

GURU NANAK COLLEGE (Autonomous)

VELACHERY ROAD, CHENNAI -600042

(Re-Accredited 'A' grade by NAAC)



BACHELOR OF COMMERCE

DEPARTMENT OF BANKMANAGEMENT

(SEMESTER SYSTEM WITH CREDITS)

**Regulations
&
Syllabus**

B.Com. DEGREE PROGRAMME IN BANK MANAGEMENT

SEMESTER SYSTEM WITH CREDITS (Effective from the Academic year 2017-20)

RULES AND REGULATIONS

1. CHOICE BASED CREDIT SYSTEM (CBCS) WITH GRADING

The College follows the CBCS with grades under the semester pattern. Every course paper is provided with a credit point based on the quantum of subject matter, complexity of the content and the hours of teaching allotment. 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 with a choice of a variety of Job-oriented courses, Elective courses and courses involving Soft-skills. Students are permitted to choose any course of their interest during the study period and earn extra credits and certificates in addition to the regular hardcore (compulsory) subjects.

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 Academic Performance of the student. It provides students scope for horizontal mobility as well as empowers them with the flexibility of learning at their convenience.

2. ELIGIBILITY FOR ADMISSION

Candidates for admission to the first year of the UG programme shall be required to 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 concerned subject from a recognized university.

3. DURATION OF THE COURSE

The UG course is of three year duration with six semesters and the PG course is of two year duration with four semesters. The odd semester include the period from June to November and the even semester from December to April. There shall not be less than 90 working days for each semester.

4 COURSE OF STUDY

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

FOUNDATION COURSES:

PART – I Tamil or Classical Language (Hindi / Sanskrit/French)

PART – II English

CORE COURSES

PART – III consisting of (a) Main subjects, (b) Allied Subjects, (c) Elective subjects related to the main subject of study and project work.

PART-IV

1. (a) Those who have not studied Tamil up to XII standard, and taken a non-Tamil language under **Part – I** shall take Tamil comprising of two courses (level will be at 6th standard).

(b) Those who have studied Tamil up to XII standard, and taken a non-Tamil language under **Part –I** shall take **Advanced Tamil** comprising of two courses.

(c) Others who do not come under a or b can choose **non-major elective comprising of two courses.**

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

3. Environmental Studies (IV Semester)

4. Value Education (V Semester)

PART –V Compulsory Extension Service

A candidate shall be awarded one credit for compulsory extension service.

All the students shall enroll for **NSS / NCC / NSO (Sports & Games) Rotract/ Youth red cross or any other service organization** in the college and shall have to put in compulsory minimum attendance of 40 hours which shall be duly certified by the Principal of the college before **31st March in a year.** If a student **LACKS 40 HOURS ATTENDANCE** in the first year, he / she shall have to compensate the same during the subsequent years. Literacy and population, educational field work shall be compulsory components in the above extension service activities.

5. COURSE STRUCTURE:

SEMESTER	PART	SUBJECT NAME	HOURS	CREDITS	Marks		
					CIA	ESE	TOT
I	I	LANGUAGE-I	6	3	50	50	100
	II	ENGLISH-I	6	3	50	50	100
	III	CORE PAPER I - FINANCIAL ACCOUNTING (COMMON TO B.COM(ISM), B.COM(MM), B.B.A.,B.COM(A&F))	6	4	50	50	100
		CORE PAPER 2 – PRINCIPLES OF MANAGEMENT (COMMON TO B.COM(ISM), B.COM(MM), B.B.A.,B.COM(A&F))	5	4	50	50	100
		ALLIED 1 – BUSINESS COMMUNICATION (COMMON TO B.COM(ISM),B.COM(MM), B.B.A.,B.COM(A&F))	5	5	50	50	100
	IV	NON MAJOR ELECTIVE (COMMON TO B.COM(ISM),B.COM(MM), B.B.A.,B.COM(A&F)) , B.COM(HONS))	2	2		100	100
		SOFT SKILL	-	3		100	100

SEMESTER	PART	SUBJECT NAME	HRS	CR EDI TS	Marks		
					CIA	ESE	TOT
II	I	LANGUAGE II	6	3	50	50	100
	II	ENGLISH-II	6	3	50	50	100
	III	CORE PAPER 3 - BUSINESS AND CORPORATE LAWS(COMMON TO B.COM(A&F), B.COM(MM),BBA	5	4	50	50	100
		CORE PAPER 4 – THEORY OF MONEY AND BANKING	5	4	50	50	100
		ALLIED 2 – BUSINESS ECONOMICS	6	5	50	50	100
	IV	NON MAJOR ELECTIVE(COMMON TO BBA)	2	2		100	100
		SOFT SKILL	-	3		100	100

SEMESTER	PART	SUBJECT NAME	HOURS	CREDITS	MARKS		
					CIA	ESE	TOT
III	III	CORE PAPER 5 - MARKETING MANAGEMENT (COMMON TO B.COM(ISM), B.COM(MM), B.B.A.,B.COM(A&F))	5	4	50	50	100
		CORE PAPER 6 –CORPORATE ACCOUNTING (COMMON TO A&F.),B.COM(MM)	6	4	50	50	100
		CORE PAPER 7 – BANKING THEORY LAW AND PRACTICE	6	4	50	50	100
		CORE PAPER 8 - ENTREPRENEURIAL DEVELOPMENT (COMMON TO B.B.A, B.COM (A&F),B.COM ISM and B.COM MM)	5	4	50	50	100
		ALLIED 3 - BUSINESS STATISTICS AND OR I (COMMON TO B.B.A, B.COM (ISM) and B.COM MM)	6	5	50	50	100
	IV	SOFT SKILL	2	3		100	100
IV	III	CORE PAPER 9 – INTERNATIONAL ECONOMICS (COMMON TO BBA)	5	4	50	50	100
		CORE PAPER 10- FINANCIAL SERVICES (COMMON TO B.COM(MM), B.COM(A&F) & BBA)	5	4	50	50	100
		CORE PAPER 11 – ADVANCED CORPORATE ACCOUNTING (COMMON TO B.COM(A&F))	5	4	50	50	100
		CORE PAPER 12- HUMAN RESOURCE MANAGEMENT (COMMON TO B.B.A, B.COM (A&F),B.COM ISM and B.COM MM)	5	4	50	50	100
		ALLIED 4 - BUSINESS STATISTICS AND OR II (COMMON TO B.B.A, B.COM (ISM) and B.COM MM)	6	5	50	50	100
		ENVIRONMENTAL STUDIES	2	2		100	100
	IV	SOFT SKILLS	2	3		100	100

SEMESTER	PART	SUBJECT NAME	HOURS	CREDITS	MARKS		
					CIA	ESE	TOT
V	III	CORE PAPER 13 – INTERNATIONAL BANKING	6	4	50	50	100
		CORE PAPER 14 – BANKING THEORY REGULATORY MECHANISM	5	4	50	50	100
		CORE PAPER 15 – FINANCIAL MANAGEMENT (COMMON TO B.B.A, B.COM (ISM) and B.COM MM)	6	4	50	50	100
		CORE PAPER 16 – PRACTICAL AUDITING(COMMON TO B.COM(A&F)	6	4	50	50	100
		ELECTIVE 1 - IDE -PERSONAL INVESTMENT PLANNING	6	5	50	50	100
	IV	VALUE EDUCATION	1	2		100	100
VI	III	CORE PAPER 17 – MARKETING OF BANKING SERVICES	6	4	50	50	100
		CORE PAPER 18 – COST AND MANAGEMENT ACCOUNTING	6	4	50	50	100
		CORE PAPER 19 – CREDIT AND RISK MANAGEMENT IN BANKING	6	4	50	50	100
		ELECTIVE 2 CUSTOMER RELATIONSHIP MANAGEMENT (COMMON TO BBA)	6	5	50	50	100
		ELECTIVE 3 – PROJECT	6	5	--	100	100
	V	COMMUNITY SERVICE	-	1	--		
		TOTAL	180	144			

Under Part IV of the course, students are required to register separately for two Non-Major Elective papers, choosing preferably papers offered by other departments during the First and Second semester. The marks obtained under Part IV would not be included for classification of the candidate although a pass is mandatory. Students should have obtained the minimum credit under Part V to be eligible to receive the degree.

1. EXAMINATIONS

Continuous Internal Assessment (CIA) and End Semester Examination (ESE), each carrying 50% marks, will form the basis for grading student performance in each paper.

CONTINUOUS INTERNALASSESSMENT

Continuous assessment will be made by teachers responsible for the course they teach on dates centrally fixed by the college. Every semester has two centralized CIA examinations and one model examination for each paper. The Continuous Assessment Tests (CAT) of one and a half hour duration would be held on completion of 30 and 60 working days each semester. Students who fail to write one or more CATs will have to register for a re-test after obtaining clearance from the HOD and Dean Academics. Re-test is generally not allowed except in the case of students who miss CA tests because they were away on those days representing college in sports or cultural activities or for any justifiable reason acceptable to the Principal/Dean. Principal/Dean may grant special permission to such candidates for taking just one additional paper of three hour duration covering the entire syllabus of that paper. This test should be taken before the commencement of the End of Semester Examination of that semester. A Model exam of three hours duration will be held at the end of each semester. The schedule for these tests is as follows:

C.I.A. Test	Schedule	Syllabus Coverage
I	After 30 working days from the commencement of the semester	40%
II	After 60 working days of the semester	80%
III(model)	After 80 working days of the semester	95%

The components for the CIA are as follows:

Internal Components			
Assessment Type	Nature	Maximum marks	% of Weightage
CIA	Written test I	50	5
	Written test II	50	5
	Model Examination	100	10
	Assignment		10
	Class activities		15
	Attendance		5
	Total		50

The class activity relates to a programme of accepted innovative techniques such as seminars, quiz, portfolio creation, MCQ, power point presentation, objective tests, role play etc. This class activity for evaluation will be fixed before the commencement of the semester with the approval of the HOD.

A student should attend at least one test in order to declare him/her as pass in the internal assessment tests even though he/she has got pass marks in the overall internal components. Candidates who fail in a paper for want of sufficient marks in CIA will have to seek improvement by coming back to the semester for CA exams or repeating it after the completion of the course at the time of regular CIA.

A record of all such assessment procedures will be maintained by the department and is open for clarification by the students. 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 to the practical classes. The attendance particulars for practical classes will be maintained by the concerned faculty.

