

**B.COM. BANK MANAGEMENT**  
**REVISED SCHEME OF EXAMINATION:**

**SEMESTER I**

| <b>Course content</b> | <b>Name of subject</b>                      | <b>Ins Hrs</b> | <b>Credits</b> | <b>CIA</b> | <b>External</b> | <b>Total</b> |
|-----------------------|---|----------------|----------------|------------|-----------------|--------------|
| PART I                | Language Paper – I                          | 6              | 3              | 25         | 75              | 100          |
| PART II               | English Paper - I                           | 6              | 3              | 25         | 75              | 100          |
| PART III              | Core Paper I :Financial Accounting          | 5              | 4              | 25         | 75              | 100          |
|                       | Core Paper II : Business Communication      | 5              | 4              | 25         | 75              | 100          |
|                       | Allied Paper I : Business Economics         | 6              | 5              | 25         | 75              | 100          |
| PART IV               | * Basic Tamil / Advanced Tamil / <b>NME</b> | 2              | 2              | 25         | 75              | 100          |
|                       | Soft Skill – I                              |                | 2              | 50         | 50              | 100          |

**SEMESTER II**

| <b>Course content</b> | <b>Name of subject</b>                      | <b>Ins Hrs</b> | <b>Credits</b> | <b>CIA</b> | <b>External</b> | <b>Total</b> |
|-----------------------|---|----------------|----------------|------------|-----------------|--------------|
| PART I                | Language Paper – II                         | 6              | 3              | 25         | 75              | 100          |
| PART II               | English Paper - II                          | 6              | 3              | 25         | 75              | 100          |
| PART III              | Core Paper III : Principles of Management   | 5              | 4              | 25         | 75              | 100          |
|                       | Core Paper IV : Practical Auditing          | 5              | 4              | 25         | 75              | 100          |
|                       | Allied Paper II : International Economics   | 6              | 5              | 25         | 75              | 100          |
| PART IV               | * Basic Tamil / Advanced Tamil / <b>NME</b> | 2              | 2              | 25         | 75              | 100          |
|                       | Soft Skill - II                             |                | 2              | 50         | 50              | 100          |

**B.COM. BANK MANAGEMENT**  
**REVISED SCHEME OF EXAMINATION:**

**SEMESTER III**

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

**SEMESTER IV**

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

### SEMESTER V

| <b>Course content</b> | <b>Name of subject</b>                               | <b>Ins Hrs</b> | <b>Credits</b> | <b>CIA</b> | <b>External</b> | <b>Total</b> |
|-----------------------|--|----------------|----------------|------------|-----------------|--------------|
| PART III              | Core Paper XIII : Income Tax Law and Practice I      | 6              | 4              | 25         | 75              | 100          |
|                       | Core Paper XIV: Banking Theory Regulatory Mechanism  | 6              | 4              | 25         | 75              | 100          |
|                       | Core Paper XV: Portfolio Management                  | 5              | 4              | 25         | 75              | 100          |
|                       | Core Paper XVI : International Banking               | 6              | 4              | 25         | 75              | 100          |
|                       | Elective Paper I: Credit Risk and Management Banking | 6              | 5              | 25         | 75              | 100          |
| PART V                | Value Education                                      | 1              | 2              |            |                 |              |

### SEMESTER VI

| <b>Course content</b> | <b>Name of subject</b>   | <b>Ins Hrs</b> | <b>Credits</b> | <b>CIA</b> | <b>External</b> | <b>Total</b> |
|-----------------------|--|----------------|----------------|------------|-----------------|--------------|
| PART III              | Core Paper –XVII : Marketing of Banking Services   | 6              | 4              | 25         | 75              | 100          |
|                       | Core Paper XVIII : Technology in Banking   | 6              | 4              | 25         | 75              | 100          |
|                       | Core Paper XIX : Income Tax Law and Practice II  | 5              | 4              | 25         | 75              | 100          |
|                       | Core Paper XX : Treasury Management  | 6              | 5              | 25         | 75              | 100          |
|                       | Elective Paper II :<br>1.Customer Relationship Management ( or)<br>2.Visula Basic Practicals | 6              | 5              | 25<br>40   | 75<br>60        | 100<br>100   |
|                       | Extension Activities   |                | 1              |            |                 |              |

**APPENDIX-19 ( S )  
UNIVERSITY OF MADRAS  
B.Com. Bank Management**

**REVISED SYLLABUS  
I SEMESTER**

**Core Paper I - FINANCIAL ACCOUNTING**

**Objectives**

**No of Credits : 4**

To enable the students to know the Principles of Accounting in General.

To Understand the System of Keeping Financial Accounting Records.

**Unit I : Introduction**

Meaning and Scope of Accounting - Objectives of Accounting - Basic Accounting Concepts - Accounting Transactions - Double Entry Book Keeping - Journal - Ledger - Preparation of Trial Balance - Preparation of Cash Book.

**Unit II : Final Accounts**

Preparation of Final Accounts of a Sole Trading Concern - Adjustments - Preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet of Non-Trading Organizations.

**Unit III : Rectification of Errors and Bank Reconciliation Statement**

Classification of Errors - Rectification of Errors - Preparation of Suspense A/c. Bank Reconciliation Statement - Need and preparation.

**Unit IV : Depreciation and Insurance Claims**

Depreciation - Meaning - Causes - Types - Straight Line method - Written down value method - Concept of useful life under Companies Act, 2013.

Insurance Claims - Calculation of Claim Amount - Average Clause.

**Unit V : Single Entry System**

Meaning and Features of Single Entry System - Defects - Difference between Single Entry and Double Entry System - Methods of Calculation of Profit - Statement of Affairs Method- Conversion Method.

