

**B.Com.(Bank Management)
SEMESTER I**

பகுதி I - தமிழ்

சென்னைப் பல்கலைக்கழகப் பாடத்திட்டம்

அனைத்து இளங்கலைப் பட்டப்பிரிவுகளுக்கும் பொதுவானது.

(B.Com ,B.Sc, BBA,BCA அனைத்து முதலாமாண்டு மாணவர்களுக்கும்)

முதலாம் ஆண்டு- முதற்பருவம்

அலகு -1 தமிழ் இலக்கிய வரலாறு

1.நாட்டுப்புறப் பாடல்கள்,கதைகள்,கதைப்பாடல்கள்,பழமொழிகள், விடுகதைகள்.

2.உரைநடை இலக்கிய வரலாறு

சிறுகதைகள் தோற்றமும் வளர்ச்சியும்

புதினங்கள் தோற்றமும் வளர்ச்சியும்

3. கவிதை இலக்கிய வரலாறு

மரபுக் கவிதைகள் தோற்றமும் வளர்ச்சியும்

புதுக் கவிதைகள் தோற்றமும் வளர்ச்சியும்

4. நாடக இலக்கியத்தின் தோற்றமும் வளர்ச்சியும்

(சிலப்பதிகாரம் முதல் தற்கால நாடகம் வரை)

அலகு -2

1. வாய்மொழி இலக்கியம்: நாட்டுப்புறப் பாடல்கள்

தாலாட்டு, காதல், ஒப்பாரி

2.புதுமைப்பித்தன் சிறுகதைகள்

கடவுளும் கந்தசாமிப் பிள்ளையும், செல்லம்மாள், மனித யந்திரம்,

ஆற்றங்கரைப் பிள்ளையார், ஒருநாள் கழிந்தது.

அலகு -3

1.பாரதியார்; காணிநிலம் வேண்டும், நல்லதோர் வீணை

2.பாரதிதாசன்; தமிழ்க்காதல், தமிழ் வளர்ச்சி, எந்நாளோ?

3.கவிமணி தேசிய விநாயகம் பிள்ளை: தன் வரலாறு கூறுதல்.

அலகு -4

1.சிற்பி: முள்.....முள்.....முள்....

2.அப்துல் ரகுமான்: குருடர்களின் யானை

3. ஈரோடு தமிழன்பன்: ஒரு வண்டி சென்றியு

4. இரா.மீனாட்சி : சிற்ப் எழுத்து

5. வைரமுத்து: குண்டுசி

6. பழனி பாரதி : நான்கு மரக்கன்றுகள்

அலகு - 5

பம்மல் சம்பந்த முதலியார் - சந்திரஹரி

அலகு - 6

மொழிப்பயிற்சி

1. பொருந்திய சொல் தருதல்

2. மரபுத் தொடர்கள்

3. கலைச்சொற்கள்

4. நேர்காணல்

HINDI SYLLABUS PART-I

First Year- First Semester

PART-I PAPER –I =PROSE

Prescribed Text Book -1) Hindi GADYA MALA Ed: By Dr.Syed Rehamathulla

2) FUNCTIONAL HINDI AND LETTER WRITING

Prescribed Text Book – Prayojan moolak Hindi

UNIT -1

- 1) Sabhyata ka Rahasya
- 2) Personal Applications
- 3) Leave Letters
- 4) Government Order
- 5) Administrative Terminology Hindi to English

UNIT-2

- 1) Mitrata
- 2) Letter to the Editor
- 3) Opening an A/C
- 4) Demi Official Letter
- 5) Administrative Terminology English to Hindi

UNIT-3

- 1) Yuvavon se
- 2) Application for withdrawal
- 3) Circular
- 4) Memo
- 5) Administrative Terminology Hindi to English

UNIT-4

- 1) Paramanu Oorja evam khadya padarath sanrakshan
- 2) Transfer of an A/C
- 3) Missing of pass book /cheque leaf
- 4) Official Memo
- 5) Administrative Terminology English to Hindi

UNIT -5

- 1) Yougyata aur Vyavasay ka Chunav
- 2) Complaints
- 3) Ordering for books
- 4) Notification
- 5) Official noting Hindi to English

UNIT-6

- 1) Enquiry
- 2) Resolution
- 3) Notice
- 4) Official noting English to Hindi

FRENCH
Semester I

Foundation Course: Paper I-French I

Title of the Paper : Prescribed text and grammar-I

Prescribed textbook: Régine Mérieux & Yves Loiseau, *Latitudes 1*, Paris, Didier, 2017 (**Units 1-6 only**).

The following texts from the prescribed textbook:

- **Module 1-** Unite 1 - Salut!
 Unite 2 - Enchanté !
 Unite 3 - J'adore!

- **Module 2 –** Unite 4 - Tu veux bien!
 Unite 5 - On se voit quand?
 Unite 6 – Bonne idée!

Questions not to be asked from the Autoévaluation and Préparation au DELF

Paper setters to strictly adhere to the syllabus and ask questions only from the pages included in the syllabus. Questions should cover the entire syllabus.

PART II – ENGLISH

SYLLABUS

B.Com (Gen,A&F,BM),BBA&BCA

**COMMON TO ALL UNDER GRADUATE COURSES WHO STUDY PART II -
ENGLISH FOR TWO SEMESTERS ONLY**

First Year -First Semester

Text - **Catalyst** A Multilevel English Refresher by Anu Chitra Publications Rs.95/-

Preparatory Lessons

1. Competition Matters - Suzanne Sievert
2. A Personal Crisis May Change History - Dr. A.P.J. Abdul Kalam
3. Why Preserve Biodiversity - Prof. D.Balasubramanian
4. A Call to Action - Adapted from Hillary Rodham Clinton's address.....
5. If Only there Were More like Him - Revathi Seshadri

Unit - I Prose

1. My Greatest Olympic Prize - Jesse Owens
2. If You are wrong admit it - Dale Carnegie
3. Monday Morning - Mark Twain
4. The Unexpected - Robert Lynd

Unit - II Poetry

1. Pulley or Gift of God - George Herbert
2. La Belle Dame Sans Merci - John Keats
3. The Night of the Scorpion - Night of the Scorpion
4. The Death of a Bird - A.D. Hope

Unit - III Short Story

1. Mrs. Packletide's Tiger - Saki
2. A Snake in the Grass - R.K. Narayan
3. Three Questions - Leo Tolstoy
4. The Gift of the Magi - O. Henry

Unit – IV

The Invisible Man by H.G. Wells (An Abridged Novel) by Emerald Publishers

Unit -V

Grammar

Tense, Aspect, Auxiliaries (Primary and Modal), Negatives, Interrogatives (Yes or No, Wh Questions) Tag questions, completing the sentences, Common errors, Synonym, Antonym, Word class, Use in sentences of words. (Refer to the Grammar exercise

Part -I Sound Right

Introduction to the Sounds of the English Language, Word Stress, Strong and Weak Forms, Sentences Stress and Intonation, Voice Modulation in the Text Book) Grammar Reference Book **Spring Board** by Orient Black swan Pvt. Ltd

Core Paper I - FINANCIAL ACCOUNTING

Unit I : Introduction

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

Unit II : Final Accounts

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

Unit III : Rectification of Errors and Bank Reconciliation Statement

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

Unit IV : Depreciation and Insurance Claims

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

Insurance Claims - Calculation of Claim Amount - Average Clause.

Unit V : Single Entry System

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

Reference Book:

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

Core Paper II - BUSINESS COMMUNICATION

Unit I : Communication

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

Unit II : Business Letters

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

Unit III : Correspondence

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

Unit IV : Reports and Meetings

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

Unit V : Forms of Communication

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

Reference Book:

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

Allied Paper – I BUSINESS ECONOMICS

UNIT I

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

Definition – Scope and Importance of Business Economics

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

UNIT II

Demand and Supply Functions:

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

UNIT III

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

UNIT IV

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

Cost Classification – Break Even Analysis

UNIT V

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

Reference Book:

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

Syllabus for Courses on Soft Skills

Common to all UG and 5 year Integrated Programmes of the Affiliated Non-autonomous Colleges (w.e.f 2012-13)

Essentials of Language and Communication – Level I

Unit I

Recap of Language Skills – Speech, Grammar, Vocabulary, Phrase, clause, sentence, Punctuation.

