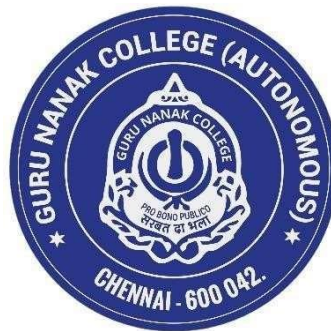


# **GURU NANAK COLLEGE (AUTONOMOUS)**

(Affiliated to University of Madras and Accredited at A++ Grade By NAAC)

Guru Nanak Salai, Velachery, Chennai - 600042



## **SCHOOL OF MANAGEMENT**

### **B.Com. BANK MANAGEMENT**

(SEMESTER PATTERN WITH CHOICE BASED CREDIT SYSTEM)

### **SYLLABUS**

(Effective from 2024-27 batch onwards)

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# **LEARNING OUTCOME BASED CURRICULUM FRAMEWORK**

## **PREAMBLE**

### **1. ABOUT THE PROGRAMME**

B.Com. (Bank Management) The Bachelor of Commerce (Bank Management) is a three-year academic programme designed to provide knowledge and understanding of commerce and management courses with specific emphasis on Banking.

Detailed coverage on Financial accounting, Corporate accounting, Management accounting and Cost accounting are provided. Management subjects such as Principles of Management, Marketing, Entrepreneurial Development and Financial Management provides necessary knowledge and skills with competency to face rapidly growing and changing industry requirements.

The major electives allow the students to develop deeper insight into the related subject areas and the Non-major and Inter-disciplinary electives enables the students to gain an insight into the specific areas of interest.

Exposure is given to the students on various dimensions of Banking through courses like Banking systems, Banking Law and Practice, International Banking, Rural Banking, Corporate and Retail Banking, HRM in Banking Sector, Digital Banking and Cyber Security with the ethics and value system required for the Banking Industry.

Professional Competency is achieved through internship and projects to gain experiential learning.

## **2. VISION**

To achieve and emerge as a department of academic excellence with overall commitment in providing gateway to global professional career to students in the field of Commerce, Management, Law, Tax and related fields along with real time experience and training program, enabling them to transform into successful professionals, with a holistic concern for better life, environment and society.

## **3. MISSION**

1. To impart professional education by maintaining a competitive and strong standard of education in the related fields of Commerce and Management
2. To empower the students to respond to the challenges in the corporate world and fostering innovation by setting standards by molding them into competent professionals.
3. To enable the students to acquire essential knowledge and skills to enhance their potential for employability and entrepreneurial ventures at global level.
4. To focus on holistic development of the students to enable them to be globally competitive and socially responsible with intrinsic values through outreach initiatives.

#### **4. PEOs FOR THE BATCH OF 2024-2027 Batch**

##### **1. Values of Life, Ethics & Social Concern**

The graduates exhibit truth, loyalty, and love as integral moral principles, thereby contributing to a society characterized by enhanced well-being and fundamental goodness in behavior.

##### **2. Employability & Entrepreneurship**

The graduates apply analytical, logical, and critical problem-solving skills in professional contexts, elevating employability and cultivating entrepreneurial capabilities through upskilling.

##### **3. Regional/National/Global Relevance & Competency**

The graduates foster advanced analytical skills and a heightened appreciation for current Regional/National/Global perspectives, enabling informed and sustainable decision-making in a dynamic environment.

##### **4. Skill Enhancement, Self-Directed & Lifelong Learning**

The graduates independently engage in skill-based learning, utilizing infrastructure and opportunities for continuous upskilling, enabling self-evaluation and lifelong excellence attainment.

##### **5. Research Skills & Innovation**

The graduates proficiently apply scientific reasoning, fostering creativity, strategic thinking, and effective problem-solving skills. They demonstrate a core competency in generating innovative ideas for advancements and inventions.

## **5. PROGRAMME OUTCOMES (POs)**

### **PO 1 KNOWLEDGE MANAGEMENT AND PROFESSIONAL COMPETENCY**

To understand the fundamental business concepts including accounting, finance, banking, taxation, marketing and management.

### **PO 2 CRITICAL THINKING AND PROBLEM SOLVING**

To develop critical thinking skills, cultivating the capacity to address challenges and find effective solutions in a business context.

### **PO 3 TEAM WORK AND LEADERSHIP**

To foster the ability to work collaboratively in teams and assume leadership roles.

### **PO 4 COMMUNICATION SKILLS AND DIGITAL LITERACY**

To enhance written and verbal communication skills essential for effective business correspondence and also to be proficient in using relevant business technologies and software.

### **PO 5 MULTICULTURAL ETHICS AND COMPETENCE**

To understand the impact of globalization on business and to develop a sense of Multicultural ethical decision-making in international business environments.

## **6. PROGRAMME SPECIFIC OUTCOMES (PSOs)**

**PSO 1** Acquiring analytical and problem-solving skills in various disciplines of management, business, accounting, tax, finance and law pertaining to banking.

**PSO 2** Providing practical exposure to practices of banking

**PSO 3** Giving Knowledge of various types of banking functions both Domestic and International

**PSO 4** Imparting exposure to functional areas of management with specific emphasis on finances and security analysis

**PSO 5** Presenting knowledge on various functional aspects of business research

**7. PEO – PO MAPPING**

	<b>PEO 1</b>	<b>PEO2</b>	<b>PEO3</b>	<b>PEO4</b>	<b>PEO5</b>
<b>PO 1</b>	3	3	3	3	3
<b>PO 2</b>	3	3	3	3	3
<b>PO3</b>	3	3	3	3	3
<b>PO 4</b>	3	3	3	3	3
<b>PO 5</b>	3	3	3	3	3

**8. PO – PSO MAPPING**

	<b>PO 1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>
<b>PSO 1</b>	3	3	3	3	3
<b>PSO 2</b>	3	3	3	3	3
<b>PSO3</b>	3	3	3	3	3
<b>PSO 4</b>	3	3	3	3	3
<b>PSO 5</b>	3	3	3	3	3



## 9. CHOICE BASED CREDIT SYSTEM (CBCS)

The College follows the CBCS with Grades under the Semester pattern. Each course is provided with a credit point based on the quantum of subject matter, complexity of the content and the hours of teaching allotted. This is done after a thorough analysis of the content of each subject paper by the members of the Board of Studies and with the approval of the Academic Council. Students are also offered a variety of Job oriented Elective, Multidisciplinary skill-based courses as part of the curriculum. Students can earn extra credits by opting for Massive Open Online Courses (MOOCs) and Certificate Courses.

The evaluation method under CBCS involves a more acceptable grading system that reflects the personality of the student. This is represented as Cumulative Grade Point Average (CGPA) and Grade Point Average (GPA) which are indicators of the Academic Performance of the student. It provides students with a scope for horizontal mobility and empowers them with the flexibility of learning at their convenience.

### **ELIGIBILITY FOR ADMISSION**

Candidates admitted to the first year of the UG programme should have passed the higher Secondary Examinations (Academic or Vocational Stream) conducted by the Government of Tamil Nadu or an examination accepted as equivalent thereof by the Syndicate of the University of Madras. Students applying for the PG programme should have taken the UG degree in the relevant subject from a recognized university as per the norms of the University of Madras.

**B.Com. (Hons):** Candidates admitted to the first year of the B.Com. (Hons.) programme should have passed the higher secondary examinations conducted by the Government of Tamil Nadu or an examination accepted as equivalent thereof by the Syndicate of the University of Madras with 75 % cut-off in Commerce/Business studies, Accountancy, Economics and Business Mathematics/Mathematics.

**MBA:** The basic requirement for admission to the MBA programme is a Bachelor's degree in any discipline with a minimum of 50% marks in aggregate and satisfactory test score in MAT Entrance Test conducted by AIMA, New Delhi / TANCET for MBA conducted by Government of Tamil Nadu / CAT / XAT or any other approved MBA Entrance Tests.

**MCA:** Only those candidates who have passed B.C.A/B.Sc. in Computer Science or any other equivalent degree OR passed B.Sc./B.Com/BA with Mathematics at 10 + 2 level or at graduation level (with Optional bridge course in Mathematics), provided they have undergone the course under 10+2+3 pattern and obtained at least 50% of marks (45 % marks in case of candidates belonging to reserved category) in the qualifying examination shall be eligible for admission to the M.C.A. Programme.

### **DURATION OF THE COURSE**

The UG programme is of three years duration with six semesters and the PG programme is of two years duration with four semesters. The period from June to November is termed as the odd semester and the period from December to April is referred to as the even semester. Each semester must compulsorily have 90 working days before the students appear for the final End Semester Exam.

### **COURSE OF STUDY**

The main course of study for the Bachelor's Degree shall consist of the following:

Foundation Courses

**PART - I:** Tamil/ Hindi /Sanskrit/French

**PART - II:** English

Core Courses

**PART - III:** Consisting of (a) Main subject (b) Allied Subjects (c) Elective subjects related to the main subject of study and project work.

**PART – IV:** Those who have not studied Tamil up to XII standard and have taken a non- Tamil language under Part – I, shall opt for Basic Tamil in the first two semesters.

Those who have studied Tamil up to XII standard, and taken a non -Tamil language under Part – I, shall opt for Advanced Tamil in the first two semesters.

Others, who do not come under either of the clauses mentioned above, can choose a Non-Major Elective (NME) in the first two semesters.

Soft Skills (I, II, III & IV Semesters)

Self-Study (Compulsory) Course (III Semester)

Environmental Studies (IV Semester)

Value Education (V Semester)

Summer Internship (After IV Semester)

**PART - V:** Compulsory Extension Services

A Student shall be awarded one credit for compulsory extension service. A student must enroll in NSS / NCC /Sports & Games/ Citizen Consumer Club / Enviro Club or any other service organization in the College and should put in compulsory minimum attendance of 40 hours, which shall be duly certified by the Principal of the College. If a student lacks 40 hours compulsory minimum attendance in the extension services in any Semester, s/he shall have to compensate the same, during the subsequent Semesters.

**COURSE STRUCTURE**

The UG programme consists of 15-19 Core courses with 3-4 credits for each paper, 3 Elective courses and 4 Allied courses with 4-5 credits for each paper in addition to 4 Soft Skill courses with two credits each. Internship as a compulsory component carries 2 credits. The B.Com. (Hons) course has 31 core courses of 4 credits each and project with 8 credits.

The MBA programme has 15 core courses including project work with 4 credits, 6 elective courses with 3 credits, 2 extra disciplinary courses with 3 credits, Four Soft Skill courses with two credits each.

The MCA programme has 15 core courses of 2-4 credits, 5 Elective courses of 3 credits, 2 Extra-disciplinary courses of 3 credits and a project work of 17 credits.

Internship training is a compulsory component for all the UG & PG programmes.

The details of the course structure are given in the following program wise table:

## 10. Consolidated Credit Structure for all the 3 years

Course Component		No. of Courses	Credits
Part I	Language	2	6
Part II	English	2	6
Part III	Core	19	76
	Allied	4	20
	Elective	3	15
Part IV	NME	2	4
	Soft Skills	4	8
	EVS	1	2
	Value Education	1	2
	Internship	1	2
	Self-study course	1	2
Part V	Extension activity	1	1
<b>Total</b>		<b>41</b>	<b>144</b>

## 11. Credit Distribution for Each Semester:

Semester	Part	Course Component	Name of the Course	Credits	Hour/Week	CIA	ESE	Total
I	I	Language I	Language I	3	6	50	50	100
	II	English I	English I	3	4	50	50	100
	III	Core I	Fundamentals of Financial Accounting	4	5	50	50	100
		Core II	Principles of Management (Common to BBA, B.Com Gen, A&F, MM, BM & ISM)	4	5	50	50	100
		Allied I	Introduction to Banking system	5	6	50	50	100
	IV	NME I	Basic Tamil/Advanced Tamil/Office Management and Administration	2	2	50	50	100
		Soft Skills I	Communication Skills and Personality Development Skills	2	2	50	50	100
<b>Total</b>				<b>23</b>	<b>30</b>	<b>350</b>	<b>350</b>	<b>700</b>
II	I	Language II	Language II	3	4	50	50	100
	II	English II	English II	3	4	50	50	100
	III	Core III	Cost and Management Accounting	4	5	50	50	100
		Core IV	Banking Law and Practice	4	5	50	50	100
		Allied II	Monetary Economics	5	6	50	50	100
	IV	NME II	Basic Tamil II/Advanced Tamil/Financial Literacy	2	2	50	50	100
		Soft Skills II	Interview Skills and Resume Writing	2	2	50	50	100
<b>Total</b>				<b>23</b>	<b>30</b>	<b>350</b>	<b>350</b>	<b>700</b>
III	III	Core V	Company Accounts	4	6	50	50	100
		Core VI	International Banking	4	6	50	50	100
		Core VII	Business Communication (Common to BBA, B.Com Gen, A&F, MM, BM & ISM)	4	5	50	50	100

		Core VIII	Legal Aspects of Business (Common to BBA, B.Com Gen, A&F, MM, BM & ISM)	4	5	50	50	100
		Allied III	Statistics and Operations Research - I	5	6	50	50	100
	IV	Soft Skills III	Digital Proficiency and Multimedia Skills	2	2	50	50	100
		Self Study (Compulsory Course) ANY ONE	Indian Heritage and Knowledge System  <b>OR</b> Contemporary World and Sustainable Development	2	-	-	100	100
<b>Total</b>				<b>25</b>	<b>30</b>	<b>300</b>	<b>400</b>	<b>700</b>
IV	III	Core IX	Corporate and Retail Banking	4	5	50	50	100
		Core X	Financial Management (Common to BBA,B.Com Gen, A&F, CS, MM, BM & ISM)	4	5	50	50	100
		Core XI	Indirect Tax	4	5	50	50	100
		Core XII	Merchant Banking and Financial Services	4	5	50	50	100
		Allied IV	Statistics and Operations Research - II (Common to BBA,B.Com Gen, A&F, CS, MM, BM & ISM)	5	6	50	50	100
	IV	Soft Skills IV	Foundations of Quantitative Aptitude	2	2	50	50	100
		EVS	Environmental Studies	2	2	50	50	100
<b>Total</b>				<b>25</b>	<b>30</b>	<b>350</b>	<b>350</b>	<b>700</b>
V	III	Core XIII	Business Research (Common to BBA and B.Com BM)	4	6	50	50	100
		Core XIV	Entrepreneurial Development (Common to BBA, B.Com Gen, A&F, CS, MM, BM & ISM)	4	6	50	50	100
		Core XV	Direct Tax	4	6	50	50	100
		Core XVI	Practical Auditing (Common to BBA, B.Com Gen, A&F, CS, MM, BM & ISM)	4	6	50	50	100
		Elective - I IDE	Personal Investment Planning	5	5	50	50	100
	IV	Value Education	Value Education	2	1	50	50	100
		Internship	Internship	2	-	-	-	-
<b>Total</b>				<b>25</b>	<b>30</b>	<b>300</b>	<b>300</b>	<b>600</b>

VI	III	Core XVII	Digital Banking and Cyber Security	4	6	50	50	100
		Core XVIII	Rural Banking	4	6	50	50	100
		Core XIX	Marketing Management of Banking Services	4	6	50	50	100
		Elective II	Human Resource Management in Banking Sector	5	6	50	50	100
		Elective III	Project	5	6	-	100	100
	V	Extension activity	Participation in NSS/NCC/ Enviro Club, etc.	1	-	-	-	-
<b>Total</b>				<b>23</b>	<b>30</b>	<b>200</b>	<b>300</b>	<b>500</b>
<b>Grand Total</b>				<b>144</b>	<b>180</b>	<b>1500</b>	<b>2200</b>	<b>3700</b>

## EXAMINATION

Continuous Internal Assessment (CIA) will be for 50 percent and End Semester Examination (ESE) will be for 50 percent.

### Continuous Internal Assessment (CIA)

Every semester will have a mid-semester examination which will be conducted on completion of 45 working days in each semester. A Model exam for three hours duration will be conducted on completion of 80 working days in each semester. For the courses coming under Part IV, ESE will be conducted in MCQ pattern. Internship credits will be given in semester V after verification of documents by the respective Heads.

The schedule for these tests is as follows:

CIA	Schedule	Syllabus Coverage
Mid Semester Examination	After <b>45</b> working days of the Semester	60%
Model Examination	After <b>80</b> working days of the Semester	95%

The components for the CIA (Theory & Practical) are as follows:

<b>Internal Components</b>			
<b>Assessment Type</b>	<b>Nature</b>	<b>Maximum Marks</b>	<b>% of Weightage</b>
CIA	Mid Semester Examination	50	10
Model	Model Examination	100	10
	Assignment		10
	Class activities		15
	Attendance		5
<b>Total</b>			<b>50</b>

The class activity relates to a programme of accepted innovative techniques such as Seminar, Quiz, Portfolio creation, PowerPoint presentation, Objective tests, Role play, Group discussion, Case Study etc. The mode of evaluation of the class activity will be fixed before the commencement of the semester and an approval will be obtained from the Head of the programme/wing. The students will be informed of the various methods of evaluation once the semester begins.

A record of all such assessment procedures will be maintained by the department and is open for clarification. Students will have the right to appeal to the Principal in case of glaring disparities in marking. CIA marks for practical subjects will be awarded by the respective faculty based on the performance of the student in the model practical examination, observation notebook, submission of record books, regularity and attendance for the practical classes. The attendance particulars for practical classes will be maintained by the concerned faculty. The marks for attendance will be awarded as per the following:

<b>Percentage of General Attendance</b>	<b>Marks Awarded</b>
90-100	5
75-89	4
60-74	3
<60	0



## End Semester Examinations (ESE)

After the completion of a minimum of 90 working days each semester, the End Semester Examinations will be conducted. Examinations for all UG and PG programmes will be held for all courses in November/December and April/May. Practical examinations will be conducted only during the end of the odd / even semester before, during or after the commencement of the theory exam. The schedule for ESE Practicals will be notified by the Controller of Examinations in consultation with the Dean (Academics)

### Mode of Evaluation

#### MODE OF EVALUATION

Methods of Evaluation	Components	Marks
Internal Evaluation	Mid Semester Examination (10)	50 Marks
	Model Examination (10)	
	Assignment (10)	
	Class Activity (15)	
	Attendance (5)	
External Evaluation	End Semester Examination	50 Marks
<b>Total</b>		<b>100 Marks</b>

#### METHOD OF ASSESSMENT

<b>Remembering (K1)</b>	<ul style="list-style-type: none"><li>The lowest level of questions requires students to recall information from the course content</li><li>Knowledge questions usually require students to identify information in the textbook.</li><li>Suggested Keywords: <b>Choose, Define, Find, How, Label, List, Match, Name, Omit, Recall, Relate, Select, Show, Spell, Tell, What, When, Where, Which, Who, Why</b></li></ul>
<b>Understanding (K2)</b>	<ul style="list-style-type: none"><li>Understanding of facts and ideas by comprehending organizing, comparing, translating, interpolating and interpreting in their own words.</li><li>The questions go beyond simple recall and require students to combine at altogether</li><li>Suggested Keywords: <b>Classify, Compare, Contrast, Demonstrate, Explain, Extend, Illustrate, Infer, Interpret, Outline, Relate, Rephrase, Show, Summarize, Translate</b></li></ul>
<b>Application (K3)</b>	<ul style="list-style-type: none"><li>Students have to solve problems by using / applying a concept learned in the classroom.</li><li>Students must use their knowledge to determine an exact response.</li><li>Suggested Keywords: <b>Apply, Build, Choose, Construct, Develop, Experiment with, Identify,</b></li></ul>

	<b>Interview, Make use of, Model, Organize, Plan, Select, Solve, Utilize</b>
<b>Analyze (K4)</b>	<ul style="list-style-type: none"> <li>Analyzing the question is one that asks the students to breakdown something into its component parts.</li> <li>Analyzing requires students to identify reasons causes or motives and reach conclusions or generalizations.</li> <li>Suggested Keywords: <b>Analyze, Assume, Categorize, Classify, Compare, Conclusion, Contrast, Discover, Dissect, Distinguish, Divide, Examine, Function, Inference, Inspect, List, Motive, Relationships, Simplify, Survey, Take part in, Test for, Theme</b></li> </ul>
<b>Evaluate (K5)</b>	<ul style="list-style-type: none"> <li>Evaluation requires an individual to make judgment on something.</li> <li>Questions to be asked to judge the value of an idea, a character , a work of art, or a solution to a problem.</li> <li>Students are engaged in decision-making and problem–solving.</li> <li>Evaluation questions do not have single right answers.</li> <li>Suggested Keywords: <b>Agree, Appraise, Assess, Award, Choose, compare, Conclude, Criteria, Criticize, Decide, Deduct, Defend, Determine, Disprove, Estimate, Evaluate, Explain, Importance, Influence, Interpret, Judge, Justify, Mark, Measure, Opinion, Perceive, Prioritize, Prove, Rate, Recommend, Rule on, Select, Support, Value</b></li> </ul>
<b>Create (K6)</b>	<ul style="list-style-type: none"> <li>The questions of this category challenge students to get engaged in creative and original thinking.</li> <li>Developing original ideas and problem solving skills</li> <li>Suggested Keywords: <b>Adapt, Build, Change, Choose, Combine, Compile, Compose, Construct, Create, Delete, Design, Develop, Discuss, Elaborate, Estimate, Formulate, Happen, Imagine, Improve, Invent, Make up, Maximize, Minimize, Modify, Original, Originate, Plan, Predict, Propose, Solution, Solve, Suppose, Test, Theory</b></li> </ul>

# **SEMESTER-I**

<b>PROGRAMME: B.COM BANK MANAGEMENT</b>	<b>BATCH: 2024-27</b>
<b>PART: III</b>	<b>COURSE COMPONENT: CORE - I</b>
<b>COURSE NAME: FUNDAMENTALS OF FINANCIAL ACCOUNTING</b>	<b>COURSE CODE</b>
<b>SEMESTER: I</b>	<b>MARKS: 100</b>
<b>CREDITS: 4</b>	<b>TOTAL HOURS: 75</b>
<b>THEORY &amp; PROBLEM</b>	

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Depreciation, Departmental, Branch & Hire Purchase Accounting and Partnership Accounts

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Comprehend the basics of Indian Accounting Standards, compute Depreciation and Bank Reconciliation Statement
2. Compute Departmental accounting and Branch accounts
3. Demonstrate Hire purchase and Instalment system
4. Compute the accounting of Admission of partners
5. Compute the accounting of Retirement, Death and insolvency of partners

### **UNIT I**

**(17 Hours)**

Meaning and Scope of Accounting - Branches of Accounting – Objectives of Accounting – Brief outline on Indian Accounting Standards & AI in Accounting -Depreciation - Meaning – Causes – Difference among Depreciation, Amortization and Depletion - Concept of Depreciation – Different Methods of Depreciation-providing depreciation as per Indian Accounting Standard – Straight Line Method and Written Down Value Method (Change in method excluded). Bank Reconciliation statement.