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

**Suggested Readings**

1. Gupta, R.L & Gupta, V.K, Advanced Accounting, Sultan Chand & Sons, New Delhi.
2. Jain & Narang, Financial Accounting, Kalyani Publishers, New Delhi.
3. Reddy, T.S & Murthy, A. Financial Accounting, Margham Publications, Chennai.
4. Shukla & Grewal, Advanced Accounting, S. Chand & Co. New Delhi.
5. Parthasarathy, S. & Jaffarulla, A. Financial Accounting, Kalyani Publishers, New Delhi

**E-Resources**

[www.accountingcoach.com](http://www.accountingcoach.com)  
[www.accountingstudyguide.com](http://www.accountingstudyguide.com)  
[www.futureaccountant.com](http://www.futureaccountant.com)  
[www.onlinelibrary.wiley.com](http://www.onlinelibrary.wiley.com)

## **Core Paper II - BUSINESS COMMUNICATION**

### **Objectives**

**No of Credits : 4**

To facilitate the students to understand the concept of Communication.

To know the Basic Techniques of the Modern forms of Communication.

### **Unit I : Communication**

Definition - Methods - Types - Principles of Effective Communication - Barriers to Communication - Business letters - lay out.

### **Unit II : Business Letters**

Meaning - Kinds of Business Letters - Application for a situation - Interview - Appointment letter - Acknowledgement - Promotion - Enquiries - Reply Letter to Enquiries - Orders - Sales Letter - Circular Letter - Complaints Letter.

### **Unit III : Correspondence**

Bank Correspondence - Insurance Correspondence - Agency Correspondence - Correspondence with Share Holders & Directors.

### **Unit IV : Reports and Meetings**

Reports - Meaning - Writing of Reports - Meetings - Agenda - Minutes - Memorandum - Office order - Circular Notes.

### **Unit V : Forms of Communication**

Modern forms - Fax - email - video conference - internet - websites - uses of the various forms of communication.

### **Suggested Readings**

1. Rajendra Paul & Korlahalli, J.S. Essentials of Business Communication, Sultan Chand & Sons, New Delhi.
2. Shirley Taylor, Communication for Business, Pearson Publications, New Delhi.
3. Bovee, Thill, Schatzman, Business Communication Today - Peason Education Private Ltd - New Delhi.
4. Penrose, Rasbery, Myers, Advanced Business Communication, Bangalore.
5. Simon Collin, Doing Business on the Internet, Kogan Page Ltd, London.
6. Mary Ellen Guffey, Business Communication - Process and Product, International Thomson Publishing, Ohio.
7. Sundar, K. & Kumararaj, A, Business Communication, Vijay Nicole Imprints Pvt. Ltd., Chennai.

### **E-Resources**

[www.newagepublishers.com](http://www.newagepublishers.com)

[www.managementstudyguide.com](http://www.managementstudyguide.com)

[www.businesscommunication.org](http://www.businesscommunication.org)

[www.smallbusiness.chron.com](http://www.smallbusiness.chron.com)

## **Allied Paper – I BUSINESS ECONOMICS (Existing Syllabus)**

### **UNIT I**

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics

Definition – Scope and Importance of Business Economics

Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency

### **UNIT II**

Demand and Supply Functions:

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

### **UNIT III**

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

### **UNIT IV**

Production: Law of Variable Proportion – Laws of Returns to Scale – Producer's equilibrium – Economies of Scale

Cost Classification – Break Even Analysis

### **UNIT V**

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

#### Recommended Texts

1. S.Shankaran, Business Economics - Margham Publications - Ch -17
2. P.L. Mehta, Managerial Economics – Analysis Problems & Cases - Sultan Chand & Sons - New Delhi – 02.
3. Francis Cherunilam, Business Environment - Himalaya Publishing House -Mumbai – 04.
4. Peter Mitchelson and Andrew Mann, Economics for Business - Thomas Nelson Australia - Can -004603454.
5. C.M.Chaudhary, Business Economics - RBSA Publishers - Jaipur - 03.
6. H.L. Ahuja, Business Economics – Micro & Macro - Sultan Chand & Sons - New Delhi – 55.

**NON MAJOR ELECTIVE – Any one of the following (Semester wise)  
Common Syllabus to B.Com., B.Com (Accounting Finance), B.Com (Banking  
Management), B.Com.(C.A), BCom(ISM) & B.Com (Marketing Management)  
I SEMESTER**

**BASICS OF RETAIL MARKETING (Existing Syllabus)**

**UNIT – I**

Retailing – Definition – Retail Marketing – Growth of organized retailing in India – Importance of retailing

**UNIT – II**

Functions of Retailing – characteristics of Retailing – Types of Retailing – store retailing – Non-store retailing

**UNIT – III**

Retail location factors – Branding in retailing – private labeling – Franchising concept.

**UNIT – IV**

Communication tools used in Retailing – Sales promotion, e-tailing- window display

**UNIT - V**

Supply chain management – definition – importance – Role of information Technology in retailing.

**Reference Books:**

1. Modern Retail Management – J.N.Jain & P.P.Singh Regal Publications , New delhi
2. Retail Management – Suja Nair, Himalaya Publishing house.

## **II SEMESTER**

### **Core Paper III - PRINCIPLES OF MANAGEMENT**

#### **Objectives**

**No of Credits : 4**

To make the students to understand the basic concepts of management.

To prepare the students to know about the significance of the management in Business.

#### **Unit I : Introduction**

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

#### **Unit II : Planning**

Nature - Importance - Types of Planning - Steps in planning - Objectives of Planning - Policies - Decision making Process - Types of Decisions.

