை:புணரில் புணராது பொருளே-பா.எ.16

கலித்தொகை

1. பாலை: எறித்தரு கதிர் தாங்கி- பா.எ.9
2. குறிஞ்சி : காமர் கடும்புனல்- பா.எ.39

அகநானூறு

1. குறிஞ்சி:நீர்நிறம் கரப்ப-பா.எ.18
2. முல்லை: வந்துவினை- பா.எ.44

கூறு: 2 எட்டுத்தொகை

நேரம்:18

1. ஐங்குறுநூறு : குறிஞ்சி -அன்னாய் வாழிப்பத்து -பா.எ.201-210
2. புறநானூறு : பாடல் எண்கள் - 9,16,20,51,109
3. பதிற்றுப்பத்து:ஆறாம் பத்து-
பா.எ.1 வடுவடு நுண்ணுயிர், பா.எ.2.கொடி நுடங்கு நிலைய
4. பரிபாடல் : ஏழாம்பாடல் - வையை

கூறு: 3 பத்துப்பாட்டு

நேரம்:18

1. குறிஞ்சிப்பாட்டு: முழுவதும்

கூறு: 4 அறநூல்கள்

நேரம்:18

1. திருக்குறள்: செய்ந்நன்றியறிதல் ,வினைத்திட்டம்,நெஞ்சொடு
கிளத்தல்

2. மூதுரை: 1-10 பாடல்கள்

3.நல்வழி: 11-20 பாடல்கள்

4.நீதிநெறி விளக்கம்: 51-60 பாடல்கள்

கூறு:

5

நேரம்:18

அ. செம்மொழித் தமிழ்— இலக்கிய வரலாறு :

செம்மொழி வரலாறு : மொழி விளக்கம்-மொழிக்குடும்பங்கள்-உலகச்
செம்மொழிகள் -இந்தியச் செம்மொழிகள் — செம்மொழித் தகுதிகள் -
வரையறைகள் - தமிழின் தொன்மை -தமிழ்ச் செம்மொழி நூல்கள்.

ஆ. இலக்கிய வரலாறு: சங்க இலக்கியங்கள் ,பதினெண் கீழ்க்கணக்கு நூல்கள்

பயன்கள்

1.பழந்தமிழ் இலக்கியங்களை ஆய்வியல் நோக்கில் அணுகுவதற்கான
வழிமுறைகளை உணர்த்துதல்.

2.பண்டைத்தமிழரின் அக, புற வாழ்வியலை மாணவர்கள் அறியச்
செய்தல்

3.அறத்தின் பெருமையை உணர்வர்

4.ஒழுக்க நெறிகளைப் பின்பற்றுவர்

5.தமிழ் செம்மொழியின் பண்புகளை உணருதல்

6.சங்க இலக்கியத்தின் தொன்மை உணர்தல்

B.Com - Bank Management

Semester	Course Code	Title of The Course	Hours of Teaching/ Week	No. of Credits
IV	20U4__E4	PART - II English For Competitive Examinations	6	3

Objective

- **To prepare the learners for competitive examinations and to teach the fundamentals of practical communication.**

Unit – I

Grammar – Number, Subject, Verb, Agreement, Articles, Sequence of Tenses, Common Errors

Unit – II

Word Power - Idioms & Phrases, one-word substitutes, Synonyms, Antonyms, Words we often confuse, foreign words & phrases, spelling.

Unit – III

Reading & Reasoning – Comprehension, Jumbled Sentences.

Unit – IV

Writing Skills – Paragraph, Précis Writing, Expansion of an idea, Report Writing, Essay, Letters, Reviews (Film & Book)

Unit – V

Speaking- Public speaking, Group Discussion, Interview, Spoken English.

Course outcomes

After the completion of this course students will be able to

- **develop English language skills by equipping themselves to face competitive exams**
- **improve English language abilities and gain the skills of writing and vocabulary building**
- **gain confidence to face competitive exams**
- **assimilate grammatical rule clearly and precisely**
- **hone their presentation and public speaking skills**

Prescribed Text:

English for Competitive Examinations, NCBH, Chennai, Dec. 2019.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
IV	20U4CBMC7	Corporate Accounting – II	5	5

Objective:

- To enable the students to be aware on the advanced corporate accounting in conformity with the provision of the Companies Act.
- To enable the students to learn about Banking Company Account, Non-Performing Assets (NPA).
- To understand about Insurance company accounts, Life Insurance, Accounts of Holding and Electricity Companies.

Unit - I

Alteration of Share Capital - Kinds of Alteration - Journal Entries - Internal Reconstruction - Reduction of Share Capital. Liquidation of Companies - Modes of Winding Up - Liquidator Final Statement of Accounts.

Unit - II

Holding Companies - Consolidated Balance Sheets with Treatment of Mutual Owings, Contingent Liability, Unrealized Profit, Revaluation of Assets, Bonus Issue and Payment of Dividend (Excluding Chain and Cross Holding).

Unit - III

Banking Company Accounts - Calculation of Rebate on Bills Discounted - Accounting Treatment of Non-performing Assets - Preparation of Profit and Loss Account and Balance Sheet - Rebate of Bills Discounted - Classification of Advances and Investments.

Unit - IV

Insurance Companies Accounts - Life Insurance and General Insurance Under IRDA Act 2000.

Unit - V

Accounts of Electricity Companies - Features - Double Account System Vs. Double Entry System - Double Account System Vs. Single Account System - Advantages and Limitations - Revenue Accounts - Receipts and Expenditure Account – Disposal of Surplus.

Distribution of Marks: Problem 80% Theory 20%

Course outcome:

After completion of this course students will be able to

- gain knowledge towards accounting practices of Banking, Insurance and Electricity companies.
- understand about to prepare accounting statement for winding up as per Indian Accounting Standards.
- acquire the knowledge of accounting treatment for bonus issue and dividend declaration.
- gain knowledge towards accounting practices of amalgamation and reconstruction of capital.
- apply students demonstrate skills in critical thinking and problem solving.

Reference Books

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

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
IV	20U4CBMC8	Business Law	5	4

Objective:

- To enable the students to understand the fundamentals of law relating to commercial activities.
- To understand about capacity to contract, Discharge of contract, sale of goods act and rights of unpaid vendor.
- To provide knowledge about specific contract, contract of bailment, pledge, Contract of agency and Limited Liability Partnership (LLP)

Unit - I

Law - Meaning - Objects - Indian Contract Act, 1872 - Law of Contract - Formation of Contracts - Essentials of Valid Contract - Classification of Contracts. Offer, Acceptance, Legality of Object and Consideration - Void Agreement.

Unit - II

Capacity to Contract - Free consent - Contingent Contracts - Performance of Contract - Discharge of Contract - Remedies for Breach of Contract - Quasi Contracts.

Unit - III

Contract of Agency - Kinds of Agency - Rights and Liabilities of Principal and Agent - Termination of Agency. Indian Partnership Act 1932 - Rights and Liabilities of Partners - Dissolution of Partnership Firm - Limited Liability Partnership Act 2008.