### **UNIT II**

**(17 Hours)**

Departmental Accounting need, features, Basis of Apportionment of Expenses, treatment of Inter-Departmental Transfers at cost or Selling Price –Treatment of Expenses that cannot be apportioned – Preparation of Departmental profit and loss account - Branch Accounts – Dependent Branches – Debtors System - Goods invoiced at cost and Invoice price - Stock & Debtors System –Goods invoiced at cost and Invoice price.

### **UNIT III**

**(15 Hours)**

Hire-purchase and Instalment System – Default and repossession – Installment Purchase System. (Excluding “Hire Purchase Trading A/c”)

**UNIT IV****(14 Hours)**

Partnership Accounts – Admission of a Partner- Adjustment in the profit sharing ratio – Adjustment for Goodwill –Application of Accounting Standard (AS) 10 – Revaluation of assets & Liabilities –Adjustment of capitals.

**UNIT V****(12 Hours)**

Retirement of a Partner – Profit sharing ratio–Treatment of goodwill on retirement/death of a partner- Death of a Partner – mode of payment, Joint Life Policy. Dissolution of partnership – Insolvency of a partner (application of Indian Partnership Act, 1932) – Insolvency of all partners– gradual realization of asset and piecemeal distribution.

**THEORY 20%****PROBLEMS 80%****RECOMMENDED TEXTBOOKS:**

1. Reddy T.S. & Murthy. A, 2007, Financial Accounting, Margham Publications, Chennai, 5<sup>th</sup> edition.
2. Gupta R.L. and Gupta V.K., 2005, Financial Accounting, Sultan Chand & Sons, New Delhi, 6<sup>th</sup> edition.
3. Dr. S. Manikandan, Financial Accounting, Scitech Publications, Chennai.

**REFERENCE BOOKS**

1. Goel. D.K and Shelly Goel, 2018, Financial Accounting, Arya Publications, 2<sup>nd</sup> edition.
2. Jain.S.P & Narang.K, 1999, Financial Accounting, Kalyani Publishers, Ludhiana, 4<sup>th</sup> edition.
3. Rakesh Shankar. R& Manikandan. S, Financial Accounting, SCITECH, 3<sup>rd</sup> edition.
4. Shukla & Grewal, 2002, Advanced Accounting, Sultan Chand & Sons, New Delhi, 15<sup>th</sup> edition.
5. Tulsian P.C., 2006, Financial Accounting, Pearson Education.

**E-LEARNING RESOURCES**

1. <https://www.accountingtools.com/articles/2017/5/15/basic-accounting-principles>
2. [https://en.wikipedia.org/wiki/Single-entry\\_bookkeeping\\_system](https://en.wikipedia.org/wiki/Single-entry_bookkeeping_system)
3. <https://www.profitbooks.net/what-is-depreciation/>
4. <https://books.google.co.in/books?isbn=8126909935>
5. <https://books.google.co.in/books?isbn=9966254455>
6. <https://books.google.co.in/books?isbn=0470635290>

**GUIDELINES TO THE QUESTION PAPER SETTERS**  
**QUESTION PAPER PATTERN**

<b>SECTION</b>	<b>QUESTION COMPONENT</b>	<b>NUMBERS</b>	<b>MARKS</b>	<b>TOTAL</b>
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 2 out of 4 questions	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

**BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS**

<b>UNITS</b>	<b>SECTION A</b>		<b>SECTION B</b>		<b>SECTION C</b>	
	<b>THEORY</b>	<b>PROBLEM</b>	<b>THEORY</b>	<b>PROBLEM</b>	<b>THEORY</b>	<b>PROBELM</b>
<b>I</b>	2	-	1	1	-	1
<b>II</b>	2	-	-	1	-	1
<b>III</b>	2	-	-	1	-	1
<b>IV</b>	3	-	1	1	-	-
<b>V</b>	3	-	-	1	-	1
<b>TOTAL</b>	12	-	2	5	-	4
<b>SECTION A - 12</b>			<b>SECTION B - 7</b>		<b>SECTION C - 4</b>	

**PSO - CO MAPPING**

	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO5</b>
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Comprehend the basics of Indian Accounting Standards, compute Depreciation and Bank Reconciliation Statement	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Compute Departmental accounting and Branch accounts	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate Hire purchase and Instalment system	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Compute the accounting of Admission of partners	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Compute the accounting of Retirement, Death and insolvency of partners	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - II</b>
COURSE NAME	<b>PRINCIPLES OF MANAGEMENT</b>	COURSE CODE	
SEMESTER	<b>I</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>

**(Common to B.Com (GEN), B.Com (BM), B.Com (MM), B.Com (AF), B.Com (ISM), BBA)**

## **COURSE OBJECTIVE**

To enable the students to acquire knowledge on principles, concepts and functions of management and inherit the importance of decision making

## **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Comprehend the basic functions of management, its theories and the application of management in the various functional areas.
2. Understand the core function of planning, its types and the decision-making process.
3. Get an overview on organizing function, types of organisational structure and bases of departmentation.
4. Know the importance of staffing, directing and styles of leadership.
5. Obtain a complete understanding of the need for coordination, its types, and the control process

## **UNIT I**

**(20 Hours)**

Management: Importance–Definition–Functions of Management: POLC framework- Role and Functions of Managers– Managerial skills–Levels of Management–Application of management in various functional areas - Production, Accounting, Finance, Marketing and Personnel Management. Evolution of management, Administrative Management by Henri Fayol - Scientific Management by F.W. Taylor - Human Relations Management by Elton Mayo -Modern Management by Peter Drucker.

## **UNIT II**

**(15 Hours)**

Planning- Definition, Objectives of planning - Importance of Planning- Types of Plans–Decision making: Nature and Significance-Process of Decision Making-Types of Decisions making.

## **UNIT III**

**(20 Hours)**

Organizing– Meaning and definition of Organizing, Importance of Organizing, and Principles of Organizing. Types of organizational structure- Line organizational structure- Staff organizational



structure-line and staff– Divisional Organization structure, Product/ Project organizational structure, Matrix Organizational Structure and Hybrid Organizational Structure–Bases of Departmentation-Departmentation by functions, Departmentation by products, Departmentation by territories, Departmentation by customers, Departmentation by process.

#### **UNIT IV**

**(10 Hours)**

Staffing– Meaning, Importance-Staffing Process, Benefits. Directing-Meaning-Importance of Directing- Leadership - Styles of leadership- Authoritative leadership(Autocratic),(Democratic)-(Laissez-faire) Leadership, Transformational leader and Transactional leadership

#### **UNIT V**

**(10 Hours)**

Co-ordination: Meaning-Need for Co - ordination, Types of co-ordination, Essential requisites for excellent co-ordination. Controlling: Meaning and Importance, Functions of Controlling, Process of controlling and types of Control -Introduction to MIS.

#### **RECOMMENDED TEXTBOOKS:**

1. C.B. Gupta, Management Theory & Practice-Sultan Chand & Sons New Delhi, 16<sup>TH</sup> Edition.
2. L.M. Prasad, Principles & Practice of Management – Sultan Chand & Sons- New Delhi, 8<sup>th</sup> Edition
3. A Text Book of Principles of Management, G. Ramesh, Dhanam Publications, Velachery, Chennai, Second Revised Edition, July 2023.

#### **REFERENCE BOOKS**

1. P.C.Tripathi & P.N Reddy, Principles of Managements – Tata Mc. GrawHill- New Delhi, 5<sup>th</sup> Edition
2. Weihrich and Koontz, Management – A Global Perspective, 8<sup>th</sup> Edition.
3. N. Premavathy, Principles of Management – Sri Vishnu Publication–Chennai 8<sup>th</sup> Edition
4. J. Jayashankar, Business Management – Margham Publications – Chennai

#### **E-LEARNING RESOURCES**

1. <http://www.12manage.com>
2. <http://www.businessballs.com>
3. [https://www.tutorialspoint.com/management\\_principles/management\\_principles\\_tutorial.Pdf](https://www.tutorialspoint.com/management_principles/management_principles_tutorial.Pdf)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	1
II	2	1	1
III	3	1	2
IV	2	2	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	2	2	2	3
<b>CO 3</b>	3	2	2	2	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	2
<b>Average</b>	3	2.16	2.16	2.16	3

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Comprehend the basic functions of management, its theories and the application of management in the various functional areas.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Understand the core function of planning, its types and the decision-making process.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Get an overview on organizing function, types of organisational structure and bases of departmentation.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Know the importance of staffing, directing and styles of leadership	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Obtain a complete understanding of the need for coordination, it's types, and the control process	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ALLIED - I</b>
COURSE NAME	<b>INTRODUCTION TO BANKING SYSTEM</b>	COURSE CODE	
SEMESTER	<b>I</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Banking systems in India

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Outline the basics of Banking Regulation Act and the Indian Banking System
2. Discuss the function of RBI, Commercial banks and NBFCs.
3. Analyse the functions and operations of All India Development Banks
4. Explain the objectives, functions and role of State level banks
5. Demonstrate the role of NABARD in agricultural development

### **UNIT I**

**(20 Hours)**

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection) – Importance of Banking, Indian Banking System – Central Banking – Evolution –Definition–Concepts –Reserve Bank of India–Functions–Credit Creation and Credit Control.

### **UNIT II**

**(20 Hours)**

Commercial Banks – Meaning – Functions – Management and Investment Policies of Commercial Banks – Recent Trends in Indian Commercial Banks – Major difference between common Banking terms– Bank Vs. NBFC–Central Banks Vs Commercial Banks–Bank Rate Vs Repo Rate – CRR.

### **UNIT III**

**(18 Hours)**

All India Development Banks– Concepts – Objectives and functions of All India Development Banks, Operational and Promotional Activities of All India Development Banks.

**UNIT IV****(17 Hours)**

State Development Banks – Objectives, Functions and Role of State level banks – State Financial Corporations – Development Banks in Industrial financing

**UNIT V****(15 Hours)**

Introduction to NABARD - Role of NABARD – SBI and Cooperatives – Commercial Banks and Cooperative Credit–Primary Cooperative Banks–Structure–Constitution–Objectives and functions.

**RECOMMENDED TEXTBOOKS:**

1. Khan M.Y. Indian Financial System: Theory and Practice, Vikas Publishing House, New Delhi.
2. Kapila, Rajand Kapila, Money, Banking and Financial Sector Reforms in India
3. K.P.M.Sundarm, Money, Banking & International Trade, Sultan Chand & Sons, New Delhi.
4. S.V. Vasudevan, Theory of Banking, S.Chand & Company Ltd., New Delhi

**REFERENCE BOOKS**

1. B.S.Raman, 2010, Banking Theory Law and Practice United Publishers First Edition
2. M.C.Vaish, Money, Banking Trade and public Finance, 3<sup>rd</sup> Updated Edition.

**E-LEARNING RESOURCES**

1. [Digital Bank: Strategies to launch or become a digital bank-Google Books](#)
2. [Digital Banking and Cyber Security-Google Books](#)

**GUIDELINES TO THE QUESTION PAPER SETTERS**  
**QUESTION PAPER PATTERN**

<b>SECTION</b>	<b>QUESTION COMPONENT</b>	<b>NUMBERS</b>	<b>MARKS</b>	<b>TOTAL</b>
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

**BREAK UP OF QUESTIONS FOR THEORY**

<b>UNITS</b>	<b>SECTION A</b>	<b>SECTION B</b>	<b>SECTION C</b>
I	2	1	1
II	2	1	1
III	3	1	2
IV	2	2	1
V	3	2	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

**PSO - CO MAPPING**

	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO5</b>
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Outline the basics of Banking Regulation Act and the Indian Banking System	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO2</b>	Discuss the function of RBI, Commercial banks and NBFCs.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Analyse the functions and operations of All India Development Banks	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Explain the objectives, functions and role of State level banks	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Demonstrate the role of NABARD in agricultural development	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>NME I</b>
COURSE NAME	<b>OFFICE MANAGEMENT AND ADMINISTRATION</b>	COURSE CODE	
SEMESTER	<b>I</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamentals of office management

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Acquire knowledge on office functioning and procedures.
2. Understand the structure of maintaining the records.
3. Apply the concepts in the preparation of official documents.
4. Apply the basic concepts on usage of Modern office appliances
5. Understand the scientific analysis in office management

#### **UNIT I**

**(6 Hours)**

Office Organisation: Office Service – Functions of office – The Organisation of an office – The centralization of office service – Typing services – Filing Services – Duplicating Services and Other Services –Accounting & Cost Accounting Services.

#### **UNIT II**

**(6 Hours)**

Office Location and Layout: Office Working environment and Furniture – Office work measurement and Standardisation – Office work Individual jobs and Control.

#### **UNIT III**

**(6 Hours)**

Methods of Obtaining Data and Report Writing: Collection of Data, Preparation of Questionnaire –Office Reports–Routine Reports – Special Reports – Report Writing –Style of Report – Essentials of Good Report. Maintenance of Official records and documentation

#### **UNIT IV**

**(6 Hours)**

Personnel Management: The Office worker and his job – Employment of Clerical workers – Employee Testing – Training of Clerical employees– Scientific Analysis.

#### **UNIT V**

**(6 Hours)**

Modern Office: Modern Office Management–Office Appliances – Factors in Selecting office Machines–Important Labour saving Appliances.

**THEORY 100%**



## **RECOMMENDED TEXTBOOKS:**

1. G.Mills & O.Standing ford, 1972, Office Administration, Pitman Paper Works,
2. Dr T. S. Devanarayanan, N.S. Raghunathan, 2008, Office Management, Margham Publications,
3. Theory of Banking, S.Chand & Company Ltd., New Delhi

## **REFERENCE BOOKS**

1. B.N.Tandon, (1983) Manual of Office Management & Correspondence, S. Chand & Co., Ltd.
2. Leffing well and Robinson, (1996) Text book of Office Management, T.M.H.Edition.
3. R.S.N.Pillai & Bagavathi, Commercial Correspondence & Office Management, S. Chand & Company Ltd., New Delhi.

## **E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Office\\_Management/uy4rDAAAQBAJ?hl=en&gbpv](https://www.google.co.in/books/edition/Office_Management/uy4rDAAAQBAJ?hl=en&gbpv)
2. [https://www.google.co.in/books/edition/Administrative\\_Office\\_Management\\_Complet/Jbg8AAAAQBAJ?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover](https://www.google.co.in/books/edition/Administrative_Office_Management_Complet/Jbg8AAAAQBAJ?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover)
3. [https://www.google.co.in/books/edition/Office\\_Organisation\\_And\\_Management/NUppnBmogqUC?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover](https://www.google.co.in/books/edition/Office_Organisation_And_Management/NUppnBmogqUC?hl=en&gbpv=1&dq=OFFICE+MANAGEMENT&printsec=frontcover)

## **GUIDELINES TO THE QUESTION PAPER SETTERS QUESTION PAPER PATTERN**

**Question paper pattern - MCQs**

**Multiple Choice Questions**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>SOFT SKILLS-I</b>
COURSE NAME	<b>COMMUNICATION SKILLS AND PERSONALITY DEVELOPMENT SKILLS</b>	COURSE CODE	
SEMESTER	<b>I</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>

### **COURSE OBJECTIVE**

To build communication skills for personal and professional development

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Students will demonstrate the ability to actively listen to others, understand diverse perspectives, and paraphrase key points accurately, enhancing their comprehension skills in various personal and professional contexts.
2. Students will be able to articulate thoughts, ideas, and information clearly and concisely, using appropriate language and structure to convey messages effectively in both written and verbal communication
3. Students will develop confidence in expressing opinions, asserting boundaries, and advocating for themselves and others, leading to enhanced self-assurance and effectiveness in interpersonal and group communication.
4. Students will learn to adapt their communication style and approach based on the audience, context, and purpose of communication, fostering flexibility and versatility in interacting with diverse individuals and groups.
5. Students will acquire techniques for resolving conflicts, managing disagreements, and negotiating mutually beneficial outcomes through effective communication strategies, promoting constructive problem-solving and collaboration in personal and professional settings.

### **UNIT I Types of Communication**

**(6 Hours)**

Verbal Communication - Nonverbal Communication - Visual Communication - Written Communication - Interpersonal Communication - Group Communication - Mass Communication - Digital Communication- Barriers – Language- Cultural- Psychological- Semantic-Technological Barriers

**UNIT II Etiquette & Ethical Practices in Communication (6 Hours)**

Active Listening - Respectful Language - Clarity and Conciseness – Truthfulness-Professionalism-Tone -Timeliness - Constructive Feedback - Confidentiality - Cultural Sensitivity - - Emotional Intelligence-Social Intelligence- Social Etiquettes-Accountability

**UNIT III Self Actualization (6 Hours)**

SWOC Analysis- Self Regulation-Self Evaluation, Self-Monitoring, Self- Criticism, Self-Motivation, Self-awareness and Reflection:

**UNIT IV Leadership and Teamwork (6 Hours)**

Leadership Skills: Leadership styles-Goal-setting and decision-making- Motivation and influence- Team Dynamics: Team building activities- Conflict resolution- Collaborative problem-solving

**UNIT V Stress and Time Management (6 Hours)**

Definition of Stress, Types of Stress, Symptoms of Stress, Stress coping ability, Stress Inoculation Training, Time Management and Work-Life Balance: Self-discipline Goal-setting

**RECOMMENDED TEXTBOOKS:**

1. Goleman, Daniel (2006) *Emotional Intelligence*, Bantam Books
2. Linden, Wolfgang (2004) *Stress Management- From Basic Science to Better Practice*- University of British Columbia, Vancouver, Canada.
3. Hasson, Gill (2012) *Brilliant Communication Skills*. Great Britain: Pearson Education.
4. Monippally, Matthukutty, M. *Business Communication Strategies*. New Delhi: Tata McGraw-Hill Publishing Company Ltd., 2001.
5. Raman, Meenakshi & Sangeetha Sharma (2011) *Communication Skills*, Oxford University Press.

**REFERENCE BOOKS**

1. N.Krishnaswamy *Current English for College* (1st Edition) - Trinity Press
2. Wood, Julia T (2015) *Interpersonal Communication: Everyday Encounters* 8th Edition,Cengage Learning.