Unit II

Fluency building

What is fluency – Why is fluency important – Types of fluency – Oral fluency – Reading fluency

– Writing fluency – Barriers of fluency – How to develop fluency.

Unit III

Principles of communication: LSRW in communication.

What is meant by LSRW Skills – Why it is important – How it is useful – How to develop the skills?

Oral – Speaking words, articulation, speaking clearly.

Written communication – Generating ideas/ gathering data organizing ideas, Setting goals, Note taking, Outlining, Drafting, Revising, Editing and Proof reading.

Non verbal communication – Body language, Signs and symbols, Territory/Zone, Object language.

Recommended Texts:

- Hewing, Martin. 1999. Advanced English Grammar: A Self-study Reference and practice Book for South Asian Students. Reprint 2003. Cambridge University Press. New Delhi.
- Lewis, Norman. 1991. Word Power Made Easy. Pocket Books.
- Hall and Shepherd. The Anti-Grammar Book: Discovery Activities for Grammar Teaching Longman.
- Powell. In Company. MacMillan. Cotton, et al. Market Lader. Longman.

2. BASICS OF RETAIL MARKETING

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

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

UNIT - V

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

Reference Books:

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

SEMESTER II

முதலாம் ஆண்டு- இரண்டாம் பருவம்

அலகு -1

தமிழ் இலக்கிய வரலாறு

1. சிற்றிலக்கிய வரலாறு
2. கிறித்துவ இலக்கிய வரலாறு
3. இசுலாமிய இலக்கிய வரலாறு

அலகு -2

1. நந்திக் கலம்பகம்
2. முத்தொள்ளாயிரம்
3. தமிழ் விடு தூது (முதல் 36 கண்ணிகள்)

அலகு -3

1. திருக்குற்றாலக் குறவஞ்சி (குறத்தி மலைவளம் கூறுதல்)
2. முக்கூடல் பள்ளு (நாட்டு வளம்)
3. இயேசு பிரான் பிள்ளைத்தமிழ் (செங்கீரைப்பருவம் முதல் 5 செய்யுள்கள்)

அலகு -4

நளவெண்பா (கலி நீங்கு காண்டம்)

அலகு -5

சீறாப்புராணம் (மானுக்குப் பிணை நின்ற படலம்)

அலகு -6

மொழிப் பயிற்சி

இலக்கணக் குறிப்புகள் : பண்புத்தொகை, வினைத்தொகை, உம்மைத்தொகை, உருவகம், உவமைத்தொகை, வேற்றுமைத்தொகை, அன்மொழித்தொகை.....

FIRST YEAR- SECOND SEMESTER

PART -1 PAPER -2- ONE ACT PLAY, SHORT STORY AND TRANSLATION

1) ONE ACT PLAY

Prescribed text book – AATHEKANKI Ed by Devendra ray Ankur, Mahesh Anand

2) SHORT STORIES- Prescribed Textbook SWARNA MANJARI ed by D.R. Chitti Annapurna

3) Translation Practice- Prescribed Text Book –Prayogan Moolak Hindi

UNIT -1

- 1) Aurangzeb ke Aakhiri Raat
- 2) Mukthidhan
- 3) Practice of Annotation Writing
- 4) Practice of Summary and Literary Evaluation Writing

UNIT-2

- 1) Laksmi Ka Swagat
- 2) Mithayeewaala
- 3) Practice of Annotation Writing
- 4) Practice of Summary and Literary Evaluation Writing

UNIT -3

- 1) Basant Ritu Ka Natak
- 2) Seb Aur Dev
- 3) Practice of Annotation Writing
- 4) Practice of Summary and Literary Evaluation Writing

UNIT-4

- 1) Bahut Bada Sawal
- 2) Vivah Ki Teen Kathayen
- 3) Practice of Annotation Writing
- 4) Practice of Summary and Literary Evaluation Writing

UNIT-5

- 1) Translation Practice (English to Hindi)

Semester II
Foundation Course: Paper II-French II
Title of the Paper : Prescribed text and grammar-II

Prescribed textbook: Régine Mérieux & Yves Loiseau, *Latitudes 1*, Paris, Didier, 2017 (**Units 7-12 only**).

The following texts from the prescribed textbook:

- **Module 3-** **Unite 7 – C'est où!**
 Unite 8 – N'oubliez pas !
 Unite 9 – Belle vue sur la mer!

- **Module 4 –** **Unite 10 – Quel beau voyage!**
 Unite 11 – Oh ! joli !
 Unite 12 - Et après !

Questions not to be asked from the Autoévaluation and Préparation au DELF
Paper setters to strictly adhere to the syllabus and ask questions only from the pages included in the syllabus. Questions should cover the entire syllabus.

First Year- Second Semester

Text - **Panorama** English for Communication by Emerald Publishers

Unit - I Prose

1. The Refugee - K.A. Abbas
2. The Lion and The Lamb - Leonard Clark
3. The Lady or the Tiger? - Frank R. Stockton
4. The Sky is the limit - Kalpana Chawla

Unit - II Poems

1. The Solitary Reaper - William Wordsworth
2. Gift - Alice Walker
3. O What is that Sound - W. H. Auden
4. Ode to the West Wind - P.B. Shelly

Unit - III Short Stories

1. The Fortune-Teller - Karel Capek
2. The Postmaster - Rabindranath Tagore
3. The Model Millionaire - Oscar Wilde
4. The Dying Detective - Arthur Canon Doyle

Unit - IV One-Act Plays

1. The Death Trap - Saki (H.H. Munro)
2. The Dear Departed: A Comedy in ONE-ACT- Stanley Houghton
3. The Sheriff's Kitchen - Ronald Gow
4. The Anniversary - Anton Chekkov

Unit - V Communicative Grammar

Refer to the Text **Panorama** and **Part III** from **Spring Board** by Orient Blackswan Pvt. Ltd .

Watch Your English

Grammar, Framing Questions, Common Errors, More Grammar, Word Building: Prefixes and Suffixes.

Part -III from **Spring Board** by Orient Black Swan Pvt. Ltd Rs.95/- and Watch Your English from **Panorama** Grammar, Framing Questions, Common errors, More Grammar, Word Building: Prefixes and Suffixes.

II SEMESTER
Core Paper III - PRINCIPLES OF MANAGEMENT

Unit I : Introduction

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

Unit II : Planning

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

Unit III : Organisation

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

Unit IV : Authority and Responsibility

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

Unit V : Direction Co-ordination & Control

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

Reference book:

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

Core Paper IV - PRACTICAL AUDITING

UNIT I : Introduction

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

UNIT - II : Vouching and Verification

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

Unit III : Audit and Accounting Standards

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

Unit IV : Auditors and Audit Report

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

Unit V : Recent Trends in Auditing

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

Reference book:

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

Allied Paper – II INTERNATIONAL ECONOMICS

UNIT I

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

UNIT II

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

UNIT III

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

UNIT IV

International Economic Organizations and its Functions

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

UNIT V

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

Reference book

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

NON MAJOR ELECTIVE – II SEMESTER
1. CONSUMER PROTECTION AND CONSUMER RIGHTS

UNIT - I

Introduction of consumer protection act 1986-other amendments-salient features

UNIT – II

Definitions of the terms- : consumer - appropriate laboratory - complainant - consumer dispute - complaint-restrictive trade practice.

UNIT - III

The various consumer rights:-right to safety, Right to information, Right to choose, -right to be heard -Right against exploitation -Right to consumer education

UNIT - IV

Consumer protection councils:-Central - State.