Marks for attendance will be awarded as per the following:

Percentage of General Attendance	Marks awarded
90-100	5
75-89	4
60-75	3
<60	0

END OF SEMESTER EXAMINATIONS(ESE)

- Examinations will be conducted during each semester after the completion of a minimum of 90 working days. Examinations will be held for all papers of the course in Nov/Dec and April/May for all UG and PG courses. Practical examinations will be conducted only during the end of the even semester either before the commencement of the theory exam or after the theory exams. The schedule for ESE Practical will be notified by the Controller of Examinations in consultation with the Dean of Sciences.
- A candidate will be permitted to appear for the End of Semester examinations for any semester if:
 - ❖ He / She secures not less than 75% of attendance in the working days during the semester.
 - ❖ His / Her conduct has been satisfactory
 - ❖ He / She should have applied for the examination
 - ❖ He / She should have paid the requisite examination fee
- The attendance requirements to appear for the ESE is as follows:
 - Students must have **75%** of attendance in each part of the course of study to appear for the examination.

- Students who have **65% to 74.9%** of attendance shall apply for condonation in the prescribed form along with the prescribed fee after obtaining permission from the Dean. Students cannot claim condonation as a matter of right. Submission of medical certificate is normally not accepted to condone shortage of attendance.
- Students who have **50% to 64.9%** of attendance will fall under the—Withheld category. Such students cannot take the ESE exams. They should apply to the Principal for permission to write the next supplementary examination and pay the requisite fee for this purpose.
- Students who have less than **50%** of attendance fall under the—detained category and **are not** permitted to appear for the examination. **They shall redo the semesters after completion of the course and appear for the examination after securing the required percentage of attendance.** The decision of **Principal** remains final and binding in all respects.
- Students who do not get the minimum marks to pass in the ESE shall compulsorily re-appear for the paper in the subsequent semester after paying the required fee.
- Candidates who fail in any of the papers in the UG and PG End of Semester examinations shall complete the paper concerned within 5 years from the date of admission to the particular course. If they fail to do so, they shall re-register their names and take the examination in the revised regulations/syllabus of the paper in force at the time of their reappearance. In the event of removal of that paper consequent to change of regulation and/or curriculum after 5-year period, the candidate shall have to take up an equivalent paper in the revised syllabus as suggested by the Chairman, Board of Studies concerned.

Instant Examinations. (Special Supplementary Examination)

In order to provide an opportunity to the final UG and PG students to obtain the degree in the same year itself and to facilitate vertical mobility, special supplementary End of Semester examinations will be conducted in about 20 days from the date of publication of results every year for the final semester theory papers and also for the candidates who fail in only one theory paper of the previous semesters. Students, who wish to apply for special supplementary End of Semester examinations, can do so within 7 days from the date of publication of results.

Malpractice cases, if any, will not be permitted to appear for Supplementary Examination

The details of the ESE is as follows:

External Component			
Assessment type	Comprehensive	Maximum mark	% of Weightage
External Exam	3 hours examination	100	50
	Grand total(CIA+ESE)		100

a. CONDUCT OF EXAMINATION

- Chief Superintendent of exams will be the Principal or a person appointed by him. The conduct of end of semester examination lies with the team headed by the Chief Superintendent.
- Time-table for examinations will be finalized the office of the Controller of Examinations and will be displayed well in advance i.e., 20 days prior to the commencement of examination.
- The Hall tickets for eligible students will be issued **5** days prior to the commencement of examination.
- For Subjects like Environmental Studies, Value Education etc. End Semester Examinations may be conducted on-line or along with the regular ESE.

b. VALUATION

- Valuation of the answer scripts are undertaken at the central valuation camp lead by the Controller of Examination or the Camp Officer appointed by the Controller of Examinations.
- Single valuation of answer scripts by external examiners is adopted for both UG and PG Courses.

c. PUBLICATION OF RESULTS

The Examination results will be published on the web during the second/third week of May for the II, IV and VI semester examinations and during the second / third week of December for the I, III and V semester examinations

PROVISION FOR OBTAINING PHOTOCOPY AND REVALUATION OF VALUED ANSWERSCRIPTS

- ❖ A student can request the Principal for a photocopy of the answer book within seven days from the announcement of the results. Such requests should be endorsed by the HOD and submitted along with the prescribed fees for forward transcription to the COE.
- ❖ Students intending to go for revaluation after obtaining the photocopy of the answer script, shall apply to the COE in the prescribed format along with fees duly endorsed by the HOD and Principal. The application should reach the COE within 7 days from receipt of the photocopy of the answer script.
- ❖ Revaluation /obtaining photocopy of answer scripts is permissible only for the current semester papers and not for any arrears paper.
- ❖ For re-valuation, the answer papers will be valued by two external examiners separately and the average mark of the valuations will be taken into account.
- ❖ The revaluation results will be forwarded to the Principal within 15 working days.
- ❖ Revised mark statement will be issued after withdrawing the previous one, if the marks obtained in revaluation are higher than the marks obtained earlier. In other cases, the original marks obtained earlier will be retained and the matter will be intimated to the student concerned as ‘_No change’.

d. CLASSIFICATION OF PERFORMANCE – GRADING SYSTEM FOR THE SEMESTER

A candidate shall be declared to have qualified for the award of the Degree provided the candidate has successfully completed the Programme requirements and has passed all the prescribed subjects of study in all the semesters.

Conversion of Marks to Grade Points and Letter Grade (Performance in a paper/course)

Range of Marks		Grade Points		Letter Grade		Description	
PG &UG		PG &UG		PG &UG		PG &UG	
90-100		9.0-10.0		O		Outstanding	
80-89		8.0-8.9		D+		Excellent	
75-79		7.5-7.9		D		Distinction	
70-74		7.0-7.4		A+		Very Good	
60-69		6.0-6.9		A		Good	
50-59		5.0-5.9		B		Average	
PG	UG	PG	UG	PG	UG	PG	UG
00-49	40-49	0.0	4.0-4.9	U	C	Re-appear	Satisfactory
	00-39		0.0		U		Re-appear
ABSENT		0.0		AAA		ABSENT	
B.Com(Hons)		B.Com(Hons)		B.Com(Hons)		B.Com(Hons)	
00-59		0.0		U		Reappear	

Classification of Grades

CGPA		GRADE		CLASSIFICATION OF FINAL RESULT	
PG&UG		PG&UG		PG&UG	
9.5-10.0		O+		First Class –Exemplary*	
9.0 and above but below 9.5		O		First class-outstanding*	
8.5 and above but below 9.0		D++		First Class with Distinction*	
8.0 and above but below 8.5		D+			
7.5 and above but below 8.0		D			
7.0 and above but below 7.5		A++		First Class	
6.5 and above but below 7.0		A+			
6.0 and above but below 6.5		A			
5.5 and above but below 6.0		B+		Second Class	
5.0 and above but below 5.5		B			
PG	UG	PG	UG	PG	UG
0.0 and above but below 5.0	4.5 and above but below 5.0	U	C+	Re –appear	Third Class
	4.0 and above but below 4.5		C		Re-appear
	0.0 and above but below 4.0		U		

* The candidates who have passed in the first appearance and within the prescribed semester of the UG/PG Programme(Core, Allied, Elective, Project and Internship courses) alone are eligible.

Grading For a Semester/Year:

$$\text{GRADE POINT AVERAGE [GP]} = \sum_i C_i G_i / \sum_i C_i$$

$$\text{GPA} = \frac{\text{Sum of the multiplication of grade points by the credits of the courses}}{\text{Sum of the credits of the courses (passed) in a semester/year}}$$

For the entire programme:

$$\text{CUMULATIVE GRADE POINT AVERAGE [CGPA]} = \sum_n \sum_i C_{ni} G_i / \sum_n \sum_i C_{ni}$$

$$\text{CGPA} = \frac{\text{Sum of the multiplication of grade points by the credits of the entire programme}}{\text{Sum of the credits of the courses of the entire programme}}$$

(CGPA is calculated only if the candidate has passed in all the courses in the entire programme)

C_i = Credits earned for course i in any semester /year.

G_i = Grade Point obtained for course i in any semester /year.

n refers to the semester/year in which such courses were credited. C_i =

Credits earned for course i in any semester.

G_n = Grade Points obtained for course i in any semester.

n refers to the semester in which such courses were credited

Passing Minimum

- For all U.G. Programme except B.Com(Hons) passing minimum of each subject is 40% in CIA, 40% in E.S.E and 40% in aggregate i.e., CIA +ESE

☐ For B.Com(Hons)

i. No passing minimum for internal b) For ESE, passing minimum is 50% for languages, NME, value education, EVS and 60% for core subjects/internship/project and viva voce c) In aggregate the passing minimum (Ext + Int) is 50% for languages, NME, value education, EVS and 60% for core subjects/internship/project and viva voce.

- Passing minimum of each subject/course under PG Programme is 50% in CIA, 50% in ESE and 50% in aggregate i.e., CIA +ESE
- Passing minimum of each subject under Career Oriented Programmes, Certificate Courses and Diploma courses is 40% in CIA and ESE and 40% in aggregate i.e., CIA + ESE. Both UG and PG students are at liberty to study these courses jointly
- Passing minimum for each PG Diploma course offered by a PG Department as a part of the curriculum to its students is 50% in ESE and 50% in aggregate i.e., CIA + ESE, since graduates alone are admitted to these Courses

6. REQUIREMENT FOR PROCEEDING TO SUBSEQUENT SEMESTER

- (a) Candidates shall register their names for the first semester examination after admission in the UG courses.
- (b) Candidates shall be permitted to proceed from the first semester up to final semester irrespective of their failure in any of the semester examinations subject to the condition that the candidate should register for all the arrear subjects of earlier semesters along with current (subsequent) semester subjects

12. ISSUE OF CERTIFICATES

1. Marksheet

Mark sheets will be issued every semester to all students who have taken the examination.

2. Consolidated MarkSheet

Consolidated mark sheets will be given to final year students along with total credits earned only to those who have passed all the papers prescribed for the respective degree.

3. Transcript

Students who are desirous to obtain any other certificates like Transcript certificates for joining courses of study in other Universities in India or abroad or for obtaining scholarships, can obtain these certificates from the office of the Controller of Examinations. A requisition letter duly signed by the Student and forwarded by the Principal along with fee challanis to be submitted to the office of the Controller of Examinations. The certificates will be provided within 15 working days.