**E-LEARNING RESOURCES**

1. <http://www.albion.com/netiquette/corerules.html>
2. <http://www.englishdaily626.com/c-errors.php>
3. <https://www.helpguide.org/articles/relationships-communication/nonverbal-communication.htm>
4. <https://www.communicationtheory.org/verbal-vs-non-verbal-communication-with-examples/>
5. <https://letstalkscience.ca/educational-resources/backgrounders/digital-citizenship-ethics>
6. <https://www.switchboard.app/learn/article/teamwork-leadership-skills>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 5 out of 7 questions (answer in 50 words)	1-7	2	<b>10</b>
<b>B</b>	Answer any 4 out of 6 questions (answer in 300 words)	8-13	5	<b>20</b>
<b>C</b>	Answer any two (Internal Choice)	14-15	10	<b>20</b>
	Internal & Viva Voce		50	<b>50</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	----
II	2	1	1
III	1	1	1
IV	1	1	1
V	1	1	1
<b>TOTAL</b>	<b>7</b>	<b>6</b>	<b>4</b>
<b>SECTION A - 7</b>		<b>SECTION B - 6</b>	<b>SECTION C - 4</b>

# **SEMESTER-II**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE III</b>
COURSE NAME	<b>COST &amp; MANAGEMENT ACCOUNTING</b>	COURSE CODE	
SEMESTER	<b>II</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY &amp; PROBLEM</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Materials, Labour & Overheads, Comparative, Commonsize, Trend Analysis, Budgets and Marginal Costing

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Acquaint with the basic concepts and tools of Cost and Management Accounting
2. Understand Material, Labour and Overheads concepts and its application for decision making
3. Analyse the various types of financial statements
4. Synthesize related information and evaluate options for most logical and optimal solution such that they would be able to predict and control cost incurrence and improve results
5. Understand the concepts of Marginal costing and importance of Ratio analysis

### **UNIT I**

**(15 Hours)**

Management and Cost Accounting: Meaning - Nature, scope and functions of Cost and management accounting - Role of management accounting in decision making; Management Accounting vs. Financial Accounting Vs Cost Accounting –tools and techniques of Cost and Management Accounting. Simple Cost sheets – cost sheet with details of overheads –Stock of work in progress and finished goods, sales price computation - tenders and quotations

### **UNIT II**

**(15 Hours)**

Material Control - Storing of Materials - Issue of Materials. Labour cost - Computation and control. Time keeping, Methods of wage payment –Time rate and piece rate system. Pay roll procedures – Idle time and overtime. Overheads - Classification, Allocation, Apportionment and control of overheads -Manufacturing, Administration, Selling and Distribution (Primary and Secondary Distribution) Computation of Machine Hour Rate.

### **UNIT III**

**(10 Hours)**

Financial statements- meaning and types of financial statements - objectives and methods of financial statements analysis comparative, common size statements and Trend analysis.

**UNIT IV****(20 Hours)**

Budgets and Budgetary Control – Meaning – objectives – advantages – Limitations –Installations of Budgetary control system – Classifications of Budgets based on Time, Functions and Flexibility. Preparation of Budgets (Raw Material Purchase Budget, Production, Sales, Fixed and Flexible, Cash Budget)

**UNIT V****(15 Hours)**

Marginal Costing Techniques – BEP – CVP Analysis. Ratio Analysis – Interpretation, benefits and limitations - Classification of ratios –Liquidity, Profitability and turnover ratios.

**THEORY 20%****PROBLEM 80%****RECOMMENDED TEXTBOOKS:**

1. Jain S.P. and Narang K.L., Cost Accounting, Kalyani Publishers, Ludhiana, Eighth Edition
2. Reddy T.S. and Hari Prasad Reddy Y., Cost Accounting, Margham Publications, Chennai, Fourth Edition
3. Maheswari, D.S., “Principles of Management Accounting” Sultan Chand & Sons. Delhi-53, 17<sup>th</sup> Edition
4. Reddy, T.S., & Y. Hari Prasad Reddy, Management Accounting, Margham Publication, 15<sup>th</sup> Edition

**REFERENCE BOOKS**

1. Pillai R.S.N. and Bagavathi V., Cost Accounting, S.Chand, New Delhi
2. Saxena V.K. and Vashist C.D, Cost Accounting, Sultan Chand & Sons, New Delhi
3. Shukla M.C., Grewal T.S. and Dr. Gupta M.P., Cost Accounting, S.Chand, New Delhi
4. Gupta, S.K., & Sharma, R.K., Management Accounting: Principles and Practice.
5. Khan, M.Y., & Jain, P.K. (2017). Management Accounting and Financial Analysis.
6. Murthy, A. & Gurusamy, S. Management Accounting Theory and Practice, Vijay Nicole
7. Srinivasan, N.P., & Murugan, M.S., Accounting for management. S.Chand.

**E-LEARNING RESOURCES**

1. <http://www.yourarticlelibrary.com/cost-accounting/cost-accounting-meaning>
2. <http://www.accountingnotes.net/cost-accounting/cost-sheet/cost-sheet-meaning-advantages-andpreparation/7505>
3. [http://www.accountingexplanation.com/materials\\_and\\_inventory\\_cost\\_control.htm](http://www.accountingexplanation.com/materials_and_inventory_cost_control.htm)
4. <https://www.tutorsonnet.com/introduction-to-labour-remuneration-homework-help.php>
5. <https://www.wallstreetmojo.com/ratio-analysis/>
6. <https://books.google.co.in/books?isbn=0070620237>
7. <https://books.google.co.in/books?isbn=1853963836>
8. <https://books.google.co.in/books?isbn=8131731782>

**GUIDELINES TO THE QUESTION PAPER SETTERS**  
**QUESTION PAPER PATTERN**

<b>SECTION</b>	<b>QUESTION COMPONENT</b>	<b>NUMBERS</b>	<b>MARKS</b>	<b>TOTAL</b>
<b>A</b>	Answer any 10 out of 12 questions	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions	13-19	6	<b>30</b>
<b>C</b>	Answer any 2 out of 4 questions	20-23	20	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

**BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS**

<b>UNITS</b>	<b>SECTION A</b>		<b>SECTION B</b>		<b>SECTION C</b>	
	<b>THEORY</b>	<b>PROBLEM</b>	<b>THEORY</b>	<b>PROBLEM</b>	<b>THEORY</b>	<b>PROBLEM</b>
I	1	1	-	1	-	1
II	1	1	1	1	-	-
III	2	1	1	1	-	1
IV	2	1	-	1	-	1
V	1	1	-	1	-	1
<b>TOTAL</b>	<b>7</b>	<b>5</b>	<b>2</b>	<b>5</b>	<b>-</b>	<b>4</b>
<b>SECTION A - 12</b>			<b>SECTION B - 7</b>		<b>SECTION C - 4</b>	

**PSO - CO MAPPING**

	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO5</b>
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>



**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Acquaint with the basic concepts and tools of Cost and Management Accounting	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3</b>
<b>CO2</b>	Understand Material, Labour and Overheads concepts and its application for decision making	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Analyse the various types of financial statements	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Synthesize related information and evaluate options for most logical and optimal solution such that they would be able to predict and control cost incurrence and improve results	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO5</b>	Understand the concepts of Marginal costing and importance of Ratio analysis	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - IV</b>
COURSE NAME	<b>BANKING LAW AND PRACTICE</b>	COURSE CODE	
SEMESTER	<b>II</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Banking Laws and operations

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand the relationship between banker and customer and demonstrate the formalities in opening a bank account
2. Apply the concepts of banking law relating to customer grievance
3. Demonstrate the debt recovery procedure and mechanisms
4. Explain the various types of negotiable instruments and its practical application
5. Comprehend the systems in bank audit, willful defaulters and corporate governance in banking sector

### **UNIT I**

**(15 Hours)**

Definition of Banker and Customer – General Relationship between Banker and Customer – Rights and Duties of Banker – Different types of customers - Account opening – Digital Account– Deposit Account –Demat Account– NRI Account.

### **UNIT II**

**(15 Hours)**

Rights of Customer under Banking Laws – Customer grievance – Grievance Redressal – banking Ombudsman – Scheme – Procedure for Redressal of Grievance – Appointment – Powers – Duties –Grounds of Complaints – Procedure – Appeal – Award – Redressal for customer complaints against banks steps for complaints.

### **UNIT III**

**(15 Hours)**

Customer Identification - Debt Recovery– Definition and Objectives – Establishment of Tribunal and Appellate Tribunal – Jurisdiction, powers and authority of Tribunals – Procedure of Tribunals –Recovery of Debt Determined by Tribunal – Asset Reconstruction Fund - Credit Risk Analysis – Drivers – Credit Analytics Vs Credit Risk Analysis. The Insolvency and Bankruptcy Code 2016

**UNIT IV****(15 Hours)**

Negotiable Instruments Act: Types of Negotiable Instruments – Promissory Note –Bills of Exchange – Cheques Crossing, endorsement, Material Alteration – Paying Banker – Rights and Duties –Statutory Protection – Dishonour of Cheques - Role of Collecting Banker

**UNIT V****(15 Hours)**

Bank Audit – Types of Bank Audit – NPA – Wilful Defaulters. KYC Norms – Cheaper and Secure payments – Trading Platforms – IBC on Banks – Corporate Governance in Banking Sector – Role of Banking Lawyer– Skills required by a Banking Lawyer.

**RECOMMENDED TEXTBOOKS:**

1. Sundaram and Varshney, Banking Law, Theory and Practice, Sultan Chand Co.
2. B. Santhanam, Banking and Financial Systems, Margham Publishers.

**REFERENCE BOOKS**

1. S.N. Maheswari, Banking Law, Theory and Practice, Kalyani Publications.
2. Parameswaran, Indian Banking, S.Chand and Co.
3. Tanon, Banking Law Theory and Practice, Lexis Nexis's
4. Sherlaker & Sherlaker, Banking Law Theory and Practice, Vikas Publishing House Pvt.Ltd., New Delhi.

**E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Banking\\_Law\\_and\\_Practice\\_4th\\_Edition/YFjzDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover](https://www.google.co.in/books/edition/Banking_Law_and_Practice_4th_Edition/YFjzDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover)
2. [https://www.google.co.in/books/edition/Banking\\_Law\\_and\\_Practice/TDJJDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover](https://www.google.co.in/books/edition/Banking_Law_and_Practice/TDJJDwAAOBAJ?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover)
3. [https://www.google.co.in/books/edition/Banking\\_Law\\_and\\_Practice/JaPaC5EEC78C?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover](https://www.google.co.in/books/edition/Banking_Law_and_Practice/JaPaC5EEC78C?hl=en&gbpv=1&dq=banking+law+and+practice+pdf&printsec=frontcover)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	3	1	1
II	2	1	1
III	2	2	2
IV	2	2	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A – 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the relationship between banker and customer and demonstrate the formalities in opening a bank account	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Apply the concepts of banking law relating to customer grievance	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate the debt recovery procedure and mechanisms	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Explain the various types of negotiable instruments and its practical application	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Comprehend the systems in bank audit, willful defaulters and corporate governance in banking sector	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ALLIED II</b>
COURSE NAME	<b>MONETARY ECONOMICS</b>	COURSE CODE	
SEMESTER	<b>II</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Money, Monetary standards, money supply and Business cycles.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand the most important theories in monetary economics
2. Analyse the role of monetary policy on the Indian economy
3. Explain the basic concepts of Money supply and price level
4. Exposure to the students on Business Cycle, Inflation and Deflation effects and control
5. Acquaint with the prevailing Monetary standards in the country

#### **UNIT I (15 Hours)**

Money - Functions and classification - Role of money in capitalist, socialist and mixed economies.

#### **UNIT II (15 Hours)**

Value of money - Fishers equation - Cambridge equation - superiority of Cambridge equation over Cash Transaction.

#### **UNIT III (15 Hours)**

Monetary standards - Paper currency -Systems of note issue - Indian currency system - Development and problems

#### **UNIT IV (15 Hours)**

Factors influencing money supply - Money supply and price level - Keynesian approach - Neutrality of money - Real balance effect - Patinkin - Friedman's Restatement of quantity theory of Money

## **UNIT V**

**( 15 Hours)**

Business Cycles: - Phases, types and Theories - Inflation : Causes, types and remedies - Effects of inflation on Production, Consumption and distribution-Deflation-effects and control.

### **RECOMMENDED TEXTBOOKS:**

1. Dr.Sankaran.S(2017),MonetaryEconomics,MarghamPublication,Chennai,Re-Print2017
2. Vaish. M.C. (2016), Monetary Theory, Vikas Publishing House Private Ltd., Noida, Re-Print2016

### **REFERENCE BOOKS**

1. Jhingan.M.L. (2011), Monetary Economics,Vrinda Publications Limited,
2. Seth M.L. (1983), Money, Banking and International Trade, Lakshmi Narain Agarwal Publications, First Edition
3. Cauvery and Others, (2003) Monetary Economics, S.Chand Limited, New Delhi.
4. Gupta.S.B., Monetary Economics, S.Chand Limited, New Delhi.

### **E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Monetary\\_Theory\\_and\\_Policy/eX3n3LSZVrIC?hl=en&gbpv=1&dq=monetary+books&printsec=frontcover](https://www.google.co.in/books/edition/Monetary_Theory_and_Policy/eX3n3LSZVrIC?hl=en&gbpv=1&dq=monetary+books&printsec=frontcover)
2. [https://www.google.co.in/books/edition/Monetary\\_Economics/GIOjBOAAOBAJ?hl=en&gbpv=1&dq=monetary+economicsbooks&printsec=frontcover](https://www.google.co.in/books/edition/Monetary_Economics/GIOjBOAAOBAJ?hl=en&gbpv=1&dq=monetary+economicsbooks&printsec=frontcover)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	2	1	1
III	3	2	2
IV	2	2	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>



**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the most important theories in monetary economics	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Analyse the role of monetary policy on the Indian economy	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Explain the basic concepts of Money supply and price level	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Exposure to the students on Business Cycle, Inflation and Deflation effects and control	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Acquaint with the prevailing Monetary standards in the country	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>NME II</b>
COURSE NAME	<b>FINANCIAL LITERACY</b>	COURSE CODE	
SEMESTER	<b>II</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamentals of financial literacy

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Gain an in-depth knowledge on the working of Merchant Bankers.
2. Learn the role of merchant banking services in the current Business Environment.
3. Understand the Issues Management process.
4. Acquire the various concepts in merchant banking and its role in appraisal of projects.
5. Comprehend about consumer credit, Factoring & Bill Discounting & Real Estate Financing

#### **UNIT I**

**(6 Hours)**

Introduction - An Overview of Indian Financial System - Merchant Banking in India - Recent Developments and Challenges ahead - Institutional Structure - Functions of Merchant Bank - Legal and Regulatory Framework - SEBI Guidelines.

#### **UNIT II**

**(6 Hours)**

Role of Merchant Banker in Appraisal of Projects, Designing Capital Structure and Instruments - Issue Pricing - Book Building - Preparation of Prospectus, Selection of Bankers, Advertising Consultants. Role of Registrars - Bankers to the Issue, Underwriters, and Brokers.

#### **UNIT III**

**(6 Hours)**

Leasing and Hire Purchasing - Basics of Leasing and Hire Purchasing - Essential Elements - Features - Types - Financial Evaluation- Advantages and Disadvantages. Hire Purchase- Meaning - Features - Legal Position - Tax Implications - Rights of Hirer - Difference between Leasing and Hire Purchase.

#### **UNIT IV**

**(6 Hours)**

Consumer Credit - Credit Cards - Real Estate Financing - Real Estate - Housing Finance - Housing Finance System - Method Housing Bank - Housing Finance Systems in India. Bills Discounting - Factoring and Forfeiting. Venture Capital - Meaning - Origin - Importance -Methods Indian Scenario.

#### **UNIT V**

**(6 Hours)**

Credit Rating Regulatory Framework - Credit Rating Agencies - Rating Process and Methodology - Rating Symbols /Grades- Business Valuation.

#### **RECOMMENDED TEXTBOOKS:**

1. B.Santhanam, Banking Theory, Law & Practice,, Margham Publication
2. UmaNarang, Banking and Insurance Services,, Kalyani Publications

#### **REFERENCE BOOKS**

1. Hiriappa, Investment Management(2008), New Age International Publications,.
2. T.R.Jain and R.LSharma, Indian Financial System, VK Global Publisher

#### **E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Merchant\\_Banking\\_Principles\\_And\\_Practice/WmT\\_UWylUQ8C?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/Merchant_Banking_Principles_And_Practice/WmT_UWylUQ8C?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
2. [https://www.google.co.in/books/edition/The\\_Rise\\_of\\_Merchant\\_Banking/nYhaJAvZKyAC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/The_Rise_of_Merchant_Banking/nYhaJAvZKyAC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
3. [https://www.google.co.in/books/edition/Management\\_Of\\_New\\_Issue\\_Services/oEPjsouthrUC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/Management_Of_New_Issue_Services/oEPjsouthrUC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
4. [https://www.google.co.in/books/edition/From\\_Crisis\\_to\\_Crisis/P6Z-DwAAQBAJ?hl=en&gbpv=1&dq=financial+services+and+merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/From_Crisis_to_Crisis/P6Z-DwAAQBAJ?hl=en&gbpv=1&dq=financial+services+and+merchant+banking&printsec=frontcover)

### **GUIDELINES TO THE QUESTION PAPER SETTERS**

#### **QUESTION PAPER PATTERN**

**Question paper pattern - MCQs**

**Multiple Choice Questions**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>SOFT SKILLS-II</b>
COURSE NAME	<b>INTERVIEW SKILLS AND RESUME WRITING</b>	COURSE CODE	
SEMESTER	<b>II</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>THEORY</b>			

## **COURSE OBJECTIVE**

To equip the students to acquire the relevant skills for better employability

## **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Students will gain an overall understanding of the concept, the purpose, and the objectives of an interview
2. Students will become aware of the various types of interviews and the nuances of each one of them
3. Students will understand and equip themselves with the techniques and strategies required to ace an interview
4. Students will be able to draft a biodata /CV/Resume in the proper format
5. Students will embark on acquiring the relevant skills and will learn to leverage them effectively for better employability

### **UNIT I Introduction to Interview Skills**

**(6 Hours)**

Definition- meaning- concept of interview –Purpose- Objectives of interview-Characteristic features of job interviews

### **UNIT II Types of Interview**

**(6 Hours)**

Traditional one on one job interview- Panel interview- Behavioral interview-Group interview- Phone Interview- Preliminary Interview-Patterned Interview Depth Interview, Stress Interview, Exit Interview- Interview through tele and video conferencing

### **UNIT III Interviews: Techniques and Strategies**

**(6 Hours)**

Preparing for the Interview Process- Before the interview-During the interview-After the interview  
-Tips to ace an interview -Commonly asked questions in interview -Do's and Don'ts of interview  
- Reasons for rejections

#### **UNIT IV Preparing Biodata/CV/Resume**

**(6 Hours)**

Essential characteristics of a job Application-Difference between Biodata- CV-Resume-covering letter-Tips to draft an application

#### **UNIT V Leveraging Employability Skills**

**(6 Hours)**

Personality Development-Organizational skills - Time Management – Stress Management - Effective Communication Skills - Reasoning Ability - Verbal Ability - Group Discussion - Technical skills - Presentation skills

#### **RECOMMENDED TEXTBOOKS:**

1. Monipally, Matthukutty M. (2017) *Business Communication: From Principles to Practice*
2. Peter, Francis. (2012) *Soft Skills and Professional Communication*. New Delhi: Tata McGraw Hill.

#### **REFERENCE BOOKS**

1. Higgins, Jessica JD (2018) *10 Skills for Effective Business Communication: Practical Strategies from the World's Greatest Leaders*
2. Nicholas, Sonji (2023) *Interviewing: Preparation, Types, Techniques, and Questions*, Pressbooks
3. Storey, James (2016) *The Art of The Interview: The Perfect Answers to Every Interview Question*

#### **E-LEARNING RESOURCES**

1. <https://careermobilityoffice.cs.ny.gov/cmo/documents/Resume%20&%20Interviewing%20Handout.pdf>
2. <https://edu.gcfglobal.org/en/interviewingskills/interview-etiquette/1/>
3. <https://findjobhub.com/en/types-of-interviews>
4. <https://egyankosh.ac.in/bitstream/123456789/23411/1/Unit-2.pdf>
5. [https://bharatskills.gov.in/pdf/E\\_Books/CTS/ES/English/ES\\_Part\\_1\\_62%20hour\\_English.pdf](https://bharatskills.gov.in/pdf/E_Books/CTS/ES/English/ES_Part_1_62%20hour_English.pdf)
6. [https://bharatskills.gov.in/pdf/E\\_Books/CTS/ES/English/ES\\_Part2\\_58hour\\_English.pdf](https://bharatskills.gov.in/pdf/E_Books/CTS/ES/English/ES_Part2_58hour_English.pdf)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 5 out of 7 questions (answer in 50 words)	1-7	2	<b>10</b>
<b>B</b>	Answer any 4 out of 6 questions (answer in 300 words)	8-13	5	<b>20</b>
<b>C</b>	Answer any two (Internal Choice)	14-15	10	<b>20</b>
	Internal & Viva Voce		50	<b>50</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	----
II	2	1	1
III	1	1	1
IV	1	1	1
V	1	1	1
<b>TOTAL</b>	<b>7</b>	<b>6</b>	<b>4</b>
<b>SECTION A - 7</b>		<b>SECTION B - 6</b>	<b>SECTION C - 4</b>

# **SEMESTER-III**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE V</b>
COURSE NAME	<b>COMPANY ACCOUNTS</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY &amp; PROBLEMS</b>			

## **COURSE OBJECTIVE**

Introduction to fundamental concepts of Company Accounts

## **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Prepare Company's Final Accounts as per Schedule III of the Companies Act 2013
2. Prepare the profit and loss account and Balance sheet of Banking Companies
3. Describe the various provisions and schedules involved in the preparation of final accounts of Life insurance companies.
4. Demonstrate the concepts of Amalgamation of Companies and its accounting treatment
5. Evaluate the procedure of alteration of share capital and internal reconstruction

### **UNIT I**

**(18 Hours)**

Company final accounts – Preparation of statement of profit & loss and company balance sheet as per Revised format (Schedule III) of companies Act 2013.