UNIT - V

Consumer disputes redressal agencies:-Direct forum-state commission-national commission

REFERENCE BOOKS:

1. LECTURES ON TORTS AND CONSUMER PROTECTION LAWS BY DR.REGA SURYA RAO--ASIA LAW HOUSE. HYDRABAD.
2. CONSUMER PROTECTION LAWS --BY PROF.RAKESH KHANNA--CENTRAL LAW AGENCY.

2. BASICS OF BUSINESS INSURANCE

Unit – I

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

Unit – II

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

Unit – III

Life insurance products – Term, Whole life, Endowment.

Unit – IV

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

Unit – V

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

Reference books:

Dr.N.Premavathy – Elements of Insurance, Sri Vishnu Publications, Chennai. Dr.A.Murthy – Elements of Insurance, Margham Publications, Chennai

M.N.Mishra – Insurance, Principles and practice, S.Chand & Co. Ltd., New Delhi

.

3. FUNDAMENTALS OF DISASTER MANAGEMENT

UNIT I

Meaning, definition, basic aspects and types of disasters.

UNIT II

Stages IN Disaster - Pre, during and post disaster.

UNIT III

Disaster Mitigation – guiding principles of Mitigation. Formulation and implementation of Mitigation programmes.

UNIT IV

Disaster training – Utilisation of resources, training and public awareness.

UNIT V

Disaster Management policy and legislation; Disaster Management – Strategy in India.

Refernce book:

1. “Disaster Management” , I sundar, T. Sezhiyan 1st Edition, Sarup and Sons, New Delhi, 2007.
2. “Disaster Management” , A Disaster Manager’s Hand boob; Carter.W, ASTAN Development Bank, Manila.
3. Natural Disaster Management, Destruction, Safety and Pre cautions, S. Prasad, Mangalam publishers and Distributors, New Delhi – 2007.
4. Challenge and Response; K.D.Gangrade, S.Dhadde, Delhi, Rachna publications, 1973.

4. CONCEPT OF SELF HELP GROUPS

UNIT - I Meaning, Concept and Functions of SHGS

UNIT - II Women empowerment through SHGS

UNIT - III Micro finance through SHGS

UNIT - IV Social Development through SHGS

UNIT -V Role of Govt. and NGO's in fostering SHGS

Reference book:

1. "Clinical approach to promotion of entrepreneurship" ED.Setty, Anmol publications Pvt., Ltd, New Delhi 2004.
2. "India economic Empowerment of Women", V.S. Ganesamurthy, New Century publications, New Delhi, 1st published – May 2007.
3. "Readings in Microfinance", N. Lalitha Dominant publishers and Distributors, New Delhi, 1st Edition 2008.
4. "Rural Credit and Self Help Groups, Micro finance needs & concepts in India", K.G.Karmakar, Sage publications, New Delhi, 1999.
5. "Rural empowerment through, SHGS, NGO's & PRI's S.B.Verma, Y.T. Pavar, Deep & Deep publications, New Delhi 2005.
6. "Women's Own; the Self help movement of Tamil Nadu". C.K. Gariyali, S.K. Vettivel, Vetri publishers, New Delhi, 2003.

University of Madras
Choice Based Credit System (CBCS)
Syllabus for Courses on Soft Skills

Common to all UG and 5 year Integrated Programmes of the Affiliated Non-autonomous Colleges (w.e.f 2012-13)

Essentials of Language and Communication – Level – II

Unit-I

Speaking Skills

Formal and Informal Conversation – Conversation in the work place – Interviews – Public Speech – Lectures.

Unit – II

Listening Skill

Comprehending – Retaining – Responding – Tactics – Barriers to Listening – Overcoming listening barriers – Misconception about listening.

Unit – III

Reading Skill

Acquiring reading – Reading Development – methods teaching – Reading difficulties.

Unit – IV

Writing skill

Note-making – CV's – Report writing, copy writing, Agenda – Minutes – Circular – Essay writing on any current issues – paragraph – Essay writing, Writing Research papers – Dissertation.

Unit- V

Business Correspondence

Meaning of Business correspondence – Importance of Business Correspondence essential qualities of a business letters. Different types of business letters – cover letter, thank you letters, message through email and Fax, Acceptance letters, rejection letters, and withdrawal letters.

Recommended Texts:

- Minippally, Methukutty. M. 2001. Business Communication Strategies. 11th Reprint. Tata McGraw – Hill. New Delhi.
- SasiKumar. V and P.V. Dharmija. 1993. Spoken English: A Self-Learning Guide Conversation Practice. 34th reprint. Tata McGraw – Hill. New Delhi.
- Swets, Paul. W. 1983. The Art of Talking So That People Will Listen: Getting Through to Family, Friends and Business Associates. Prentice Hall Press. New York.
- John, Seely The Oxford guide to writing and speaking. Oxford U P, 1998, Delhi. The Process of Writing: Planning and Research, Writing, Drafting and Revising.

III SEMESTER
Core Paper V - CORPORATE ACCOUNTING

Unit I : Share Capital

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

Unit II : Debentures & Acquisition of Business

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

Unit III : Final Accounts

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

Unit IV : Valuation of Shares and Goodwill

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

Unit V : Alteration of Share Capital

Meaning - Internal Reconstruction - Reduction of Share Capital.

Reference book:

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

Core Paper VI - BUSINESS LAWS

Unit I : Formation of Contract

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

Unit II : Offer, Acceptance and Consideration

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

Unit III : Other Elements of Valid Contract

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

Unit IV : Performance of Contract

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

Unit V : Sale of Goods Act

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

Reference book:

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

Core Paper VII - BANKING THEORY, LAW AND PRACTICE

UNIT I : Introduction to Banking

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

UNIT II : RBI

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

UNIT III : e - banking

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

UNIT IV - Bank Account :

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

UNIT V - Endorsement

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

Reference book:

1. Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publications, 2015, Chennai

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

Core Paper VIII - MANAGEMENT ACCOUNTING

Unit I : Introduction

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

Unit II : Financial Statement Analysis

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

Unit III : Ratio Analysis

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

Unit IV : Cash Flow Analysis & Marginal Costing

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

Unit V : Budgetary Control & Capital Budgeting Control.

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

Reference book:

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

Allied - III (1) Indian Economy – I

UNIT-I

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

UNIT-II

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

UNIT-III

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

UNIT-IV

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

UNIT-V

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

REFERENCE BOOKS

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

(2) Business Mathematics - I

Unit – I

Theory of Sets

Set Theory – Definition, Elements and Types of Sets, Operations on Sets, Relations and Functions of Sets

Unit – II

Algebra

Ratio, Proportion and Variations

Unit – III

Permutation and Combination, Binominal Theorem, Exponential and Logarithmic Series

Unit – IV

Differential Calculus

Differentiation – Meaning -, Rules: Maxima and Minima of Univariate Functions: Application of Maxima and Minima in Business

Unit – V

Interest and Annuity – Banker’s Discount – Binary Number System

REFERENCE BOOKS:

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – R.S. Soni

Syllabus for Courses on Soft Skills

Common to all UG and 5 year Integrated Programmes of the Affiliated Non-autonomous Colleges (w.e.f 2012-13)

Essentials of Spoken and Presentation Skills – Level – III

Unit – I

Communication Skills for effective Business Presentation, perfecting oral skills; aural skills; Reading Skills

Unit – II

Non Verbal Communication: cultural codes for effective and business Presentations; Business Etiquettes.

Unit – III

Informal and Informal conversations, Introducing, Opening and closing Speeches, Inviting, thanking, Apologizing, Expressing anger Resolving conflict, Giving and taking information.

Unit – IV

Etiquettes for Public Speaking (extempore and lectures), Interviews and Group Discussions, Telephone conversations and Business Meetings

Unit – V

Etiquettes for Business presentations – Team presentations and Individual presentation.