4. Provisional Certificate

A copy of the results of the successful final year students will be sent to the University of Madras in the prescribed format in July/August and the University will issue a Provisional Certificate through the College. This may take around 2 months.

5. Corrections in the Certificates

Any corrections like name, date of birth etc., can also be made in the certificate. A letter of request duly signed by the student, HOD and Principal along with the prescribed fee paid challanis to be forwarded to the office of the Controller of Examinations. The time line to update will be 15 working days. The amount once paid will not be refunded under any circumstances.

6. Issue of Duplicate MarkSheet

In case of loss of mark sheet / certificate, a duplicate may be provided after submitting a non-traceable certificate issued from the Police station duly signed by an Inspector or Sub Inspector. A requisition letter duly signed by the Principal along with the requisite fees should also be submitted to the office of the Controller of Examinations. Certificates which are torn will not be replaced.

7. Duplicate Provisional Certificate / Degree Certificate:

Students have to apply directly to the University of Madras for duplicate provisional certificate and degree certificate.

8. Verification of Qualification

The agencies who request for verification of educational qualifications of students under autonomous mode of this college and students who opt for higher studies / employment and who require verification of educational qualification, shall apply to the Principal to this effect along

with the prescribed fees. The letter of request has to be forwarded to the OCOE. The relevant certificate will be issued within 15 working days from the office of thePrincipal.

13. CONVOCATION AND NOTICE

1. Convocation

Students must apply for their Degree certificates along with copy of the provisional certificates in the application form issued by University of Madras and submit the same in the college office on or before the last date fixed by the college. Every year after the Convocation held by University of Madras, the college will hold a Graduation day / convocation in which the Degree certificates will be distributed to the students who are present. For others it will be issued through the college admin office.

2. Notice

Candidates who have completed the duration of the course and left the College, can get information regarding Supplementary Examinations, issue of examination application forms, certificates and application for Graduation day through the college web site and general notice board. Regular students will however be informed of the examinations by circulation, in addition to the modes mentioned above.

No candidate will be communicated individually.

The liability lies on the candidates for their certificates. The College shall not be liable for whatever lapse that occurs due to the ignorance of the candidates.

CREDIT STRUCTURE

BACHELOR OF COMMERCE (Bank Management)
B.Com.(BM)

I SEMESTER	CREDITS	HOURS
Language	3	6
English (Incl. Skill based subject)	3	6
Core Subject 1 – Financial Accounting (Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	4	6
Core Subject 2 – Principles of Management(Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	4	5
Allied 1 – Business Communication(Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	5	5
Skill based subject	3	-
Non-Tamil Students : Tamil (VI Std) Tamil Students : Non – Major Elective*(Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA &B.COM(HONS))	2	2
	24	30
II SEMESTER	CREDIT	HOURS
Language	3	6
English (Incl. Skill based subject)	3	6
Core Subject 3 – Business and Corporate Laws(Common to B.COM(MM),B.COM(A&F), BBA)	4	5
Core Subject 4 – Theory of Money and Banking	4	5
Allied 2 – Business Economics	5	6
Skill based subject	3	-
Non-Tamil Students : Tamil (VI Std) Tamil Students : Non – Major Elective*(COMMON TO BBA)	2	2
	24	30
III SEMESTER	CREDITS	HOURS
Core Subject 5 - Marketing Management(Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	4	5
Core Subject 6 - Corporate Accounting(Common to B.COM(MM),B.COM(A&F))	4	6
Core Subject 7 - Banking, Theory Law & Practice	4	6
Core Subject 8 - Entrepreneurial Development (Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	4	5
Allied 3 – Business Statistics and O.R. I(Common to B.COM(ISM), B.COM(MM), BBA)	5	6

Soft skill	3	2
	24	30

IV SEMESTER	CREDIT	HOURS
Core 9 – International Economics(COMMON TO BBA)	4	5
Core 10 - Financial Services(Common to, B.COM(MM),B.COM(A&F), BBA)	4	5
Core 11 - Advanced Corporate Accounting(COMMON TO B.COM(A&F)	4	5
Core 12 – Human Resource Management (Common to B.COM(ISM), B.COM(MM),B.COM(A&F), BBA)	4	5
Allied 4 – Business Statistics and O.R. II(Common to B.COM(ISM), B.COM(MM), BBA)	5	6
Soft Skill	3	2
Environmental Studies	2	2
	26	30

V SEMESTER	CREDITS	HOURS
Core 13 - International Banking	4	6
Core 14 – Banking Theory Regulatory Mechanism	4	5
Core 15 – Financial Management(Common to B.COM(ISM), B.COM(MM), BBA)	4	6
Core 16 - Practical Auditing(COMMON TO B.COM(A&F))	4	6
Inter-Disciplinary Elective 1 – Personal investment planning	5	6
Value Education	2	1

	23	31
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VI SEMESTER	CREDIT	HOURS
Core 17 - Marketing of Banking Services	4	6
Core 18 –Cost and Management Accounting	4	6
Core 19 - Credit and Risk Management in Banking	4	6
Elective 2 – Customer Relationship Management(COMMON TO BBA)	5	6
Elective 3 – Project	5	6
Extension activities – Community Service	1	-
	23	30
TOTAL	144	180

SYLLABUS

SEMESTER - I

SUBJECT CODE :	THEORY & PROBLEMS	MARKS : 100
SEMESTER : I	CREDITS : 4	No. OF HOURS PER WEEK : 6

(Common to B.Com (MM), B.Com (ISM), B.B.A and B.Com (A&F))

COURSE OBJECTIVES:

- To build the conceptual understanding developed in simple financial accounting.
- To get the basic skills in financial accounting for the beginners.

UNIT I: Meaning and scope of Accounting, Basic Accounting Concepts and Conventions – Objectives of Accounting – Accounting Transactions – Double Entry Book Keeping – Journal, Ledger, Preparation of Trial Balance.

UNIT II: Preparation of Cash Book , Preparation of Final Accounts of a Sole Trading Concern – Adjustments entries – Closing Stock, Outstanding Expenses, Prepaid Expenses, Depreciation, Accrued Income, Income received in Advance, Bad Debts, Provision for Bad and doubtful debts, Interest on Capital and Interest on Drawings (simple problems)

UNIT III: Classification of errors – Rectification of errors – Preparation of Suspense Account, Insurance claims – Average Clause (Loss of stock only)

UNIT IV: Depreciation – Meaning, Causes, Types – Straight Line Method – Written Down Value Method (simple problems).

UNIT V: Single Entry – Meaning, Features, Defects, Difference between Single Entry and Double Entry System – Statement of Affairs Method – Conversion Method (simple problems).

Prescribed Texts

1. T.S. Reddy & A. Murthy, Financial Accounting - Margham Publications Chennai – 5/e
2. Financial Accounting – Dr. S. Manikandan and R. Rakesh Shankar – 3rd Edition- SCITECH Publisher
3. Dalston L. Cecil and Jenitra L. Merwin, Financial Accounting, Learn Tech press, Trichy, 1st Edition 2015.

Reference Books

1. Jain & Narang, Financial Accounting - Kalyani Publishers. New Delhi. 2014
2. R.L. Gupta & V.K. Gupta, Advanced Accounting - Sultan Chand & Sons. New Delhi.
3. Shukla & Grewal, Advanced Accounting – S Chand New Delhi 18th Edition.
4. P.C. Tulsian – Financial Accounting Forth Impression, 2009.
5. S. Parthasarathy and A. Jaffarulla, Financial Accounting - Kalyani Publishers – New Delhi.

Web References

1. <http://www.accountingcoach.com>
2. <http://www.learnaccountingforfree.com>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer ANY 10 out of 12 questions (each in 50 words)	1-12	2	20
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40
TOTAL MARKS				100

Distribution of Questions:

Section	Units	No. of Questions	
		Theory	Problems
A	Unit – 1	2	1
	Unit – 2	1	2
	Unit – 3	1	1
	Unit – 4	1	1
	Unit – 5	1	1
B	Unit – 1	1	1
	Unit – 2		1
	Unit – 3		2
	Unit – 4	1	1
	Unit – 5		1
C	Unit – 1		1
	Unit – 2		1
	Unit – 3		
	Unit – 4		1
	Unit – 5		1

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: I	CREDITS: 4	NO. OF HOURS PER WEEK: 5

(Common to B.Com (ISM), B.Com (MM), B.B.A, B.Com

(A&F)) COURSE OBJECTIVES:

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

UNIT I - (20 Hours)

Management: Importance – Definition – Is Management art or science –Functions of Management: POLC framework - Role and Functions of a Manager- Managerial skill – Levels of Management – Application of management in various functional areas – Production, Accounting and Finance, Marketing and Personnel Management.

UNIT II - (15 Hours)

Evolution of Management: Classical school of thought: Henry Fayol ,Peter Drucker, Elton Mayo, Max Weber and A.Maslow's theory of needs.

Modern School of Thought: Systems Approach, Contingency approach, Kaizen's approach.

UNIT III - (17 Hours)

Planning: What is Planning- Objectives of planning - Importance of planning – Types of planning.

Decision making: Nature and significance- Process of Decision making – Types of Decision making- Styles of decision making – analytical decision making, behavioral decision making, conceptual decision making – Decision making techniques – Decision trees, payback analysis and simulations.

UNIT IV - (15 Hours)

Organizing – Meaning and definition of Organizing, Importance of Organizing, and Principles of Organizing: Work specialization, Authority, Chain of Command, Delegation and Span of Control. Types of Organizational Structure – Line Organizational Structure, Staff organizational structure, Divisional Organization structure, Product/Project organizational structure, Matrix Organizational Structure and Hybrid Organizational Structure.

UNIT V- (8 Hours)

Co-ordination: What is co-ordination – Need for co-ordination, Types of co-ordination and essential requisites for excellent co-ordination. Controlling: Meaning and Importance – Function of controlling, Process of controlling and types of Control.

Prescribed Texts:

1. C.B.Gupta, Management Theory & Practice - Sultan Chand & Sons - New Delhi, 16TH Edition.
2. L.M.Prasad, Principles & Practice of Management - Sultan Chand & Sons - New Delhi, 8th Edition.