### **UNIT II**

**(18 Hours)**

Bank Accounts – Non-Performing Assets (NPA) provision for doubtful debts – Rebate on Bills Discounted – Preparation of Profit and Loss account – Preparation of Balance sheet (as per revised new format)

### **UNIT III**

**(18 Hours)**

Insurance company accounts – Life Insurance - Preparation of financial accounts of insurance companies as per revised new format.

### **UNIT IV**

**(18 Hours)**

Amalgamation – Meaning – Types – Calculation of Purchase Consideration – Amalgamation in the Nature of Purchase and Nature of Purchase – Absorption.



## **UNIT V**

**(18 Hours)**

Alteration of Share Capital – Different kinds of Alteration of Share Capital –Internal Reconstruction and Reduction of Share Capital. Liquidation – Meaning–Order of Payment – Liquidator’s Remuneration – Liquidator’s Final Statement of Receipts and Payments (Statement of Affairs - Excluded)

**THEORY 20%**

**PROBLEMS 80%**

### **RECOMMENDED TEXTBOOKS:**

1. Gupta R . Land Radhaswamy M., Corporate Accounting, Sultan Chand & Sons, New Delhi. (2013)
2. Reddy T.S & Murthy A, Corporate Accounting, Volume 1 & 2, Sixth Edition, Margham Publications, Chennai. (2014)

### **REFERENCE BOOKS:**

1. Arulanandam M.A.and Raman K.S, Corporate Accounting:-Himalaya Publishing House.
2. Jain S.P, Narang K.L, Agrawal Simmi & Sehgal Monika, Corporate Accounting-I, Ninth Edition, Kalyani Publishers, Ludhiana (2018).
3. Maheswari S.N, Advanced Accountancy, Volume1, 10<sup>th</sup> Edition; Vikas Publishing.
4. Shukla M.C, Grewal T.S. and. Gupta S.C, Corporate Accounting; S Chand & Sons, New Delhi.

### **E-LEARNING RESOURCES**

1. <http://www.accounting.pl/en/liquidations>
2. <https://books.google.co.in/books?isbn=8131754510>
3. <https://books.google.co.in/books?isbn=8120346270>
4. <https://books.google.co.in/books?isbn=8126908394>
5. <https://commerceease.com/terms-of-issue-of-shares/>
6. <https://edurev.in/studytube/ICAI-Notes-of-Ch-9-3-Redemption-of-Preference-Shares/>
7. <https://blog.ipleaders.in/rules-share-capital-alteration/>
8. <https://books.google.co.in/books?isbn=8131754510>
9. <https://books.google.co.in/books?isbn=8120346270>
10. <https://books.google.co.in/books?isbn=8126908394>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
A	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
C	Answer any 4 out of 6 questions	20-23	10	40

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBELM
I	2	-	1	1	-	1
II	2	1	-	2	-	1
III	2	1	-	1	-	0
IV	1	1	-	1	-	1
V	1	1	-	1	-	1
<b>TOTAL</b>	<b>8</b>	<b>4</b>	<b>1</b>	<b>6</b>		<b>4</b>
<b>SECTION A - 12</b>			<b>SECTION A – 7</b>		<b>SECTION B - 4</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
CO 1	3	3	3	3	3
CO 2	3	3	3	3	3
CO 3	3	3	3	3	3
CO 4	3	3	3	3	3
CO 5	3	3	3	3	3
Average	3	3	3	3	3

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Prepare Company's Final Accounts as per Schedule III of the Companies Act 2013	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Prepare the profit and loss account and Balance sheet of Banking Companies	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Describe the various provisions and schedules involved in the preparation of final accounts of Life insurance companies.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO4</b>	Demonstrate the concepts of Amalgamation of Companies and its accounting treatment	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Evaluate the procedure of alteration of share capital and internal reconstruction	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE VI</b>
COURSE NAME	<b>INTERNATIONAL BANKING</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Foreign Exchange & Financial Institutions

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand the concept of international banking and to differentiate with domestic banking
2. Give an outline on the foreign exchange market, rate and currency
3. Analyse the working and operations of various international financial institutions and functions
4. Identify the sources of foreign exchange and role of NRI remittances
5. Understand the current account convertibility and capital account convertibility and the precautions to be followed

#### **UNIT I (18 Hours)**

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

#### **UNIT II (18 Hours)**

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 (18 Hours)**

International Financial Institutions and Functions: World Bank: IMF: Asian Development Bank– International Financial Corporation: International Development Association.

#### **UNIT IV (18 Hours)**

Sources of Foreign Exchange – Export Earnings – Invisible Export Earnings – Role of NRI Remittances – Foreign Direct Investment – Foreign Institutional Investment–External Commercial Borrowings – Global Depositors Receipts (GDR) –Offshore Borrowings.

## **UNIT V**

**(18 Hours)**

Foreign Exchange Management – Composition of Foreign Exchange Reserves: Foreign Currencies– Gold and SDR – Current Account Convertibility – Capital Account Convertibility and Precautions. Settlement of Foreign exchange transactions – SWIFT.

### **RECOMMENDED TEXTBOOKS:**

1. Dr D Vimala, Dr.Syed Abdul Hameed, Prof. R. Uma Maheswari, Dr. J.K. Kalpana Devi, and Prof. K. Saritha, 2018, International Banking, Excellent Publications, Chennai, First Edition
2. International Banking–IIB

### **REFERENCE BOOKS**

1. International Corporate Finance–IIB
2. Frederic S. Mishkin, (1996) “Understanding Financial Crisis: A Developing Country Perspective”, In, Michael Bruno,ed. Annual World Bank Conference on Development Economics”,.
3. Introduction to Foreign Trade, Foreign Exchange Risk Management – IIB

### **E-LEARNING RESOURCES**

1. [https://books.google.com/books?id=9EreCQAAQBAJ&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks\\_redir=1&sa=X&ved=2ahUKEwjau6\\_kmP\\_2AhVXzDgGHWHFCEQ6wF6BAgHEAE](https://books.google.com/books?id=9EreCQAAQBAJ&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwjau6_kmP_2AhVXzDgGHWHFCEQ6wF6BAgHEAE)
2. [https://books.google.co.in/books?id=nCu8oe2i5y0C&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks\\_redir=1&sa=X&ved=2ahUKEwjau6\\_kmP\\_2AhVXzDgGHWHFCEQ6wF6BAgGEAE](https://books.google.co.in/books?id=nCu8oe2i5y0C&printsec=frontcover&dq=international+banking&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKEwjau6_kmP_2AhVXzDgGHWHFCEQ6wF6BAgGEAE)
3. <https://www.tradecommissioner.gc.ca/development-developpement/mdb-overview-bmd-apercu.aspx?lang=eng>

**GUIDELINES TO THE QUESTION PAPER SETTERS  
QUESTION PAPER PATTERN**

<b>Section</b>	<b>Question Component</b>	<b>Numbers</b>	<b>Marks</b>	<b>Total</b>
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

**BREAK UP OF QUESTIONS FOR THEORY**

<b>UNITS</b>	<b>SECTION A</b>	<b>SECTION B</b>	<b>SECTION C</b>
I	2	1	1
II	2	2	1
III	3	1	2
IV	2	2	1
V	3	1	1
<b>TOTAL</b>	12	7	6
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

**PSO - CO MAPPING**

	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>	<b>PSO 4</b>	<b>PSO5</b>
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

### PSO-CO QUESTION PAPER MAPPING

CO No.	COURSE OUTCOME	PSOs ADDRESSED	COGNITIVE LEVEL (K1 to K6)
CO1	Understand the concept of international banking and to differentiate with domestic banking	PSO 1, PSO 2, PSO 3, PSO 4, PSO 5	K1, K2, K3, K4
CO2	Give an outline on the foreign exchange market, rate and currency	PSO 1, PSO 2, PSO 3, PSO 4, PSO 5	K1, K2, K3, K4, K5
CO3	Analyse the working and operations of various international financial institutions and functions	PSO 1, PSO 2, PSO 3, PSO 4, PSO 5	K1, K2, K3, K4
CO4	Identify the sources of foreign exchange and role of NRI remittances	PSO 1, PSO 2, PSO 3, PSO 4, PSO 5	K1, K2, K3, K4
CO5	Understand the current account convertibility and capital account convertibility and the precautions to be followed	PSO 1, PSO 2, PSO 3, PSO 4, PSO 5	K1, K2, K3, K4, K5

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - VII</b>
COURSE NAME	<b>BUSINESS COMMUNICATION</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

**(Common to B.Com (GEN), B.Com (BM), B.Com (MM), B.Com (AF), B.Com (ISM), BBA)**

### **COURSE OBJECTIVE**

To study about the business correspondents of various levels.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand importance and essentials of communication in business activities.
2. Presenting the various types of business letter and to practice the same.
3. Demonstrate the various types of business enquiries.
4. Displaying the different types of correspondence relating to the company and secretarial practice.
5. Reflecting various modern forms of communication tools and even through social media and applications in the current business scenario

### **UNIT I**

**(15 Hours)**

Meaning and Definition of Business Communication – Process – need – Methods: oral or verbal, non-verbal – written Communication – Audio – Video Communication - channels of communication: formal, in - formal–dimensions of communication: upward, downward, horizontal, diagonal – Principles of Effective Communication – Barriers to Communication.

### **UNIT II**

**(15 Hours)**

Understanding the purpose of writing a Business Letter– 4C's of Good Communication: correctness – Clarity – Conciseness – Courtesy – Characteristics of a Good Business Letter - Stages of writing Business Letters – Layout - Kinds of Business Letters.

### **UNIT III**

**(15 Hours)**

Persuasive Letters – Enquiries – Replies – Orders – Sales Letters – Circulars – Complaints - Bank Correspondence – Insurance Correspondence – Correspondence with shareholders, Directors.



**UNIT IV****(15 Hours)**

Patterns of Business Presentation – Chronological – Categorical – Cause and Effect –Problem Solution Elements of presentation - Rules of making effective Power Point presentations - Effective Sales Presentation.

**UNIT V****(15 Hours)**

Importance of Report Writing - Kinds of reports – Business Meetings - Agenda – Minutes of the Meeting Modern forms of Communication – Social Media – Email Etiquettes –Video Conferencing

**RECOMMENDED TEXTBOOKS:**

1. Rajendra Pal and Korlahalli, Essentials of Business Communication-Sultan Chand & Sons, New Delhi.
2. N.S. Raghunathan., R. Santhanam, Business Communication – Margham Publications

**REFERENCE BOOKS**

1. Shirley Taylor, Communication of Business - Pearson Publication – New Delhi
2. K.Sundar, A. Kumararaj, Business Communication, Vijay Nichole Imprints Pvt. Ltd.

**E-LEARNING RESOURCES**

1. <https://books.google.co.in/books?isbn=130556023X>
2. <https://books.google.co.in/books?isbn=0618990488>
3. <https://books.google.co.in/books?isbn=0538466251>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	LETTER WRITING	THEORY	LETTER WRITING	THEORY	LETTER WRITING
I	2	-	1	-	2	-
II	2	-	1	1	-	1
III	3	-	1	2	-	1
IV	3	-	-	-	-	1
V	2	-	1	-	1	-
<b>TOTAL</b>	<b>12</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>6</b>	<b>-</b>
<b>SECTION A - 12</b>			<b>SECTION B - 7</b>		<b>SECTION C - 6</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	2	2	2	3
<b>CO 2</b>	3	2	2	2	2
<b>CO 3</b>	3	2	2	2	3
<b>CO 4</b>	3	2	2	2	3
<b>CO 5</b>	3	2	2	2	3
<b>Average</b>	3	2	2	2	2.8

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand importance and essentials of communication in business activities.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Presenting the various types of business letter and to practice the same.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate the various types of business enquiries.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Displaying the different types of correspondence relating to the company and secretarial practice.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2, K5</b>
<b>CO5</b>	Reflecting various modern forms of communication tools and even through social media and applications in the current business scenario	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - VIII</b>
COURSE NAME	<b>LEGAL ASPECTS OF BUSINESS</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

**(Common to B.Com (GEN), B.Com (BM), B.Com (MM), B.Com (AF), BBA)**

### **COURSE OBJECTIVE**

To understand fundamental legal aspects in business.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Describe the general terms relevant to business and contract. Demonstrate an understanding of key elements while signing an agreement or contract.
2. Illustrate the process of performance and remedies available to the aggrieved party in case of default.
3. Explain the basic concepts of company formation as per companies Act (Amendment) 2013 and outline the importance of various documents prepared and filed at the time of incorporation of company.
4. Understand the purpose, process of various meeting held at different point of time.
5. Discuss the various modes of closure of a company and the role of a liquidator

### **UNIT I**

**(14 Hours)**

Law of Contract –Essential elements of a valid contract- Classification of Contracts - Offer and Acceptance – Capacity of parties to Contract – Free Consent – Consideration – Agreements Declared Void.

### **UNIT II**

**(14 Hours)**

Contingent Contracts, Performance of Contract – Discharge of Contract –Remedies for breach of contract – Quasi Contracts.

### **UNIT III**

**(18 Hours)**

Company – Definition – Characteristics – Kind of Companies – Formation – Incorporation of Company – Memorandum of Association – Contents – Articles of Association – Contents – Prospectus – Contents – Types – Liability in Misstatements of Prospectus. (As per Companies Act, 2013).

**UNIT IV****(14 Hours)**

Company Directors – Appointment – Independent Director – Women Director, Powers – Duties of Director – Meetings – Annual General Meeting – Extra – ordinary General Meeting – Procedure the conduct of the meetings (Meaning of Notice, Agenda, Quorum, Voting, Proxy, Minutes).

**UNIT V****(15 Hours)**

Resolution - Meaning and Types of Resolution – Winding up of companies – Compulsory winding up – Voluntary winding up.

**RECOMMENDED TEXTBOOKS:**

1. Kapoor N.D, Business Laws, 15<sup>th</sup> Edition Sultan Chand Publications, 2019.
2. Kapoor N.D, Elements of Company Law, Sultan Chand Publications, 2019.

**REFERENCE BOOKS**

1. Murugasen S Dr., Dr. T. K. Avvai Kothai, Dr. G. Ravi and Dr. E. Viswanathan, Business Laws, Himalaya Publishing House.
2. P.C.Tulsian, Business Laws, Tata McGraw Hill, 2<sup>nd</sup> Edition.
3. M.R.Sreenivasan, Business Laws, Margham Publications, Chennai
4. S.S. Gulshan and G.K. Kapoor, Business Law including Company Law, 12th Edition, New Age International (P) Ltd. Publishers.
5. Saravanel P. and S.Sumathi, Legal Systems in Business, Himalaya Publishing House, 2011.

**E-LEARNING RESOURCES**

1. [https://Onlinecourses.Swayam2.Ac.In/Cec20\\_Hs23/Preview](https://Onlinecourses.Swayam2.Ac.In/Cec20_Hs23/Preview)
2. [https://onlinecourses.nptel.ac.in/noc22\\_mg52/preview](https://onlinecourses.nptel.ac.in/noc22_mg52/preview)
3. [https://iica.nic.in/Forthcoming\\_Programmes.aspx](https://iica.nic.in/Forthcoming_Programmes.aspx)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	1
II	2	2	1
III	3	1	2
IV	2	1	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	2	3
<b>CO 4</b>	3	3	3	3	2
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	3	3	3	2.8	2.8

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Describe the general terms relevant to business and contract. Demonstrate an understanding of key elements while signing an agreement or contract.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Illustrate the process of performance and remedies available to the aggrieved party in case of default.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Explain the basic concepts of company formation as per companies Act (Amendment) 2013 and outline the importance of various documents prepared and filed at the time of incorporation of company.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Understand the purpose, process of various meeting held at different point of time.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2, K5</b>
<b>CO5</b>	Discuss the various modes of closure of a company and the role of a liquidator	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ALLIED-III</b>
COURSE NAME	<b>STATISTICS AND OPERATIONS RESEARCH - I</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>THEORY AND PROBLEMS</b>			

*Common to B. Com Gen, BM, MM, ISM, A&F, BBA)*

### **COURSE OBJECTIVE**

To strengthen the knowledge on statistics and operations research

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Create the Diagrammatic and graphical representation of data. Evaluate the Measures of Central tendency: Mean, Median and Mode for the given data.
2. Find the measure of Dispersion - Range, Quartile Deviation, Mean Deviation, and Standard Deviation.
3. Compute the Correlation – Karl Pearson’s Coefficient of Correlation – Spearman’s Rank Correlation for the given data and Find the Regression Lines and Coefficients for the given data.
4. Outline Operation Research and Formulate the Linear Programming – Formulation – Graphical and Algebraic Solution.
5. Discuss Network Analysis using PERT and CPM.

### **UNIT I**

**(18 Hours)**

Introduction to Statistics and Measures of Central Tendency: Introduction, Definition and limitations of statistics, Graphical representation: Bar diagram, Pie chart, Histogram, Frequency polygon. Mean, Median, Mode and their applications.

### **UNIT II**

**(18 Hours)**

Measures of Dispersion: Measures of dispersion: Range, Quartile deviation, coefficient of quartile deviation, Mean deviation, coefficient of mean deviation, Standard deviation, coefficient of variation.

### **UNIT III**

**(18 Hours)**

Correlation and Regression: Correlation: Meaning, Applications, types of degree of correlation, Scatter diagram, Karl Pearson’s Coefficient of Correlation, Spearman’s Rank Correlation. Regression: Meaning, uses, Difference between correlation and regression, linear regression equations.



**UNIT IV****(18 Hours)**

Linear Programming Problem: Introduction, formulation, Graphical method.

**UNIT V****(18 Hours)**

Network Analysis: Introduction, planning, scheduling, control, basic technologies, rules for constructing a project network, network construction, Program Evaluation Review Techniques. (PERT) – Critical Path Method (CPM).

**RECOMMENDED TEXTBOOKS:**

1. Statistical methods by S.P. Gupta.
2. Resource Management Techniques by V. Sundaresan, K.S. Ganapathy Subramanian, Ganesan. – ARS Publications.

**REFERENCE BOOKS**

1. Statistical and numerical methods – P.R. Vittal – Margham Publications.
2. 2. Operations Research - P.R. Vittal – Margham Publications.

**E - LEARNING RESOURCES**

1. <https://www-statisticshowto-com.webpkgcache.com/doc/->
2. </s/www.statisticshowto.com/probability-and-statistics/statistics-definitions/mean-median-mode/>
3. <http://www.uop.edu.pk/ocontents/Chatper%202.pdf>
4. [https://udrc.lkouniv.ac.in/Content/DepartmentContent/SM\\_d89ccf05-7de1-4a30-a134-3143e9b3bf3f\\_38.pdf](https://udrc.lkouniv.ac.in/Content/DepartmentContent/SM_d89ccf05-7de1-4a30-a134-3143e9b3bf3f_38.pdf)
5. [https://epgp.inflibnet.ac.in/epgpdata/uploads/epgp\\_content/mathematics/14\\_operations\\_research/01\\_linear\\_programming\\_problem\\_mathematical\\_formulation\\_of\\_lpp\\_and\\_graphical\\_method\\_for\\_solving\\_lpp/et/9218\\_et\\_et.pdf](https://epgp.inflibnet.ac.in/epgpdata/uploads/epgp_content/mathematics/14_operations_research/01_linear_programming_problem_mathematical_formulation_of_lpp_and_graphical_method_for_solving_lpp/et/9218_et_et.pdf)
6. <https://www.slideshare.net/KamelAttar/operation-researchnetwork-analysis-critical-path-metho>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBELM
I	2	-	-	1	1	-
II	1	1	1	-	-	1
III	1	1	1	1	-	1
IV	1	1	-	1	1	1
V	1	1	1	1	-	1
Any unit	2	-	-	-	-	-
<b>TOTAL</b>	8	4	3	4	2	4
<b>SECTION A - 12</b>			<b>SECTION B – 7</b>		<b>SECTION C - 6</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	2	3	2
<b>CO 2</b>	2	2	3	2	3
<b>CO 3</b>	2	3	2	3	2
<b>CO 4</b>	3	2	3	2	3
<b>CO 5</b>	2	3	2	3	2
<b>Average</b>	2.4	2.6	2.4	2.6	2.4

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Create the Diagrammatic and graphical representation of data. Evaluate the Measures of Central tendency: Mean, Median and Mode for the given data.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1</b>
<b>CO2</b>	Find the measure of Dispersion - Range, Quartile Deviation, Mean Deviation, and Standard Deviation.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2</b>
<b>CO3</b>	Compute the Correlation – Karl Pearson’s Coefficient of Correlation – Spearman’s Rank Correlation for the given data and Find the Regression Lines and Coefficients for the given data.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K3</b>
<b>CO4</b>	Outline Operation Research and Formulate the Linear Programming – Formulation –Graphical and Algebraic Solution.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K3,K4</b>
<b>CO5</b>	Discuss Network Analysis using PERT and CPM.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>SOFT SKILL - III</b>
COURSE NAME	<b>DIGITAL PROFICIENCY AND MULTIMEDIA SKILLS</b>	COURSE CODE	
SEMESTER	<b>III</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>PRACTICAL</b>			

(Common to Non-IT Students)

### COURSE OBJECTIVE

To equip students with essential computing skills.