Recommended texts:

- Powell. In Company. MacMillan. Cotton, et al. Market Leader. Longman.
- Pease, Allan. 1998. Body Language: How to Read Others Thoughts by their Gestures. Suda Publications. New Delhi.
- Gardner, Howard. 1993. Multiple Intelligences: The Theory in Practice: A Reader Basic Book. New York.
- De Bono, Edward. 2000. Six Thinking Hats. 2nd Edition. Penguin Books. De Bono, Edward. 1993. Serious Creativity. Re print. Harper Business.

ENVIRONMENTAL STUDIES PROGRAMME
ABILITY ENHANCEMENT COMPULSORY COURSES
(AECC- Environmental Studies)

Unit 1: Introduction to Environmental Studies

- Multidisciplinary nature of environmental studies;
- Scope and importance; concept of sustainability and sustainable development.

Unit 2 : Ecosystem (2 lectures)

- What is an ecosystem? Structure and function of ecosystem; Energy flow in an ecosystem:
Food chains, food webs and ecological succession, Case studies of the following ecosystem:
 - a) Forest ecosystem
 - b) Grassland ecosystem
 - c) Desert ecosystem
 - d) Aquatic ecosystem (ponds, stream, lakes, rivers, ocean, estuaries)

Unit 3: Natural Resources : Renewable and Non – renewable Resources (6 lectures)

- Land resources and land use change: Land degradation, soil erosion and desertification.
- Deforestation : Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations.
- Water : Use and over –exploitation of surface and ground water, floods, droughts, conflicts over water (international and inter-state).
- Energy resources : Renewable and non renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Unit 4: Biodiversity and Conservation (8 lectures)

- Levels of biological diversity: genetics, species and ecosystem diversity, Biogeographic zones of India: Biodiversity patterns and global biodiversity hot spots
- India as a mega- biodiversity nation, Endangered and endemic species of India.
- Threats to biodiversity : Habitat loss, poaching of wildlife, man- wildlife conflicts, biological invasions; Conservations of biodiversity : In-situ and Ex-situ Conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Informational value.

Unit 5: Environmental Pollution (8 lecturers)

- Environmental pollution: types, causes, effects and controls: Air, Water, soil and noise Pollution.
- Nuclear hazards and human health risks
- Solid waste management: Control measures of urban and industrial waste
- Pollution case studies.

Unit 6: Environmental Policies & Practices (8 lecturers)

- Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture
- Environment Laws: Environment Protection Act, Air (Prevention & Control of Pollution) Act; Water (Prevention and Control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD).
- Nature reserves, tribal populations and rights, and human Wildlife conflicts in Indian context.

Unit 7: Human Communities and the Environment (7 lectures)

- Human population growth, impacts on environment, human health and welfare.
- Resettlement and rehabilitation of projects affected persons; case studies.
- Disaster management: floods, earthquake, cyclone and landslides.
- Environmental movements : Chipko, Silent Valley, Bishnois of Rajasthan.
- Environmental ethics : Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies(e.g. CNG Vehicles in Delhi)

Unit 8 : Field Work (6 lectures)

- Visit to an area to document environmental assets: river / forest/ flora/ fauna etc.
- Visit to a local polluted site – Urban / Rural/ Industrial/agricultural.
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystem- pond, river, Delhi Ridge etc.

(Equal to 5 Lectures) Suggested Readings:

1. Carson , R. 2002.Silent Spring, Houghton Mifflin Harcourt.
2. Gadgil , M.,& Guha, R. 1993.This Fissured Land: An Ecological History of India. Univ.of California Press.
3. Glesson, B. and Low, N.(eds.)1999. Global Ethics and Environment, London, Routledge.
4. Gleick,P.H.1993.Water Crisis. Pacific Institute for Studies in Dev.,Environment & Security. Stockholm Env.Institute, Oxford Univ.Press.

5. Groom, Martha J., Gary K.Meffe, and Carl Ronald Carroll. Principles of Conservation Biology. Sunderland: Sinauer Associates,2006.
6. Grumbine,R.Edward, and Pandit,M.K2013.Threats from India's Himalayas dams Science,339:36-37
7. McCully,P.1996.Rivers no more :the environmental effects of dams(pp.29-64).Zed books.
8. McNeill,John R.2000.Something New Under the Sun: An Environmental History of the Twentieth Century.
9. Odum,E.P.,Odum, H.T.& Andrees,J.1971.Fundamental of Ecology. Philadelphia Saunders.
10. Pepper,I.L.,Gerba,C.P & Brusseau,M.L.2011.Environmental and Pollution Science. Academic Press.
11. Rao,M.N.& Datta,A.K1987.Waste Water Treatment. Oxford and IBH Publishing Co.Pvt.Ltd.
- 12.Raven,P.H.,Hassenzahl,D.M & Berg,L.R.2012 Environment.8th edition. John Willey & sons.
13. Rosencranz, A., Divan,S.,& Noble, M.L.2001.Environmental law and policy in India. Tirupathi 1992.
14. Sengupta,R.2003.Ecology and Economics: An approach to sustainable development.OUP
15. Singh,J.S.,Singh,S.P andGupta,S.R.2014. Ecology,Environmental Science and Conservation. S.Chand Publishing, New Delhi.
- 16.Sodhi,N.S.,Gibson,L.&Raven P.H(eds).2013.Conservation Biology :Voices from the Tropics. John Willey & Sons.
- 17.Thapar,V.1998.Land of the Tiger: A Natural History of the Indian Subcontinent.
- 18.Warren,C.E.1971.Biology and water Pollution Control. WB Saunders.
- 19.Willson,E.O.2006. The Creation: An appeal to save life on earth..New York: Norton.
- 20.World Commission on Environment and Development.1987.Our Common Future. Oxford University Press.

IV SEMESTER

Core Paper IX - ADVANCED CORPORATE ACCOUNTING

Unit I : Company Accounts

Amalgamation, Absorbtion and External Reconstruction of Companies.

Unit II : Holding Company

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

Unit III : Banking Company & Insurance Company

Preparation of - Final Accounts of Banking Insurance Companies.

Unit IV : Liquidation

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

Unit V : Special Accounts

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

Reference book:

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

Core Paper X - FINANCIAL SERVICES

Unit I : Introduction

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

Unit II : Merchant Banking and Public Issue Management

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

Unit III : Money Market and Stock Exchange

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

Unit IV : Leasing

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

Unit - V : Venture Capital

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

Reference book:

1. Gurusamy, S, Essentials of Financial Services, Vijay Nicole Imprints, Chennai, 2014
2. Gomez Clifford, Prentice Hall of India, Financial Markets, Institutions and Financial Services, 2008
3. Meir Kohn, Financial Institutions and Markets, Oxford University Press

4. Rajesh Kothari, Financial Services in India: Concept and Application, Sage publications, 2012, New Delhi.

5. Madhu Vij & Swati Dhawan, Merchant Banking and Financial Services, Jain Book Agency, 2000, Mumbai

6. Vasant Desai, Financial Markets and Financial Services, Himalayan Publishing House Pvt Ltd, 2000, Mumbai

7. Santhanam B, Financial Services, Margam Publications,

Core Paper : XI - INDIRECT TAXATION

Unit I : Introduction

History and Objectives of Taxation –Tax Systems in India – Direct & Indirect Taxes – Meaning and Types -Powers of Union and States to levy taxes.

Unit II: GST- Overview & Concepts

Background behind implementing GST – The need for GST- Business impact –Benefits of GST- SGST-CGST and IGST – Taxes covered by GST- Definitions - Scope and Coverage Scope of supply-Levy of tax - Rate Structure –Taxable Events.

Unit III: GST- Taxation/Assesment Proceedings

Return – Refunds - Input Tax Credit - Reverse charge Mechanism, Transitional Provisions composition under GST- Administrative structure of GST - Officers as per CGST Act - Officers as per SGST Act - Jurisdiction - Appointment Powers.