#### **Unit III : Organisation**

Meaning and Types of organisations - Principles - Formal and Informal organisation - Organisation Structure - Span of Control - Departmentalisation - Basis - Meaning and Importance of Departmentalisation. Policies - Meaning and Types - Procedures - Forecasting.

#### **Unit IV : Authority and Responsibility**

Authority - Definition - Sources - Limitations - Difference between Authority and Responsibility - Delegation of Authority - Meaning - Principles and importance - Centralisation Vs Decentralisation.

#### **Unit V : Direction Co-ordination & Control**

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

#### **Suggested Readings**

1. Gupta, C.B. Management Theory & Practice, Sulthan Chand & Sons, New Delhi.
2. Prasad, L.M. Principles & Practice of Management, Sultan Chand & Sons, New Delhi.
3. Tripathi, P.C. & Reddy, P.N. Principles of Managements, Tata Mc Graw Hill, New Delhi.
4. Wehrich and Koontz, Management - A Global Perspective.
5. Premavathy N, Principles of Management, Sri Vishnu Publications, Chennai.
6. Jayasankar, J. Business Management, Margham Publication, Chennai.
7. Sundar, K. Principles of Management, Vijay Nicole Imprints Pvt. Ltd., Chennai

#### **E-Resources**

[www.wisdomjobs.com](http://www.wisdomjobs.com)

[www.aima.in](http://www.aima.in)

[www.clep.collegeboard.org](http://www.clep.collegeboard.org)



## **Core Paper IV - PRACTICAL AUDITING**

### **Objectives**

**No of Credits : 4**

To make the students to understand the concept of present day Auditing Practices.

To enable the students to gain knowledge of various techniques of Auditing.

### **UNIT - I: Introduction**

Meaning and Definition of Auditing - Distinction between Auditing and Accounting - Objectives - Advantages and Limitations of Audit - Scope of Audit - Classifications of Audit - Audit Planning - Meaning. Audit programme - Meaning - Objectives and Contents - Audit Note Book, - contents, Usefulness of Audit Note Book - Audit working papers - Meaning. Ownership and Custody - Test checking and Routine checking - Meaning. Internal control - Meaning - Definition - Objectives - Technique for evaluation of Internal Control System. Internal check - Meaning - Objectives difference between Internal control, Internal check and Internal Audit.

### **UNIT - II: Vouching and Verification**

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

### **Unit III : Audit and Accounting Standards**

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

### **Unit IV : Auditors and Audit Report**

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

### **Unit V : Recent Trends in Auditing**

EDP Audit - Meaning - Division of auditing in EDP environment. Impact of Computerization on Audit Approach - Online Computer System Audit - Types of Online Computer System Audit - Audit around with the Computers - Procedure of Audit under EDP system.

### **Suggested Readings**

1. Auditing, D.P. Jain Konark Publishers Pvt. Ltd.
2. Auditing, Principles and Practice, Ravinder Kumar and Virender Sharma, Eastern Economy Edition.
3. Practical Auditing, B.N. Tandon, Sultan Chand and Co., New Delhi.
4. Contemporary Auditing, Kamal Gupta, Tata Mc Graw Hill.
5. Practical Auditing, Dinkar Pagare, Sultan Chand & Sons
6. Sundar. K & Paari. K, Practical Auditing, Vijay Nicole Imprints Pvt. Ltd. Chennai

### **E-Resources**

[http://www.osbornebooksshop.co.uk/p/auditing\\_tutorial](http://www.osbornebooksshop.co.uk/p/auditing_tutorial)

[www.mu.ac.in](http://www.mu.ac.in)

[www.learnthat.com](http://www.learnthat.com)

## **Allied Paper – II INTERNATIONAL ECONOMICS (Existing Syllabus)**

### UNIT I

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

### UNIT II

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

### UNIT III

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

### UNIT IV

International Economic Organizations and its Functions

IMF, IDA, IFA, IBRD, ADB, UNCTAD, UNIDO

### UNIT V

WTO and Trade Liberalization – Liberalization of Trade in Manufacturing and in  
Agricultural Trade – TRIPS, TRIMS – Indian Patent Law

### Recommended Texts

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

**NON MAJOR ELECTIVE – Any one of the following (Semester wise)  
Common Syllabus to B.Com., B.Com (Accounting Finance), B.Com (Banking  
Management), B.Com.(C.A), B.Com(ISM) & B.Com (Marketing Management)**

**II SEMESTER**

**BASICS OF BUSINESS INSURANCE (Existing Syllabus)**

**Unit – I**

Introduction to Insurance – Type of Insurance – Principles of Insurance.

**Unit – II**

Salient features of IRDA Act – Administration of IRDA Act – Regulatory measures of IRDA

**Unit – III**

Life insurance products – Term, Whole life, Endowment.

**Unit – IV**

Introduction to general Insurance – fire, marine and motor insurance.

**Unit – V**

Government and insurance companies – LIC India- private players in Insurance in India.

**Text Books Recommended:**

Dr.N.Premavathy – Elements of Insurance, Sri Vishnu Publications, Chennai. Dr.A.Murthy – Elements of Insurance, Margham Publications, Chennai  
M.N.Mishra – Insurance, Principles and practice, S.Chand & Co. Ltd., New Delhi

**References**

Nalini Prava Tripathy, Prabir Paal – Insurance Theory & Practice, Prentice Hall of India Anand Ganguly – Insurance Management, New Age International Publishers.

## **III SEMESTER**

### **Core Paper V - CORPORATE ACCOUNTING**

#### **Objectives**

**No of Credits : 4**

To enable the students about the Preparation of the Company accounts.

To motivate the students to understand the various Provisions of the Companies Act.