Unit - IV

Contract of Indemnity and Guarantee - Rights and Liabilities of Surety - Discharge of Surety - Bailment - Rights and Duties of Bailor and Bailee - Pledge by Non - Owners. Pawn (or) Pledge - Rights of Pawnee - Rights and Liabilities of Finder of Lost Goods

Unit - V

Law of Sale of Goods - Caveat Emptor - Distinction Between Sale and Agreement to Sell - Conditions and Warranties to Sell - Transfer of Ownership - Transfer of Title by Non-owners - Performance of Contract of Sale - Rights and Duties of Buyer & Seller - Rights of Unpaid Seller.

Course outcome:

After completion of this course students will be able to

- obtain essential knowledge about contract and its essential elements.
- understand the capacity to contract and discharge of contract.
- learn the basic concept about sale, condition and warranty.
- familiarize themselves with relevant laws relating to indemnity, guarantee bailment and pledge.
- acquaint themselves with the basic knowledge about contract of agency and Limited Liability Partnership(LLP).

Reference Books

1. Kapoor N.D., Business Laws, Sultan Chand & Son, New Delhi.
2. Kuchhal M.C., Mercantile Law, Vikas Publications Ltd,
3. Bulchandani K.R, Business Law, Himalaya Publishing House, New Delhi.
4. Pillai R.S.N. & Bagavathi V, Legal Aspects of Business, Sultan Chand & Company Ltd, New Delhi,
5. Garg K.C. & Sareen V.K., Commercial Law, Kalyani Publishers, New Delhi.

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
IV	20U4CBMA5	Merchant Banking and Financial Services (NS)	3	4
Objective: <ul style="list-style-type: none">• To make the students to understand the Merchant banking and Financial Services.• To enable the students to learn about concept, functions, growth of financial Services.• To provide knowledge about interest calculating methods of credit rating agencies in India and methods of deposits.				

Unit - I

Merchant Banking: Nature and scope of Merchant Banking - Regulation of Merchant Banking Activity - overview of current Indian Merchant Banking scene - structure of Merchant Banking industry - primary Markets in India and Abroad – professional Ethics and code of conduct - current Development.

Unit - II

Financial Services: Meaning and Definition, Role of Financial Services in a financial system. Leasing: Meaning and features. Introduction to equipment leasing: Types of Leases, Evolution of Indian Leasing Industry. Legal Aspects of Leasing: present Legislative Framework. Hire purchase: concept and characteristics of Hire purchase - Difference between hire purchase and leasing.

Unit - III

Factoring: concept, nature and scope of Factoring - Forms of Factoring - Factoring vis-à-vis Bills Discounting - Factoring vis-à-vis credit Insurance Factoring vis-à-vis Forfeiting-Evaluation of a Factor - Evaluation of Factoring - Factoring in India current Developments.

Unit - IV

Securitization / Mortgages: Meaning, nature and scope of securitization, securitization as a Funding Mechanism, securitization of Residential Real Estate - whole Loans – Mortgages - Graduated-payment.

Unit - V

Depository: Meaning, Evolution, Merits and Demerits of Depository. Process of Dematerialization and Dematerialization. Brief description of NSDL and CDSL.

Course outcome:

After completion of this course students will be able to

- brief the working knowledge of functioning of service offered by the financial service institutions operating in India.
- discuss origin and regulatory authorities of financial services.
- gain the ideas of registration and operation of operation of merchant banking
- acquire the knowledge about significant and various types factoring services in India.
- familiarize themselves with the significance of Leasing, Hire purchase, Credit rating and Venture Capital in business development.

Reference Books

1. V Gordon E. & Natarajan K, Indian Financial Market & Services, Himalaya Publishing House, New Delhi.
2. Dr. Guruswamy S, 2009, “Financial Services”, Tata Mc Graw-hill Education, New Delhi.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
IV	20U4CBMA6	Executive Business Communication	4	3
Objective: <ul style="list-style-type: none">To develop the written and oral business communication skills.To equip students to acquire comprehensive knowledge in business correspondence.To make the students understand and make use of electronic media for business communication.				

Unit I

Communication - Meaning - Importance - Barriers - Business Letters - Functions - Essentials - Layout - Structure of a Business Letter.

Unit II

Kinds of Business - Letter of Enquiry - Offer - Quotations - Status Enquiry - Order and Execution - Complaints and their Adjustments.

Unit III

Collection Letters - Banking Correspondence - Agency Correspondence.

Unit IV

Circular Letter - Sales Letters - Application for Situation - Report Writing - Features - Types - Preparation of Report.

Unit V

Modern Methods of Communication - Online Communication - Fax, E-mail, Voice Mail, SMS, Internet, Tele Conference, and Electronic Bulletin Boards.

Course outcome:

After completion of this course students will be able to

- appreciate the challenges facing the services marketing in traditional
- demonstrate the use of basic and advanced business writing skills
- employ proper public speaking techniques.
- develop interpersonal communications skills that are required for social and business interaction.
- knowledge the modern methods of communication

Reference Books

1. Pillai, R.S.N and Bagavathi, V. Commercial Correspondence. Sultan Chand & Sons, New Delhi.
2. Rajendrapal and Korla Halli, J.S., Business Communication, Sultan Chand & Sons, New Delhi.
3. Sachdeva S, Business Communication, Lakshmi Narain Agarwal, Agra.
4. Varinder Kumar & Bodhraj, Business Communication, Kalyani Publishers, New Delhi.
5. Moniply, M.M., Business Communication Strategies, Tata McGraw Hill Publishing Company Ltd., New Delhi.
6. <https://www.cambridgeinternational.org/Images/329500-2019-2021-syllabus.pdf>

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
IV	20U4CBMS2	Skill Based Elective - Services Marketing	1	1

Objective:

- To impart the knowledge on various facets of services and to understand the marketing practices followed in service sector.
- The paper aims at equipping students with concepts and techniques that help in taking decisions relating to various services marketing situations.
- The course aims to build a strong customer relationship through quality services.

Unit - I

Concept of Services - Comparison of Goods and Services - Service Marketing - Features - Need - Significance - Behaviour Profile of Users of Services - Role of Culture in Services - Technology in Services - Customer Protection in Services. Marketing Mix in Services Marketing - Service Quality - Importance - Service Quality Gap - Reasons - Measurement - Gap Model of Service Quality.

Unit - II

Bank Marketing - Concept - Justification for Practicing Marketing Principles - Importance of Segmentation to Banking Organisations - Marketing Mix for Banking Organisation. Insurance Marketing - Users of Insurance Services - Formulation of Marketing Mix for Insurance Organisations. Mass Communication Marketing - Justification for Marketing of Mass Media - Marketing Mix for Communication Media.

Course outcome:

- after completion of this course students will be able to
- recognize the challenges facing the services marketing in traditional era
- helps to differentiate the marketing of physical products and intangible services,
- identifies the challenges faced in services delivery as outlined in the services gap model
- develop professional business writing skills.