Unit IV: GST- Audit

Assessment and Audit under GST – Demands and Recovery – Appeals and revision –Advance ruling Offences and Penalties.

Unit V: Customs duty

The customs duty –Levy and collection of customs duty –Organisations of custom departments - Officers of customs – powers – Appellate Machinery – Infringement of the Law –Offences and penalties - Exemptions from duty Customs duty draw back – duties free Zones.

Reference book:

1. Swetha Jain GST Law&Practice Taxmann Publishers. July 2017
2. V.S.Daty-GST-Input Tax Credit- Taxmann Publishers. 2nd Edition.Aug 2017
3. C.A.Anurag Pandey-Law & Practice of GST- Sumedha Publication House 2017
4. Dr.Vandana Banger- Beginner's- GuideAadhaya Prakashan Publishers- 2017
5. Dr.M.Govindarajan-A Practical Guide-Centax publishers- July 2017.

Core Paper XII - COMPANY LAW

Unit I : Joint Stock Company

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

Unit II : Share Capital and Debentures

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

Unit III : Managerial Personnel

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

Unit IV : Meetings and Resolutions

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

Unit V : Winding up of Company

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

Reference book:

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

Allied - IV (1) INDIAN ECONOMY-II

UNIT – I

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

UNIT – II

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

UNIT - III

Foreign Trade: Composition, direction, and EXIM policy

UNIT – IV

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

UNIT – V

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

REFERENCE BOOKS:

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

(2) BUSINESS MATHEMATICS – II

Unit – I

Plane Analytical Geometry: - Cartesian coordinate system: Length of a Line Segment – Section Formulae (Ratio) – Gradient of a Straight Line – Equations of a Straight Line

Unit – II

Arithmetic, Geometric and Harmonic Progressions

Unit – III

Integral Calculus: Integration, Meaning and Rules of Integration – Integration by Substitution and by Parts – Indefinite and Definite Integration – Application in Business (Trigonometric Functions to be excluded)

Unit – IV

Interpolation: Binomial, Newton and Lagrange's Method

Unit – V

Matrices – Meaning and Operations – Matrix inversion – Solutions to Linear Equations – Payroll, Wages and Commission

REFERENCE BOOK:

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – A.P. Varma
5. Business Mathematics – R.S. Soni

Syllabus for Courses on Soft Skills

Common to all UG and 5 year Integrated Programmes of the Affiliated Non-autonomous Colleges (w.e.f 2012-13)

Essentials of Spoken and Presentation Skills – Level – IV

Unit – I

Body Language – Kinesics, Proxemics, Para linguistic, Chronemics, Nuances of Speech Delivery. Personality Development: Building self esteem.

Unit – II

Team work and participating in group discussions – Team building and Team work, Team briefing, Role of Team leader, Conflict resolution, Methodology of Group discussions, Role Functions in Group Discussion, Types of Non – functional Behavior, Improving group performance. Participating in Mock group discussions.

Unit – III

Interviews – Types of Interviews, preparing for interviews, facing interviews, reviewing performance, participating in mock interviews.

Unit – IV

Business Presentations – Preparing successful presentations, thinking about audience, making effective use of visual aid, Delivering presentation, using prompts, dealing with questions and interruptions, Mock presentations.

Recommended Texts:

- Peter, Francis. Soft Skills and Professional Communication. New Delhi: Tata McGraw Hill. 2012. Print.
- Singh, Prakash and Raman, Meenakshi. Business Communication. New Delhi: Oxford UP. 2006. Print.
- Bailey, Edward P. Writing and Speaking at Work: A Practical Guide for Business Communication. Pennsylvania: Prentice Hall. 2007. Print.
- Pease, Allan and Peas, Barbara. The Definitive Book of Body Language. New York: Random House. 2006. Print.
- De Bono, Edward. 1993. Serious Creativity. Re print. Harper Business.

V SEMESTER
Core Paper XIII – INCOME TAX LAW AND PRACTICE - I

Unit I : Introduction

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

Unit II : Income from Salary

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

Unit III : Income from House Property

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

Unit IV : Profits and Gains from Business or Profession

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

Unit V : e-filing & Submission of Returns

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

Reference book:

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

Core Paper XIV - BANKING THEORY REGULATORY MECHANISM

UNIT I: Introduction

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

UNIT II : Financial Reforms

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

UNIT III : Rationalization of Interest Rates

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

UNIT IV : Monetary Policy

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

UNIT V : NBFC

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

Reference book;

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

Core Paper XV – PORTFOLIO MANAGEMENT

UNIT I : Introduction

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

UNIT II : Value of Money

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

UNIT III : Portfolio Analysis

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

UNIT IV : Risk & Return

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

UNIT V : Need and Importance of Portfolio Management

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

Reference book:

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

Core Paper XVI - INTERNATIONAL BANKING

UNIT I : Introduction

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

UNIT II : Foreign Exchange Market

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

UNIT III : International Financial Institutions

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

UNIT IV : Sources of Exchange

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

UNIT V : Exchange Management

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

Reference book:

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

Elective Paper I - 1 CREDIT & RISK MANAGEMENT IN BANKING

UNIT I : Introduction

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

UNIT II : Lending Policy

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

UNIT III : Loans & Disbursement

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

UNIT IV : Finance Function

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

UNIT V : N.P.A.

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

Reference book:

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

(2) VISUAL BASIC PROGRAMMING

UNIT I

Data Types – String - Numbers – Variables – Text Boxes – Labels – Creating Controls – Tool Box – Name Property Command button – Access keys – Image controls message Boxes Grid Editing tools.

UNIT II

Displaying Information - Determinate Loops – Indeterminate Loops – Conditional Built in Functions – Customizing a Form – Writing Simple Programs.

UNIT III

Functions and Procedures – Lists – Arrays – Control Arrays – Combo Boxes – Grid control – Do Events and Sub Main.

UNIT IV

Event Handling – Module – Monitoring Mouse Activity – Dialog Boxes – Common controls – Menus.

UNIT V

MDI Forms – Database connectivity using Data control and DAO.

Reference Books

1. Visual Basic 6 – The complete Reference – Noel Jerke – Tata MC Graw Hill 1999.
2. Visual Basic from the Ground Up – Gary cornell - Tata MC Graw Hill 1999.

PART- IV VALUE EDUCATION

Common for all U.G. & Five Year Integrated Courses
(Effective from the Academic Year 2012-2013)

Objective

Values are socially accepted norms to evaluate objects, persons, and situations that form part and parcel of sociality. A value system is a set of consistent values and measures. Knowledge of the values are inculcated through education. It contributes in forming true human being, who are able to face life and make it meaningful. There are different kinds of values like, ethical or moral values, doctrinal or ideological values, social values and aesthetic values. Values can be defined as broad preferences concerning appropriate courses of action or outcomes. As such, values reflect a person's sense of right and wrong or what "ought" to be. There are representative values like, "Equal rights for all", "Excellence deserves admiration". "People should be treated with respect and dignity". Values tend to influence attitudes and behavior and help to solve common human problems. Values are related to the norms of a culture.

Unit I

Value education-its purpose and significance in the present world – Value system – The role of culture and civilization-Holistic living – Balancing the outer and inner – Body, Mind and Intellectual level- Duties and responsibilities.

Unit II

Salient values for life- Truth, commitment, honesty and integrity, forgiveness and love, empathy and ability to sacrifice, care, unity , and inclusiveness, Self esteem and self confidence, punctuality – Time, task and resource management – Problem solving and decision making skills- Interpersonal and Intra personal relationship – Team work – Positive and creative thinking

Unit III

Human Rights – Universal Declaration of Human Rights – Human Rights violations – National Integration – Peace and non-violence – Dr. A P J Kalam's ten points for enlightened citizenship – Social Values and Welfare of the citizen – The role of media in value building.