#### **Unit I : Share Capital**

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

#### **Unit II : Debentures & Acquisition of Business**

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

#### **Unit III : Final Accounts**

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

#### **Unit IV : Valuation of Shares and Goodwill**

Valuation of Shares and Goodwill - Meaning - Methods of Valuation of Shares and Goodwill.

#### **Unit V : Alteration of Share Capital**

Meaning - Internal Reconstruction - Reduction of Share Capital.

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

#### **Suggested Readings**

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

#### **E-Resources**

[www.accountingcoach.com](http://www.accountingcoach.com)  
[www.accountingstudyguide.com](http://www.accountingstudyguide.com)  
[www.futureaccountant.com](http://www.futureaccountant.com)  
[www.education.svtuition.org](http://www.education.svtuition.org)

## **Core Paper VI - BUSINESS LAWS**

### **Objectives**

**No of Credits : 4**

To highlight the Provisions of Law governing the General Contract and Special Contract.

To enable the students to understand the Legal Remedies available in the Law to the Business and other People.

### **Unit I : Formation of Contract**

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

### **Unit II : Offer, Acceptance and Consideration**

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

### **Unit III : Other Elements of Valid Contract**

Capacity of Parties - Definition - Persons Competent to contract. Free consent - Coercion - Undue Influence - Fraud - Misrepresentation - Mistake. Legality of object - Void agreements - Unlawful Agreements.

### **Unit IV : Performance of Contract**

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

### **Unit V : Sale of Goods Act**

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

### **Suggested Readings**

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

### **E-Resources**

[www.cramerz.com](http://www.cramerz.com)

[www.digitalbusinesslawgroup.com](http://www.digitalbusinesslawgroup.com)

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

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

**Core Paper VII - BANKING THEORY, LAW AND PRACTICE**

**Objectives**

**No of Credits : 4**

To facilitate the understanding of the origin and the growth of the Indian Banking System.

To understand the Modern day Developments in Indian Banking Sector.

**UNIT - I : Introduction to Banking**

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

**UNIT - II : RBI**

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

**UNIT III : e - banking**

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

**UNIT IV - Bank Account**

**:**

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

**UNIT V - Endorsement**

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

### **Suggested Readings**

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

### **E Resources**

[www.lawcommissionofindia.nic.in](http://www.lawcommissionofindia.nic.in)

[www.rbi.org](http://www.rbi.org)

[www.bankingombudsman.org](http://www.bankingombudsman.org)

## **Core Paper VIII - MANAGEMENT ACCOUNTING**

### **Objectives**

**No of Credits : 4**

To enable the students to get knowledge about the various techniques of Management Principles.

To make the students to get practical skill in solving management problems.

### **Unit I : Introduction**

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

### **Unit II : Financial Statement Analysis**

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

### **Unit III : Ratio Analysis**

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

### **Unit IV : Cash Flow Analysis & Marginal Costing**

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

### **Unit V : Budgetary Control & Capital Budgeting Control.**

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

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

### **Suggested Readings**

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

### **E-Resources**

[www.accountingcoach.com](http://www.accountingcoach.com)  
[www.accountingstudyguide.com](http://www.accountingstudyguide.com)  
[www.futureaccountant.com](http://www.futureaccountant.com)  
[www.thestudentcpa.com](http://www.thestudentcpa.com)



## **Allied - III Indian Economy – I (Existing Syllabus)**

### **UNIT-I**

Economic growth and Economic Development , Features of a developing Economy – Indicators of Economic Development.

### **UNIT-II**

National Income – Trends – Structural changes – Regional Development Disparities.

### **UNIT-III**

Major problems of Indian Economy – Poverty and Inequality – Unemployment – Population.

### **UNIT-IV**

India's planned economy – Objectives strategies – Financing , Achievements and failures.

### **UNIT-V**

Infrastructure for Development – Transport, Communication, Power, Irrigation. Social infrastructure – Education , Primary health.

### **REFERENCE BOOKS**

1. Indian Economy – I.C. Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Rudder Datt and K.P.M. Sundharam
4. Indian Economy – Problem of Development and Planning, A.N. Agarwal

## IV SEMESTER

### **Core Paper IX - ADVANCED CORPORATE ACCOUNTING**

#### **Objectives**

**No of Credits : 4**

To make the students understand the applications of Accounting Transactions in Corporate Sector.

To facilitate the students to understand the Provision of the Indian Companies Act.

#### **Unit I : Company Accounts**

Amalgamation, Absorption and External Reconstruction of Companies.

#### **Unit II : Holding Company**

Holding Company - Subsidiary Company - Meaning - Preparation of Consolidated Final Statement of Accounts - Treatment of Dividend. (Inter - Company Owing excluded)

#### **Unit III : Banking Company & Insurance Company**

Preparation of - Final Accounts of Banking Insurance Companies.

#### **Unit IV : Liquidation**

Meaning - Preparation of Liquidator's Final Statement of Account - Calculation of Liquidator's Remuneration.

#### **Unit V : Special Accounts**

Accounting for Price Level Changes - Human Resource Accounting - Computerised Accounting Meaning.

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

#### **Suggested Readings:**

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

#### **E-Resources**

[www.accountingcoach.com](http://www.accountingcoach.com)  
[www.accountingstudyguide.com](http://www.accountingstudyguide.com)  
[www.futureaccountant.com](http://www.futureaccountant.com)  
[www.education.svtuition.org](http://www.education.svtuition.org)

## **Core Paper X - FINANCIAL SERVICES**

### **Objectives**

**No of Credits : 4**

To enable the students to understand the world of financial services.

To facilitate the understanding of the various Financial Services.

### **Unit I : Introduction**

Financial Services - Concept - Objectives - Functions - Characteristics - Financial Services Market - Concept - Constituents - Growth of Financial Services in India - Financial Services Sector Problems - Financial Services Environment - The Forces - Players in Financial Markets - Interest Rate Determination - Macro Economic Aggregates in India.