Reference Books

1. Jha, S.M, Services Marketing, Himalaya Publishing House, Mumbai.
2. Ravi Shanker, Services Marketing: Indian Experiences, Excel Books, New Delhi.
3. Vasanthi Venugopal and Raghu V.N, Services Marketing, Himalaya Publications, New Delhi.
4. Sinha, P.K. and Sahoo, S.C, Services Marketing. Himalaya Publishing House, Mumbai.

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMC9	Cost Accounting	5	5

Objective:

- To enlighten the students on the various costing techniques adopted in practice.
- To develop and understand the basic concepts and processes used to determine product costs and service costs through cost accounting techniques.
- To analyze and evaluated information for cost ascertainment, planning, control and decision making to solve simple life cases.

Unit – I

Cost Accounting - Nature - Scope - Cost Concepts - Classification - Objectives, Advantages and Limitations - Methods and Techniques - Cost accounting Vs. Financial Accounting - Cost sheet - Tender and Quotation.

Unit - II

Materials - Purchase Procedure - Store Procedure - Receipt and Issue of Materials - Storage Organization and Layout - Inventory Control - Levels of Stock - EOQ - ABC Analysis - Stores Ledger - Pricing of Material Issues - Methods.

Unit - III

Labour Cost - Time Recording and Time Booking - Methods of Remuneration and Incentive Schemes. Overheads - Collection - Classification - Allocation - Apportionment and Reapportionment - Machine Hour Rate.

Unit - IV

Reconciliation of Cost and Financial Accounts - Needs - Causes - Procedure and Presentation. Job Costing - Features - Objectives - Merits and Limitations - Procedures - Contract Costing - Features - Job Vs. Contract Costing - Procedures of Contract Costing.

Unit - V

Operating Costing - Transport - Cinema House - Hotel. Process Costing - Costing Procedures - Process Loss (Excluding Inter Process, Joint and By-products and Equivalent Production).

Distribution of Marks: Problem 70% Theory 30%

Course outcome:

After completion of this course students will be able to

- defines the concepts of cost, expense, loss and revenue
- developing the ability to use accounting concepts and principles
- analyze cost- volume- profit technique to determine optimal managerial decisions
- explains the concept and role of cost accounting in the business management of manufacturing and non-manufacturing units.
- understand the operating cost techniques

Reference Books

1. Jain, S.P and Narang, K, Cost Accounting, Kalyani Publishers, New Delhi.
2. Reddy, T.S. and Hari Prasad Reddy, Y. Cost Accounting, Margham Publication, Chennai.
3. Maheswari S.N., Cost Accounting, Sultan Chand & Sons, New Delhi.
4. <https://www.cambridgeinternational.org/Images/329500-2019-2021-syllabus.pdf>

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMC10	Practical Auditing	5	5

Objective:

- To make the students gain adequate knowledge on principles and practice of auditing.
- To make the students to find reliability of financial position of an organization.
- To provide the students with a working knowledge of auditing procedures and techniques, standards, ethics and legal environment as well as audit reports.

Unit - I

Auditing - Objectives - Differences between Book Keeping, Accountancy and Auditing - Kinds of Audit - Advantages and Limitations of Audit - Audit Programme and Working Papers - Auditing and EDP Environment.

Unit - II

Planning and Conduct of Audit – Audit Note Book – Audit Working Papers -Audit Files Internal Control –Characteristics – Evaluation. Internal check – Principles, Advantages & Limitations – Internal check for Cash, Purchases and Sales Internal Audit – Functions – Distinction and interface between internal and statutory auditor.

Unit - III

Audit Sampling - Vouching of cash transactions-Vouching of Trading Transaction (Purchases, Purchase return, Sales, Sales return).Verification & Valuation of Assets & Liabilities.

Unit - IV

Company Auditor – Qualification, Disqualification, Appointment, Rights, Duties, Ceiling Limit and Liabilities of an auditor. Professional Ethics.

Unit - V

Audit Report - characteristics – types of opinion- preparation of report as per CARO rules. Latest Trends in Auditing- Information System Audit.

Course outcome:

After completion of this course students will be able to

- familiarizes the concepts, principles and types of audit
- helps to find out the errors and detect fraud while auditing
- helps the students to evaluate the importance of assessment of internal control and internal check equipped to draft business reports and letters.
- provide working knowledge of framework of auditing system in India.
- understand the duties, responsibilities and liabilities of a company.

Reference Books

1. Dinker Pagare, Principles and Practices of Auditing, Sultan Chand & Sons, New Delhi.
2. Tandan, B.N., Practical Auditing, Sultan Chand & Sons, New Delhi.
3. Kamal Gupta, Auditing, Tata McGraw Hill Publishing Company Ltd., New Delhi.
Krishnadwala, V.H and Shetty, M.V, Auditing, Sultan Chand & Sons, New Delhi

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMC11	Income Tax Law and Practice	5	5

Objective:

- To enable the students to acquire knowledge on the provisions of Income Tax.
- To reduction in Economic disparities.
- To Regulating effects of inflation, depression etc.

Unit - I

Income Tax Act 1961 - Definitions - Agricultural Income, Assessee, Person, Income, Gross Total Income, Assessment Year, Previous Year, Capital and Revenue Receipts - Capital and Revenue Expenses - Basis of Charge - Resident – Ordinary and Not Ordinarily Resident - Non-Resident - Incidence of Taxation - Exempted Incomes.

Unit - II

Salaries - Allowances, Perquisites, Profit in lieu of Salary - Income from House Property - Annual Value, Determination of Annual Value in Different Situations, Deduction u/s 24.

Unit - III

Income from Profit and Gains of Business or Profession - Admissible Deductions, Deduction u/s 36, General Deductions, Expenses Expressly Disallowed Depreciation - Capital Gains - Short Term Capital Gains, Long term Capital Gains - Exempted Capital Gains - Tax on Capital Gains.

Unit - IV

Income from Other Sources - Income u/s 56(1), Income u/s 56(2), Expenses u/s 57 - Set off and Carry Forward Losses - Aggregation of Income - Deductions under Section 80.

Unit - V

Tax Administration - Income Tax Authorities - CBDT - Powers - Assessing Officer - Powers Provisions Relating to Search and Seizure, Procedure for Assessment Self Assessment - Best Judgment Assessment.

Distribution of Marks: Problem: 70% Theory: 30%

Course outcome:

After completion of this course students will be able to

- impact knowledge of the basic concepts of Income Tax Act, 1961 and analyze the components of taxable and compute it.
- assess taxable income from salary and calculate taxable income from different types of house property.
- discuss the computation of income from capital gains of an individuals.
- elucidate students will prepare the statements showing computation of income from other sources of an individual.
- explain the students will write about the powers and functions of income tax authorities.

Reference Books

1. Gaur, V.P and Narang, D.B. Income Tax Law and Practice. Kalyani Publishers, New Delhi.
2. Dinkar Pagare, "Law & Practice of Income Tax", Sultan Chand and Sons, New Delhi.
3. Mehrotra H.C, "Income Tax Law and Accounts", Sahitya Bhawan Publications, Agra.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMC12	Co-operative Banking	4	5

Objective:

- To make the students to gain knowledge about co-operative banking system.
- To provide Financial Assistance to economics weaker sections of the society.
- To providing easy access to credit for rural industries.