Unit IV

Environment and Ecological balance – interdependence of all beings – living and non-living. The binding of man and nature – Environment conservation and enrichment.

Unit V

Social Evils – Corruption, Cyber crime, Terrorism – Alcoholism, Drug addiction – Dowry – Domestic violence – untouchability – female infanticide – atrocities against women- How to tackle them

Books for Reference:

1. M.G.Chitakra: Education and Human Values, A.P.H.Publishing Corporation, New Delhi, 2003
2. Chakravarthy, S.K. : Values and ethics for Organizations:Theory and Practice, Oxford University Press, New Delhi , 1999.
3. Satchidananda, M.K.: Ethics, Education, Indian Unity and Culture, Ajantha Publications, Delhi, 1991
4. Das, M.S. & Gupta, V.K. : Social Values among Young adults: A changing Scenario, M.D. Publications, New Delhi, 1995
5. Bandiste, D.D.: Humanist Values: A Source Book, B.R.Publishing Corporation, Delhi, 1999

VI SEMESTER
Core Subject XVII - MARKETING OF BANKING SERVICES

UNIT I : Introduction

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

UNIT II : Environmental Banking

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

UNIT III : Consumers on Modern Banking

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

UNIT IV : Marketing & Banking Services

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

UNIT V : MIR

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

Reference book:

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

Core Subject XVIII - TECHNOLOGY IN BANKING

UNIT I : Introduction

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

UNIT II : Electronic Banking

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

UNIT III : Electronic Banking Services

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

UNIT IV : Technology in Bank

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

UNIT V : Modern Technology in Banking

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

Reference book

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

Core Paper XIX – INCOME TAX LAW AND PRACTICE – II

UNIT I : Income from Capital Gain

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

UNIT II : Income from other sources

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

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

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

UNIT IV : Deductions from Gross Income

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

UNIT V : Income Tax Authorities and Procedure of Assessment

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

Reference book

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

Core Subject: XX - TREASURY MANAGEMENT

UNIT I : Introduction

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

UNIT II : Treasury Management

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

UNIT III : Money Market

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

.

UNIT IV : Securities

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

UNIT V : Foreign Treasury Management

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

Reference books:

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

Elective Paper II – (1) CUSTOMER RELATIONSHIP MANAGEMENT

UNIT I : Introduction

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

UNIT II : Customer Relationship Management

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

UNIT III : Banker & Customer

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

UNIT IV : Customer Services

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

UNIT V : Marketing

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

Referenc book:1. Peeru Mohamed, H. & Sangadevan,A, Customers Relationship Management,
A Step by step approach, Vikas Publishing House Private Limited, Noida.

2. Mukesh Chaturvedi Abhinav, Chaturvedi, Customers Relationship Management, An
Indian Perspective, Excel Books, New Delhi

(2) VISUAL BASIC –Practical

VB Practicals

1. Develop simple calculator
2. Event handling using wring timer control
3. Performing cascading windows operation (horizontal & Vertical & tiles)
4. Changing the color, font and size of text.
5. Implementation of Drag and Dropevents using images.
6. Payroll Processing
7. Inventory Management
8. E-Banking
9. Work Flow Applications
10. Electricity Bill

B.Com. (Bank Management) Degree Course
REVISED SYLLABUS
SEMESTER – I

Core Paper I - FINANCIAL ACCOUNTING

Unit I : Introduction

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

Unit II : Final Accounts

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

Unit III : Rectification of Errors and Bank Reconciliation Statement

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

Unit IV : Depreciation and Insurance Claims

Depreciation - Meaning - Causes - Types - Straight Line method - Written down value method - Concept of useful life under Companies Act, 2013.
Insurance Claims - Calculation of Claim Amount - Average Clause.

Unit V : Single Entry System

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

Reference Book:

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

Core Paper II - BUSINESS COMMUNICATION

Unit I : Communication

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

Unit II : Business Letters

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

Unit III : Correspondence

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

Unit IV : Reports and Meetings

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

Unit V : Forms of Communication

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

Reference Book:

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

Allied Paper – I BUSINESS ECONOMICS

UNIT I

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

Definition – Scope and Importance of Business Economics

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

UNIT II

Demand and Supply Functions:

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

UNIT III

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

UNIT IV

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

Cost Classification – Break Even Analysis

UNIT V

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

Reference Book:

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

NON MAJOR ELECTIVE – I SEMESTER

1. BASICS OF COMPUTER

INTRODUCTION - UNIT – I

1. Introduction to computers
2. Input Devices
3. Output Devices
4. Operating System

MS WORD – UNIT - II

5. Text Manipulations
6. Usage of Numbering, Bullets, Footer and Headers
7. Usage of Spell check, Find & Replace
8. Text Formatting
9. Picture insertion and alignment
10. Creation of documents, using templates
11. Creation templates
12. Mail Merge Concepts
13. Copying Text & Pictures from Excel

MS-EXCEL - UNIT – III

14. Cell Editing
15. Usage of Formulae and Built-in Functions
16. File Manipulations
17. Data Sorting (both number and alphabets)
18. worksheet Preparation
19. Drawing Graphs
20. Usage of Auto Formatting

MS-POWER POINT – UNIT – IV

21. Inserting Clip arts and Pictures
22. Frame movements of the above
23. Insertion of new slides
24. Preparation of Organization Charts
25. Presentation using Wizards
26. Usage of design templates

INTERNET – UNIT – V

27. Introduction to Internet

28. WWW

29. E-Mail

REFERENCE BOOKS :

1. A first Course in Computers, Sanjay Saxena, Vikas Publishing House Pvt. Ltd.,
2. Microsoft Office in Easy steps, Stephen Copestake, Comdex Computer Publishing
3. Teach yourself, MS Office for Windows, Corey Sandler, Tom Bedgelt, Jan Weingarten, BPB Publication.

2. BASICS OF RETAIL MARKETING

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

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

UNIT - V

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

Reference Books:

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

3. AN OVERVIEW OF ISO

UNIT-I

An Introduction to ISO 9000, 9001,9002,9003. The Quality systems to be certified- Meaning of ISO- Benefits of ISO 9001- Certification- General Scheme of ISO 9001.

UNIT-II

QMS (Quality Management Systems). Meaning- Principles of ISO 9001-2000-Preparing a specimen QMS – future of ISO? – QMS Documentation- QMS Process & Measurement.

UNIT-III

ISO 9001-2000 Requirements- Explanation of main clauses – Time Line and cost Implication of Implementing.

UNIT-IV

ISO 9001-2000 and QIS- Comparison of ISO 901 and the capability Maturity Model for software. Certification bodies operating Multinationals

.

UNIT-V

ISO and how to hire an ISO 9000 Consultant- What is Internal Quality Auditing.

REFERENCE BOOKS

1. guide to ISO 9001-2000.

A.K.Chakraborty

P.K.Basu

S.C.Chakravarthy

PUBLICATIONS: Asian Books Pvt. Ltd.

4. BASICS OF HEALTH CARE MANAGEMENT

UNIT – I PERSONAL (SELF) HEALTH CARE

Personal Hygiene – Personal Diet pattern – Self health maintenance by yoga and other spiritual practice – Drills

UNIT – II FAMILY HEALTH CARE

Family hygiene – group health care by vaccination – propitiation and prevention – Sanitation and diet patterns

UNIT - III COMMUNAL HEALTH CARE

Mass – Hygiene (Social Hygiene) – Environmental Hygiene - Communal health care centres – Hospitals – Statistical bodies - Government and Non government organizations (NGO) for propagation of nutritious diet patterns - maintained by voluntary health organizations and government schemes.

UNIT – IV HEALTH AWARENESS

Health awareness programme organized by governmental and non governmental agencies. Communal amenity programme.

UNIT – V HEALTH DISASTER MANAGEMENT

First Aid – Disaster management techniques like epidemic eruption control, management and eradication.