### **Unit II : Merchant Banking and Public Issue Management**

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

### **Unit III : Money Market and Stock Exchange**

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

### **Unit IV : Leasing**

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

### **Unit - V : Venture Capital**

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

### **Suggested Readings**

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

### **E- Resources**

[www.rbi.org](http://www.rbi.org)  
[www.sebi.org](http://www.sebi.org)  
[www.nse.org](http://www.nse.org)

## **Core Paper : XI - BUSINESS TAXATION**

### **Objectives**

**No of Credits : 4**

To make the students to gain knowledge of the Principles of the Indirect Tax.  
To highlight the students about the Customs duty, Excise duty, VAT etc.

### **UNIT I : Introduction**

Objectives of Taxation - Canons of Taxation - Tax system in India - Direct and Indirect Taxes - Meaning and Types.

### **UNIT II : Central Excise Duty**

Classification - Levy and Collection of Excise Duty - Clearance of Excisable goods - Exemption from Excise Duty - Excise and Small Scale Industries - Excise and Exports - Demand, Refund, Rebate of Central Excise Duty - Offences and Penalties - Settlement - Appellate Provisions.

### **UNIT III : Customs Duty**

Meaning - Levy and Collection of Customs Duty - Organisation of the Customs Department - Officers of the Customs - Powers - Appellate machinery - Infringement of the law - Offences and Penalties - Exemption from Duty - Customs Duty Drawback - Duty Free Zones.

### **UNIT IV : Sales Tax Act**

Central Sales Tax Act - Levy and Collection of CST - Important Definitions - Sales Purchase in the course of export or import- Liability of Tax - Registration of Dealers - Goods of Special Importance - Offences and Penalties.

### **UNIT V : Value Added Tax**

Value Added Tax - objectives - Levy of VAT - Arguments in favour of VAT - Difficulties in administering VAT - Set off / Input Tax Credit - Carrying over of Tax Credit - Registration - TIN - Returns - Assessment of VAT liability - Declaration Form - Service Tax - Tax on Different Services - Rates of Service Tax - Exempted services.

### **Suggested Readings**

1. Central Excise Act.
2. Customs Act
3. Central Sales Act
4. Ahuja Girish and Gupta Ravi Practical Approach to Income Tax
5. Vinod K.Singhania and Monica Singhania, Students Guide to Income Tax, Taxman Publications
6. Datta, D C, Layman's Guide on GST, Taxman Publications
7. Reddy & Dr. Y. Hariprasad Reddy, Business Taxation, Margham Publications, Chennai

### **E-Resources**

[www.legalserviceindia.com](http://www.legalserviceindia.com)  
[www.indiacorporateadvisor.com](http://www.indiacorporateadvisor.com)  
[www.tnvat.gov.in](http://www.tnvat.gov.in)  
[www.cbec.gov.in](http://www.cbec.gov.in)  
[www.aces.gov.in](http://www.aces.gov.in)

## **Core Paper XII - COMPANY LAW**

### **Objectives**

**No of Credits : 4**

To enlighten the students on the Provisions governing the Company Law.

To make the students aware on the recent amendments to Companies Act.

### **Unit I : Joint Stock Company**

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

### **Unit II : Share Capital and Debentures**

Meaning of Shares - Kinds of Shares - Voting rights - Issue of shares at a Premium and Discount - Partly paid shares - Bonus Shares - Rights shares - Sweat Equity Shares. Debentures - Meaning - Types.

### **Unit III : Managerial Personnel**

Directors - Women Directors - Independent Directors - Director Identification Number - Other Key Managerial Personnel - Related Party Transactions.

### **Unit IV : Meetings and Resolutions**

Meeting - Statutory Meeting - Annual General Meeting - Extraordinary General Meeting - Notice of Meeting - Quorum - Proxy - Board of Directors Meeting - Committee - Types of Committee - Audit Committee - Stake Holders Relationship Committee - Corporate Social Responsibility Committee. Resolutions - Ordinary Resolution - Special Resolution - Resolution requiring special notice.

### **Unit V : Winding up of Company**

Modes of Winding up - Winding up by the Court - Voluntary Winding up - Types - Members Voluntary Winding up - Creditors Voluntary Winding up. National Company Law Appellate Tribunal.

### **Suggested Readings**

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

### **E-Resources**

[www.mca.gov.in](http://www.mca.gov.in)

[www.companyliquidator.gov.in](http://www.companyliquidator.gov.in)

[www.companyformationinindia.co.in](http://www.companyformationinindia.co.in)

[www.iepf.gov.in](http://www.iepf.gov.in)

## **Allied - IV INDIAN ECONOMY-II (Existing Syllabus)**

### **UNIT – I**

Agriculture – Contribution to economic development, green revolution, agriculture productivity; land reforms; sources of farm credit;- Food subsidy and public distribution system.

### **UNIT – II**

Industry – Role of industries in economic development; - Industrial development under the planning regime. New economic policy 1991. Role of public sector and restructuring the public sector. Role of small scale industries in economic development.

### **UNIT - III**

Foreign Trade: Composition, direction, and EXIM policy

### **UNIT – IV**

Public Finance: Fiscal policy – Components, fiscal policy in the liberated era.

### **UNIT – V**

Information technology (IT) Industry- Information technology and knowledge Economy – Growth and present state of IT industry in India – Future prospects of IT industry.