Recommended Texts:

1. P.C. Tripathi& P.N Reddy, Principles of Managements - Tata Mc.Graw Hill - New Delhi, 5th Edition

2. Weihrich and Koontz, Management – A Global Perspective, 8th Edition.
3. N.Premavathy, Principles of Management - Sri Vishnu Publication – Chennai 8th Edition
4. J.Jayashankar, Business Management – Margham Publications - Chennai

Web References:

1. <http://www.12manage.com>
2. <http://www.businessballs.com>
3. https://www.tutorialspoint.com/management_principles/management_principles_tutorial.pdf

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions:

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	3	
	Unit – 4	2	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	1	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	1	

ALLIED 1 - BUSINESS COMMUNICATION

SUBJECT CODE:	THEORY	100MARKS
SEMESTER: I	CREDITS: 5	NO. OF HOURS PER WEEK: 5

(Common to B.Com(ISM), B.Com (MM), B.B.A, B.Com (A&F))

COURSE OBJECTIVES:

- To enable the students to acquire knowledge about the importance of communication in today's competitive business environment

UNIT I - (15 Hours)

Concept of Communication – Meaning, Definition, Process, Need, Feedback, Principles of effective Communication – Barriers to Communication: Physical, Semantic/Language, Socio-Cultural and Psychological Barriers - Ways to Overcome these Barriers. Types of Communication: Verbal, Non-verbal – Characteristics of Verbal communication and Non-verbal communication Merits and Demerits of Verbal and Non-verbal communication.

UNIT II - (15 Hours)

Channels of Communication: Formal and Informal—Vertical, Horizontal, Diagonal, Grapevine.

Business Letters and Layout: Parts, Structure, Layouts— Full Block, Modified Block, Semi – Block, Principles of Effective Letter Writing.

UNIT III - (15 Hours)

Personnel correspondence- Job Application Letter and Resume Letter of Acceptance of Job Offer, Inter-Office-Memo, Letter of Resignation

Business Correspondence: Trade Letters –Inquiry, Order, Credit and Status Enquiry, Complaints, Claims, Sales Letters, promotional leaflets and fliers.

UNIT IV - (15 Hours)

Report Writing – Agenda, Minutes of Meeting – Memorandum – Office Order – Circular Notes- Correspondence with share holders –Correspondence with directors.

UNIT V - (15 Hours)

Modern Forms of Communication: Fax – E-mail – Video Conferencing – Benefits and Perils of communication through social media: Website and Apps.

Prescribed Texts:

- N.S. Raghunthan, B. Santhanam – Margham Publications, Chennai, 3rd Edition
- C.B. Gupta, Business communication, Organisation and Management, 2014.

Reference Books:

- Rajendra Pal & J.S. Korlahalli, Essentials of Business Communication - Sultan Chand & Sons - New Delhi.
- Shirley Taylor, Communication for Business - Pearson Publications - New Delhi.
- Bovee, Thill, Schatzman, Business Communication Today - Pearson Education Private Ltd. - New Delhi.
- Penrose, Rasbery, Myers, Advanced Business Communication - Bangalore.
- Mary Ellen Guffey, Business Communication – Process and Product - International

Thomson Publishing - Ohio.

Web References:

1. <http://www.businesscommunication.org>
2. <http://www.iabc.com>
3. <http://www.etiquettetrainer.com>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	1	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

NME 1 –ANALYTICAL AND LOGICAL REASONING

SUBJECT CODE :	THEORY	MARKS : 100
SEMESTER : I	CREDITS : 2	No. OF HOURS PER WEEK : 2

Common to B.Com (ISM), B.Com (HONS), B.Com (A&F), B.B.A and B.Com (MM)

Course Objective:

- To enable students to learn to describe the problem-solving process
- To make the students identify various problem-solving techniques and apply these in solving business problems
- To Understand thinking models and practice exercises to help in thinking outside-the-box and generate a larger solution space
- To Understand creativity and blocks to creativity
- To Arrive at objective, well-reasoned decisions in a reasonable time

UNIT-I - (6 Hrs)

Logical reasoning Introduction- Number Series

UNIT-II - (6 Hrs)

Statement and assumptions – Statement and conclusion

UNIT-III- (6 Hrs)

Verbal reasoning – Coding and Decoding (with alpha numeric characters)- Reasoning Blood Relationship

UNIT-IV - (6 Hrs)

Direction Sense Test – Data Interpretation from bar chart, pie chart.

UNIT-V - (6 Hrs)

Venn Diagrams – Image Series (6 Hrs)

Reference Books

1. Logical and Analytical Reasoning – A.K. Gupta – Ramesh publishing house – 2016 Paper Back edition
2. A Modern Approach to verbal and non-verbal reasoning – Revised edition by R.S.Agarwal – Publisher – S.Chand and Company Pvt. Ltd.

Web References:

1. <http://www.careerguide.co.in/search/label/Reasoning>

2. <http://www.indiabix.com/logical-reasoning>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Multiple choice Questions	1-50	1	50
TOTAL MARKS				50

Distribution of Questions:

Sections	Units	No. of Problems
Section A	Unit – 1	10
	Unit – 2	10
	Unit – 3	10
	Unit – 4	10
	Unit – 5	10

SEMESTER II

CORE III – BUSINESS AND CORPORATE LAWS

SUBJECT CODE:	THEORY	100MARKS
SEMESTER: II	CREDITS: 4	NO. OF HOURS PER WEEK : 5

(Common to B.Com (A&F), B.Com (MM), B.B.A)

COURSE OBJECTIVES:

- Inherit the knowledge about the legal methodology involved in business by the students

UNIT I

Law of contract – Nature of contract- Classification - Offer and acceptance – capacity of parties to contract – Free consent – Consideration – Legality of object – Agreement Declared Void. – Contingent Contracts. **(21Hours)**

UNIT II

Performance of contract – Discharge of contract – Remedies for breach of contract – Quasi contracts (General Contract – Sections 1 to 75) -Contract of Indemnity – Guarantee **(15 Hours)**

UNIT III

Sale of goods Act – Definition – Sale - Agreement to Sell – Distinction between sale and Agreement to Sell – Condition and Warranties – Distinction between conditions and Warranties- Rights and duties of an unpaid seller. **(12 Hours)**

UNIT IV

Company – Meaning-Characteristics-Kinds of companies - Memorandum of Association –Contents - Articles of Association- contents – Distinction between Memorandum and Articles- Prospectus-Meaning-Contents-Types-Misstatements in prospectus.

(15 Hours)

UNIT V

Shares –Meaning- Kinds- Debentures –Meaning-Kinds- Distinction between Shares and Debentures- Annual General Meeting-Meaning-Extra-ordinary General Meeting- Meaning- Board Meeting- Meaning-Procedure for the conduct of the meetings(Meaning of Notice, Agenda, Quorum, Voting, Proxy, Minutes- Resolution-meaning and types **(10 Hours))**

Prescribed Texts:

1. Business Laws – N.D. Kapoor, Sultan Chand Publications, 15th Edition
2. Legal Systems in Business – P. Saravanavel , S. Sumathi, Himalaya Publishing House, 2011.

Reference Books:

1. P.C.Tulsian, Business Laws, Tata Mc Graw Hill, 2nd Edition.
2. M.R. Sreenivasan, Business Laws – Margham Publications , Chennai
3. S.S. Gulshan and G.K. Kapoor, Business Law including Company Law, 12th Edition, New Age International (P) Ltd. Publishers.

Question Paper Pattern :

Section	Question Component	Number	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	3	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	1	

CORE IV - THEORY OF MONEY & BANKING

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: II	CREDITS: 4	NO. OF HOURS PER WEEK: 5

COURSE OBJECTIVES:

- To expose the students to various concepts in the Banking system and money market.
- To make the students understand the working of the banks and the banking instruments used in the system.

UNIT I

Introduction to Money – Kinds, Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market. **(18 Marks)**

UNIT II

Commercial Banking – Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses. **(17 Hours)**

UNIT III

Central Banking – Evolution – Definition – Concepts – Functions – Methods of Credit Control. **(12 Hours)**

UNIT IV

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control. **(10 Hours)**

UNIT V

Indian Banking –NABARD – State Bank of India – Exchange Banks – Commercial Banks - Indigenous Banks – Co-operative Banks. **(18 Hours)**

Prescribed Texts:

1. K.P.M. Sundharam, P.N. Varshney, Banking Theory Law & Practice - Sultan Chand & Sons - New Delhi.
2. Dr. D.M. Mithani, Banking, International Trade and Public Finance, Himalaya Publishing House, 16th revised Edition.

Recommended Texts

1. K.P.M. Sundharam, Money, Banking & International Trade - Sulltan Chand & Sons - New Delhi.
2. S.V. Vasudevan, Theory of Banking - S.Chand& Company Ltd., - New Delhi.
3. B.S. Raman, Banking Theory, law and Practice-United Publishers, First Edition, Jan 2010.
4. MC.Vaish, Money, Banking trade and Public Finance, 3rd Updated Edition.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer	13-20	6	30

	Answer any 5 out of 8 questions (each in 300 words)			
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	3	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	1	
	Unit – 5	2	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	2	

ALLIED II - BUSINESS ECONOMICS

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: II	CREDITS: 5	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To introduce the student to the fundamentals of micro and macroeconomic theory and practice as they are applied to business in a managerial context.
- To explain the forces that shape the external environment of the firm such as aggregate demand, economic cycles, inflation, and the role that demand management Policies play in the economy and their impact on the firm's operations.

UNIT I

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics - Definition – Scope and Importance of Business Economics - Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency

(30 Hours)

UNIT II

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

(22 Hours)

UNIT III

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

(17 Hours)

UNIT IV

Production: Law of Variable Proportion – Laws of Returns to Scale – Producer's equilibrium – Economies of Scale Cost Classification – Break Even Analysis

(18

Hours)

UNIT V

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

(18 Hours)

Prescribed Texts:

1. Dr. S.Sankaran, Business Economics, Margham Publications, Chennai.

Recommended Texts

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

Question paper pattern:

Section	Question Component	Numbers	Marks	Tota
Section A	Definition/Principle Answer any 10 out of 12	1-12	3	30
	questions (each in 50 words)			
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	3	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	1	

BASICS OF BUSINESS INSURANCE (NON- MAJOR ELECTIVE)

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: II	CREDITS: 2	NO. OF HOURS PER WEEK: 2

COMMON TO B.B.A

COURSE OBJECTIVES:

- To expose the students to various types of insurance.
- To make the students understand the working players in Insurance in India.