Reference book:

1. Social and preventive Medicine, K. Park, Brimnot publishers

II SEMESTER
Core Paper III - PRINCIPLES OF MANAGEMENT

Unit I : Introduction

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

Unit II : Planning

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

Unit III : Organisation

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

Unit IV : Authority and Responsibility

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

Unit V : Direction Co-ordination & Control

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

Reference book:

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

Core Paper IV - PRACTICAL AUDITING

UNIT I : Introduction

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

UNIT - II : Vouching and Verification

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

Unit III : Audit and Accounting Standards

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

Unit IV : Auditors and Audit Report

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

Unit V : Recent Trends in Auditing

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

Reference book:

1. Auditing, D.P. Jain Konark Publishers Pvt. Ltd.
2. Auditing, Principles and Practice, Ravinder Kumar and Virender Sharma, Eastern Economy Edition.
3. Practical Auditing, B.N. Tandon, Sultan Chand and Co., New Delhi.
4. Contemporary Auditing, Kamal Gupta, Tata Mc Graw Hill.

5. Practical Auditing, Dinkar Pagare, Sultan Chand & Sons

6. Sundar. K & Paari. K, Practical Auditing, Vijay Nicole Imprints Pvt. Ltd. Chennai

Allied Paper – II INTERNATIONAL ECONOMICS

UNIT I

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

UNIT II

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

UNIT III

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

UNIT IV

International Economic Organizations and its Functions

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

UNIT V

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

Reference book

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

NON MAJOR ELECTIVE – II SEMESTER
1. CONSUMER PROTECTION AND CONSUMER RIGHTS

UNIT - I

Introduction of consumer protection act 1986-other amendments-salient features

UNIT – II

Definitions of the terms- : consumer - appropriate laboratory - complainant - consumer dispute - complaint-restrictive trade practice.

UNIT - III

The various consumer rights:-right to safety, Right to information, Right to choose, -right to be heard -Right against exploitation -Right to consumer education

UNIT - IV

Consumer protection councils:-Central - State.

UNIT - V

Consumer disputes redressal agencies:-Direct forum-state commission-national commission

REFERENCE BOOKS:

1. LECTURES ON TORTS AND CONSUMER PROTECTION LAWS BY DR.REGA SURYA RAO--ASIA LAW HOUSE. HYDRABAD.
2. CONSUMER PROTECTION LAWS --BY PROF.RAKESH KHANNA--CENTRAL LAW AGENCY.

2. BASICS OF BUSINESS INSURANCE

Unit – I

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

Unit – II

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

Unit – III

Life insurance products – Term, Whole life, Endowment.

Unit – IV

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

Unit – V

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

Reference books:

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

.

3. FUNDAMENTALS OF DISASTER MANAGEMENT

UNIT I

Meaning, definition, basic aspects and types of disasters.

UNIT II

Stages IN Disaster - Pre, during and post disaster.

UNIT III

Disaster Mitigation – guiding principles of Mitigation. Formulation and implementation of Mitigation programmes.

UNIT IV

Disaster training – Utilisation of resources, training and public awareness.

UNIT V

Disaster Management policy and legislation; Disaster Management – Strategy in India.

Refernce book:

1. “Disaster Management” , I sundar, T. Sezhiyan 1st Edition, Sarup and Sons, New Delhi, 2007.
2. “Disaster Management” , A Disaster Manager’s Hand boob; Carter.W, ASTAN Development Bank, Manila.
3. Natural Disaster Management, Destruction, Safety and Pre cautions, S. Prasad, Mangalam publishers and Distributors, New Delhi – 2007.
4. Challenge and Response; K.D.Gangrade, S.Dhadde, Delhi, Rachna publications, 1973.

4. CONCEPT OF SELF HELP GROUPS

UNIT - I Meaning, Concept and Functions of SHGS

UNIT - II Women empowerment through SHGS

UNIT - III Micro finance through SHGS

UNIT - IV Social Development through SHGS

UNIT -V Role of Govt. and NGO's in fostering SHGS

Reference book:

1. "Clinical approach to promotion of entrepreneurship" ED.Setty, Anmol publications Pvt., Ltd, New Delhi 2004.
2. "India economic Empowerment of Women", V.S. Ganesamurthy, New Century publications, New Delhi, 1st published – May 2007.
3. "Readings in Microfinance", N. Lalitha Dominant publishers and Distributors, New Delhi, 1st Edition 2008.
4. "Rural Credit and Self Help Groups, Micro finance needs & concepts in India", K.G.Karmakar, Sage publications, New Delhi, 1999.
5. "Rural empowerment through, SHGS, NGO's & PRI's S.B.Verma, Y.T. Pavar, Deep & Deep publications, New Delhi 2005.
6. "Women's Own; the Self help movement of Tamil Nadu". C.K. Gariyali, S.K. Vettivel, Vetri publishers, New Delhi, 2003.

III SEMESTER
Core Paper V - CORPORATE ACCOUNTING

Unit I : Share Capital

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

Unit II : Debentures & Acquisition of Business

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

Unit III : Final Accounts

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

Unit IV : Valuation of Shares and Goodwill

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

Unit V : Alteration of Share Capital

Meaning - Internal Reconstruction - Reduction of Share Capital.

Reference book:

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

Core Paper VI - BUSINESS LAWS

Unit I : Formation of Contract

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

Unit II : Offer, Acceptance and Consideration

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

Unit III : Other Elements of Valid Contract

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

Unit IV : Performance of Contract

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

Unit V : Sale of Goods Act

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

Reference book:

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

Core Paper VII - BANKING THEORY, LAW AND PRACTICE

UNIT I : Introduction to Banking

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

UNIT II : RBI

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

UNIT III : e - banking

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

UNIT IV - Bank Account :

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

UNIT V - Endorsement

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

Reference book:

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

Core Paper VIII - MANAGEMENT ACCOUNTING

Unit I : Introduction

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

Unit II : Financial Statement Analysis

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

Unit III : Ratio Analysis

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

Unit IV : Cash Flow Analysis & Marginal Costing

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

Unit V : Budgetary Control & Capital Budgeting Control.

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

Reference book:

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

Allied - III (1) Indian Economy – I

UNIT-I

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

UNIT-II

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

UNIT-III

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

UNIT-IV

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

UNIT-V

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

REFERENCE BOOKS

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

(2) Business Mathematics - I

Unit – I

Theory of Sets

Set Theory – Definition, Elements and Types of Sets, Operations on Sets, Relations and Functions of Sets

Unit – II

Algebra

Ratio, Proportion and Variations

Unit – III

Permutation and Combination, Binominal Theorem, Exponential and Logarithmic Series

Unit – IV

Differential Calculus

Differentiation – Meaning -, Rules: Maxima and Minima of Univariate Functions: Application of Maxima and Minima in Business

Unit – V

Interest and Annuity – Banker’s Discount – Binary Number System

REFERENCE BOOKS:

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – R.S. Soni

IV SEMESTER

Core Paper IX - ADVANCED CORPORATE ACCOUNTING

Unit I : Company Accounts

Amalgamation, Absorbition and External Reconstruction of Companies.

Unit II : Holding Company

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

Unit III : Banking Company & Insurance Company

Preparation of - Final Accounts of Banking Insurance Companies.