### COURSE OUTCOMES

1. Design document using salient features of MS-Word.
2. Utilize MS-Excel to manipulate data and prepare dynamic presentation using MS-PowerPoint.
3. Develop a static web page using HTML.
4. Exhibit proficiency in multimedia creation using GIMP.
5. Demonstrate expertise in data visualization with RawGraphs.

### UNIT I

(6 Hours)

**MS-Word:** Creating, Editing, Formatting and Printing of Documents - Headers and Footers -Spell check- Insert/Draw Tables, Table Auto format – Page Borders and Shading - Mail Merge.

**MS-Excel:** Creating a new worksheet – Entering, editing and formatting the text, numbers – Formatting cells.

### UNIT II

(6 Hours)

Inserting Rows/Columns - Changing column widths and row heights – Freezing Titles, splitting screen - Formulae for calculation - Changing font sizes and colours, Sort.

**MS-PowerPoint:** Creating a Presentation - Inserting and Deleting Slides in a Presentation – Adding Text/Clip Art/Pictures - Slide Transition – Custom Animation.

### UNIT III

(6 Hours)

**Web designing using HTML:** Basic tags – heading tags – paragraph, bold, italic, underline tags – font tags – ordered and unordered list – inserting images – hyperlinks.

**UNIT IV****(6 Hours)**

**Multimedia applications using GIMP:** Interface and Drawing Tools in GIMP- Applying Filters - Creating and handling multiple layers - Using Stamping and Smudging tools - Importing pictures.

**UNIT V****(6 Hours)**

**Data visualization using Raw Graphs:** Importing and exploring data - Basic chart types - mapping - customizing visualizations - Exporting visualizations.

**E-LEARNING RESOURCES**

1. <https://www.javatpoint.com/ms-word-tutorial>
2. <https://www.w3schools.com/excel/>
3. <https://www.tutorialspoint.com/html/>
4. <https://www.gimp.org/tutorials/>
5. <https://www.rawgraphs.io/learning>

**SELF-STUDY COURSE  
(COMPULSORY)**

<b>PROGRAMME: B.COM. BANK MANAGEMENT</b>	<b>BATCH:2024-27</b>
<b>PART: IV</b>	<b>COURSE COMPONENT: Self-study</b>
<b>COURSE NAME: 1.INDIAN HERITAGE AND KNOWLEDGE SYSTEM OR 2.CONTEMPORARY WORLD AND SUSTAINABLE DEVELOPMENT</b>	<b>COURSE CODE:</b>
<b>SEMESTER: III</b>	<b>MARKS:100</b>
<b>CREDITS: 2</b>	<b>TOTAL HOURS: Nil</b>
<b>QUESTION PAPER PATTERN: MCQ</b>	
<b>THEORY</b>	

## 1. INDIAN HERITAGE AND KNOWLEDGE SYSTEM

### **COURSE OBJECTIVE:**

Delving into Indian Heritage, this course focuses on South Indian cultures and ancient knowledge like Yoga, Ayurveda, and Siddha, shaping the Nation's identity.

### **COURSE OUTCOMES:**

1. To develop a comprehensive understanding among students of Indian heritage, its richness and diversity, and its role in shaping the nation's cultural identity.
2. Students will gain an enhanced insight into the artistic, architectural, and literary achievements of South India and other regions, fostering a sense of pride in Indian cultural heritage.
3. To enhance students' cultural literacy by gaining insights into traditional practices preserved through folklore across India.
4. To acquire knowledge among students of ancient Indian sciences for holistic well-being, promoting physical, mental, and spiritual health.
5. Students will develop a deeper understanding of the interconnectedness of spiritual, medicinal, and artistic dimensions within Indian Heritage systems.

## UNIT I INTRODUCTION TO INDIAN HERITAGE

- **Concept of Heritage:** Definition, the importance of studying heritage, and its diverse forms.
- **Cultural Landscape of India:** Overview of major cultural zones in India, with a focus on South India.

### **Key Concepts**

Cultural heritage, diversity, tangible heritage (e.g., monuments), intangible heritage (e.g., traditions, practices).

## UNIT II CULTURAL TAPESTRY OF SOUTH INDIA

- **Literature:** The classical Tamil literature of *Sangam poetry*, the epic Kannada works like the "*Kuvempu Ramayana*," the Telugu compositions of *Annamacharya*, and the poetic Malayalam works of Kerala's rich literary tradition.
- **Painting:** The intricate gold leaf work of *Tanjore painting*, the intricate patterns of *Mysore painting*, hand-painting or block-printing of *Kalamkari*.
- **Theatre:** The ancient art form of *Koothu* and the elaborate dance-dramas of *Bhagavata Mela* in Tamil Nadu, and the colourful folk theatre of *Yakshagana* in Karnataka.
- **UNESCO Indian Heritage Sites:** *Great Living Chola Temples* artistry, *Hampi-Virupaksha Temple* and the *Vijaya Vittala Temple*, *Mahabalipuram*- a treasure trove of Pallava art, *Mysore Palace*-Indo-Saracenic architecture, *Periyar National Park*- Western Ghats, *Kanchipuram*-City of Thousand Temples

## UNIT III TAMIL NADU FOLKLORES

- **Origins and Significance:** Historical background of Tamil Nadu folklore and its cultural significance.
- **Folk Dances:** Exploration of traditional Tamil folk dances like *Karakattam*, *Kolattam*, and *Kummi*.
- **Folk Music:** Overview of folk music traditions in Tamil Nadu, including *Parai Attam* and *Villu Paatu*.
- **Rituals and Festivals:** Understanding the role of folklore in Tamil Nadu's rituals and festivals- *Pongal* and *Jallikattu*.

**Key Concepts:** Karakattam, Kolattam, Parai Attam, Villu Paatu, Tamil folk tales, cultural rituals.

## UNIT IV UNVEILING THE KNOWLEDGE SYSTEMS

- **Cultural Landscape of India:** Overview of major cultural zones in India, with a focus on South India.
- **Yoga:** Exploring the various aspects of Yoga - its philosophy, Eight Limbs, practices (e.g., Asanas, Pranayama), and benefits for physical and mental well-being.
- **Ayurveda:** Understanding the core principles of Ayurveda - its focus on holistic health, diagnosis, and treatment methods.

**Key Concepts:** Yoga philosophy, Asanas, Pranayama, Tridosha theory (Ayurveda), Doshas (Vata, Pitta, Kapha), Panchakarma, herbal medicine, Ayurvedic lifestyle.

## UNIT V: Siddha Tradition and Other Knowledge Systems

- **Siddha Tradition:** Origins, philosophy, medicinal practices, and spiritual aspects.
- **Other Important Knowledge Systems:** Jyotish Shastra (Indian astrology), Natya Shastra (Treatise on performing arts).

**Key Concepts:** Siddha literature, alchemy, and spirituality in Siddha tradition. Pancha Boothas (Siddha), herbal remedies, Planetary influences, elements of classical Indian dance and music, and aesthetics in Natya Shastra.

## 2. CONTEMPORARY WORLD AND SUSTAINABLE DEVELOPMENT

### Course Objective:

*Delving into global dynamics, this course highlights Asia and India's pivotal role in achieving global sustainability objectives.*

### Course Outcomes:

1. Students will gain a comprehensive understanding of the key actors, institutions, and dynamics shaping the contemporary world order.
2. Students will acquire the ability to analyze the political, economic, and security challenges within major Asian regions, fostering informed perspectives on these critical issues.



3. Through the study of recent wars, students will develop critical thinking skills to assess the root causes, human costs, and potential solutions to contemporary conflicts.
4. Students will gain a deeper understanding of the principles and challenges of sustainable development, empowering them to advocate for responsible solutions at local, national, and international levels.
5. Students will be equipped to critically evaluate India's contributions to the SDGs, particularly through specific programs implemented in Tamil Nadu, and assess their effectiveness in achieving sustainable development goals

## UNIT I GLOBAL GOVERNANCE AND INSTITUTIONS

- **State & Non-State Actors:** Definition, types (nation-states, failed states), functions.  
*Key Actors: International states, Intergovernmental organizations (IGOs), nongovernmental organizations (NGOs), multinational corporations (MNCs).*
- **United Nations (UN):** Structure, key organs (General Assembly, Security Council), functions, WB, & others.  
*Key Concepts: United Nations General Assembly, United Nations Security Council.*
- **Regional Organizations:** European Union (EU), African Union (AU), North Atlantic Treaty Organization (NATO)  
*Key Concepts: European Union Commission, African Union Commission, North Atlantic Treaty Organization.*
- **International Law and Treaties:** Significance, role in addressing global challenges.  
*Key Concepts: International Court of Justice, International Criminal Court, Geneva Conventions.*

## UNIT II CONTEMPORARY ASIA

### Major Geographical Regions

- **Middle East:** Characterized by rich oil reserves, Complex political dynamics, and ongoing conflicts.  
*Key countries: Iran, Iraq, Israel, Saudi Arabia, Syria, Turkey*

- **Southeast Asia:** Rapid economic growth, Challenges- maritime security and environmental degradation.

*Key countries: Indonesia, Malaysia, Philippines, Singapore, Thailand, Vietnam*

- **Far East:** Major economic powerhouses and Potential flashpoints.

*Key countries: China, Japan, North Korea, South Korea*

- **Rise of China:** Political-South China Sea, Territorial disputes and Competition for Resources. Economic- China's Belt and Road Initiative (BRI)
- **Major Economic Centers: Singapore-** Global financial hub, **Hong Kong-** Special Administrative Region of China, **United Arab Emirates (UAE)-** Diversified economy driven by oil and gas, tourism, and trade.

#### **Regional Organizations:**

- Association of Southeast Asian Nations (ASEAN)
- South Asian Association for Regional Cooperation (SAARC)
- Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC)
- Asia-Pacific Economic Cooperation (APEC)
- Shanghai Cooperation Organization (SCO)

### **UNIT III RECENT WARS OF THE WORLD**

- **Syrian Civil War (2011-present):** Bashar al-Assad regime, Syrian opposition groups, ISIS.

*Key Concepts: Origins of the conflict, humanitarian crisis, foreign intervention, refugee crisis.*

- **Yemeni Civil War (2015-present):** Houthi rebels, Yemeni government, Saudi-led coalition.

*Key Concepts: Proxy war dynamics, humanitarian crisis, role of Iran and Saudi Arabia, UN peace efforts.*

- **Ukraine Conflict (2014-present):** Ukrainian government, Russian-backed separatists, Russia.

*Key Concepts: Annexation of Crimea, Donbas region conflict, Minsk agreements, NATO-Russia tensions.*

- **Ethiopia Civil War (2020-present):** Ethiopian government, Tigray People's Liberation Front (TPLF), Eritrean forces.

*Key Concepts: Tigray conflict, humanitarian crisis, regional implications, efforts for ceasefire and peace talks.*

- **Nagorno-Karabakh War (2020):** Armenia, Azerbaijan, Russia.

*Key Concepts: Conflict over Nagorno-Karabakh region, ceasefire agreement, role of Turkey, peace negotiations.*

- **Myanmar Civil War (2021-present):** Myanmar military (Tatmadaw), ethnic armed groups, and Civilian resistance.

*Key Concepts: Coup aftermath, Rohingya crisis, ethnic conflicts, ASEAN mediation efforts.*

#### UNIT 4 SUSTAINABLE DEVELOPMENT GOALS

- **Definition of Sustainable Development:** Balancing economic, social, and environmental needs.

*Key Concepts: United Nations Development Programme (UNDP), World Wildlife Fund (WWF), Sustainable Development Solutions Network (SDSN).*

- **UN Sustainable Development Goals (SDGs):** Overview, targets.

*Key Concepts: United Nations, national governments, NGOs, private sector.*

- **Challenges and Opportunities:** Achieving sustainability, global cooperation.

*Key Concepts: United Nations, national governments, civil society organizations, multinational corporations.*

#### UNIT V INDIA'S ROLE IN ACHIEVING SUSTAINABLE DEVELOPMENT GOALS (SDGS) WITH TAMIL NADU INITIATIVES

##### Addressing Basic Needs **Addressing Basic Needs:**

- **Goal 1: No Poverty**
  - National Rural Employment Guarantee Act (NREGA)
  - Kalaigiar Kanchi Thalaiyalar Scheme
  - Ungal Thozhil Udhayanam (UTOY)
- **Goal 2: Zero Hunger**
  - National Food Security Act (NFSA)
  - Nutritious Noon Meal Programme
  - Annadhanam Scheme
  - Amma Unavagam
- **Goal 3: Good Health and Well-being**
  - National Health Mission (NHM)
  - Health Insurance of Tamil Nadu
  - Chief Minister's Comprehensive Health Insurance Scheme
  - Maruthuva Mitri
  - Amma Mini Clinics

##### Ensuring Essential Services:

- **Goal 4: Quality Education**
  - Sarva Shiksha Abhiyan (SSA)
  - Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

- Namakkal District Library Scheme
- Pudhumai Penn Scheme under Higher Education Assurance Scheme (HEAS)
- Free Coaching for Competitive Exams
- **Goal 6: Clean Water and Sanitation**
  - Swachh Bharat Mission (Clean India Mission)
  - National Rural Drinking Water Programme (NRDWP)
  - Jal Jeevan Mission Tamil Nadu
  - Namakku Naatheey Scheme
  - Kudimaramathu Scheme
- **Goal 7: Affordable and Clean Energy**
  - National Solar Mission
  - Tamil Nadu Solar Energy Policy
  - Green House Scheme

**Building Sustainable Communities:**

- **Goal 11: Sustainable Cities and Communities**
  - Smart Cities Mission
  - Atal Mission for Rejuvenation and Urban Transformation (AMRUT)
  - Adi Dravidar Housing Scheme
- **Goal 13: Climate Action**
  - National Action Plan on Climate Change (NAPCC)
  - International Solar Alliance
  - Tamil Nadu Wind Energy Policy 2019
- **Goal 17: Partnerships for the Goals**
  - Development Assistance Programmes (DAPs)
  - International Development Cooperation (IDC)

# **SEMESTER-IV**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE IX</b>
COURSE NAME	<b>CORPORATE AND RETAIL BANKING</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of corporate and retail Products and Microfinance

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand the basic concepts of Corporate and Retail Banking Products
2. Gain exposure in working of the Corporate and Retail Banking operations in India
3. Understand the basic banking products available for the development of weaker sections and women in the society
4. Gain practical knowledge in availing the bank loan and impart the importance of maintaining CIBIL Score
5. Gain knowledge about micro financing institutions

#### **UNIT I**

**(15 Hours)**

History and Definition of Corporate and Retail Banking: Corporate & Retail Banking – Meaning and Importance – Role of Corporate & Retail Banking – Difference between Retail and Corporate Banking – Services offered by Corporate Banking and Retail Banking. Applicability of Retailing Concepts. Wealth Management Banking, Private Banking, Transaction banking.

#### **UNIT II**

**(15 Hours)**

Corporate Banking Products: Corporate Deposits & Corporate Finance - Short-term funding: working capital finance- Asset Management -Trade Finance- Underwriting Services-book building-Currency Exchange-Mortgage Finance - Import/Export Bills of Collection- Letter of Credit (LC)-Letter of Guarantee on Shipment and Bill of Lading- Insurance for Goods in Transit - Corporate Advisory Services

#### **UNIT III**

**(15 Hours)**

Retail Banking Products: Retail Banking Products – Home Loans – Auto/Vehicle Loans – Personal Loans – Educational Loans & Other Short Term Loans & Long Term Loans: Seed Capital, Working Capital, Bills of Exchange and loans for Land and Buildings, expansion of Business and so on – Credit/Debit Cards–Other Products/Remittances/Fund Transfer. Central/State Govt Loan Scheme and Subsidy for MSME, Women, SC/ST and Home loan Borrowers – Pradhan Mantri Awas Yojana, Mahila Udyam Nidhi Scheme 2021.

#### **UNIT IV**

**(15 Hours)**

Loan Approval Process: Approval process for retail Loans – Eligibility of Applicant and Co-Applicant – Purpose – Amounts – Margin – Security – Documentation - Disbursement – Moratorium, Prepayment issues – Repayments – Collections –CIBIL Score. Customer Requirements – Product Development Process –Description of Assets and Liability Products

#### **UNIT V**

**(15 Hours)**

MicroFinance–Concepts–Nature–Scope–Evolution–Benefits–Challenges.MicroFinance Model– Need for Micro Finance Institutions–Role of NABARD, NGOs – Commercial Banks – Self Employed Women Associations (SEWA) –Cooperatives and Micro Insurance -Financial Literacy – MUDRA finance

THEORY 100%

#### **RECOMMENDED TEXTBOOKS:**

1. CAIIB study Materials.
2. Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB
3. Vasant Desai, Banking & Financial system, Himalaya Publishing House,
4. B.Santhanam, Banking and Financial Systems, Margham Publishers, Chennai

#### **REFERENCE BOOKS**

- Bhole, L.M. “Financial Markets and Institutions” Tata Mc Graw-Hill Publishing Company, New Delhi.
- Dr.D.D. Mukherjee, Credit Appraisal, Risk Analysis and Decision making, Snow White Publications, Chennai.
- Dr S Gurusamy, Financial Services and System; M/S Tata McGraw Hill, New Delhi in 2009.
- Das S K Micro Finance and Rural Development in India, DVS Publishers NewDelhi.

#### **E-LEARNING RESOURCES**

1. [https://books.google.com/books?id=M5DXMgEACAAJ&dq=CORPORATE+AND+RETAIL+BANKING&hl=en&newbks=1&newbks\\_redir=1&sa=X&ved=2ahUKewiqoqr2AhWsyzgGHbFSCLYQ6AF6BAgEEAI](https://books.google.com/books?id=M5DXMgEACAAJ&dq=CORPORATE+AND+RETAIL+BANKING&hl=en&newbks=1&newbks_redir=1&sa=X&ved=2ahUKewiqoqr2AhWsyzgGHbFSCLYQ6AF6BAgEEAI)
2. [https://www.google.co.in/books/edition/Retail\\_Banking\\_2020/YxO5BwAAQBAJ?hl=en&gbpv=1&dq=CORPORATE+AND+RETAIL+BANKING&printsec=frontcover](https://www.google.co.in/books/edition/Retail_Banking_2020/YxO5BwAAQBAJ?hl=en&gbpv=1&dq=CORPORATE+AND+RETAIL+BANKING&printsec=frontcover)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	2	2	1
III	3	1	2
IV	2	2	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>



**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the basic concepts of Corporate and Retail Banking Products	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Gain exposure in working of the Corporate and Retail Banking operations in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Understand the basic banking products available for the development of weaker sections and women in the society	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Gain practical knowledge in availing the bank loan and impart the importance of maintaining CIBIL Score	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Gain knowledge about micro financing institutions	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - X</b>
COURSE NAME	<b>FINANCIAL MANAGEMENT</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY AND PROBLEMS</b>			

*(Common to B.Com (GEN), B.Com (CS), B.Com (BM), B.Com (MM), B.Com (AF), B.Com (ISM), BBA)*

### **COURSE OBJECTIVE**

To know the corporate financial structure

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Understand how crucial financial decisions are taken in a firm and gain in sight into wealth maximization and profit maximization.
2. Know the information about cost of capital, importance of leverage and capitalization.
3. Demonstrate the Theories of capital structure.
4. Charting the dividend policies and factors affecting dividend policies.
5. Apply techniques for short term financial needs of the firm using working capital management concepts.

### **UNIT I**

**(12 Hours)**

Financial Management – Introduction – Scope – Finance and other related disciplines –Function of Finance – Functions of Finance Manager in 21<sup>st</sup> Century. Financial Goals: Profit Maximization Vs Wealth Maximization – Time value of money – perpetuity – CMI Amortization.

### **UNIT II**

**(17 Hours)**

Cost of Capital – Significance of the cost of Capital – Determining Component costs of Capital – Cost of Equity - Cost of Preference share capital – Cost of Debt - Cost of Retained Earnings – Weighted Average cost of capital.

### **UNIT III**

**(17 Hours)**

Capital structure – Importance – Factors affecting Capital structure - Determining Debt – Equity proportion – Theories of capital structure –Net Income Approach – Net Operating Income Approach – M.M Approach & Traditional Approach - Leverage concept –Operating Leverage – Financial Leverage and Combined Leverage.