Unit – I

Introduction to Insurance – Type of Insurance – Principles of Insurance. (6 Hours)

Unit – II

Salient features of IRDA Act – Administration of IRDA Act – Regulatory measures of IRDA. (6Hours)

Unit – III

Life insurance products – Term, Whole life, Endowment. (6 Hours)

Unit – IV

Introduction to general Insurance – fire, marine and motor insurance. (6 Hours)

Unit – V

Government and insurance companies–LIC India- private players in Insurance in India (6 Hours)

Prescribed Texts:

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

Reference Books:

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

Question Paper Pattern:

Max. Mark: 100

SECTION	QUESTIONS	MARKS	TOTAL
SECTION A	5 OUT OF 10	20	100

Distribution of Questions:

	SECTION A	
	Theory	Problem
UNIT I	2	
UNIT II	2	
UNIT III	2	
UNIT IV	2	
UNIT V	2	

SEMESTER III

CORE V–MARKETING MANAGEMENT

SUBJECT CODE :	THEORY	MARKS : 100
SEMESTER : III	CREDITS : 4	No. OF HOURS PER WEEK : 5

(Common to B.Com (MM), B.Com (ISM), B.B.A, B.Com (A&F))

COURSE OBJECTIVES:

- To understand the role and importance of marketing.
- Identify the factors influencing consumer behavior and purchase decision
- To understand the facets of 4 P's in marketing
- To understand the modalities of sales distribution and control

UNIT I – (10 Hrs)

Fundamentals of marketing - Role of Marketing - Relationship of Marketing with other functional areas - concept of marketing mix-Marketing approaches - Various Environmental factors affecting the marketing functions.

UNIT II – (10 Hrs)

Buyer Behavior - Consumer goods and Industrial goods - Buying motives - Factors influencing buyer Behavior, Market segmentation - Need and basis of Segmentation -Targeting - positioning.

UNIT III – (20 Hrs)

The Product - Characteristics - benefits - classifications - consumer goods - industrial goods - New Product Development process - Product Life Cycle - Branding –Packaging- Labeling– Pricing: Meaning, Objectives and Types of Pricing.

UNIT IV – (20 Hrs)

Promotion –Meaning, Objectives – Types - A brief overview of: Advertising - Publicity - Public Relations - personal Selling - Direct selling and Sales promotion.

UNIT V – (15 Hrs)

Physical Distribution: Importance – Channels of Distribution: Distribution of consumer goods, Distribution of industrial goods and Distribution of Agriculture goods – Levels of channels: Zero level, one level, two level and three level channel - distribution issues

Prescribed Texts:

1. Marketing Management by Sontakki C.N; Kalyani Publishers; 2009
2. R.S.N. Pillai and Bagavathi, Modern Marketing, S.Chand& Co, New Delhi.
3. Jayasankar, Marketing, Margham publications, Chennai.

Reference Books:

1. Philip Kotler, 2003, Marketing Management, 11th edition, Pearson Education (Singapore) Pt Ltd, New Delhi.
2. Crrain field, Marketing Management, Palgrave Macmillan

Web Reference:

1. <http://www.marketing91.com/marketing-management/>

2. <https://www.managementstudyguide.com/marketing-management-articles.htm>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer ANY 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40
TOTAL MARKS				100

Distribution of Questions:

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

CORE VI – CORPORATE ACCOUNTING

SUBJECT CODE:	THEORY & PROBLEMS	100 MARKS
SEMESTER: III	CREDITS: 4	NO. OF HOURS PER WEEK: 6

(Common to B.COM (MM) and B.COM (A&F))

COURSE OBJECTIVES:

- To familiarize students with the accounting treatment adopted for raising funds and redeeming them.
To enable students to prepare final accounts of Joint Stock Companies.
- To understand the procedure for valuing goodwill and shares of a company

UNIT I

Issue of Shares – Various Kinds: Issued at par and a premium – Forfeiture – Re issue – Underwriting of Shares: Determining the liability of underwriters: complete, partial, firm underwriting.
(18 hours)

UNIT II

Redemption of Preference Shares: Redemption at par and at premium out of profits, Redemption at par out of fresh issue, Redemption at a premium, partly out of profit and partly out of fresh issue – Profits Prior to Incorporation.
(17 hours)

UNIT III

Preparation of Company final accounts – Company balance sheet. (As per revised schedule) **(Simple problems only)**
(20 hours)

UNIT IV

Valuation of Shares: Net assets method, Yield method - Valuation of Goodwill: Average profit method, Super profit method and Capitalisation method. **(Simple Problems only)**
(15 hours)

UNIT V

Alteration of Share Capital, Internal Reconstruction and Reduction of Capital. **(20 hours)**

Prescribed Texts:

1. T.S. Reddy A. Murthy Corporate Accounting, Margham Publication, Chennai.
2. Shukla, Grewal and Gupta Advanced Accounts, S.Chand New Delhi.

Reference Books:

1. R.L. Gupta and M. Radhaswamy Advanced Accounts New Delhi, Sultan Chand.
2. S.P. Jain and N.L. Narang Advanced Accounting Kalyani Publication.

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
Section C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	1	2
	Unit – 2	1	1
	Unit – 3	1	1
	Unit – 4	1	2
	Unit – 5	1	1
Section B	Unit – 1	1	1
	Unit – 2		2
	Unit – 3		1
	Unit – 4	1	1
	Unit – 5		1
Section C	Unit – 1		1
	Unit – 2		
	Unit – 3		1
	Unit – 4		1
	Unit - 5		1

CORE VII - BANKING THEORY, LAW & PRACTICE

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: III	CREDITS: 4	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To expose the students to various concepts in the Banking system.
- To make the students understand the working of the banks and the banking instruments used in the system.

UNIT -I

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection – Role of RBI and their functions. **(20 Hours)**

UNIT -II

Commercial Banks – Functions – Accepting Deposits – Lending of Funds,

E-B anking, ATM Cards ,
Debit Cards, Personal Identification Number – Online Enquiry and update facility- Electronic Fund Transfer- Electronic Clearing System. **(20 Hours)**

UNIT –III

Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms, Trusts, and Companies) – Importance of customer relations – Customer grievances and redressal – Ombudsman. **(18 Hours)**

UNIT-IV

Principles of Lending – Types of Borrowings – Precautions to be taken by a Banker **(12 Hours)**

UNIT-V

Negotiable Instruments: Promissory Notes – Bills of Exchange, Cheque, Draft – Definitions, Features – Crossing – Endorsement – Material Alteration – Paying Banker – Rights and Duties – Statutory Protection – Dishonour of Cheques - Role of Collecting Banker. **(20 Hours)**

Prescribed Text Books:

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

REFERENCE BOOKS

1. Banking Law, Theory and Practice- S.N. Maheswari, Kalyani Publications.
2. Indian Banking – Parameswaran – S.Chand and Co,
3. Banking Law Theory and Practice – Tanon
4. Banking Law Theory and Paractice – Sherlaker&Sherlaker.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
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Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	3	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	2	

COREVIII - ENTREPRENEURIAL DEVELOPMENT

SUBJECT CODE:	THEORY	100MARKS
SEMESTER: III	CREDITS: 4	NO. OF HOURS PER WEEK: 5

(Common to B.Com (A&F) and B.Com (MM), B.Com(ISM) and BBA

COURSE OBJECTIVES:

- To familiarize students with the requisites needed for being a successful entrepreneur.
- To identify the stages involved in the setting up of a small business unit and to motivate the students to start self-employment and set an example for others.

UNIT I

Concept of Entrepreneurship

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

(13 Hours)

UNIT II

Entrepreneurial Development – Agencies

Commercial Banks – District Industries Centre – National Small Industries Corporation – Small Industries Development Organisation – Small Industries Service Institute. All India Financial Institutions – IDBI – IFCI – ICICI – IRDBI **(20 Hours)**

UNIT III

Project Management

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

(15 Hours)

UNIT IV

Entrepreneurial Development Programmes (EDP) – Role, relevance and achievements – Role of Government in organizing EDPs – Critical evaluation. **(12 Hours)**

UNIT V

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.

(15Hours)

Prescribed Text Books:

1. Srinivasan N.P. – Entrepreneurial Development
2. Jayashree Suresh – Entrepreneurial development

Reference Books:

1. Saravanavel – Entrepreneurial Development
2. Vasant Desai – Project management
3. Holt – Entrepreneurship – New Venture Creation
4. J.S. Saini& S.I. Dhameja – Entrepreneurship and small business.
5. P.C. Jain – Handbook for New Entrepreneurs

6. Dr. C.B. Gupta & Dr. S.S. Khanka – Entrepreneurship and Small Business.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

ALLIED: III BUSINESS STATISTICS AND O.R.-I

SUBJECT CODE:	THEORY & PROBLEMS	100 MARKS
SEMESTER: III	CREDITS: 5	NO. OF HOURS PER WEEK: 6

(COMMON TO B.B.A, B.COM (BM) AND B.COM (ISM))

COURSE OBJECTIVE:

- To introduce basic concepts of statistics and understand the statistical techniques used for business data analysis.
- To give an insight into operation research techniques used in business for critical decision making.

UNIT –I

Introduction to statistics: Definition, Scope and limitation of statistics – Collection of Data: Meaning, types of data – Classification of data: Types of classification-Frequency Distribution- Tabulation of data: Components of table – Formation of frequency table-Diagrammatic and graphical representation of data: Simple bar diagram, Multiple bar diagram, subdivided bar diagram, Deviation bar diagram, Histogram, Pie diagram - Measures of Central tendency: Mean, median and mode. (15 Hrs)

UNIT – II

Measures of Dispersion: Range, Quartile Deviation, Mean Deviation, Standard Deviation – Measures of Skewness. (20 Hrs)

UNIT – III

Correlation – Karl Pearson's Coefficient of Correlation – Spearman's Rank Correlation – Regression Lines and Coefficients. (20 Hrs)

UNIT – IV

Introduction to OR: Definition, Applications of OR, Techniques or tools of OR –LPP model formulation– Graphical and Algebraic Solution. (Simple Problems only) (17 Hrs)

UNIT - V

Network Analysis - PERT and CPM (no crashing) (Simple Problems only) (18 Hrs)

Prescribed Text:

1. Statistical Methods – S.P. Gupta, Sultan 2000.
2. Introduction to Operations Research – Dr. P.R. Vittal, Margham Publications

Reference Books:

1. Statistics - Elhance
2. Operations Research – Hira and Gupta, S. Chand.
3. Operations Research – Handy and A. Taha, Macmillan Publishers.