### **REFERENCE BOOKS:**

1. Indian Economy – I.C.Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Rudder Datt and K.P.M.Sundharam
4. Indian Economy – Problem of Development and Planning – A.N.Agarwal
5. Indian Economy – Its Development Experience – S.K.Misra and V.K.Puri.
6. Indian Economy - 2008 58<sup>th</sup> Editions By Rudder Datt and KPM. Sundram P. xiv-Part –IV Indian Industries 37<sup>th</sup> Chapter pp 643-655.”

## V SEMESTER

### Core Paper XIII – INCOME TAX LAW AND PRACTICE - I

#### Objectives

No of Credits : 5

To Provide a detailed understanding of the various provisions of I.T. Act.

To enable the students to about the Assessment Procedures and Tax Planning.

#### Unit I : Introduction

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

#### Unit II : Income from Salary

Definition - Allowances - Valuation of perquisites - Deductions from Salary - Gratuity - Pension - Commutation of Pension - Leave Salary - Profits in lieu of Salary - Provident Funds - Deductions under Sec. 80.

#### Unit III : Income from House Property

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

#### Unit IV : Profits and Gains from Business or Profession

Income from Business or Profession - Allowable expenses - Not allowable expenses - General deductions - Provisions relating to Depreciation - Deemed Business Profits - Undisclosed incomes - Investments - Compulsory maintenance of Books of accounts - Audit of Accounts of certain persons - Special provisions for Computing Incomes on estimated basis - Computation of Income from Business or Profession.

#### Unit V : e-filing & Submission of Returns

e-filing - Concept - Procedure - 26 AS - TDS - Traces - Filing of Return - Various Returns - Permanent Account Number (PAN) - Usage of PAN - Concept of Transfer Pricing - Fundamentals.

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

#### Suggested Readings

1. Vinod, K. Singhania, Students Guide to Income Tax, Taxman Publications Pvt. Ltd.
2. Mehrotra - Income Tax Law & Accounts, Goyal, Sathiya Bhavan Publications.
3. Gaur & Narang, Income Tax Law & Practice, Kalyani Publishers.
4. Reddy, T.S. & Hariprasad Reddy, Y, Income Tax Theory, Law & Practice, Margham Publications, Chennai.
5. Murthy, A, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
6. Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai

#### E-Resources

[www.incometaxindia.gov.in](http://www.incometaxindia.gov.in)

[www.incometaxindiaefiling.gov.in](http://www.incometaxindiaefiling.gov.in)

[www.onlineservices.tin.egov-nsdl.com](http://www.onlineservices.tin.egov-nsdl.com)

[www.cleartax.in](http://www.cleartax.in)

## **Core Paper XIV - BANKING THEORY REGULATORY MECHANISM**

### **Objectives**

**No of Credits : 4**

To make the students understand of the concept of the Banking structure.

To enable the students to know the relationship between the Banking theory reforms & Monetary policy.

### **UNIT I: Introduction**

Banking Regulation Act 1949 - Title and Scope of the Act - RBI Act 1934 - Role of RBI as a Regulatory Mechanism.

### **UNIT II : Financial Reforms**

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

### **UNIT III : Rationalization of Interest Rates**

Meaning - Structures of Interest Rates (Short - Term and Long - Term) - Impact on Savings and Borrowings.

### **UNIT IV : Monetary Policy**

Monetary Policy - Regulatory Measures - Concept of Money Supply - Regulation of Money Supply through Bank Rate - Open Market Operations and CRR and their Effectiveness.

### **UNIT V : NBFC**

Growth - Role - Failures of NBFC - Current RBI's Regulations on NBFC.

### **Suggested Readings**

1. Indian Institute of Bankers, Law and Practices relating to Banking, IIB
2. Prajan Bhasin, Lalit, Digest of Banking Law and Practice, Volume 1 and 2, May 1983
3. Naganathan and Jayaraman, S. & Sridhar. Law and Practice of Prudential Accounting Norms
4. Bhatnagar J.P, Banking Law Digest 1988
5. Desai K.C, Bank Documentation, A Practical Approach

### **E-Resources**

[www.rbi.org](http://www.rbi.org)

[www.nber.org](http://www.nber.org)

[www.frbsf.org](http://www.frbsf.org)



## **Core Paper XV – PORTFOLIO MANAGEMENT**

### **Objectives**

**No of Credits : 4**

To acclimate the students on the concept of Portfolio Management.

To facilitate the students to know the techniques of Portfolio Management.

### **UNIT I : Introduction**

Portfolio - Meaning - Objectives - Terms relating to Portfolio - Securities - Risk - Return - Introduction to Portfolio Management - Role of Portfolio Managers.

### **UNIT II : Value of Money**

Time value - Computation of Present Value Interest Factor (PVIF), Future Value Interest Factor (FVIF), Present Value Interest Factor at an Annuity (PVIFA) - Future Value Interest Factor at an Annuity (FVIFA) Simple Problems relating to it.

### **UNIT III : Portfolio Analysis**

Planning - Selection - Evaluation - Revision - Various Steps involved in Portfolio Development - Theories relating to Portfolio Analysis.

### **UNIT IV : Risk & Return**

Interpretation of Risk & Return - Mean - Variance Analysis - B (Beta) Measures. Portfolio Diversification - Bond Valuation.

### **UNIT V : Need and Importance of Portfolio Management**

Portfolio Management Vs Wealth Management - Introduction to Derivatives - Futures Options - Swaps - SEBI Regulations relating to Portfolio Operations.