**UNIT IV****(12 Hours)**

Dividend policy – Objective of Dividend Policies - Types of Dividend Policies – Factors Affecting Dividend Policy – Dividend Theories: Walter’s - Gordons’s – M.M Hypothesis –Forms of Dividend

**UNIT V****(17 Hours)**

Working Capital – Components of working Capital – Operating Cycle – Factors influencing working capital – Determining working capital requirements. Capital Expenditure Capital Budgeting Techniques: Discounted Cash flow technique: Net Present Value- Internal Rate of Return – Profitability Index, Non-Discounted Cash flow Techniques: Payback methods– Accounting Rate of Return.

**THEORY 20%****PROBLEMS 80%****RECOMMENDED TEXTBOOKS:**

1. M.Y.Khan and P.K. Jain Basic Financial Management, Tata McGraw – Hill Education
2. Dr. A. Murthy, Financial Management, Margham Publications

**REFERENCE BOOKS**

1. Pandey I.M. Financial Management, Vikas Publishing House Pvt Ltd
2. Maheswari. S.M. Financial Management, Sultan Chand & Sons
3. Prasanna Chandhra Financial management theory and practice, McGraw – Hill Education
4. Dr.Rustagi PR Fundamentals of Financial management, Taxman’s publication, 14th edition
5. Paramasivan C & Subramanian T, Financial Management, New Age International Publishers

**E-LEARNING RESOURCES**

1. <https://www.managementstudyguide.com/financial-management.htm>
2. <https://corporatefinanceinstitute.com/resources/knowledge/finance/cost-of-capital/>
3. <https://www.investopedia.com/terms/c/capitalbudgeting.asp>
4. <https://efinancemanagement.com/dividend-decisions>
5. <https://cleartax.in/s/working-capital-management-formula-ratio>
6. <https://books.google.co.in/books?isbn=812591658X>
7. <https://books.google.co.in/books?isbn=8174465863>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 2 out of 4 questions	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBELM
I	2	1	1	-	-	-
II	2	1	-	1	-	1
III	1	1	1	1	-	1
IV	1	1	-	1	-	1
V	1	1	-	2	-	1
<b>TOTAL</b>	<b>12</b>	<b>-</b>	<b>7</b>	<b>-</b>		<b>4</b>
<b>SECTION A - 12</b>			<b>SECTION B - 7</b>		<b>SECTION C - 4</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand how crucial financial decisions are taken in a firm and gain in sight into wealth maximization and profit maximization.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Know the information about cost of capital, importance of leverage and capitalization.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate the Theories of capital structure.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Charting the dividend polices and factors affecting dividend policies.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4, K5</b>
<b>CO5</b>	Apply techniques for short term financial needs of the firm using working capital management concepts.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE XI</b>
COURSE NAME	<b>INDIRECT TAX</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Registration, Levy and Collection of GST & Customs duty.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Outline the Concepts, Definitions and Types of GST
2. Demonstrate the provisions and rules relating to Supply, Types of goods, and Input Tax credit under GST.
3. Demonstrate the applicability and non- applicability of GST, Exemptions, role of GST Council
4. Compile the various provisions and Importance for Registration, Cancellation of GST
5. Understand the Prohibition of Importation and exportation of goods under Customs Act, powers of various customs officers.

### **UNIT – II**

**(15 Hours)**

Introduction to Goods and Services Tax - Introduction - Stages of Evolution of Goods and Services Tax - Methodology of GST - Subsuming of taxes- constitutional background- Benefits of implementing GST- Structure of GST-Central Goods and Services Tax - State Goods and Services Tax - UTGST – Integrated Goods and Services Tax - Important concepts and definitions under CGST Act and IGST Act - GSTN – HSN Code - SAC code – GST council – Structure, Power and Functions.

### **UNIT II**

**(15 Hours)**

Levy and Collection of Tax - Time, Place and Value of Supply – Time of Supply –Place of Supply – Value of Supply – Scope of Supply – Non taxable Supplies –Composite and Mixed Supplies - Composition Levy III - Levy and Collection of tax - Exemption from tax

### **UNIT III**

**(15 Hours)**

Input Tax Credit & Payment of Tax – Eligibility for taking Input Tax Credit – Input Tax Credit in Special Circumstances - Computation of Tax Liability and payment of tax

**UNIT IV****(15 Hours)**

Registration under GST Law – Persons not liable registration – Compulsory registration - Procedure for registration – Deemed registration - Cancellation of registration – Tax Audit

**UNIT V****(15 Hours)**

Customs Act 1962– Definition, Concepts and Scope –Levy and Collection of Customs Duty – Classification of Goods – Assessment of Duty – Valuation of Goods under Customs Act – Prohibition on Importation & Exportation of Goods – Demand and Recovery of Customs Duty – Clearance of Goods – Baggage

THEORY 100%

**RECOMMENDED TEXTBOOKS:**

1. T.S.Reddy & Y. Hari prasad Reddy (2018), Business Taxation, Margham Publications

**REFERENCE BOOKS**

1. Dr.Vinod K Singhanian, Monica Singhanian, Students Guide to Income Tax, Taxmann Publications Pvt Ltd., New Delhi.
2. Girish Ahiya, Dr. Ravi Gupta, Systematic Approach to Income Tax and CST, Bharat Law House Pvt. Ltd. New Delhi.
3. Dr.Sanjeev Kumar, Systematic Approach to Indirect Taxes with Practical problems and solutions, Bharat Law House Pvt. Ltd., New Delhi.

**E-LEARNING RESOURCES**

1. <http://www.idtc.icaai.org/gst.html>
2. <http://idtc.icaai.org/gst-topic-wise-study-material-list.html>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	3	2	1
II	3	1	2
III	2	2	1
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>



**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Outline the Concepts	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Demonstrate the provisions and rules relating to Supply	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate the applicability and non- applicability of GST	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO4</b>	Compile the various provisions and Importance for Registration	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Understand the Prohibition of Importation and exportation of goods under Customs Act	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>Core - XII</b>
COURSE NAME	<b>MERCHANT BANKING AND FINANCIAL SERVICES</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

To gain in depth knowledge on Merchant Banking and Financial Products to understand current business environment and services provided

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Gain an in-depth knowledge on the working of Merchant Bankers.
2. Understand the role of merchant banking services in the current Business Environment.
3. Comprehend the Issues Management process.
4. Learn the various concepts in merchant banking and its role in appraisal of projects.
5. Learn about consumer credit, Factoring & Bill Discounting & Real Estate Financing

#### **UNIT I**

**(15 Hours)**

Introduction - An Overview of Indian Financial System - Merchant Banking in India - Recent Developments and Challenges ahead - Institutional Structure - Functions of Merchant Bank - Legal and Regulatory Framework - SEBI Guidelines.

#### **UNIT II**

**(15 Hours)**

Role of Merchant Banker in Appraisal of Projects, Designing Capital Structure and Instruments - Issue Pricing - Book Building - Preparation of Prospectus, Selection of Bankers, Advertising Consultants. Role of Registrars - Bankers to the Issue, Underwriters, and Brokers.

#### **UNIT III**

**(15 Hours)**

Leasing and Hire Purchasing - Basics of Leasing and Hire Purchasing - Essential Elements - Features - Types - Financial Evaluation - Advantages and Disadvantages. Hire Purchase - Meaning - Features - Legal Position - Tax Implications - Rights of Hirer - Difference between Leasing and Hire Purchase.

#### **UNIT IV**

**(15 Hours)**

Consumer Credit - Credit Cards - Real Estate Financing - Real Estate - Housing Finance - Housing Finance System - Method Housing Bank - Housing Finance Systems in India. Bills Discounting -

Factoring and Forfeiting. Venture Capital - Meaning - Origin - Importance -Methods Indian Scenario.

#### **UNIT V**

**(15 Hours)**

Credit Rating Regulatory Framework - Credit Rating Agencies - Rating Process and Methodology - Rating Symbols /Grades- Business Valuation.

THEORY-100 %

#### **RECOMMENDED TEXTBOOKS:**

1. M.Y.Khan, Financial Services, Tata McGraw-Hill, Noida, UP, 12th Edition, 2012
2. Nalini Prava Tripathy, Financial Services, PHI Learning, New Delhi, 2011.
3. Machiraju, Indian Financial System, Vikas Publishing House, Noida, UP, 2nd Edition, 2010.
4. J.C.Verma, A Manual of Merchant Banking, Bharath Publishing House, New Delhi, 2010
5. Varshney P.N. & Mittal D.K., Indian Financial System, Sultan Chand & Sons, New Delhi, 2015
6. Sasidharan. K, Alex K Mathews, Financial Services and System, Tata Mc Graw Hill, New Delhi, 2018

#### **REFERENCE BOOKS**

1. Dr. M.N. Mishra, Law of Insurance, Sultan Chand Publications, New Delhi, 2014
2. S.K. Basu, A Review of Current Banking Theory and Practice, 2nd Edition, MacMillan Publications, London.1972
3. B. Santhanam, Financial Services, Margham Publications, Chennai, 2003
4. K.S. Dinesh Kumar, Financial Services, Shri Sai Publishers' Distributors, Ranchi, 2014.

#### **E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Merchant\\_Banking\\_Principles\\_And\\_Practice/WmT\\_UWylUQ8C?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/Merchant_Banking_Principles_And_Practice/WmT_UWylUQ8C?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
2. [https://www.google.co.in/books/edition/The\\_Rise\\_of\\_Merchant\\_Banking/nYhaJAvZKyAC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/The_Rise_of_Merchant_Banking/nYhaJAvZKyAC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
3. [https://www.google.co.in/books/edition/Management\\_Of\\_New\\_Issue\\_Services/oEPjsouthrUC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/Management_Of_New_Issue_Services/oEPjsouthrUC?hl=en&gbpv=1&dq=merchant+banking&printsec=frontcover)
4. [https://www.google.co.in/books/edition/From\\_Crisis\\_to\\_Crisis/P6Z-DwAAQBAJ?hl=en&gbpv=1&dq=financial+services+and+merchant+banking&printsec=frontcover](https://www.google.co.in/books/edition/From_Crisis_to_Crisis/P6Z-DwAAQBAJ?hl=en&gbpv=1&dq=financial+services+and+merchant+banking&printsec=frontcover)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	3	2	2
III	3	2	1
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Gain an in-depth knowledge on the working of Merchant Bankers.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Understand the role of merchant banking services in the current Business Environment	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Comprehend the Issues Management process	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Learn the various concepts in merchant banking and its role in appraisal of projects	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Learn about consumer credit, Factoring & Bill Discounting & Real Estate Financing	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ALLIED-IV</b>
COURSE NAME	<b>STATISTICS AND OPERATIONS RESEARCH - II</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>THEORY &amp; PROBLEM</b>			

**Common to B. Com (Gen, BM, MM, ISM, A&F, BBA)**

### **COURSE OBJECTIVE**

**To strengthen the knowledge on statistics and operations research**

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Discuss about the time Series Analysis using Secular trend. Explain method of least squares to fit a straight line-Seasonal variation.
2. Discuss about Sampling Techniques, types of Sample and Sampling procedures
3. Outline Index Numbers such as weighted and unweighted price relative method, Cost of Living Index.
4. Formulate LPP to transportation problem and obtain initial basic feasible solution by Northwest corner, least cost, Vogel's approximation method, test for optimality using modified distribution method.
5. Formulate LPP to Assignment Problem and Find the solution of Minimization, Maximization case in assignment problem using Hungarian method.

### **UNIT I**

**(18 Hours)**

Time Series: Meaning, need and components of time series, Measurement of trend: Free hand, Semi average, moving average and least square methods. Measurement of seasonal indices: Simple average, Ratio to trend and Ratio to moving average method.

### **UNIT II**

**(18 Hours)**

Index Number: Meaning, Needs and components of time series, Types, Unweighted and Weighted index number Simple, Aggregative, Price relative methods, Laspeyres's, Paasche's, Bowley's and Fisher's index numbers, Time and Factor reversal tests, Cost of living index.

### **UNIT III**

**(18 Hours)**

Sampling Methods: Meaning of sampling, probability sampling methods and non-probability sampling methods, sampling error and standard error.

Hypothesis: Meaning, types, standard hypothesis, null and alternative hypothesis, simple and composite hypothesis, type I and type II error, testing of hypothesis: t -test, F-test, Chi square.

**UNIT IV****(18 Hours)**

Transportation Problem: Introduction, initial basic feasible solution, North West Corner Methods (NWCM), Least Cost Methods (LCM), Vogels Approximation Method (VAM), Modified Distribution Method (MODI) solution procedure without degeneracy.

**UNIT V****(18 Hours)**

Assignment Problem: Introduction, Mathematical formulation of an assignment problem, Hungarian method for solving assignment problem, unbalanced assignment problem, minimization and maximization case in assignment problem.

**RECOMMENDED TEXTBOOKS:**

1. Statistical methods by S.P. Gupta
2. Resource Management Techniques by V. Sundaresan, K.S. Ganapathy Subramanian, Ganesan. – ARS Publications.

**REFERENCE BOOKS**

1. Statistical and numerical methods – P.R. Vittal – Margham Publications.
2. Operations Research - P.R. Vittal – Margham Publications.

**E - LEARNING RESOURCES**

1. [https://www.lkouniv.ac.in/site/writereaddata/siteContent/202003291612342405mukeshsrivastava\\_businessstastics3.pdf](https://www.lkouniv.ac.in/site/writereaddata/siteContent/202003291612342405mukeshsrivastava_businessstastics3.pdf)
2. <https://www.qualtrics.com/au/experience-management/research/sampling-methods/>
3. [https://www.lkouniv.ac.in/site/writereaddata/siteContent/202004160626023624Rajiv\\_Saksena\\_INDEX\\_NUMBERS.pdf](https://www.lkouniv.ac.in/site/writereaddata/siteContent/202004160626023624Rajiv_Saksena_INDEX_NUMBERS.pdf)
4. Saksena\_INDEX\_NUMBERS.pdf
5. [https://www.acsce.edu.in/acsce/wp](https://www.acsce.edu.in/acsce/wp-content/uploads/2020/03/1585041316993_Module-4.pdf)
6. [content/uploads/2020/03/1585041316993\\_Module-4.pdf](https://www.acsce.edu.in/acsce/wp-content/uploads/2020/03/1585041316993_Module-4.pdf)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 2 out of 4 questions	20-23	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBELM
I	1	-	-	1	1	-
II	1	1	1	-	-	1
III	2	1	1	1	-	1
IV	1	1	1	1	-	1
V	1	1	-	1	1	1
Any Unit	2	-	-	-	-	-
<b>TOTAL</b>	<b>8</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>4</b>
<b>SECTION A - 12</b>			<b>SECTION B - 7</b>		<b>SECTION C - 4</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	2	3	2
<b>CO 2</b>	2	2	3	2	3
<b>CO 3</b>	2	3	2	3	2
<b>CO 4</b>	3	2	3	2	3
<b>CO 5</b>	2	3	2	3	2
<b>Average</b>	2.4	2.6	2.4	2.6	2.4



**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Discuss about the time Series Analysis using Secular trend. Explain method of least squares to fit a straight line-Seasonal variation.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1</b>
<b>CO2</b>	Discuss about Sampling Techniques, types of Sample and Sampling procedures.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2</b>
<b>CO3</b>	Outline Index Numbers such as weighted and unweighted price relative method, Cost of Living Index.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K3</b>
<b>CO4</b>	Formulate LPP to transportation problem and obtain initial basic feasible solution by Northwest corner, least cost, Vogel's approximation method, test for optimality using modified distribution method.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K3, K4</b>
<b>CO5</b>	Formulate LPP to Assignment Problem and Find the solution of Minimization, Maximization case in assignment problem using Hungarian method.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K4, K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>SOFT SKILL - IV</b>
COURSE NAME	<b>FOUNDATIONS OF QUANTITATIVE APTITUDE</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>THEORY &amp; PROBLEM</b>			

### **COURSE OBJECTIVE**

Develop learners' problem-solving skills and critical thinking abilities in the context of recruitment aptitude tests.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. The learner will be able to recognize, describe and represent patterns and relationships, as well as to solve problems using algebraic language and skills.
2. To learn about factors and multiples that numbers have in common with each other.
3. The student will analyse monthly profit and loss statements for a school store and calculate profit margin percentages.
4. Students learn what different types of interest are, where it occurs in real life and understand the concept of simple and compound interests.
5. The learner will draw, interpret and compare pie charts, bar charts and frequency diagrams.

#### **UNIT I Number system and Number series (6 Hours)**

Numbers: Numbers and their classification, test for divisibility of numbers, General properties of divisibility, division and remainder, remainder rules.

Number Series: Number series, three steps to solve a problem on series, two-line number series, sum rules on natural numbers.

#### **UNIT II HCF and LCM of Numbers (6 Hours)**

Factors, Multiples, Principal of Prime factorization, Highest Common Factor (HCF) and Least Common Multiple (LCM), Product of two numbers, Difference between HCF and LCM.

#### **UNIT III Percentage, Profit and Loss (6 Hours)**

Percentage: Introduction, fraction to rate percent, rate percent to fraction, rate percent of a number, express a given quantity as a percentage of another given quantity, convert a percentage into decimals and convert a decimal into percentage.

Profit and Loss: Gain/Loss and % gain and % loss, relation among Cost price, Sale price, Gain/Loss and % gain and % loss.

#### **UNIT IV Simple Interest and Compound Interest (6 Hours)**

Simple Interest: Definition, effect of change of  $P$ ,  $R$  and  $T$  on Simple Interest, amount. Compound Interest: Introduction, conversion period, basic formula, to find the Principal/Rate/Time, Difference between Simple Interest and Compound Interest.

### UNIT V Data interpretation

(6 Hours)

Tabulation, Bar Graphs, Pie Charts, Line Graphs, average.

### RECOMMENDED TEXTBOOKS:

Quantitative Aptitude by R.S. Agarwal

### REFERENCE BOOKS

1. Quantitative Aptitude by Abhijit Guha, Fourth Edition.
2. Quantitative Aptitude by Ramandeep Singh.

### E - LEARNING RESOURCES

1. <https://byjus.com/maths/numeral-system/#:~:text=crore%20is%207.-,International%20Numeral%20System,8%20%E2%80%93%20Ones>
2. <https://byjus.com/maths/hcf-and-lcm/>
3. <https://byjus.com/maths/profit-loss-percentage/>
4. <https://www.vedantu.com/jee-main/maths-difference-between-simple-interest-and-compound-interest>
5. <https://sites.utexas.edu/sos/guided/descriptive/descriptivec/frequency/>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	<b>Multiple Choice Questions:</b> Answer 20 out of 20 questions (each question carries one mark)	1 - 20	20	20
<b>B</b>	Answer any 5 out of 7 questions (each question carries 6 marks)	21 - 27	6	30
<b>TOTAL MARKS</b>				<b>50</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A	SECTION B
I	4	1
II	4	1
III	4	1
IV	4	1
V	4	1
Any Unit	-	2
<b>TOTAL</b>	<b>20</b>	<b>7</b>

PSO – CO mapping

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
CO 1	3	3	3	3	3
CO 2	3	3	3	3	3
CO 3	3	3	3	3	3
CO 4	3	3	3	3	3
CO 5	3	3	3	3	3
Ave.	3	3	3	3	3

PSO-CO-question paper mapping

CO No:	COURSE OUTCOME	PSOs ADDRESSED	COGNITIVE LEVEL (K1 to K6)
CO1	The learner will be able to recognize, describe and represent patterns and relationships, as well as to solve problems using algebraic language and skills.	PSO 1,2,3,4,5	K1,K2,K3,K4
CO2	To learn about factors and multiples that numbers have in common with each other.	PSO 1,2,3,4,5	K1,K2,K3,K4
CO3	The student will analyse monthly profit and loss statements for a school store and calculate profit margin percentages.	PSO 1,2,3,4,5	K1,K2,K3,K4
CO4	Students learn what different types of interest are, where it occurs in real life and understand the concept of simple and compound interests.	PSO 1,2,3,4,5	K1,K2,K3,K4
CO5	The learner will draw, interpret and compare pie charts, bar charts and frequency diagrams.	PSO 1,2,3,4,5	K1,K2,K3,K4

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>EVS</b>
COURSE NAME	<b>ENVIRONMENTAL STUDIES</b>	COURSE CODE	
SEMESTER	<b>IV</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>30</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

The study of ecology and living creatures

### **COURSE OUTCOMES**

After successful learning of this course the student will be able to Contrasting about environmental issues, causes and remedies.

### **UNIT I MULTI DISCIPLINARY NATURE OF ENVIRONMENTAL STUDIES (6 Hours)**

Definition, scope and importance – Need for public awareness.

### **UNIT II NATURAL RESOURCES**

**(6 Hours)**

Renewable and non-renewable resources: Natural resources and associated problems.

- a) Forest resources: Use and over- exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forest and tribal people.
- b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts overwater, dams-benefits and problems.
- c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
- d) Food resources: World food problems, changes caused by agriculture and over grazing, effects of modern agriculture, fertilizer - pesticide problems, water logging, salinity, case studies.
- e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources. Case studies.
- f) Land resources: Land source, land degradation, maninducedl and slides, soil erosion and desertification. Role of an individual in conservation of natural resources. Equitable use of resources for sustainable lifestyles.