Question Paper Pattern :

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
Section C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	1
	Unit – 2	1	2
	Unit – 3	1	1
	Unit – 4	2	
	Unit – 5	1	1
Section B	Unit – 1	2	
	Unit – 2		2
	Unit – 3		1
	Unit – 4	1	
	Unit – 5		2
Section C	Unit – 1		1
	Unit – 2		1
	Unit – 3		1
	Unit – 4		
	Unit - 5		1

SEMESTER IV

CORE IX–INTERNATIONAL ECONOMICS

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: IV	CREDITS: 4	NO. OF HOURS PER WEEK: 6

(common to B.B.A)

COURSE OBJECTIVES:

- To impart the knowledge about international trade, export management and to create awareness about the different international economic organizations and its functions

UNIT I

International Trade – Importance of International Trade, Theories of Foreign Trade:- Theories of Adam Smith, Ricardo, Haberler's Heckscher-Ohlin **(20 Hours)**

UNIT II

Balance of Trade, Balance of Payment – Concepts – Causes of Disequilibrium, Methods to Correct Disequilibrium – Fixed and Floating Exchange Rates – Euro – Dollar Marketing (An Over View) **(18 Hours)**

UNIT III

Export Management – Export Procedure and Documents – Export Finance – Export Promotion – Export Pricing **(12 Hours)**

UNIT IV

International Economic Organizations and its Functions
IMF, IDA, IFA, IBRD, ADB, UNCTAD, UNIDO **(15 Hours)**

UNIT V

WTO and Trade Liberalization – Liberalization of Trade in Manufacturing and in Agricultural Trade – TRIPS, TRIMS – Indian Patent Law **(10 Hours)**

Prescribed Texts:

1. Dr. S. Sankaran, International Economics, Margham Publications, Chennai.
2. Francis Cherunilam, International Trade and Export Management - Himalaya Publishing House - Mumbai – 04.
3. Paul.R.Krugman and Maurice Obstfeld, International Economics (Theory and Policy) - Pearson Education Asia - Addison Wesley Longman (P) Ltd -Delhi – 92.

Recommended Texts

1. Robert J.Carbaugh, International Economics - Thomson Information Publishing Group - Wadsworth Publishing Company - California.
2. H.G. Mannur, International Economics – Vikas Publishing House (P) Ltd - New Delhi -14.

Question Paper Pattern :

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	3	
	Unit – 5	3	
Section B	Unit – 1	1	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	2	

CORE X - FINANCIAL SERVICES

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: IV	CREDITS: 4	NO. OF HOURS PER WEEK: 5

(Common to B.COM(MM), B.COM(A&F), BBA)

COURSE OBJECTIVES:

- To impart knowledge about the various financial services.
- To have a knowledge of venture capital and mutual funds.

UNIT – I: Meaning and importance of **financial services** – Types of financial services – Financial services and economic environment – Players in Financial Services Sector. **(13 Hours)**

UNIT- II: Merchant Banking: Meaning, Functions – **Issue management:** Pre Issue management and Post issue activities – Managing of new issues – **Underwriting:** meaning, types of underwriting – **Capital market:** Meaning, Definition, Capital market instruments: equity shares, Preference shares and Debentures. Types of capital market: Primary market and Secondary market – **Stock Exchange:** Meaning and definition, Characteristics of stock exchange, Operators at stock exchange, BSE, NSE and OTCEI – Listing: Meaning, objectives and advantages – Types of speculators - Role of SEBI. **(20 Hours)**

UNIT-III: Leasing: Meaning, types of lease, features of lease agreement - **Hire purchase:** Concepts and features – Distinguishing features between hire purchase and leasing. **Factoring:** Definition and meaning, Functions of Factor, types of factoring. **(15 Hours)**

UNIT-IV: Venture Capital: Meaning, Features, Functions, Modes or Forms of venture capital – **Credit Rating:** Meaning, Advantages and disadvantages, CRISIL, ICRA, CARE Consumer Finance: Meaning and types of consumer finance. **(15 Hours)**

UNIT – V: Mutual Funds: Meaning – Types: Based on Ownership, Operation, Objectives and Location – Advantages and Disadvantages of mutual fund – Institutions Involved – UTI. **(12 Hours)**

Prescribed Texts:

1. Financial Services – M.Y.Khan, 3rd Edition, 2004, Tata McGraw Hill Publications.
2. Financial Services – B.Santhanam, Margham Publications.
3. Financial services – K.S. Dinesh Kumar, Shri Sai Publishers' Distributors, 2014.

Reference books:

1. Law of Insurance – Dr.M.N. Mishra, 2014, Sultan Chand Publications.
2. Indian Financial System – H.r.Machiraju, 4th Edition, 2010, Vikas Publications.
3. A Review of current Banking Theory and Practice – S.K. Basu., 2nd Edition, MacMillan Publications, London.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	3	
	Unit – 4	2	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit – 5	2	
Section C	Unit – 1	1	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	1	

CORE XI– ADVANCED CORPORATE ACCOUNTING

SUBJECT CODE :	THEORY & PROBLEMS	MARKS : 100
SEMESTER : IV	CREDITS : 4	No. OF HOURS PER WEEK : 5

(Common to B.Com (A&F))

COURSE OBJECTIVES:

- To prepare financial statements of special types of businesses viz. Banks, Insurance and Holding & Subsidiary Companies.
- To familiarize the accounting treatment for price level changes.
- To understand the accounting procedures for amalgamation of companies in the nature of merger or purchase and at the time of liquidation.

UNIT I

Amalgamation, Absorption and External reconstruction.

(20 hours)

UNIT II

Consolidated final statement of Holding companies and subsidiary companies (Inter company owing excluded) – treatment of dividend.

(16 hours)

UNIT III

Final statements of Banking companies and Insurance companies (As per New provisions).

(18 hours)

UNIT IV

Liquidation - Statement of affairs(only theory) and Liquidator's Final statement of Account.

(16 hours)

UNIT V

Accounting Standards (1,2,3,6,10,14,17,20,21)- Only theory , problems & case studies excluded).

(05 hours)

RECOMMENDED BOOKS

1. T.S. Reddy and A. Murthy, Corporate Accounting, Margham publications, Chennai.
- M.C. Shukla and J.S. Grewal, Advanced Accounts, New Delhi, S. Chand and Company.

REFERENCE BOOKS

1. R.L. Gupta and M. Radhaswamy Advanced Accounts New Delhi, sultan Chand.
2. S.P. Jain and K.L. Narang Advanced Accounts Ludhi No Space anaKalyani Publishers.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
Section C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	1	1
	Unit – 2	2	
	Unit – 3	2	1
	Unit – 4	1	2
	Unit – 5	1	1
Section B	Unit – 1	1	1
	Unit – 2	1	1
	Unit – 3		1
	Unit – 4		1
	Unit – 5		1
Section C	Unit – 1		1
	Unit – 2		1
	Unit – 3		1
	Unit – 4		1
	Unit - 5		

CORE XII–HUMAN RESOURCE MANAGEMENT

SUBJECT CODE :	THEORY	MARKS : 100
SEMESTER : IV	CREDITS : 5	No. OF HOURS PER WEEK : 5

(Common to B.B.A, B.Com (ISM), B.Com (BM), B.Com (A&F))

COURSE OBJECTIVES:

- To understand the nature of human resources and its significance to the organization.
- To familiarise students with the various techniques in HRM that contribute to the overall effectiveness of an Organization.
- To bring to the attention of the students the latest trends in managing human resources in an organization.

UNIT I

Nature and scope of Human Resources Management – Differences between personnel management and HRM – Environment of HRM – Human resource planning – Recruitment – Selection – Methods of Selection – Uses of various tests – interview techniques in selection and placement. **(20 Hrs)**

UNIT II

Induction – Training – Methods – Techniques – Identification of the training needs – Training and Development – Performance appraisal – Transfer – Promotion and termination of services – Career development. **(20 Hrs)**

UNIT III

Remuneration – Components of remuneration – Incentives – Benefits – Motivation: A.Maslow's theory, Mc Gregor's 'X' and 'Y' theory, Herzberg's two factor theory and V room's valence expectancy theory – Welfare and social security measures. **(20 Hrs)**

UNIT IV

Labour Relation – Functions of Trade Unions – Forms of collective bargaining-Workers' participation in management – Types and effectiveness. **(15 Hrs)**

UNIT V

Industrial Disputes and Settlements (Laws Excluded) – Settling Industrial Disputes in India. **(15 Hrs)**

Prescribed Texts:

1. Essentials of Human Resource Management and Industrial Relations- P.Subba Rao – Himalaya Publishing House- 2010
2. Human Resource Management – L M Prasad- Third Edition Reprint 2014 – Sultan Chand & Sons.
3. Human Resource Management – Ashwathappa -5th Edition – McGraw Hill

Reference Books

1. Human Resource Management – Garry Deseler -11th Edition – Pearson International
2. Human Resource Management- By Dr Charmine E.J. Härtel , Dr Yuka Fujimoto – 2nd Edition

Web Reference:

1. <https://www.wiziq.com/tutorials/human-resource-management>

2. <https://www.sophia.org/tutorials/introductory-human-resource-concepts>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40
TOTAL MARKS				100

Distribution of Questions:

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	3	
	Unit – 3	3	
	Unit – 4	2	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit – 5	1	

ALLIED: IV BUSINESS STATISTICS AND O.R.-II

SUBJECT CODE:	THEORY & PROBLEMS	100 MARKS
SEMESTER: IV	CREDITS: 5	NO. OF HOURS PER WEEK: 6

(COMMON TO B.B.A, B.COM BM AND B.COM ISM)

COURSE OBJECTIVE:

- To introduce basic concepts of statistics and understand the statistical techniques used for business data analysis.
- To give an insight into operation research techniques used in business for critical decision making.