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

### **Suggested Readings**

1. Francis - Management of Investments, McGraw Hill
2. V.K. Bhalla - Investment Management, S Chand & Co
3. GURUSAMY S, Security Analysis and Portfolio Management, Vijay Nicole Imprints, Chennai
4. Fisher & Jordan - Security Analysis & Portfolio Management, prentice Hall
5. Punithaathi Pandian- Security Analysis & Portfolio Management, Vikas Publishing House

### **E-Resources**

[www.portfoliomanagement.in](http://www.portfoliomanagement.in)

[www.sebi.gov.in](http://www.sebi.gov.in)

[www.moneycontrol.com](http://www.moneycontrol.com)

[www.pms.sharekhan.com](http://www.pms.sharekhan.com)

## **Core Paper XVI - INTERNATIONAL BANKING**

### **Objectives**

**No of Credits : 4**

To make the students understand the concept of International Banking structure.

To Highlight the role of Foreign Exchange Market and its Management.

### **UNIT I : Introduction**

International Banking Vis-a-Vis Domestic Banking – Foreign Trade Financing - International Financial Transactions : Lending and Borrowing across borders.

### **UNIT II : Foreign Exchange Market**

Rate and Currency - Exchange rate determination under Fixed Exchange Rate and Floating Exchange Rate regimes - Determination of Exchange Rates : Spot and Forward - Basic Exchange Arithmetic - Forward Cover and Hedging.

### **UNIT III : International Financial Institutions**

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

### **UNIT IV : Sources of Exchange**

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

### **UNIT V : Exchange Management**

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

### **Suggested Readings**

1. Indian Institute of Bankers, International Banking, IIB
2. Indian Institute of Bankers, International Corporate Finance, IIB
3. Frederic S. Mishkin, "Understanding Financial Crisis, A Developing Country Perspective", In, Michael Bruno, ed. Annual World Bank Conference on Development Economics", 1996.
4. Indian Institute of Bankers Introduction to Foreign Trade, Foreign Exchange Risk Management, IIB
5. Gurusamy, Global Financial Institutions, Vijay Nicole Imprints, Chennai, 2015

### **E-Resources**

[www.money.howstuffworks.com](http://www.money.howstuffworks.com)  
[www.ibfed.org](http://www.ibfed.org)  
[www.fdic.gov](http://www.fdic.gov)  
[www.saintluciaifc.com](http://www.saintluciaifc.com)

## **Elective Paper I - CREDIT & RISK MANAGEMENT IN BANKING**

### **Objectives**

**No of Credits : 5**

To expose the students to learn the concept of Credit and Risk Management.

To enable the students to know the process of Credit and Risk Management.

### **UNIT I : Introduction**

Bank Credit - Basic Principles and Approach - Three C's - Purpose of lending - Security aspects / Business Experience / Management - Market - Purpose Trading - Manufacturing Service, Agriculture, Personal - Security : Primary - Collateral - Stock, Machinery, Land and Building - Guarantee - Different types of Mortgages - Management/Experience: Business Experience - Technical Qualification - Professional Management - Market : Local

- National - Global - Types of Credit - Demand Loan - Cash Credit - Overdraft - Term Loan  
- Basic Characteristics and difference between the four - Legal and Regulatory Aspect - Legal Documents - Loan Documents - RBI Directives - Various Committees - Tandon - Chore, Nayak and such other Committees - Brief details.

### **UNIT II : Lending Policy**

Lending to Different Customers - Individuals - Partnership - Limited companies - Trust - Association - Legal aspects - Documents to be called for.

### **UNIT III : Loans & Disbursement**

Loan Processing - Sanctioning - Monitoring - Recovering Commercial Loans Activity Based) - Government Sponsored Loans (mostly agricultural, Rural and Weaver section) - Trading: small - Retail - Wholesale - Chain / Supermarket - Manufacturing: Industrial Advances - Service Transport - Telecommunication - Hospital - Hotel. Infrastructure: Power

- Petrol - Port - Agriculture: Crop - Plantation - Well - Motor Pump set - Tractor etc. Miscellaneous : Self - Employed. Business loan (Borrower Based) - Small Business : Self Employed - Transport - Trade - Hotel - Others - Approach - Assessment - Supervision - Recovery Medium and Large Scale: Small Scale Industries - Corporate - Approach - Assessment - Sanction - Disbursement - Follow Up - Recovery Agriculture : Small, Medium and Big Farmers - Short term and Medium term Loans - Corporate Borrowers. Government sponsored : Priority Sector lending - Lead Bank Scheme - Government sponsored loan to Weaver section - Subsidy.

### **UNIT IV : Finance Function**

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

### **UNIT V : N.P.A.**

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

### **Suggested Readings**

1. Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB
2. Indian Institute of Bankers, Special and preferred sector Finance IIB
3. Indian Institute of Bankers, Management and Accounting and Financial Management ,IIB
4. Prudential Accounting Norms and Audit of Banks, Naganatham. M .and Jayaraman.
5. Annual Reports of RBI

### **E-Resources**

[www.federalreserve.gov](http://www.federalreserve.gov)

[www.kpmg.com](http://www.kpmg.com)

[www.bis.org](http://www.bis.org)

[www.counterpartyriskmanagement.org](http://www.counterpartyriskmanagement.org)

## VI SEMESTER

### Core Subject XVII - MARKETING OF BANKING SERVICES

#### Objectives

No of Credits : 4

To make the students understand the concept of role of Banking sector in the services of Banks.

To enable the students to understand the application of Marketing Principles in Banking Sector.

#### UNIT I : Introduction

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

#### UNIT II : Environmental Banking

Environmental Scanning - Assessment and Management of Competition - Macro and Micro factors influencing the market goods and services - Applicability to Banking - Banking regulation and its impact on Bank marketing strategies - Understanding competition - Identification of competition and their focus - Strategic benefits of Good competition - What makes a good competitor?.

#### UNIT III : Consumers on Modern Banking

Customer Need Analysis and Customer Care : Customer Focus - Understanding Customer Need - Customer Care - Consumer motivation and Buying behaviour - Perception / behaviour - Other factors affecting buying behaviour - Decision making process - Individual and Organizational - Selective exposure - Selective distortion - and effect on consumer behaviour.