### **UNIT III ECO SYSTEMS**

**(6 Hours)**

Concept of ane co-system.

1. Structure and function of an eco-system.
2. Producers, consumers and decomposers.
3. Energy flow in the eco system.
4. Ecological succession.
5. Food chains, food webs and ecological pyramids.

Introduction, types, characteristic features, structure and function of the following eco-system: -

1. Forest eco system

2. Grass land eco system
3. Desert eco system
4. Aquatic eco systems (ponds, streams, lakes, rivers, oceans, estuaries)

#### **UNIT IV BIO DIVERSITY AND ITS CONSERVATION**

**(6 Hours)**

1. Introduction–Definition: genetic, species and eco system diversity.
2. Bio geographical classification of India
3. Value of bio diversity: consumptive use, productive use, social, ethical, aesthetic and option values
4. Bio diversity at global, National and local levels.
5. India as a mega– diversity nation, Hot-spots of biodiversity.
6. Threats to biodiversity: habitat loss, poaching of wild life, man-wild life conflicts.
7. Endanger Edan endemic species of India
8. Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.

#### **UNIT V ENVIRONMENTAL POLLUTION**

**(6 Hours)**

Definition: Cause, effects and control measures of: -

1. Air pollution
2. Water pollution
3. Soil pollution
4. Marine pollution
5. Noise pollution
6. Thermal pollution
7. Nuclear hazards
8. Solid waste Management: Causes, effects and control measures of urban and Industrial wastes.
9. Role of an individual in prevention of pollution.
10. Pollution case studies.
11. Disaster management: floods, earthquake, cyclone and landslides.

#### **RECOMMENDED TEXTBOOKS:**

1. Environmental studies –St Joseph College Edition
2. Environmental studies -Dr. D.D. Mishra S.Chand

#### **REFERENCE BOOKS**

1. Environmental studies – Dr. J.P. Sharma – University Science Press.
2. Introduction to Environmental Studies – Dr. Mahainta K. Kalita – Asiau Books.

#### **E-LEARNING RESOURCES:**

1. <https://www.greenfacts.org/en/desertification/1-2/1-define-desertification.htm>
2. <https://www.texasdisposal.com/blog/ocean-pollution-causes-effects-and-prevention/>

**Question paper pattern – MCQs – Multiple Choice Questions**

# **SEMESTER-V**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE- XIII</b>
COURSE NAME	<b>BUSINESS RESEARCH</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

**(Common to BBA and B.Com BM)**

### **COURSE OBJECTIVE**

Demonstrating the knowledge of research information to conduct an independent publishable research project.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Learn the basic concepts of research process in business.
2. Create research design and sampling techniques
3. Develop questionnaire and graphical representation
4. Conduct hypothesis testing and test of significance
5. Write a research report

#### **UNIT 1**

**(20 HOURS)**

Introduction to Business Research- Need for Research in Business; The Research Process Steps in the research process; the research proposal. Planning and operational problems of research in business.

#### **UNIT II**

**(20 HOURS)**

Research Design: Exploratory, Descriptive, Causal. Secondary Data Research: Advantages & Disadvantages of Secondary data, Criteria for evaluating Secondary sources, Secondary sources of data in Indian Context.

#### **UNIT III**

**(15 HOURS)**

Primary Data Collection; Survey Vs. Observation. Comparison of self- Administered, telephone, mail, emails techniques. Qualitative Research tools: Depth Interviews focus groups and Projective techniques: Questionnaire-form & design.



**UNIT IV****(20 HOURS)**

Sampling: Sampling techniques- probability and Non-Probability methods- Determination of Sample Size: Data Analysis: Hypothesis Testing-Statistical Significance- Simple Correlation Regression (Theoretical Explanation only)

**UNIT V****(15 HOURS)**

Presenting results and writing the report – The Written Research Report.

**RECOMMENDED TEXTBOOKS:**

1. Sharma D Marketing Research -Principles, Application and Cases, Sultan Chand Publications, New Delhi
2. Beri G. C. 1993, Marketing Research-Second Edition- Tata Mc-Graw Hill Publication- New Delhi.
3. Ravilochan P., Marketing Research, Margham Publications, Chennai,2012.

**REFERENCE BOOKS**

1. David J. Loudon and Albert J Della Bitta – Consumer Behavior, Tata McGraw Hill,2002
2. Zikmund, Babin & Carr, Business Research Methods, South-Western.
3. Cooper & Schindler, Business Research Methods, McGraw Hill Education
4. Aaker, Kumar, Day, Marketing Research, Wiley
5. Naresh Malhotra, Marketing Research, Pearson.

**E-LEARNING RESOURCES**

1. <https://leverageedu.com/blog/business-research/>
2. <https://www.thebusinessresearchcompany.com/>
3. <http://www.informaticsx`outsourcing.com/business-research/reports-writing.ht>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	30
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	40
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	3	2	2
III	3	2	1
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Learn the basic concepts of research process in business.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2, K3, K4</b>
<b>CO2</b>	Create research design and sampling techniques	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2, K3, K4, K5</b>
<b>CO3</b>	Develop questionnaire and graphical representation	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2, K3, K4, K5</b>
<b>CO4</b>	Conduct hypothesis testing and test of significance	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2, K3, K4</b>
<b>CO5</b>	Write a research report	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1, K2, K3, K4, K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE XIV</b>
COURSE NAME	<b>ENTREPRENEURIAL DEVELOPMENT</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

**Common to B.Com (GEN), B.Com (BM), B.Com (MM), B.Com (AF), B.Com (ISM), BBA)**

### **COURSE OBJECTIVE**

To pursue entrepreneurship skills and mindset

### **COURSE OUTCOMES**

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

1. Discuss the concept of entrepreneurship and its importance.
2. Analyze the scope of various financial institutions for the enhancement of small entrepreneurs.
3. Illustrating the various technical tools for the business premises and encounter business ventures.
4. Executing the important values of EDPs and the Government role played in ED.
5. Know the valuable approaches in the changing economic scenario and to apply the same for the improvement of small-scale entrepreneurs.

### **UNIT I**

**(16 Hours)**

Entrepreneurship – Meaning – Types – Qualities of an Entrepreneur – Classification of Entrepreneurs – Factors influencing Entrepreneurship – Functions of Entrepreneurs.

### **UNIT II**

**(23 Hours)**

Entrepreneurial Development Agencies - Commercial Banks – District Industries Centre – National Small Industries Corporation – Small Industries Development Organization – Ministry of Micro, Small & Medium Enterprises (MSME) - Prime Minister Employment Generation Programme – Pradhan Mantri Yuva Yojana – All India Financial Institutions – IDBI – IFCI – ICICI – IRDBI.

### **UNIT III**

**(18 Hours)**

Project Management: Business idea generation techniques – Identification of Business opportunities – Feasibility study – Marketing, Finance, Technology & Legal Formalities – Preparation of Project Report – Tools of Appraisal.

**UNIT IV****(15 Hours)**

Entrepreneurial Development Programmes (EDP) – Role, relevance and achievements – Entrepreneurship Development Institute of India (EDII), Role of Government in organizing EDPs – Critical evaluation.

**UNIT V****(18 Hours)**

Economic development and entrepreneurial growth – Role of entrepreneur in economic growth- Strategic approaches in the changing economic scenario for small scale entrepreneurs - Networking, Niche play, Geographic concentration, Franchising/Dealership –Development of Women entrepreneurship – problems – steps taken by Government – Women and Self-Help Groups. (SHGs)

**RECOMMENDED TEXTBOOKS:**

1. Gupta, D. C., & Srinivasan, D. N. Entrepreneurship Development in India Sultan Chand & Sons, (2001).
2. Khanka, S.S. Entrepreneurial development. S.Chand publishing, (2006).

**REFERENCE BOOKS**

1. Desingu Setty, E., & Krishna Moorthy, P. Strategies for developing women entrepreneurship. Akansha Pub. House, (2010).
2. Drucker, P. F. Innovation and Entrepreneurship: Practice and Principles. Harper & Row, (1986).
3. Gupta, M. Entrepreneurial Development Raj Publishing House, (2006).
4. Shankar, R. Entrepreneurship Theory & Practice Vijay Nicole Imprints Private Ltd
5. Suresh, J. Entrepreneurial Development, Margham Publications, (2002).

**E-LEARNING RESOURCES**

1. <https://landor.com/thinking/eight-principles-of-innovation>
2. <http://www.simply-strategic-planning.com/innovation-and-entrepreneurship.html>
3. <https://www.slideshare.net/sahilkamdar1/institutional-support-in-entrepreneurship>
4. <https://www.entrepreneur.com/article/323660>
5. <https://www.entrepreneur.com/article/314723>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	3	2	1
II	3	2	2
III	2	1	1
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	2	3	2
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	3	3	2.8	3	2.8

**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Discuss the concept of entrepreneurship and its importance.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Analyze the scope of various financial institutions for the enhancement of small entrepreneurs.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Illustrating the various technical tools for the business premises and encounter business ventures.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Executing the important values of EDPs and the Government role played in ED.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Know the valuable approaches in the changing economic scenario and to apply the same for the improvement of small-scale entrepreneurs.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE</b>
COURSE NAME	<b>DIRECT TAX</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY &amp; PROBLEM</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of heads of Incomes, Salary, House Property, Capital gains, and income from other sources.

### **COURSE OUTCOMES**

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

1. Understand the basic concepts & definitions under the Income Tax Act, 1961
2. Compute salary income under the head salaries
3. Learn the concepts of Annual value associated deductions and the calculation of income from House property.
4. Compute Income from Capital Gains.
5. Compute Income from Other Sources.

### **UNIT- I**

**(18 Hours)**

Definitions – (S.2) Person, Assessee, Income. - Basis of Charge (S. 3to 9) Previous Year, Assessment Year, Residential Status, Scope of Total Income, Deemed income. Exclusions from Total Income (S.10) Exemptions related to specified Heads of incomes to be covered with the relevant provisions such as Salary, Income from Other Sources. Agricultural Income Sum received from HUF by a member Share of a profit from Firm Income from Minor Child Dividend

### **UNIT- II**

**(18 Hours)**

Heads of Income (Including relevant items from S 2 and S 10) Salary (S. 15 to S. 17) –Allowances – Gratuity – Pension – Provident Fund – Calculation of Gross Salary and Net Taxable Salary.

### **UNIT- III**

**(18 Hours)**

Income from house Property (S. 22 to S. 27) – Exemptions – Calculation of Taxable Income from House Property – Self Occupied House – Deductions from House Property Income. Profits and Gains from Business, Profession & Vocation (S. 28 to 32 35, 36, 37, 40, 40A, 43B) – Disallowed expenses - Calculation of Income from Business, Profession.



**UNIT –IV****(18 Hours)**

Capital Gains (S. 45 to S 50C) – Exemptions – Deductions – Calculation of Income from Capital Gains.

**UNIT- V****(18 Hours)**

Income from Other Sources (S.56 to S. 59) – Calculation of Income from Other Sources - Deduction U/s 80, 80C, 80CCF: 80D, 80DD, 80DDB, 80E, 80U: - Computation of Income and tax for Individual. Advance Tax payment- S 208 - Provisions for filing of returns (Including forms of Return) Sec-139(1), 139(5).

**THEORY: 20%****PROBLEMS: 80%****RECOMMENDED TEXTBOOKS:**

1. Singhania, V. K., (2018) Students Guide to Income Tax, Taxman. Publication, New Delhi.
2. Reddy T.S., Hari Prasad Y Reddy, Income Tax Theory Law and Practice, Margham Publication, Chennai.

**REFERENCE BOOKS**

1. Manoharan T.N & Hari.G.R,(2018) Students' Hand Book on Taxation, Snow White Publications Pvt. Ltd.
2. Gaur V.P., Narang D.B, Income Tax Law and Practice, Kalyani Publications.
3. Murthy A, Income Tax Law And Practice, Vijay Nicole Publishers
4. Lal B.B., Direct Taxes, Konark Publishers Pvt. Ltd, New Delhi.
5. Vinod K.Singhania,Monica Singhania, Direct Taxes, Taxmann publications Pvt.Ltd. New Delhi.
6. Mehrotra H.C., Goyal. S.P, Income Tax Law And Practice, Sahitya Bhawan Publications,Agra.

**E-LEARNING RESOURCES**

- 1) <https://lawtimesjournal.in/introduction-and-basic-concept-of-income-tax/>
- 2) <https://sol.du.ac.in/mod/book/view.php?id=1259&chapterid=924>
- 3) <http://incometaxmanagement.com/Pages/Gross-Total-Income/Salaries/SalariesContents.html>
- 4) <https://www.hrblock.in/guides/house-property-deductions>
- 5) <https://books.google.com/books?isbn=1584773855>
- 6) <https://books.google.com/books?id=iiQKAAAAMAAJ>
- 7) <https://books.google.com/books?isbn=813172191>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>40</b>
<b>C</b>	Answer any 2 out of 4 questions	20-23	20	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY AND PROBLEMS

UNITS	SECTION A		SECTION B		SECTION C	
	THEORY	PROBLEM	THEORY	PROBLEM	THEORY	PROBLEM
I	2	1	1	1	-	1
II	1	2	-	2	-	1
III	1	1	-	1	-	1
IV	1	1	-	1	-	1
V	2	-	1	-	-	-
<b>TOTAL</b>	<b>7</b>	<b>5</b>	<b>2</b>	<b>5</b>	<b>-</b>	<b>4</b>
<b>SECTION A – 12</b>			<b>SECTION B – 7</b>		<b>SECTION C - 4</b>	

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the basic concepts & definitions under the Income Tax Act, 1961	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Compute salary income under the head salaries	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Learn the concepts of Annual value associated deductions and the calculation of income from House property.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Compute Income from Capital Gains.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Compute Income from Other Sources.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE XVI</b>
COURSE NAME	<b>PRACTICAL AUDITING</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

*(Common to B.Com (GEN), B.Com (BM), B.Com (AF))*

### **COURSE OBJECTIVE**

To provide in depth knowledge of auditing principles, concepts and appreciate the general auditing practice.

### **COURSE OUTCOMES**

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

1. Understand about the concepts of auditing.
2. Outline the steps involved in vouching, verification, valuation of assets and liabilities in the organization.
3. Highlight about the depreciation, reserves and provisions and auditor's duty.
4. Locate the powers and rights, duties of an auditor.
5. Sketch the computerized system of auditing methods in their business.

### **UNIT I**

**(23 Hours)**

Meaning and definition of auditing – Distinction between auditing and accounting – objectives – Advantages and limitations of audit – scope of audit – classification of audits – 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.

### **UNIT II**

**(18 Hours)**

Vouching, meaning and definitions, objectives – Trading transactions – audit of ledger-Scrutinizing of ledgers - vouching of cash receipts and payments. Vouching of outstanding assets and liability – verification, meaning objectives and process – valuation of assets and liabilities-Distinction between verification and valuation.

### **UNIT III**

**(13 Hours)**

Depreciation and reserves – meaning – Auditor's duty with regard to depreciation – Reserves and provisions – Difference between reserves and provision – Depreciation of wasting Assets.

**UNIT IV****(18 Hours)**

Appointment of auditors – appointment of first auditor – appointment by central government – filling of casual vacancy – Appointment by special resolution – Re –appointment and compulsory re-appointment – ceiling on the number of Auditorship – Removal of auditor –Remuneration – auditor's lien – qualification and disqualification – Duties of the company auditor – Rights and powers of auditors– different classes of auditors – Audit Report – Preparation and Presentation.

**UNIT V****(18 Hours)**

EDP audit – meaning – procedure of audit under EDP system – specialized Audits –points to be considered while auditing Educational Institutions – Hotels – Banking and Insurance companies.

**RECOMMENDED TEXTBOOKS:**

1. Practical Auditing – B.N. Tandon Sultan Chand and Co.,
2. Contemporary Auditing, Kamal Gupta Tata MC GrawHill.

**REFERENCE BOOKS**

1. Auditing – D.P.Jain Konark Publishers Pvt. Ltd.
2. Auditing, Principles and practice – Ravinder Kumar and Virender Sharma, Eastern economy edition.

**E-LEARNING RESOURCES**

1. <https://books.google.co.in/books?isbn=8121920418>
2. <https://books.google.co.in/books?isbn=5877373412>
3. <https://books.google.co.in/books?isbn=8170231868>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	2
II	3	2	1
III	2	1	-
IV	3	1	2
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	2	2	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	2	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	2
<b>Average</b>	3	3	2.6	2.8	2.8

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand about the concepts of auditing.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Outline the steps involved in vouching, verification, valuation of assets and liabilities in the organization.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Highlight about the depreciation, reserves and provisions and auditor's duty.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO4</b>	Locate the powers and rights, duties of an auditor.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Sketch the computerized system of auditing methods in their business.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>INTER-DISCIPLINARY ELECTIVE - I (IDE)</b>
COURSE NAME	<b>PERSONAL INVESTMENT PLANNING</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>75</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of financial assets, stock exchange functions and analyzing the investment opportunities.

### **COURSE OUTCOMES**

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

1. Understand the meaning and necessity of investment.
2. Identify the investment opportunities in various sectors
3. Demonstrate the stock exchange operations in India
4. Understand the various financial investment avenues in Banking operations
5. Experience the developing of personal investment pattern for the individuals

### **UNIT I**

**(15 Hours)**

Introduction about investment, Difference between investment, speculation and gambling- Features of investment- Importance of Investments- Types of Investors.

### **UNIT II**

**(15 Hours)**

Meaning – Non- marketable financial assets, equity shares, preference shares, Debentures, Gilt Edged Securities, Post office savings deposits (Term deposits, MIS, KVP, NSC, NSS)

### **UNIT III**

**(15 Hours)**

Meaning and definition of stock exchange- Introduction & Functions of SEBI– Listing of securities – Stock brokers – Sub brokers, Types of brokers – Types of speculators (Bull, Bear, Stag)- Meaning of NSE, BSE, OTCEI- Steps for opening a Demat Account.



**UNIT IV****(15 Hours)**

Provident fund, Types of PF, Features of PPF, Unit trust of India - Bank deposits (Current, SB account, FD, RD) – Investment in precious objects- Investment based Insurance policies – Real estate- Mutual Funds, Definition, Types- Investment in commodity trading.

**UNIT V****(15 Hours)**

Analysing the opportunities of investment applicable to the current scenario- Developing personal investment pattern for individuals.

**RECOMMENDED TEXTBOOKS:**

1. L. Natarajan, (2007), Investment Management, Margham publications,
2. V.K. Bhalla, (2014), Investment Management, S.Chand Publications,

**REFERENCE BOOK**

1. Hiriappa, 2008, Investment Management, New Age International Publications.

**E-LEARNING RESOURCES**

1. [www.personalfinance.byu.edu](http://www.personalfinance.byu.edu)
2. [www.halifax.co.uk/investments/pdfs/sw51813.pdf](http://www.halifax.co.uk/investments/pdfs/sw51813.pdf)
3. [www.occ.gov/publications/publications-by-type/comptrollers-handbook/invmgt.pdf](http://www.occ.gov/publications/publications-by-type/comptrollers-handbook/invmgt.pdf)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	2	<b>20</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	2	1	1
III	3	2	1
IV	3	2	2
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the meaning and necessity of investment.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Identify the investment opportunities in various sectors	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Demonstrate the stock exchange operations in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Understand the various financial investment avenues in Banking operations	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Experience the developing of personal investment pattern for the individuals	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>IV</b>	COURSE COMPONENT	<b>VE</b>
COURSE NAME	<b>VALUE EDUCATION</b>	COURSE CODE	
SEMESTER	<b>V</b>	MARKS	<b>100</b>
CREDITS	<b>2</b>	TOTAL HOURS	<b>15</b>
<b>THEORY</b>			

#### **UNIT I**

**(3 Hours)**

Definition, Concept, Classification, Theory, Criteria and Sources of values Aims and objectives of value education. Role and Need for value education in the contemporary society, Role of education in transformation of values in society. Role of parents, teachers, society, peer group and mass media in fostering values.

#### **UNIT II**

**(3 Hours)**

Human Values: Truthfulness, Sacrifice, Sincerity, Self-Control, Altruism, Scientific Vision, relevancy of human values to good life. Character Formation towards Positive Personality Modern challenges of adolescents: emotions and behavior Self-analysis and introspection: sensitization towards gender equality, differently abled, Respect for-age, experience, maturity, family members, neighbors, strangers, etc.

#### **UNIT III**

**(3 Hours)**

Concept of Human Rights–Principles of human rights–human rights and Indian constitution Rights of Women and children – violence against women –Rights of marginalized People Like women, children, minorities, transgender, differently abled etc., Social Issues and Communal Harmony Social issues – causes and magnitude - alcoholism, drug addiction, poverty, unemployment – communal harmony – concept – religion and its place in public domain –secular civil society.