UNIT –I

Time Series Analysis – Secular trend: Graphic or free hand method, Method of semi average, Moving average and Method of least squares-Seasonal variation: Method of simple average only. **(15 Hrs)**

UNIT – II

Index Numbers: Simple aggregative, simple average of price relative method, weighted average of price relative method and weighted aggregative method – Fixed and Chain base Index –Cost of Living Index. **(15 Hrs)**

UNIT -III

Probability – Addition and Multiplication Theorem – Sampling Techniques – Types of Sample and Sampling procedures – Tests of Significance – t, Chi –square test only. **(Simple problems). (20 Hrs)**

UNIT – IV

Assignment Problems: Minimisation, Maximisation case in assignment problem. Travelling sales man problem, unbalanced assignment problem. **(20 Hrs)**

UNIT -V

Transportation Problems: North West Corner Method (NWCM) – Lowest Cost Entry Method (LCM), Vogel's Approximation Method (VAM) and MODI Method. **(20 Hrs)**

Prescribed Texts:

1. Statistical Methods – S.P. Gupta, Sultan 2000.
2. Introduction to Operations Research – Dr. P.R. Vittal, Margham Publications

Reference Books:

1. Statistics - Elhance
2. Operations Research – Hira and Gupta, S. Chand.
3. Operations Research – Handy and A. Taha, Macmillan Publishers

Web Reference:

1. <https://www.easycalculation.com/tutorial.php>
2. <http://people.brunel.ac.uk/~mastijb/jeb/or/contents.html>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer ANY 10 out of 12 questions (each in 50 words)	1-12	2	20
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40
TOTAL MARKS				100

Distribution of Questions:

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	1	1
	Unit – 2	1	2
	Unit – 3	1	1
	Unit – 4	1	1
	Unit – 5	1	2
Section B	Unit – 1		1
	Unit – 2		2
	Unit – 3	1	1
	Unit – 4		1
	Unit – 5		2
Section C	Unit – 1		1
	Unit – 2		1
	Unit – 3		
	Unit – 4		1
	Unit - 5		1

SEMESTER V

CORE XIII –INTERNATIONAL BANKING

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: V	CREDITS: 4	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- The aim is introduce the subject of International Banking to the students and make them aware of the Banking system internationally.
- To equip the students with global knowledge about Banking Sector.

UNIT I

International banking vis – a – vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders. **(16 Hours)**

UNIT II

Foreign Exchange: Market; rate and Currency – Exchange rate determination under Fixed exchange rate and Floating exchange rate regimes – Determination of exchange rates :Spot and Forward – Basic exchange arithmetic – Forward Cover and Hedging. **(20 Hours)**

UNIT III

International Financial Institutions and Functions: World Bank :IMF: Asian Development Bank – International Financial Corporation: International Development Association. **(18 Hours)**

UNIT IV

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 – Offshore Borrowings. **(20 Hours)**

UNIT V

Foreign Exchange Management – Composition of Foreign Exchange Reserves : Foreign Currencies – Gold and SDR – Current Account Convertibility – Capital Account Convertibility and Precautions. **(16 Hours)**

DEPARTMENT OF B.COM (BM)

Prescribed Text Books:

1. International Banking – IIB
2. Introduction to Foreign Trade, Foreign Exchange Risk Management – IIB

REFERENCE BOOKS:

1. International Corporate Finance – IIB
2. Frederic S. Mishkin, “Understanding Financial Crisis : A Developing Country
3. Perspective”, In, Michael Bruno, ed. Annual World Bank Conference on Development Economics”, 1996.

Question paper pattern

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	3	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

CORE XIV– BANKING THEORY REGULATORY MECHANISM

SUBJECT CODE:	THEORY	100MARKS
SEMESTER: V	CREDITS: 4	NO. OF HOURS PER WEEK: 5

COURSE OBJECTIVES:

- To understand the concepts of financial sector.
- To have a detailed knowledge about the growth and failures of NBFC'S and current regulations on NBFCs.

UNIT I

Banking Regulation Act 1949 – Title and Scope of the Act – RBI Act 1934 – Role of RBI as a Regulatory Mechanism. **(18Hours)**

UNIT II

Financial Sector Reforms – SakhmoyChakravorthy Committee 1985 – Narasimman Committee Report I and II – Prudential norms: Capital Adequacy norms – Classification of Assets and Provisioning. **(20 Hours)**

UNIT III

Rationalization of Interest Rates – Structures of Interest Rates(Short – Term and Long – Term) – Impact on Savings and Borrowings. **(17 Hours)**

UNIT IV

Monetary Policy – Regulatory Measures – Concept of Money Supply – Regulation of Money Supply Through Bank Rate – Open Market Operation and CRR and their Effectiveness. **(20 Hours)**

UNIT V

Growth – Role – Failures of NBFC – Current RBI's Regulations on NBFC. **(15 Hours)**

Prescribed Text Books:

1. Digest of Banking Law and Practice, volume 1 and 2, May 1983 – PrajanBhasin, Lalit.
2. Law and Practice of Prudential Accounting Norms – Naganathan and S. Jayaraman, Sridhar.

Reference Books:

1. Laws And Practices Relating to Banking – IIB
2. Banking Law Digest 1988 – Bhatnagar J.P.
3. Bank Documentation – A Practical Approach – Desai K.C.

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	3	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	1	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	2	
	Unit - 5	1	

CORE- XV - FINANCIAL MANAGEMENT

SUBJECT CODE:	THEORY&PROBLEM	100 MARKS
SEMESTER: V	CREDITS: 4	NO. OF HOURS PER WEEK: 5

(Common to B.B.A, B.Com (ISM), B.Com(BM))

COURSE OBJECTIVES:

- To appreciate the role of the finance in an organization.
- To identify sources from where funds can be raised keeping in mind the cost and risk involved.
- To familiarize the students the techniques to be employed for investing the funds, taking into consideration the risk and the return.

UNIT I – (10 Hrs)

Meaning, objectives and Importance of Finance – Sources of finance – Functions of financial management – Role of financial manager in Financial Management.

UNIT II – (20 Hrs)

Capital structures planning - Factors affecting capital structures – Determining Debt and equity proportion – Theories of capital structures – Leverage concept.

UNIT III – (20 Hrs)

Cost of capital – Cost of equity – cost of preference capital – Cost of debt – Cost of retained earnings – weighted Average (or) composite cost of capital (WACC)

UNIT IV – (15 Hrs)

Dividend policies – Factors affecting dividend payment - Company Law provision on dividend payment –Various Dividend Models (Walter’s Gordon’s – M.M. Hypothesis)

UNIT V – (10 Hrs)

Working capital – components of working capital – working capital operating cycle – Factors influencing working capital – Determining (or) Forecasting of working capital requirements.

Prescribed Texts

1. Financial Management – Dr. A. Murthy – Margaham Publications
2. Financial Management – S.N. Maheswari

Reference Books:

1. Financial Management - I.M. Pandey
2. Dalston L. Cecil, Financial Management, Learn Tech press, Trichy, 2nd Edition 2015
3. Financial Management – Prasanna Chandra
4. Financial Management – Y. Khan and Jain

Web Reference

1. <http://fpacert.afponline.org/Ref/>
2. <http://www1.worldbank.org/publicsector/pe/oecdpehandbook.pdf>

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40
TOTAL MARKS				100

Distribution of Questions:

Section	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	1	1
	Unit – 3	1	2
	Unit – 4	1	1
	Unit – 5	1	2
Section B	Unit – 1	1	
	Unit – 2	1	2
	Unit – 3		2
	Unit – 4		1
	Unit – 5		1
Section C	Unit – 1	1	
	Unit – 2		1
	Unit – 3		
	Unit – 4		1
	Unit - 5		1

CORE XVI –PRACTICAL AUDITING

SUBJECT CODE :	THEORY	MARKS : 100
SEMESTER : V	CREDITS : 4	No. OF HOURS PER WEEK : 6

(Common to B.COM(A&F))

COURSE OBJECTIVES:

- To appreciate the role of auditing in business.
- To understand the steps involved in the audit of account.
- To familiarise with provisions of the Companies Act relating to the appointment, conduct and liabilities of an audit.
- To understand the new EDP audit in tune with the latest adoption of technology in businesses.

UNIT I

Meaning and definition of auditing – Distinction between auditing and accounting – objectives – Advantages and limitations of audit – scope of audit – classifications 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, Technique for evaluation of internal control system – Internal check, meaning, objectives, difference between internal control, Internal check and internal audit. **(20 hours)**

UNIT II

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. **(20 hours)**

UNIT III

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 - auditors lien – qualification and disqualification **(20 hours)**

UNIT IV

Duties of the company auditor – Rights and powers of auditors – different classes of auditors – Audit Report – Preparation and Presentation.

UNIT V

EDP audit – meaning -Division of auditing in EDP environment – Impact of computerization on audit approach – online computer system audit – Types of online computer systems – audit around with the computers – procedure of audit under EDP system. **(15 hours)**

RECOMMENDED BOOKS

1. Practical Auditing – B.N. Tandon Sultan Chand and Co.,

REFERENCE BOOKS

1. Auditing – D.P. Jain KonarkPublishersPvt. Ltd.
2. Auditing, Principles and practice – Ravinder Kumar and virender Sharma, Eastern economy edition.

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	3	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	2	
	Unit - 5	1	

INTER-DISCIPLINARY ELECTIVE I–Personal Investment Planning

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: V	CREDITS: 5	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To understand the meaning and necessity of investment.
- To identify the investment opportunity in various areas

UNIT I - INTRODUCTION

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

UNIT II - INVESTMENT OPPORTUNITIES – I

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 - STOCK EXCHANGE AND NEW ISSUE MARKET

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 - INVESTMENT OPPORTUNITIES – II

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 – PERSONAL INVESTMENT PATTERN

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

REFERENCE BOOKS:

- Study Material
- Investment Management by L.Natarajan, Morgan publications,2007
- Investment Management by Hiriappa, New age international publications,2008

WEBSITES:

- www.personalfinance.byu.edu
- www.halifax.co.uk./investments/pdfs/sw51813.pdf

- www.occ.gov/publications/publications-by-type/comptrollers-handbook/invmgt.pdf

Question paper pattern:

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	3	
	Unit – 4	3	
	Unit – 5	2	
Section B	Unit – 1	1	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

SEMESTER VI

CORE XVII –MARKETING OF BANKING SERVICES

SUBJECT CODE:	THEORY	100MARKS
SEMESTER: VI	CREDITS: 4	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- The aim is introduce the subject of Marketing of Banking Services to the students and make them aware of the different Marketing strategy adopted by the Banks in India.
- To equip the students with advanced tools and techniques for making profitable investment decisions.