#### UNIT IV : Marketing & Banking Services

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

#### UNIT V :MIR

Market information Research - Definition of Marketing Research and Market Research - Differences - Contributions of Marketing Research to a Bank - Types of data - Primary and Secondary - Management Information System and Marketing Research - Need for situation analysis - Steps involved in the development of a Situation Analysis - objective, strategies and tactics - sources of information for situation analysis.

#### Suggested Readings

1. Indian Institute of bankers, Marketing of Banking Service, IIB
2. Rajeev, Marketing of Banking Service, MacMillan
3. Morz, Rarph, The formula for successful Marketing, Galotia Publication, 1991
4. Madhukar R.K, Dynamics of Bank Marketing, VBS publishers, 1990
5. Desai, Vasant, Principles of Bank Management, Himalaya Publication, 1993

#### E-Resources

[www.rbi.org](http://www.rbi.org)

[www.vikalpa.com](http://www.vikalpa.com)

[www.academia.edu](http://www.academia.edu)

[www.onlinelibrary.wiley.com](http://www.onlinelibrary.wiley.com)

[www.emeraldinsight.com](http://www.emeraldinsight.com)

## **Core Subject XVIII - TECHNOLOGY IN BANKING**

### **Objectives**

**No of Credits : 4**

To make the students understand the concept of application of Technology in Banking Sector.

To expose the students to learn the role of Technology in Banking Sector.

### **UNIT I : Introduction**

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

### **UNIT II : Electronic Banking**

Signature storage and Display by Electronic Means - Document Handling System and Document Storage and Retrieval System.

### **UNIT III : Electronic Banking Services**

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

### **UNIT IV : Technology in Bank**

Impact of Technology on its employees - Customer services - Management control.

### **UNIT V : Modern Technology in Banking**

Protecting - Confidentiality and Secrecy of Data - Cyber laws and its implications.

### **Suggested Readings**

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

### **E-Resources**

[www.rbi.org](http://www.rbi.org)

[www.idrft.ac.in](http://www.idrft.ac.in)

[www.dnb.co.in](http://www.dnb.co.in)

[www.bankingtech.com](http://www.bankingtech.com)

## **Core Paper XIX - INCOME TAX LAW AND PRACTICE - II**

### **Objectives**

**No of Credits : 5**

To help the students to understand the relevance and significance of Tax.

To Facilitate the students in understanding the various Provisions I.T. Act.

### **UNIT I : Income from Capital Gain**

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

### **UNIT II : Income from other sources**

Computation - Grossing up - Deductions in Computing Income under the head and other related provisions.

### **UNIT III : Clubbing of Incomes and Set off / Carry forward and Set - Off of losses**

Clubbing of Incomes under various situations - Deemed Incomes - Simple Problems on clubbing of incomes - Set off - Carry forward and set off of losses.

### **UNIT IV : Deductions from Gross Income**

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

### **UNIT V : Income Tax Authorities and Procedure of Assessment**

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

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

### **Suggested Readings**

1. Vinod, K. Singhania, Students Guide to Income Tax, Taxman Publications Pvt. Ltd.
2. Mehrotra - Income Tax Law & Accounts, Goyal, Sathiya Bhavan Publications.
3. Gaur & Narang, Income Tax Law & Practice, Kalyani Publishers.
4. Reddy, T.S. & Hariprasad Reddy, Y, Income Tax Theory, Law & Practice, Margham Publications, Chennai.
5. Murthy, A, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai
6. Hariharan N, Income Tax Law & Practice, Vijay Nicole Imprints Pvt. Ltd. Chennai

### **E-Resources**

[www.incometaxindia.gov.in](http://www.incometaxindia.gov.in)

[www.incometaxindiaefiling.gov.in](http://www.incometaxindiaefiling.gov.in)

[www.onlineservices.tin.egov-nsdl.com](http://www.onlineservices.tin.egov-nsdl.com)

## **Core Paper XX- TREASURY MANAGEMENT**

### **Objectives**

**No of Credits : 5**

To facilitate the students to know the concept of Treasury Management

To enable the students to understand the mechanism of Treasury Management

### **UNIT I : Introduction**

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

### **UNIT II : Treasury Management**

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

### **UNIT III : Money Market**

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

### **UNIT IV : Securities**

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

### **UNIT V : Foreign Treasury Management**

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

### **Suggested Readings**

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

### **E-Resources**

[www.treasury-management.com](http://www.treasury-management.com)

[www.searchfinancialapplications.techtarget.com](http://www.searchfinancialapplications.techtarget.com)

[www.svtuition.org](http://www.svtuition.org)

[www.support.treasuryview.com](http://www.support.treasuryview.com)

## **Elective Paper II –CUSTOMER RELATIONSHIP MANAGEMENT**

### **Objectives**

**No of Credits : 5**

To expose the students to learn the role of customers relationship management in the process of communication.

To enable the students to know the concept of CRM

### **UNIT I : Introduction**

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

### **UNIT II : Customer Relationship Management**

CRM - Concept and Approach - CR in Competitive Environment Public Relation and Image Building

### **UNIT III : Banker & Customer**

Banker - Customer Relationship - Retaining and Enlarging Customer Base - Customer services - Quality circle.

### **UNIT IV : Customer Services**

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

### **UNIT V : Marketing**

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

### **Suggested Readings**

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

### **E-Resources**

[www.salesforce.com](http://www.salesforce.com)  
[www.searchcrm.techtarget.com](http://www.searchcrm.techtarget.com)  
[www.managementstudyguide.com](http://www.managementstudyguide.com)