#### **UNIT IV**

**(3 Hours)**

Constitutional Values: (Sovereign, Democracy, Socialism, Secularism, Equality, Justice, Liberty, Freedom, Fraternity) - Social Values: (Pity and Probity, Self-Control, Universal Brotherhood) - Professional Values: (Knowledge Thirst, Sincerity in Profession, Regularity, Punctuality, Faith). Religious and Moral Values: (Tolerance, Wisdom, character) –Aesthetic Values: (Love and Appreciation of literature, fine arts) – Environmental Ethical Values National Integration and international understanding. Need of Humanistic value for espousing peace in society. Conflict of cross – cultural influences, cross-border education.

**UNIT V****(3 Hours)**

Guru Nanak Devji's Teachings - Relevance of Guru Nanak Devji's teachings' relevance to Modern Society - The Guru Granth sahib - The five Ks - Values and beliefs - Rights and freedom (Right of equality, Right to Education, Right to Justice, Rights of women, Freedom of religion, Freedom of culture, Freedom of assembly, Freedom of speech) – Empowerment of women –Concept of Langar - Eminent Sikh personalities.

**REFERENCES**

1. Dr. Abdul Kalam. My Journey-Transforming Dreams in to Actions. Rupa Publications, 2013.
2. Steven R Covey, 8th Habit of Effective People (From Effectiveness to Greatness), Free Press, New York, 2005.
3. Prem Singh, G.J. (2004). 'Towards Value Based Education', University News. Vol. 42(45):P.11-12.
4. V.R. Krishna Iyer. Dialectics & Dynamics of Human Rights in India (Tagore Law Lectures) The Yesterday, Today and Tomorrow, Eastern Law House (1999, Reprint2018)

**GUIDELINES TO THE QUESTION PAPER SETTERS****QUESTION PAPER PATTERN****Question paper pattern – MCQs****Multiple Choice Questions**

# **SEMESTER-VI**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE XVII</b>
COURSE NAME	<b>DIGITAL BANKING AND CYBER SECURITY</b>	COURSE CODE	
SEMESTER	<b>VI</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Digital Banking and Cyber Security

### **COURSE OUTCOMES**

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

1. Be conversant with e-banking products in terms of delivery, security and controls.
2. Gain knowledge in the field of Digital Banking and the delivery systems in the banking
3. Understand Cyber Security and measures to control the data threats
4. Analyse the Cyber Security law and other related laws in India
5. Evaluate the various kinds of cyber-crimes in India

### **UNIT I**

**(18 Hours)**

Introduction to Information Technology in Banking and its Impact – Difference between traditional and digital banking-Advantages and Disadvantages – Changing Financial Environment and IT as a strategic tool. Basel guidelines for E-Banking - RBI Committee Reports on Information Systems - A Ghosh Committee – Janakiraman Committee. Blockchain Technology in Banking - Fraud Reduction- Physical currency, Digital currency, Crypto currency crypto Assets- Banking platform-on print and cloud

### **UNIT II**

**(18 Hours)**

Software Applications used in Banking- Decentralized Vs Centralized Banking System/Core Banking System Delivery Channels-ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards E-Commerce-Secure Electronic Transfer (SET) – NEFT/RTGS/IMPS – Wire Transfer – Exchange Rates. Payment Gateways (Credit card/Debit cards), Authentication of payments. E-Wallets

### **UNIT III**

**(18 Hours)**

Cyber Security – Meaning- Types of security – Computer Security – E-Security – Password Security- reporting and Internet fraud. Security Controls and Guidelines- Threats to Information System: i) Physical (Insiders/outside) ii) Viruses, Worms, Trojan horse, Malwares, Software bombs, Phishing, Spoofing, Spamming, denial of service attacks, etc., Information System Security Measures, policy, controls - Hacking - Common Hacking Terminologies - Ethical Hacking – Types - Legality of Ethical Hacking, IOT and API Securities

#### **UNIT IV**

**(18 Hours)**

Cyber World: An Overview - Conceptual and theoretical perspective of cyber law - An Overview of Cyber Law - Cyber law in India with special reference to Information Technology Act, 2000 - Scope of Cyber laws – e-commerce; online contracts; IPRs (copyright, trademarks and software patenting); e-taxation; e-governance and cyber-crimes - Introduction about the cyber space - Regulation of cyber space – Introducing cyber law- Digital signature - Procedure to obtain Digital Signature – Types of Digital Signature -Importance of e-KYC – Role of Ministry of Corporate Affairs. GDPR-PDPO 2019, DPA 2021

#### **UNIT V**

**(18 Hours)**

Computer crime and cybercrimes; Classification of cyber-crimes – SMS forging, E-mail related crimes, Hacking, online shopping frauds, credit card frauds-National Cyber Crime Reporting Portal

#### **RECOMMENDED TEXTBOOKS:**

1. Uppal RK, Banking with Technology, New Century Publications, New Delhi
2. Murdick RG, Ross JHE and Clagget JR, Information System for Modern Management, Prentice Hall of India, New Delhi

#### **REFERENCE BOOKS**

1. Kaptan SS, Indian Banking in Electronic Era, New Century Publications, New Delhi
2. Khan M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.
4. Uppal RK, Pooja, Transformation in Indian Banks-Search for Better tomorrow, Sarup Book Publishers Private Ltd., New Delhi

#### **E-LEARNING RESOURCES**

1. <https://cybercrime.gov.in/Webform/CrimeCatDes.aspx>
2. <https://www.hdfcbank.com/personal/resources/learning-centre/digital-banking/what-is-digital-banking>



## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	2	2
II	3	1	1
III	2	2	1
IV	3	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A – 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-COQUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Be conversant with e-banking products in terms of delivery, security and controls.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Gain knowledge in the field of Digital Banking and the delivery systems in the banking	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Understand Cyber Security and measures to control the data threats	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Analyse the Cyber Security law and other related laws in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Evaluate the various kinds of cyber-crimes in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE XVIII</b>
COURSE NAME	<b>RURAL BANKING</b>	COURSE CODE	
SEMESTER	<b>VI</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of financing agriculture and allied activities & Financing of MSMEs.

### **COURSE OUTCOMES**

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

1. Understand the rural infrastructure and development in India
2. Analyse the rural credit structure in India and financing of rural development
3. Gain knowledge in the Agri financing and support by the banks
4. Understand the Rural Non-Farm sector financing
5. Understand the problems and prospects of rural banking

### **UNIT I**

**(18 Hours)**

Rural India: Demographic Features-Economic Features-Rural poverty -Rural Infrastructure-Rural Development Policy-Govt. policies and programmes-Economic Reforms and its impact on rural economy function and policies of RBI in Rural Banking.

### **UNIT II**

**(18 Hours)**

Financing Rural Development-Rural Credit Institutions-Role and functions- Co-operative Credit Societies and Banks, Land Development Banks, Regional Rural Banks, Commercial Banks -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services. Informal Lending: Pawn Broker- Money Lenders.

### **UNIT III**

**(18 Hours)**

Financing agriculture/ allied activities – Crop Loans Assessment, Sanction, Disbursement, replacement. Term loans for irrigation, farm mechanization, Godowns/ cold-storage facilities, etc. Financing allied agriculture activities like Horticulture, Fisheries, Social forestry, etc. Finance against Warehouse/ cold storage receipts

#### **UNIT IV**

**(18 Hours)**

Financing Rural Non-Farm Sector (RNFS) – Importance of RNFS, Segments in RNFS, Role of Development and Promotional Institutions in RNFS-SME Finance, Definition of SME. Importance to the Indian economy. Financing of SME and small enterprise Refinance from SIDBI

#### **UNIT V**

**(18 Hours)**

Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity-Self Help Groups/ NGOs, linkages with banking, latest guidelines of GOI and RBI.

#### **RECOMMENDED TEXTBOOKS:**

1. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai
2. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune
4. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi

#### **REFERENCE BOOKS**

1. Uppal RK, & Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi
2. Indian Institute of Banking & Finance, Rural Banking, Mumbai
3. Uppal RK & Pooja, Transformation in Indian Banks-Search for better tomorrow, Sarup Book Publisher Private Ltd., New Delhi
4. Shyam Ji Mehrotra, New Dimensions of Bank Management, Skylark Publications, New Delhi

#### **E-LEARNING RESOURCES**

1. [https://www.google.co.in/books/edition/Rural\\_Banking\\_And\\_Overdues\\_Management/dJBW\\_8U3gXXUC?hl=en&gbpv=1&dq=RURAL+BANKING&printsec=frontcover](https://www.google.co.in/books/edition/Rural_Banking_And_Overdues_Management/dJBW_8U3gXXUC?hl=en&gbpv=1&dq=RURAL+BANKING&printsec=frontcover)
2. [https://www.google.co.in/books/edition/Rural\\_Banking\\_in\\_India/3X4aAAAAMAAJ?hl=en&gbpv=1&bsq=RURAL+BANKING&dq=RURAL+BANKING&printsec=frontcover](https://www.google.co.in/books/edition/Rural_Banking_in_India/3X4aAAAAMAAJ?hl=en&gbpv=1&bsq=RURAL+BANKING&dq=RURAL+BANKING&printsec=frontcover)
3. [https://www.google.co.in/books/edition/Rural\\_Banking\\_in\\_India/t0QRTwEACAAJ?hl=en](https://www.google.co.in/books/edition/Rural_Banking_in_India/t0QRTwEACAAJ?hl=en)

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	3	2	1
II	2	1	1
III	3	2	2
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Understand the rural infrastructure and development in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Analyse the rural credit structure in India and financing of rural development	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Gain knowledge in the Agri financing and support by the banks	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Understand the Rural Non-Farm sector financing	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Understand the problems and prospects of rural banking	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>CORE- XIX</b>
COURSE NAME	<b>MARKETING MANAGEMENT OF BANKING SERVICES</b>	COURSE CODE	
SEMESTER	<b>VI</b>	MARKS	<b>100</b>
CREDITS	<b>4</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Enrich the students with knowledge of marketing specific to banking industry focusing on 7Ps of marketing.

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Introduce the marketing of banking services concepts to the students
2. Explain the impact of banking regulation on marketing strategy
3. Acquaint students with the importance of marketing mix and new product development of banking products
4. Enrich student's knowledge on the Price strategy, place mix and product portfolio of banks
5. Explain the importance and methods of Promotion, Public relations, Physical evidence and personal selling of banking services

### **UNIT 1**

**(20 HOURS)**

Fundamentals of Marketing-Importance of marketing-The Concept: Goods and Service Marketing-Comparative Analysis-Salient features of Marketing Services-Marketing concepts and their application to Banking Industry – Special features of Marketing Banking Products.

### **UNIT II**

**(20 HOURS)**

Concept of Bank Marketing-Principles of Bank Marketing- Banking regulation and its impact on Bank marketing strategies - Users of Banking Services-Consumer Behavior-Factors influencing the Bank Users-Marketing Research in the banking organisation-Marketing Intelligence System for the banking organisation.

### **UNIT III**

**(15 HOURS)**

Definition of Market- Bank Market Segmentation- Targeting and Positioning – Importance of segmentation-Criteria for Segmentation to the Banking Organisation – Marketing Mix – Product-Product Portfolio of Bank-New Product Development-Proactive Process-Reactive Process

**UNIT IV****(20 HOURS)**

Pricing-Types of Pricing-Price Regulations by RBI and IBA-Pricing strategy- Deregulation of Deposit Interest Rates in India – Advantages and Disadvantages-Service charges by banks. The Place -Different windows of Banking Services-Branch Banking-Online Banking. Process -Various dimensions for effective process mix for banking services.

**UNIT V****(15 HOURS)**

Promotion: Meaning-Objectives-Different methods in promoting the banking business- Factors affecting Promotion Mix of a Banker-Public Relations: Direct Marketing-Societal Banking-Advertising – Personal Selling-Dynamics of Personal Selling in Bank products-Physical Evidence-office layout-ambience.

**RECOMMENDED TEXTBOOKS:**

1. Marketing of Banking Service– IIB
2. Services Marketing by S.M.JHA
3. Desai, Vasant, Principles of Bank Management, Himalaya Publications,1993, Mumbai

**REFERENCE BOOKS**

1. B Balaji, Services marketing and Management, S. Chand publishers, New Delhi
2. Madhukar R.K, Dynamics of Bank Marketing, VBS Publishers,1990, Mumbai.

**E-LEARNING RESOURCES**

1. <https://www.shiksha.com/online-courses/articles/service-marketing-mix/>
2. <https://www.pixel506.com/insights/services-marketing-characteristics-innovations-and-more>
3. [https://ijarjie.com/AdminUploadPdf/Marketing\\_of\\_the\\_Banking\\_Services\\_1453.pdf](https://ijarjie.com/AdminUploadPdf/Marketing_of_the_Banking_Services_1453.pdf)
4. <https://ninjapromo.io/the-complete-guide-to-bank-marketing>



## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	2	1	1
II	3	2	2
III	3	2	1
IV	2	1	1
V	2	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A – 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Introduce the marketing of banking services concepts to the students	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Explain the impact of banking regulation on marketing strategy	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Acquaint students with the importance of marketing mix and new product development of banking products	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Enrich student's knowledge on the Price strategy, place mix and product portfolio of banks	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Explain the importance and methods of Promotion, Public relations, Physical evidence and personal selling of banking services	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ELECTIVE - II</b>
COURSE NAME	<b>HUMAN RESOURCE MANAGEMENT IN BANKING SECTOR</b>	COURSE CODE	
SEMESTER	<b>VI</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>THEORY</b>			

### **COURSE OBJECTIVE**

Introduction to fundamental concepts of Human Resource management in Banking Sector

### **COURSE OUTCOMES**

**After studying this course, the students will be able to**

1. Elucidate the concepts of HRM and emerging challenges of HRM in banking sector
2. Demonstrate various training and development of bankers and its effectiveness.
3. Understand the HRIS and technology in Banking
4. Gain an insight on the types and rewards offered to bank employees
5. Understand the grievance management system in Banking in India

#### **Unit I**

**(15 Hours)**

Human Resource Management – Introduction, Functions, Scope and Importance of HRM in Banking Sector – Recent Trends in HRM in Banking Sector

#### **Unit II**

**(18 Hours)**

Human Resource Planning – Need and importance – Types of Recruitment and Selection in Banking, background verification – Training and Induction of Bankers – Role of Government in Recruitment & Training –Job Analysis: Job Satisfaction, Job Description and Job Evaluation – Mentoring.

#### **Unit III**

**(18 Hours)**

Banking Systems Approach – Strategic Role of Information in HRM in Today’s Technology Banking Concepts and Issues. HRIS implementation - Benefits, Challenges – Resistance to Change by Employees and customer – Overcome to Resistance.

## **Unit IV**

**(18 Hours)**

Types and Rewards for Employees – Monetary and Non-Monetary Performance Award and Incentives–Leave management– Individual, group task-oriented Incentives – Fixed and variable pay structures -Performance Appraisal – Types – Potential Appraisal: Meaning, Features, Purpose, Mechanisms, Process, Parameters, Methods, Techniques – Public Sector and Private Sector Banks.

## **Unit V**

**(21 Hours)**

Bank Employee Grievance Management System – HR policies applicable to Bank Employees – Promotions-Demotions and Transfers- Employee Discipline-Grievance handling Procedures – Organization Culture Vs Work Culture.

### **RECOMMENDED TEXTBOOKS:**

1. K. Aswathappa, Human Resource Management: Text & Cases | 8th Edition
2. Gary Dessler, 2005, Human Resource Management, 15th Edition, Pearson/Prentice Hall.
3. Arun Monappa, Ranjeet Nambudiri, Patturaja Selvaraj, 2012, Industrial Relations and Labour Laws, Tata McGraw-Hill Education,

### **REFERENCE BOOKS**

1. DeCenzo, D. A., Robbins, S. P., & Verhulst, S. L. (2016). Fundamentals of Human Resource Management, John Wiley & Sons.
2. Dessler, G., & Varrkey, B. (2005). Human Resource Management, 15e. Pearson Education India.
3. Durai, P. (2009). Human Resource Management (Publisher: Dorling Kindersley (India) Pvt. Limited:
4. Prasad, L. M. (2006). Human Resource Management (Sultan Chand & Sons.
5. Rao, P. S. (2009). Personnel and human resource management (pp. 236-345). Himalaya Publishing House.

### **E-LEARNING RESOURCES**

1. <https://bohatala.com/impact-of-internal-and-external-environment-on-human-resource-management>
2. <https://studiousguy.com/human-resource-planning/>
3. <https://corehr.wordpress.com/2013/12/04/transfer-and-promotion/>
4. <https://hrmpractice.com/employee-welfare/>
5. <https://www.mbaskool.com/business-concepts/human-resources-hr-terms/2390-quality-ofwork-life-qwl.html>

## GUIDELINES TO THE QUESTION PAPER SETTERS

### QUESTION PAPER PATTERN

SECTION	QUESTION COMPONENT	NUMBERS	MARKS	TOTAL
<b>A</b>	Answer any 10 out of 12 questions (each in 50 words)	1-12	3	<b>30</b>
<b>B</b>	Answer any 5 out of 7 questions (each in 300 words)	13-19	6	<b>30</b>
<b>C</b>	Answer any 4 out of 6 questions (each in 1200 words)	20-25	10	<b>40</b>
<b>TOTAL MARKS</b>				<b>100</b>

### BREAK UP OF QUESTIONS FOR THEORY

UNITS	SECTION A	SECTION B	SECTION C
I	3	2	1
II	2	1	1
III	2	2	2
IV	2	1	1
V	3	1	1
<b>TOTAL</b>	<b>12</b>	<b>7</b>	<b>6</b>
<b>SECTION A - 12</b>		<b>SECTION B - 7</b>	<b>SECTION C - 6</b>

### PSO - CO MAPPING

	PSO 1	PSO 2	PSO 3	PSO 4	PSO5
<b>CO 1</b>	3	3	3	3	3
<b>CO 2</b>	3	3	3	3	3
<b>CO 3</b>	3	3	3	3	3
<b>CO 4</b>	3	3	3	3	3
<b>CO 5</b>	3	3	3	3	3
<b>Average</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>

**PSO-CO QUESTION PAPER MAPPING**

<b>CO No.</b>	<b>COURSE OUTCOME</b>	<b>PSOs ADDRESSED</b>	<b>COGNITIVE LEVEL (K1 to K6)</b>
<b>CO1</b>	Elucidate the concepts of HRM and emerging challenges of HRM in banking sector	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO2</b>	Demonstrate various training and development of bankers and its effectiveness.	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO3</b>	Understand the HRIS and technology in Banking	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>
<b>CO4</b>	Gain an insight on the types and rewards offered to bank employees	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4</b>
<b>CO5</b>	Understand the grievance management system in Banking in India	<b>PSO 1, PSO 2, PSO 3, PSO 4, PSO 5</b>	<b>K1,K2,K3,K4,K5</b>

**K1= Remember, K2= Understand, K3= Apply, K4=Analyse, K5= Evaluate, K6= Create**

PROGRAMME	<b>B.Com Bank Management</b>	BATCH	<b>2024-27</b>
PART	<b>III</b>	COURSE COMPONENT	<b>ELECTIVE - III</b>
COURSE NAME	<b>PROJECT</b>	COURSE CODE	
SEMESTER	<b>VI</b>	MARKS	<b>100</b>
CREDITS	<b>5</b>	TOTAL HOURS	<b>90</b>
<b>REPORT WRITING &amp; FIELD ANALYSIS</b>			

### **COURSE OBJECTIVE**

Introduction to research-based project work

### **COURSE OUTCOMES**

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

1. Have an experiential learning through outside classroom activity.
2. Learn life values such as learning from others, listening to others, teamwork, commitment, co-ordination, meeting deadlines, sharing, adapting etc. as the project is done in groups.
3. Add value to the knowledge acquired through practical experience in the relevant field of project.
4. Enhance the research ability to apply the concepts into the practical aspects
5. Understand the research-based work on the area where they are started their career aspects

### **MODUS OPERANDI**

1. A group of 3 students will be assigned a project in the beginning of the final year in the field of banking, finance, management or related areas.
2. Students will be given a choice of doing project either quantitative or qualitative study
3. The project report shall be submitted to the college before the due date prescribed by the Programme and the college has to certify the same and submit to the OCOE 15 days prior to the commencement of the End Semester Examinations.
4. The project shall be evaluated through internal project (50 marks) and external Viva-voce examination (50 marks).
5. The external examination shall be conducted by the panel of examiners suggested by the Controller of Examinations from time to time.
6. Those who fail to present the project report will have to redo the project work and submit

to the college for the next external examination.

Students shall submit a Project Report at the end of 6<sup>th</sup> Semester before the commencement of the End Semester Examination. The Project marks shall consist of the following:

<b>Components</b>	<b>Marks</b>
Viva Voce Examination	50
Project Report Evaluation	50
<b>Total</b>	<b>100</b>

Break up details for Evaluation

<b>Components</b>	<b>Marks</b>
Research Methodology Adopted	15
Statistical Analysis used	25
Summary of the Report	10
<b>Total</b>	<b>50</b>

The Project evaluation and Viva-voce examination shall be done internally by the Project Guide. Relevant topics will be selected and approved in consultation with the team set for the same.