Unit - I

Co-operative Banking: Structure - Primary Agriculture Co-operatives Banks - Coverage - Constitution - Objects - Working - Area of Operation - Causes for NPA in PACBs - Causes for Poor Deposits in PACBs.

Unit - II

Central Co-operative Bank: Historical Prospects - Types - Objects and Functions - Size and Area of Operation - Membership - Branch Banking - Sources of Working Capital - Share Capital - Difficulties in Mobilizing Deposits - Defects and Difficulties in Working of Central Co-operative Banks.

Unit - III

State Co-operative Banks: Role of Apex Bank - Functions and Objects - Sources of Working Capital - Share Capital, Reserve Fund, Owned Funds, Deposits and Borrowing - Loan Operations - Management - Critical Evaluation - Link with NABARD - Finance from NABARD.

Unit - IV

Agriculture Rural Development Banks - History of CARD Bank - Primary CARD Bank - Tier System - Sources of Finance - Procedure for Advancing Loans - Defects and Difficulties in the Working of CARD Banks.

Unit - V

Urban Co-operative Banks - Objects and Functions - Area of Operation - Membership, Management, Resources - Deposits - Borrowings - Loan Operations - Banking and Other Facilities - Reasons for Better Performance - Defects and Difficulties - Role of Urban Co-operative Bank.

Course outcome:

After completion of this course students will be able to

- describe basic concept of co- operation and understand the functioning of co-operative banking structure.
- explain the functioning system of central cooperative bank.
- discuss the main functions and objectives of state cooperative banks and know the finance from NABARD.
- give the procedure and advancing loans from CARD banking.
- elucidate the main functions and objectives of urban Co-operative banks.

Reference Books:

1. Mathur, B.S, Co-operation in India, Sathya Bhavan, Agra.
2. Hajeela. T.N, Cooperation: Principles, Problems and Practice, Konark Publishers, New Delhi.
3. Bedi R.D., Theory, History and Practice of Cooperation, R. Lal Book Depot, Meerat.
4. Krishnaswami O.R., Fundamentals of Co-operation, S. Chand & Co. Ltd., New Delhi.

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMEL1A	International Trade and Export Management	4	4
Objective: <ul style="list-style-type: none">• To make the students about the basic knowledge on International Trade and Export Management.• To Increasing of Foreign Exchange.• To increase the National Income.				

Unit I

Introduction to International Trade: Meaning – Features – Objectives – Motives - Domestic Trade Vs International Trade – Arguments for and against international trade – Trade Policy - Free trade – Protection – Trade barriers – Tariffs and its types – Non Tariff barriers and its types.

Unit II

International Trading Environment: World Trade Organisation (WTO) – Objectives and Functions of WTO- Salient Features of Uruguay Round Agreement –Concept of Balance of Trade and Balance of Payment – Foreign Exchange Market – Functions and Dealings on the Foreign Exchange Market – Exchange Rate systems and classifications.

Unit III

Foreign Trade Policy and Regulation: The Foreign Trade (Development and Regulation) Act 1992- Foreign Trade Policy – Objectives, Strategies, Features and Promotional Measures – Export Promotion in India – Importance and Objectives – Export Promotion Measures – EOU, EPZ, and SEZ.

Unit IV

Export Finance : Institutional Finance for Export – Pre Shipment Credit – Post Shipment Credit- EXIM Bank – ECGC – Quality Control and Pre- shipment Inspection – FEMA – IMF – IFC – UNCTAD – UNIDO.

Unit V

Export procedures and Documentation – Procedures and Formalities in the export of goods – Exchange control formalities – Shipping of goods – Export documents – Documents related to goods – Certificates related to shipment – Documents related to payment – Documents related to inspection – Documents related to Excisable Goods – Documents related to Foreign Exchange Regulation.

Course outcome:

After completion of this course students will be able to

- understand the basic concepts of international trade and export management environment and know foreign trade policy in India.
- analyze and explain the impacts of changes in commercial payments trade and non- tariff barriers, taxes and subsidies.
- know outline the effect of various regional or bilateral trade agreements and schemes have on the competitiveness.
- describe the practical implications of EXIM Policy and role of trade credit agencies and FEMA.
- evaluate the global business for becoming a successful Export Import manager.

Reference Books:

1. Francis Cherunilam, 2010: International Trade and Export Management, 16th Edition, Himalaya Publishing House, Mumbai.
2. S.Sankaran, 2013: International Trade, Margham Publications, Chennai.
3. T.A.S.Bala Gopal, International Marketing and Export Management, Himalaya Publishing House, Mumbai.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMEL1B	International Banking	4	4

Objective:

- To impart knowledge and understanding of international banking system.

Unit - I

International Banking Framework - Need - Functions - Correspondent Arrangement - Foreign Currency Accounts. Exchange Rate - Factors Affecting Exchange Rate - Exchange Rate System. Foreign Exchange Market - Features - Transaction in Interbank Markets - Quotations for Merchant Transactions.

Unit - II

Currency Derivatives - Types - Forward Contracts - Features of Currency Futures - Features of Option Contracts - Financial Swaps - Forward Rate Agreements.

Unit - III

Exchange Dealing - Inter Bank Deals - Accounting - FOREX Risk Management - Documentary Letters of Credit - Mechanism - Types - Features - Responsibilities and Liabilities of Parties - Documents Used on Foreign Trade.

Unit - IV

Facilities to Exporters - Packaging Credit Advances - Pre-Shipment Credit in Foreign Currency - Post shipment Credit in Foreign Currency - Advance Against Bills - Consignment Exports - Forfaiting. Facilities to Importers - Exchange Control Regulations - Finance for Imports.

Unit - V

External Sources of Funds - Non-resident Deposit Accounts - Resident Foreign Currency Accounts - Investment by Non-residents - Investments in Shares and Convertible Debentures - External Commercial Borrowers - Euro Issues.

Course Outcome:

After completion of this course students will be able to

- impart essential knowledge about basic concepts international banking and finance information, legal Issues in International Banking.
- get adequate knowledge about Forms of International Banking
- enable the student acquire knowledge of about International Financial Institutions
- acquire knowledge about theories of International Gold Standard.
- acquire the knowledge about foreign currency account.

Text book:

1. Jeevanandam C, Gupta C.B., & Malhotra T.D., (2019) General Bank Management, Sultan Chand & Sons, New Delhi.

Reference Books

1. Seshadri B.S., IIBF, (2016) International Banking, Macmillan Publishers India Ltd., New Delhi.
2. Arokiaraj Necholas, Rajeswari, K, Niha Asif, (2017) International Banking & Forex Management, Himalaya Publications, New Delhi.

B.Com - Bank Management

Semester	Subject code	Title of the course	Hours of Teaching/ Week	No. of Credits
V	20U5CBMEL2A	Business Analytics for Managers	4	3

Objective To know about various information systems required to design Business

Unit I

The Business Analytics Model: Overview of the Business Analytics Model - Strategy Creation - Business Processes and Information Use - Types of Reporting and Analytical Processes - Data Warehouse - Deployment of the Business Analytics Model.