UNIT I

Marketing concepts and their Application to Banking Industry – Marketing concepts and elements – Why Marketing? – Special features of Bank Marketing – Product and Service Marketing. **(15 Hours)**

UNIT II

Environmental Scanning – Assessment and Management of Competition – Macro and Micro factors influencing the market goods and services – applicability to Banking – Banking regulation and its impact on Bank marketing strategies – Understanding competition, Identification of competition and their focus – Strategic benefits of good competition – What makes a good competitor. **(20 Hours)**

UNIT III

Customer need analysis and customer care : customer focus – Understanding customer need – customer care – Consumer motivation and buying behaviour – perception / behaviour – other factors affecting buying behaviour – decision making process – individual and organizational – selective exposure, selective distortion, and effect on consumer behaviour. **(20 Hours)**

UNIT IV

Market Segmentation(banking) – Product Designing – Marketing – feedback and review – purpose and content of product / Market expansion – Mass Marketing and Marketing segmentation – Definition of Market segmentation – Characteristics of a viable Market segment – Benefits from Market segmentation – Disadvantages – Market segmentation techniques for personal and corporate customers. **(17 Hours)**

UNIT V

Market information Research – Definition of marketing research and market research – Differences – Contributions of Marketing Research to a bank – Types of data – primary and secondary – Management Information System and Marketing Research – Need for situation analysis – steps involved in the development of a situation analysis – objective, strategies and tactics – sources of information for situation analysis. **(18 Hours)**

Prescribed Texts:

1. Marketing of Banking Service – IIB

2. Principles of Bank Management, Himalaya Publications, 1993 – Desai, Vasant

REFERENCE BOOKS:

1. Marketing of Banking Service – Rajeev
2. The formula for successful Marketing, Galotia Publication, 1991 – Morz, Rarph
3. Dynamics of Bank Marketing, VBS publishers, 1990 – Madhukar R.K.

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	3	
	Unit – 5	3	
Section B	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	2	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	2	

CORE XVIII –COST AND MANAGEMENT ACCOUNTING

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: VI	CREDITS: 4	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To understand the concepts in cost accounting, such as elements of cost sheet..
- To prepare statements like Cash Flow, Fund Flow & marginal costing so as to assist the management to take meaningful and correct decisions.

Unit-1: Cost and Management Accounting: Definition, Meaning and classification of costs - Distinction between Cost , Financial and Management Accounting-Preparation of cost sheet. **(15 Hours)**

Unit-2: Material: Economic Order Quantity – Maximum, Minimum and Re-ordering levels - Pricing of issues-FIFO, LIFO- Perpetual inventory system-ABC Analysis
Labour: Importance of labour cost control-Various remuneration methods – Time rate and piece rate-Bonus-Taylor, Halsey and Rowan plans. **(19 Hours)**

Unit-3:Overheads: Factory, Administration, Selling and Distribution of Overheads - Classification - Allocation and Apportionment-Redistribution-Secondary Distribution- Repeated distribution method (**simultaneous equation method excluded.**) **(17 Hours)**

Unit-4: Preparation of funds flow statement and Cash Flow Statement – AS 3(Indirect method only)(Simple adjustments only)-Importance of funds flow and cash flow Analysis - Difference between funds flow and cash flow-Ratio Analysis : Utility and limitations of Accounting Ratios - calculation of Accounting Ratios - Liquidity, Solvency, Profitability ratios (**Reverse working and Balance Sheet problems excluded**)(**22 Hours**)

Unit-5 : Marginal Costing: CVP Analysis - Application of Profit Volume Ratio – (Key factor excluded.) **(17 Hours)**

Prescribed texts:

1. T.S. Reddy and Y. Hariprasad Reddy, Cost and Management Accounting, Margham Publications.

Reference Books:

1. Wheldon A.J., Cost Accounting and Costing Methods.
2. Iyengar S.P., Cost Accounting : Principles and Practice.
3. Bhar B.K., Cost Accounting : Methods and problems.
4. Bigg W.W., Cost Accounts.
5. Prasad N.K, Cost Accounting : Principles and Problems.
6. Jain S.P. and Narang K.L., Advanced Cost Accounting.
7. Agarwal M., Theory and Practices of Cost Accounting
8. Robert Anthony : Management Accounting : Text and cases.
9. Maheswari S.N., Principles of Management Accounting.

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10. G.P. Srivatsan, Cost and Management Accounting, 3rd Edition, Excellent Publishers, Chennai.

11. Dalston L. Cecil and Jenitra L. Merwin, Management Accounting, Learn Tech press, Trichy, 3rd Edition 2015

Question Paper Pattern:

Section	Question Component	Numbers	Marks	Total
A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	2	20
B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	8	40
C	Essay Answer any 2 out of 4 questions (each in 1200 words)	21-24	20	40
TOTAL MARKS				100

Distribution of Questions:

Section	Units	No. of Questions	
		Theory	Problems
A	Unit – 1		2
	Unit – 2		2
	Unit – 3		2
	Unit – 4	1	2
	Unit – 5	1	2
B	Unit – 1	1	1
	Unit – 2		1
	Unit – 3	1	1
	Unit – 4		1
	Unit – 5	1	1
C	Unit – 1 or 2		1
	Unit – 3		1
	Unit – 4		1
	Unit - 5		1

CORE XIX - CREDIT AND RISK MANAGEMENT IN BANKING

SUBJECT CODE :	THEORY	100 MARKS
SEMESTER: VI	CREDITS: 4	No. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To learn about the various forms of credit extended by banks and the security system prevalent in safeguarding from NPAs.
- To focus on the credit risk and the governance of credit risk management and analyses

UNIT-I

Bank credit – Basic Principles and Approach – Three C’s – Purpose of lending – Security aspects – business experience/Management – Market – Purpose Trading – Manufacturing Service, Agriculture, Personal – Security : Primary – Collateral – Stock, Machinery, Land and Building – Guarantee – Different types of Mortgages – Management/Experience : Business Experience – Technical Qualification – Professional Management – Market : Local – National – Global – Types of Credit – Demand Loan – Cash Credit – Overdraft – Term Loan – Basic Characteristics and difference between the four – Legal and Regulatory Aspect – Legal Documents – Loan Documents – RBI Directives – Various Committees – Tandon – Chore, Nayak and such other committees – Brief details. (25 Hours)

UNIT -II

Lending to Different Customers – Individuals – Partnership – Limited companies – Trust – Association – Legal aspects – Documents to be called for. (13 Hours)

UNIT -III

Loan Processing – Sanctioning – Monitoring – Recovering Commercial Loans(Activity Based) – Government Sponsored Loans (mostly agricultural, Rural and Weaver section) – Trading : small – Retail – Wholesale – Chain/Supermarket – Manufacturing : Industrial Advances – Service Transport – Telecommunication – Hospital – Hotel. Infrastructure : Power – Petrol – Port – Agriculture: Crop – Plantation – Well – Motor Pump set – Tractor etc. Miscellaneous : Self – Employed.Business loan(Borrower Based) – Small Business :Self Employed – Transport – Trade – Hotel – Others – Approach – Assessment – Supervision – Recovery Medium and Large Scale: Small Scale Industries – Corporate – Approach – Assessment – Sanction –Disbursement – Follow Up – Recovery Agriculture : Small, Medium and Big Farmers – Short term and Medium term Loans – Corporate Borrowers.Government sponsored : Priority sector lending – Lead Bank Scheme – Government sponsored loan to Weaver section – Subsidy. (25 Hours)

UNIT- IV

Corporate Finance – Project Finance – Appraisal – Assessment – Documentation – Disbursement – Monitoring – Follow Up – Review – Creation of Charge – Analysis of Balance sheet – Profit and Loss account – Cash flow and Fund flow working – Project approach (15Hours)

UNIT V

NPA – Causes and Remedial Measures – Management of NPA’s – Debt Recovery Tribunals – Asset Reconstruction Fund. (12 Hours)

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Prescribed Texts:

1. Indian Financial System and Commercial Banking – IIB
- Special and preferred sector Finance – IIB
- Management and Accounting and Financial Management – IIB

REFERENCE BOOKS:

1. Prudential Accounting Norms and Audit of Banks – Naganatham M. and Jayaraman .
2. Annual Reports of RBI

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	3	
	Unit – 4	2	
	Unit – 5	2	
Section B	Unit – 1	2	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	1	
	Unit – 5	1	
Section C	Unit – 1	1	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	1	
	Unit - 5	1	

ELECTIVE II–CUSTOMER RELATIONSHIP MANAGEMENT

SUBJECT CODE:	THEORY	100 MARKS
SEMESTER: VI	CREDITS: 5	NO. OF HOURS PER WEEK: 6

COURSE OBJECTIVES:

- To understand the concept of Customer Relationships and its effectiveness in developing the business.
- To have an insight into the banking sector CRM.

UNIT I

Communication - need/ Mode of communication – barriers, channels of communication - oral - written -listening skill – Verbal skill- interpersonal communication and intra personal communication , Essentials of business letter. **(15 Hours)**

UNIT II

CRM - concept and approach - CR in competitive environment public relation and image building. **(15 Hours)**

UNIT III

Banker - customer relationship -retaining and enlarging customer base - customer services - quality circle. **(20 Hours)**

UNIT IV

Nature and types of customer - complaint redressal methods Talwar and Goiporia committee report, customer service committee, customer day - Copra Forum - ombudsman. **(20 Hours)**

UNIT V

Market Segment - Customer Data Base - Market Research. Review and Evaluation of Customer Satisfaction. **(20 Hours)**

Recommended Books:

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

Question Paper Pattern :

Section	Question Component	Numbers	Marks	Total
Section A	Definition/Principle Answer any 10 out of 12 questions (each in 50 words)	1-12	3	30
Section B	Short Answer Answer any 5 out of 8 questions (each in 300 words)	13-20	6	30
Section C	Essay Answer any 4 out of 6 questions (each in 1200 words)	21-26	10	40

Distribution of Questions :

Sections	Units	No. of Questions	
		Theory	Problems
Section A	Unit – 1	3	
	Unit – 2	2	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	3	
Section B	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	2	
	Unit – 4	2	
	Unit – 5	1	
Section C	Unit – 1	2	
	Unit – 2	1	
	Unit – 3	1	
	Unit – 4	1	
	Unit - 5	1	