Business Analytics at the Strategic Level - Link between Strategy and the Deployment of Business Analytics - Strategy and Business Analytics - Four Scenarios.

Unit II

Development and Deployment of Information at the Functional Level: A Trip to the Summerhouse - Specification of Requirements - Technical Support - Off We Go to the Summerhouse - Lead and Lag Information - More about Lead and Lag Information - Establishing Business Processes with the Rockart Model - Optimizing Existing Business Processes - Concept of Performance Management - Customer Relationship Management Activities - Campaign Management - Product Development - Web Log Analyses – Pricing - Human Resource Development - Corporate Performance Management – Finance – Inventory & Supply Chain Management.

Unit III

Business Analytics at the Analytics Level: Data, Information, and Knowledge - Analyst's Role in the Business Analytics Model - Three Requirements the Analyst Must Meet - Tool Kit Must Be in Order (Method Competencies) - Technical Understanding (Data Competencies) - Required Competencies for the Analyst - Analytical Methods - Hypothesis-Driven Methods - Data Mining with Target Variables - Explorative Methods - Business Requirements.

Unit IV

Business Analytics at the Data Warehouse Level: Data Warehouse - Architecture and Processes in a Data Warehouse - Tips and Techniques in Data Warehousing.

The Company's Collection of Source Data: What Are Source Systems, and What Can They Be Used For? - Which Information Is Best to Use for Which Task? - When There Is More Than One Way to Get the Job Done - When the Quality of Source Data Fails.

Unit V

Structuring of a Business Analytics Competency Center: What Is a Business Analytics Competency Center? - Why Set Up a Business Analytics Competency Center? - Tasks and Competencies - Centralized or Decentralized Organization - Applying the Analytical Factory Approach.

Assessment and Prioritization of Business Analytics Projects: Is It a Strategic Project or Not? - When Projects Run Over Several Years - When the Uncertainty Is Too Big - Projects as Part of the Bigger Picture - Strategy Roadmap - Business Analytics in the Future.

Course Outcome:

After completion of this course students will be able to

- describe the concepts and components of Business Intelligence (BI).
- critically evaluate use of BI for supporting decision making in an organisation
- understand and use the technologies and tools that make up BI
- understand and design the technological architecture that underpins BI systems
- plan the implementation of a BI system.

Reference:

“Business Analytics for Managers”, Gert H. N. Laursen, Jesper Thorlund, Second Edition.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMEL2B	Risk Management in Banks	4	3

Objective:

- To understand the various types of risk and management of risk in banking business.

Unit - I

Risk Management in Banks - Need - Objectives - Types of Risks - Principles of Risk Management - Quantitative Risk Measurement - Importance - Indicators - Measuring Uncertainty - Sensitivity Analysis - Volatility - Downside Risk - Potential Risk.

Unit - II

Credit Risk Management - Need - Components - Techniques - Credit Risk Measurement and Potential Loss - Credit Risk Rating Framework - Credit Risk Models - Managing Credit Risk in Inter-bank and Off-Balance Sheet Exposures - Country Risk - Credit Audit.

Unit - III

Market Risk Management - Need - Architecture - Asset Liability Management System in Banks - Management of Liquidity, Interest Rate, Foreign Exchange, Equity Price and Commodity Price Risks - Measurement of Market Risk.

Unit - IV

Operational Risk Management - Need - Management - Prerequisites - Role of People - Fraud Risk Management - Solvency Risk - Capital Adequacy Framework - Capital Charge - Transitional Arrangements - Credit Risk Mitigation.

Unit - V

Payments and Settlement Systems Risk Management - Genesis - Risks for Users - Risk Management - Governance - Regulation - Risk Based Supervision of Banks - Objectives - Process - Bank Level Preparations - Risk Profiling Techniques - Risk Focused Internal Audit.

Course outcome:

After completion of this course students will be able to

- compare and contrast the types of risk in the context of risk management opportunity management and uncertainty.
- become competent in the understanding of various types of risks and its handling
- efficient in managing risk both in their business and personal life.
- acquire knowledge about insurance business and its importance.
- understand the risk profiling techniques.

Text book:

1. Bhattacharya. K.M, (2019) Risk Management in Indian Banks, Himalaya Publishing House, Mumbai.

Reference Books

1. Vaidyanathan. K, (2018) Credit Risk Management for Indian Banks, Sage Publications India Pvt. Ltd., New Delhi.
2. Dun & Bradstreet, (2017) Financial Risk Management, McGraw Hill Education (India) Private Limited, New Delhi.
3. Srivastava. R.M. & Divya Nigam, (2017) Management of Indian Financial Institutions, Himalaya Publishing House, Mumbai.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMNME	Non Major Elective – Business and Taxation	2	1

Objective:

- To provide knowledge on basic concepts of commerce and taxation.

Unit I:

Business - Objective of Modern Business - Features - Qualities of a successful Businessman - Differences between Business and Profession - Industry - Commerce - Functions - Scope - Importance - Trade - Aids - Differences between Industry, Commerce and Trade - Establishment of a Business - Development or Growth of Various Forms of Business Organization - Business Ethics - Problems in Starting a Business.

Unit II:

Taxation - Meaning of Tax - History of Indian Tax System - Features of Income Tax - Agricultural Income - Assessee - Person - Income - Features - Rates of Tax - Assessment Year - Previous Year - Exempted Income - Differences Between Direct Tax and Indirect Tax - Tax Administration - Income Tax Authorities - Powers - Appointment - CBDT - Powers - Assessing Officer - Powers Provisions Relating to Search and Seizure - Filing of Return - Prescribed Forms for Filing of Return - PAN - Electronic Filing of Tax Return - Modes of Filing - Procedure for Assessment - Self Assessment - Best Judgment Assessment.

Course outcome:

After completion of this course students will be able to

- follow the ethics pertaining to business transactions.
- understand the application of business knowledge in both theoretical and practical aspects.
- file Income tax return and compute the tax liability of individuals
- learn the basic skills for the effective utilization of funds.

Text book:

1. Bhushan. Y.K, (2018) Business Organization and Management, Sultan & Sons, New Delhi.
2. Gaur, V.P and Narang, D.B. (2019) Income Tax Law and Practice. Kalyani Publishers, New Delhi.

Reference Books:

1. Balaji. C.D, (2019) Business Organization and Management, Margam Publications, Chennai.
2. Hariharan (Latest Edition), Income Tax Law and Practice, Mcgraw-Hill Management, New Delhi.
3. T.S. Reddy & Y. Hari Prasad & Reddy (Latest edition), Income Tax Law and Practice, Margham Publications, Chennai.
4. Dinkar Pagare, Law & Practice of Income Tax, Sultan Chand and Sons, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the Paper	Hours of Teaching / Week	No. of Credits
V	20U5CBMLSD	Life skill development	1	

Course objectives

- To enhance one's ability to be fully self aware by helping oneself to overcome all fears and insecurities and to grow fully from inside out and outside in.
- To increase one's knowledge and awareness of emotional competency and emotional intelligence at place of study/work.
- To provide opportunity for releasing one's potential through practical experience.
- To develop interpersonal skills and adopt good leadership behaviour for empowerment of self and others.
- To set appropriate goals, manage stress and time efficiently.
- To manage competency- mix at all levels for achieving excellence with ethics.

Unit – I (30 hrs)

Communication and Professional skills

1. Writing and different modes of writing. (4 hrs)
2. Digital Literacy. (4 hrs)
3. Effective use of social media. (3 hrs)
4. Non verbal communication. (2 hrs)
5. Resume skills. (3 hrs)
6. Presentation skills. (4 hrs)
7. Listening as a Team skill. (2 hrs)
8. Brainstorming. (2 hrs)
9. Social and cultural Etiquettes. (4 hrs)
10. Internal communication. (2 hrs)

Unit – II (30 hrs)

Leadership, management and Universal Human Value

1. Leadership skills. (4 hrs)
2. Managerial skills. (4 hrs)
3. Entrepreneurial skills. (4 hrs)
4. Innovative Leadership and Design thinking. (4 hrs)
5. SWOT Analysis (4 hrs)
6. EQ (2 hrs)
7. Love and Compassion. (4 hrs)
8. Truth. (1 hr)
9. Non Violence. (1 hr)
10. Righteousness. (1 hr)
11. Ethic and Integrity. (1 hr)

Course outcomes

At the end of the programme learners will be able to:

- Gain Self Competency and Confidence.
- Practice Emotional Competency.
- Gain Intellectual Competency.
- Gain an edge through Professional Competency.
- Aim for high sense of Social Competency.
- Be an integral Human Being.

References:

1. Bailey, Stephen, Academic Writing : A handbook for International Students, 2010 Rourlege.
2. Shlpa Sablok Bhardwaj (2018). Computer Applications for Class 9 MS Office Blueprint Education (Contributor).
3. [http:// WWW.lyfemarketing.com](http://WWW.lyfemarketing.com) / blog / how-digital – marketing – works/
4. [http:// WWW.thoughtco.com/what-is-nnverbasl - communication - 1691351](http://WWW.thoughtco.com/what-is-nnverbasl - communication - 1691351)
5. [http:// WWW.wikihow.com/Write-a-Neat-Resume](http://WWW.wikihow.com/Write-a-Neat-Resume)
6. [http:// WWW.gildabonanno.com/presentation-skill-coaching-videos](http://WWW.gildabonanno.com/presentation-skill-coaching-videos)
7. [http:// blog.vantagecircle.com/active-listening/](http://blog.vantagecircle.com/active-listening/)
8. Osborn, A.F. (1963) Applied imagination: Principles and procedures of creative problem solving (Third Revised Edition). New York, NY: Charles Scribner's Sons.
9. [http:// WWW.thespruce.com/what](http://WWW.thespruce.com/what) - is - etiquette – and – why – is- it- important – 1216650
10. [http:// WWW.talkfreely.com/blog/internal-and-eternal-communication](http://WWW.talkfreely.com/blog/internal-and-eternal-communication)

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMC13	Management Accounting	5	5

Objective:

- To provide knowledge on analyzing the financial statements and application of management accounting tools for business decisions.
- To know the maximize profits or minimize the losses.
- To understand the objectives of management accounting provides informer to the managers for use in planning, controlling operative and decision making.

Unit - I

Management Accounting - Nature and Scope - Objectives - Functions - Merits - Limitations - Management Accounting Vs. Financial Accounting and Cost Accounting - Financial Statement Analysis - Comparative and Common Size - Trend Percentages.

Unit - II

Ratio Analysis - Modes of Expression - Advantages and Limitations - Classifications - Liquidity - Solvency - Turnover - Profitability - Construction of Balance Sheet.

Unit - III

Funds Flow Statement - Preparation - Schedule of Changes in Working Capital - Funds From Operation - Sources and Applications. Cash Flow Statement - Funds Flow Vs. Cash Flow Statement - Preparation of Cash Flow Statement as per AS 3.

Unit - IV

Budget and Budgetary Control - Advantages - Classification - Sales Budget - Production Budget - Purchase Budget - Flexible Budget - ZBB. Standard Costing - Advantages and Limitations - Variance Analysis - Material Variance only.

Unit - V

Marginal Costing - CVP Analysis - Break Even Analysis - Managerial Applications - Make or Buy Decision - Selection of Suitable Product Mix - Key Factor - Profit Planning. Capital Budgeting - Importance and Methods.

Distribution of Marks: Problem 70% Theory 30%

Course outcome:

After completion of this course students will be able to

- make interim and inter period comparison of financial statements.
- analyse and provide recommendations to improve the operations of organizations
- calculate various accounting ratios reports and relevant management data.
- prepare a master budget and demonstrate an understanding of the relationship between the components
- appreciate various tools and techniques of management accounting and its importance in decision making.

Reference Books

1. Sharma, R.K and Shasi, K. Gupta, Management Accounting, Kalyani Publications, Ludhiana.
2. Reddy, T.S and Hariprasad Reddy, Y, Management Accounting, Margham Publications, Chennai.
3. Pillai, R.S.N. and Bhagavathi, V, Management Accounting, S.Chand & Company Ltd., New Delhi.
4. Maheshwari, S.N, Management Accounting, Sultan Chand & Sons, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMC14	Financial Management	5	5

Objective:

- To provide knowledge on intricacies in management of funds in business.
- Profit maximization the basic objectives of financial management is to achieve optimal profit both short term and long term to the students.
- To create financial discipline and improve the financial wellbeing of an organization.

Unit - I

Financial Management - Nature - Scope - Objectives - Importance - Functions - Financial Planning and Forecasting - Factors Affecting the Financial Planning - Time Value of Money - Present Value and Compound Value Techniques (Theory Only).

Unit - II

Cost of Capital - Concept - Significance - Types - Cost of Debt - Cost of Preference Shares - Cost of Equity - Cost of Retained Earnings - Combined and Weighted Average Cost of Capital.

Unit - III

Capital Structure - Significance - Types - Determinants - Optimum Capital Structure - Theories of Capital Structure - Leverage - Financial, Operating and Composite Leverage.

Unit - IV

Working Capital Management - Determinants of Working Capital Requirements - Forecasting of Working Capital Requirements - Cash Management - Receivables Management - Inventory Management.

Unit - V

Dividend - Types - Dividend Policy - Nature - Objectives - Determinants of Dividend Policy - Types of Dividend Policy - Dividend Theories - Walter's Model - Gordon's Model - MM Model.

Distribution of Marks: Problem 60% Theory 40%

Course outcome:

After completion of this course students will be able to

- demonstrate an understanding of the overall role and importance of the finance function.
- identify the legal issues that Impact financial and risk affecting business.
- analyse relevant case law for the purpose of finding legal proceeding
- create and interpret financial statement.
- understand the role of financial managers in business corporations and determine working capital with the given information.

Reference Books:

1. Murthy, A. Financial Management, Margham Publications, Chennai.
2. Shashi K. Gupta and R.K. Sharma, Financial Management: Theory and Practice. Kalyani Publishers, New Delhi.
3. Maheswari S.N., Financial Management, Sultan Chand & Sons, New Delhi.

B.Com - Bank Management

Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMC15	Development Banking	5	5
Objective: <ul style="list-style-type: none">• To impart knowledge on development banking system in India.• To know the same the public Interest instead of earning profits.• To know the development banks are specialized institutions that provide medium and long term credit lending facilities.				

Unit - I

Development Banks - Concepts - Objectives - Functions - Differences between Commercial Banking and Development Banking - Role in Economic Development. Economic Growth and Indian Banks - Role in Development of Agriculture and Industry.

Unit - II

Innovative Schemes for Economic Development - Lead Bank Scheme and Village Adoption Scheme - Service Area Approach - Self-employment Scheme for Educational Urban Poor - IRDP - Priority Sector Lending - Micro Finance.

Unit - III

National Level Industrial Development Banks - Industrial Finance Corporation of India, Small Industries Development Bank of India, Industrial Development Bank of India, Industrial Reconstruction Bank of India and National Housing Bank - Organisation - Objectives - Role - Functions.

Unit - IV

State Level Industrial Development Banks - State Finance Corporation - Small Industries Development Corporation - TIIC - DIC - Organisation - Objectives - Functions - Role in Industrial Development.

Unit - V

NABARD - Origin - Objectives - Functions - Financial, Developmental and Supervisory Role of NABARD in Rural Development - NABARD Schemes - Solar Scheme - Capital Subsidy Schemes - Agricultural Marketing Scheme - Rural Godown Scheme - Dairy Entrepreneurship Development Scheme.

Course outcome:

After completion of this course students will be able to

- promote a more self-employment projects.
- create a more employment opportunities.
- analyse develop back ward areas.
- the financing of private projects which deserves to be promoted to general economic grounds.
- give the concept of development banking and evolution of banking and

Reference Books:

1. Srinivasan. N.P. & Saravanavel. P, Development Banking in India and Abroad, Kalyani Publications, Ludhiyana.
2. Gordon. E & Natarajan. K, Banking Theory, Law and Practice, Himalaya Publishing House, Mumbai.
3. Kuchal. S.C, Corporation Finance in India, Chaithanya Publishing House.
4. Kaushal Kumar Arora, Development Banking in India, Atantic Publishers and Distributors, New Delhi.
5. Vasant Desai, Development Banking, Himalaya Publishers, New Delhi.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMC16	Credit Management	5	4
Objective: <ul style="list-style-type: none">• To Understand the traditional and emerging concepts in credit management and Gain knowledge about the credit delivery system in banks.• To know the how credit management is important because it reinforces a company is liquidity.• To understand the safe goading customer risk, setting outstanding balances and improving cash flow.				

Unit - I

Credit Management: Traditional and Emerging Concepts – Principles – Managing Credit to meet Capital Adequacy Ratio – Managing Risks in Lending – RBI guidelines on Credit Risk Management – Bank for International Settlements' Credit Risk Management Principles – Role of Information Technology in Credit Management – Marketing of Credit – Lending Options and Strategies – Loan quality – Developing the lending banker.

Unit - II

Credit Delivery System in Banks: Forms of Advances: Cash credit, Overdraft, Bills purchasing and Bill discounting facility, Term loans – Priority Sector Lending: Composition – Targets -Issues/Problems – Recent developments – Financial inclusion – Agriculture / SMEs / SHGs / SSI / Tiny sector financing – Retail Credit – Assessment of working capital requirements.

Unit - III

Bankable Projects – Project Preparation – Credit Appraisal – Art and Science of Credit Appraisal –Financial Appraisal – Technical Appraisal – Economic Appraisal – Commercial Appraisal – Structuring a credit proposal – Credit Rating : Meaning, Objectives and Benefits – Rating Methodology.

Unit - IV

Documentation: Meaning – Importance – Procedure – Bank Security Documents – Search and Encumbrance Report – Stamping of Documents – Registration of Charges – Law of Limitation – Different types of Securities.

Unit - V

Credit Monitoring: Goals of Monitoring and follow-up – Credit Monitoring arrangements – On-site and Off-site Supervision – Credit Monitoring of large borrowal accounts – Checklist for identifying early problem credits – Non-Performing Assets – Recovery Mechanism – Rehabilitation of Sick Units.

Course outcome:

After completion of this course students will be able to

- describe maintain credits risk exposure within proper and acceptable parameters.
- enable audit management is reducing financial risk for bank and business.
- the most important objective of credit management is reducing risk for bank and business.
- credit management helps to effectively manage the financial risk associated with doing business.
- acquire the basic knowledge about bank credit operations and to apply the applications and practices in obtaining bank credits.

Reference Books

1. Bankers' Hand Book on Credit Management, IIBF.
2. Credit Management Study Material, Alagappa University.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMEL3A	Principles of Insurance	5	4
Objective: <ul style="list-style-type: none">• To acquire the basic knowledge on various types of insurance and to understand the importance of insurance to individuals and business.• To understand the insurance at minimization of losses arising from future risks and uncertainties.• To know the minimizes the risk through proper planning and administration.				

Unit - I

Insurance - Characteristics of Insurance Contract - Difference between Contract and Wagering Agreement - Functions - Importance of Insurance - Principles - Uses of Insurance - Classification of Insurance.

Unit - II

Life Insurance - Difference between Insurance and Assurance - Features of Life Assurance - Classification of Policies - Assignment of Life Policies - Procedures -Nomination of Life Policy - Assignment Vs. Nomination - Surrender Value - Paid Up Value - Payment of Claim.

Unit - III

Fire Insurance - Principles - Distinction between Life Insurance and Fire Insurance - Types of Fire Policies - Fire Insurance Claims - Types of Losses - Procedure for Calculating Claim.

Unit - IV

Marine Insurance - Characteristics - Elements - Double Insurance - Reinsurance - Kinds - Clauses in Marine Policy - Marine Loss.

Unit - V

Miscellaneous Insurance - Personal Accident Insurance - National Agricultural Insurance Scheme - Property Insurance - Motor Vehicle Insurance - Cattle Insurance.

Course outcome:

After completion of this course students will be able to

- learned about the big players within the financial sector and they are the insurance and insurance companies.
- insurance aims at minimization of losses arising from future risk and uncertainties.
- insurance is to financially guard against unpredictable occurrences.
- insurance policy primarily serves the purpose of granting security against losses and damages to people.
- this course intends to provide a basic understanding of the insurance mechanism and disseminate knowledge among the students

Reference Books

1. Periyasamy, P. Principles and Practice of Insurance. Himalaya Publishing House, Mumbai.
2. Mish, M N. Insurance. Sultan Chand & Sons, New Delhi.
3. Inderjit Singh and Rakesh Katyal. Fundamentals of Insurance. Kalyani Publishers, Ludhiana.
4. Panda Ghanshyam. Principles and Practice of Insurance. Kalyani Publishers, Ludhiana.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
V	20U5CBMEL1B	Business Ethics and Values	4	4
Objective: <ul style="list-style-type: none">• To understand main types of ethics and consequence of its influence on business practice, economy and society in general.• To understand the Business Ethics and to provide best practices of business ethics.• To learn the value and implement in their career to become a good managers.				

Unit - I

Ethics - Definition - Role of Ethics - Morality - Characteristics Features of Moral Standards - Value Systems - Categorisation of Values - Desired and Desirable Values - Changing Values - Indian Ethos in Ethic, Morality and Culture - Ancient Ethical Philosophy and Modern Philosophy of India.

Unit - II

Business Ethics - Role and Importance - Historical Accountability - Importance of Ethics in Business - Arguments for and against business units - Role of CEOs - Qualities of CEOs - Role of CEO in Shaping Business Culture - Ethical Leadership - Characteristics - Transactional and Transformational Leadership - Differences in Leadership Approaches.

Unit - III

Internal Ethics of Business: Using Employees - Screening Practices - Promotions - Wages - Job and Exploitation of Employees - Discipline - Concepts - Causes of Indiscipline - Suggestions for Implementing to Ensure More Discipline.

Unit - IV

External Ethics of Business: Consumer Rights - Unethical Practices in Marketing - Ethics of Competition and Fair Prices - Perfect Competition - Ethics of Perfectly Competitive Markets - Limitations - Monopoly Market - Features - Price Fixing in Monopoly Market - Ethics of Monopoly Market - Monopoly Price and Profit - Oligopolistic Market - Features - Ethics of Oligopolistic Market.

Unit - V

Social Responsibilities of Business - Concept - Arguments for and Against Social Responsibility - Social Responsibility towards Shareholders, Employees, Customers, Community and Government - Idea of Social Responsibility in Business in India.

Course outcome:

After completion of this course students will be able to

- understand the business ethics.
- analyze corporate social responsibility.
- evaluate various ethical code in corporate governance
- analyze the Employees conditions and Business Ethics.
- Explain the social responsibilities of business.

Reference Books

1. Sankaran S, Business Ethics and Values, Margham Publications, Chennai.
2. Parul Khanna & Rinku Sanjeev, Ethics and Values in Business Management, ANE Publications, New Delhi.
3. Sekhar R.C., Ethical Choices in Business, Sage Publications Inc.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMEL4A	Security Analysis and Portfolio Management	5	3

Objective:

- To impart knowledge about the various investment avenues and various tools of investment analysis.
- To provide the broad over view of investment management.
- To provide conceptual foundation for the purpose of undertaking investment analysis for security's as made of portfolio.

Unit - I

Introduction: Investment- concepts and goals –Objectives of investment-Investment alternatives- Financial – Real - business – personal – Institutional – Features of an investment programme – Investment process - comparison of investments – Criteria for selecting best investment proposals.

Unit – II

Financial Markets in India: Structure of Money market- Capital market in India –Industrial Securities Market – Relationship between Primary Market and Secondary Market - New Issue market – Functions – Methods of floating new issues - Problems faced in new issue market - Stock Exchanges – Functions - Listing of securities - The National Stock Exchange – Objectives – Features – Advantages - OTCEI.

Unit – III

Fundamental Analysis: Approaches to Security Analysis – Fundamental Analysis - Economic analysis – Industry analysis - Company analysis – Company financial statements – Ratio analysis - Advantages & Limitation of Ratio Analysis - Book value – Market value of shares – Growth shares, Income shares – Analysis of management – Fundamental valuation models.

Unit – IV

Technical Analysis : Basic Assumptions - Differences between Technical Analysis and Fundamental analysis - Theories, Techniques and Methods of Movements of Stock Prices - Dow Theory - Minor Trends - Chartist Method - Charts - Line Chart - Bar Chart - Japanese Candlestick Charts – Points and Figures Chart - Important Chart patterns adopted in Technical Analysis - Head and Shoulders - Moving Averages Method - Oscillator - Triangles - Elliot Wave Theory - Short Selling - Odd Lot Trading.

Unit - V

Portfolio Management: Portfolio construction and choice - Objectives - Risk and return for portfolio of securities - principles of portfolio construction - Diversification - Methods - Portfolio Revision - Portfolio Management - Principle and Process - Theories in Portfolio Management - Markowitz Model - Sharpe's Portfolio Model - Baumol's Model.

Course outcome:

After completion of this course students will be able to

- provide a theoretical and practical background in the field of Investment.
- designing and Managing the bond as well as equity portfolios in the real word.
- value equity and debt instruments.
- measuring the portfolio performances.
- appreciate the various investment avenues those benefit the individuals and the nation as a whole.

Reference Books

1. Punithavathy Pandian, Security Analysis and Portfolio Management, Vikas Publishing House Private Ltd., Mumbai.
2. Preeti Singh, Investment Management, Himalaya Publications, Mumbai.
3. Bhalla. V.K., Investment Management, Sultan Chand & Sons, New Delhi.
4. Rustagi, R.P, Investment Management: Theory and Practice, Sultan Chand & Sons, New Delhi.

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Semester	Subject Code	Title of the paper	Hours of Teaching/ Week	No. of Credits
VI	20U6CBMEL4B	Entrepreneurship Development	5	3
Objective: <ul style="list-style-type: none">• To make the students to become a successful entrepreneur and to know the process involved in entrepreneurship.• Student's welfare in entrepreneurial development.• The purpose of course in those students acquires necessary knowledge and skills in entrepreneurial development.				

Unit - I

Entrepreneurship - Nature and Characteristics of an Entrepreneur - Difference between Entrepreneur and Manager - Qualities, Types, and Functions of an Entrepreneur - Role of Entrepreneur in Economic Development.

Unit - II

Business Ideas - Sources of Idea - Idea Processing and Selection - Start up Process - Project Identification and Selection - Project Formulation - Project Appraisal.

Unit - III

Factory Design and Layout - Importance - Factors affecting Factory Design - Factory Layout - Objectives - Types - Consideration in Designing Layout - Design Requirements.

Unit - IV

Institutions Assisting to Entrepreneurs - NSIC - SIDO - SSIB - DIC - TIIC and Commercial Banks.

Unit - V

Entrepreneurship Development Programmes - Need - Objectives - Course Content - Role of SISI, SIPCOT and SIDBI.

Course outcome:

After completion of this course students will be able to

- get employment and sell their ideas.
- mobilize people and resources.
- create value
- develop and cultivate endurance.
- guide to reduce the risk of the identified issues.

Reference Books

1. Gupta C.B. & Srinivasan N.P., Entrepreneurial Development, Sultan Chand & Sons, New Delhi.
2. Khanka S.S., Entrepreneurial Development, S.Chand & Co, New Delhi.
3. Renu Arora, Sood S.K., Fundamentals of Entrepreneurship and Small Business, Kalyani Publications, Ludhiana.
4. Jayashree Suresh, Entrepreneurial Development, Margham Publications, Chennai.