Unit IV : Liquidation

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

Unit V : Special Accounts

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

Reference book:

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

Core Paper X - FINANCIAL SERVICES

Unit I : Introduction

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

Unit II : Merchant Banking and Public Issue Management

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

Unit III : Money Market and Stock Exchange

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

Unit IV : Leasing

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

Unit - V : Venture Capital

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

Reference book:

1. Gurusamy, S, Essentials of Financial Services, Vijay Nicole Imprints, Chennai, 2014
2. Gomez Clifford, Prentice Hall of India, Financial Markets, Institutions and Financial Services, 2008
3. Meir Kohn, Financial Institutions and Markets, Oxford University Press

4. Rajesh Kothari, Financial Services in India: Concept and Application, Sage publications, 2012, New Delhi.
5. Madhu Vij & Swati Dhawan, Merchant Banking and Financial Services, Jain Book Agency, 2000, Mumbai
6. Vasant Desai, Financial Markets and Financial Services, Himalayan Publishing House Pvt Ltd, 2000, Mumbai
7. Santhanam B, Financial Services, Margam Publications,

Core Paper : XI - INDIRECT TAXATION

Unit I : Introduction

History and Objectives of Taxation –Tax Systems in India – Direct & Indirect Taxes – Meaning and Types -Powers of Union and States to levy taxes.

Unit II: GST- Overview & Concepts

Background behind implementing GST – The need for GST- Business impact –Benefits of GST- SGST-CGST and IGST – Taxes covered by GST- Definitions - Scope and Coverage Scope of supply-Levy of tax - Rate Structure –Taxable Events.

Unit III: GST- Taxation/Assesment Proceedings

Return – Refunds - Input Tax Credit - Reverse charge Mechanism, Transitional Provisions composition under GST- Administrative structure of GST - Officers as per CGST Act - Officers as per SGST Act - Jurisdiction - Appointment Powers.

Unit IV: GST- Audit

Assessment and Audit under GST – Demands and Recovery – Appeals and revision –Advance ruling Offences and Penalties.

Unit V: Customs duty

The customs duty –Levy and collection of customs duty –Organisations of custom departments - Officers of customs – powers – Appellate Machinery – Infringement of the Law –Offences and penalties - Exemptions from duty Customs duty draw back – duties free Zones.

Reference book:

1. Swetha Jain GST Law&Practice Taxmann Publishers. July 2017
2. V.S.Daty-GST-Input Tax Credit- Taxmann Publishers. 2nd Edition. Aug 2017
3. C.A. Anurag Pandey-Law & Practice of GST- Sumedha Publication House 2017
4. Dr. Vandana Banger- Beginner's- Guide Aadhaya Prakashan Publishers- 2017
5. Dr. M. Govindarajan-A Practical Guide-Centax publishers- July 2017.

Core Paper XII - COMPANY LAW

Unit I : Joint Stock Company

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

Unit II : Share Capital and Debentures

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

Unit III : Managerial Personnel

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

Unit IV : Meetings and Resolutions

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

Unit V : Winding up of Company

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

Reference book:

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

Allied - IV (1) INDIAN ECONOMY-II

UNIT – I

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

UNIT – II

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

UNIT - III

Foreign Trade: Composition, direction, and EXIM policy

UNIT – IV

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

UNIT – V

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

REFERENCE BOOKS:

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

(2) BUSINESS MATHEMATICS – II

Unit – I

Plane Analytical Geometry: - Cartesian coordinate system: Length of a Line Segment – Section Formulae (Ratio) – Gradient of a Straight Line – Equations of a Straight Line

Unit – II

Arithmetic, Geometric and Harmonic Progressions

Unit – III

Integral Calculus: Integration, Meaning and Rules of Integration – Integration by Substitution and by Parts – Indefinite and Definite Integration – Application in Business (Trigonometric Functions to be excluded)

Unit – IV

Interpolation: Binomial, Newton and Lagrange's Method

Unit – V

Matrices – Meaning and Operations – Matrix inversion – Solutions to Linear Equations – Payroll, Wages and Commission

REFERENCE BOOK:

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – A.P. Varma
5. Business Mathematics – R.S. Soni

V SEMESTER
Core Paper XIII – INCOME TAX LAW AND PRACTICE - I

Unit I : Introduction

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

Unit II : Income from Salary

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

Unit III : Income from House Property

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

Unit IV : Profits and Gains from Business or Profession

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

Unit V : e-filing & Submission of Returns

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

Reference book:

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

Core Paper XIV - BANKING THEORY REGULATORY MECHANISM

UNIT I: Introduction

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

UNIT II : Financial Reforms

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

UNIT III : Rationalization of Interest Rates

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

UNIT IV : Monetary Policy

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

UNIT V : NBFC

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

Reference book;

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

Core Paper XV – PORTFOLIO MANAGEMENT

UNIT I : Introduction

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

UNIT II : Value of Money

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

UNIT III : Portfolio Analysis

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

UNIT IV : Risk & Return

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

UNIT V : Need and Importance of Portfolio Management

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

Reference book:

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

Core Paper XVI - INTERNATIONAL BANKING

UNIT I : Introduction

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

UNIT II : Foreign Exchange Market

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

UNIT III : International Financial Institutions

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

UNIT IV : Sources of Exchange

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

UNIT V : Exchange Management

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

Reference book:

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

Elective Paper I - 1 CREDIT & RISK MANAGEMENT IN BANKING

UNIT I : Introduction

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

UNIT II : Lending Policy

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

UNIT III : Loans & Disbursement

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

UNIT IV : Finance Function

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

UNIT V : N.P.A.

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

Reference book:

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

(2) VISUAL BASIC PROGRAMMING

UNIT I

Data Types – String - Numbers – Variables – Text Boxes – Labels – Creating Controls – Tool Box – Name Property Command button – Access keys – Image controls message Boxes Grid Editing tools.

UNIT II

Displaying Information - Determinate Loops – Indeterminate Loops – Conditional Built in Functions – Customizing a Form – Writing Simple Programs.

UNIT III

Functions and Procedures – Lists – Arrays – Control Arrays – Combo Boxes – Grid control – Do Events and Sub Main.

UNIT IV

Event Handling – Module – Monitoring Mouse Activity – Dialog Boxes – Common controls – Menus.

UNIT V

MDI Forms – Database connectivity using Data control and DAO.

Reference Books

1. Visual Basic 6 – The complete Reference – Noel Jerke – Tata MC Graw Hill 1999.
2. Visual Basic from the Ground Up – Gary cornell - Tata MC Graw Hill 1999.

VI SEMESTER

Core Subject XVII - MARKETING OF BANKING SERVICES

UNIT I : Introduction

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

UNIT II : Environmental Banking

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

UNIT III : Consumers on Modern Banking

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

UNIT IV : Marketing & Banking Services

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

UNIT V : MIR

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

Reference book:

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

Core Subject XVIII - TECHNOLOGY IN BANKING

UNIT I : Introduction

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

UNIT II : Electronic Banking

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

UNIT III : Electronic Banking Services

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

UNIT IV : Technology in Bank

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

UNIT V : Modern Technology in Banking

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

Reference book

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

Core Paper XIX – INCOME TAX LAW AND PRACTICE – II

UNIT I : Income from Capital Gain

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

UNIT II : Income from other sources

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

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

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

UNIT IV : Deductions from Gross Income

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

UNIT V : Income Tax Authorities and Procedure of Assessment

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

Reference book

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

Core Subject: XX - TREASURY MANAGEMENT

UNIT I : Introduction

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

UNIT II : Treasury Management

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

UNIT III : Money Market

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

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UNIT IV : Securities

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

UNIT V : Foreign Treasury Management

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

Reference books:

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

Elective Paper II – (1) CUSTOMER RELATIONSHIP MANAGEMENT

UNIT I : Introduction

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

UNIT II : Customer Relationship Management

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

UNIT III : Banker & Customer

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

UNIT IV : Customer Services

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

UNIT V : Marketing

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

Referenc book:1. Peeru Mohamed, H. & Sangadevan,A, Customers Relationship Management,
A Step by step approach, Vikas Publishing House Private Limited, Noida.

2. Mukesh Chaturvedi Abhinav, Chaturvedi, Customers Relationship Management, An
Indian Perspective, Excel Books, New Delhi

(2) VISUAL BASIC –Practical

VB Practicals

11. Develop simple calculator
12. Event handling using wring timer control
13. Performing cascading windows operation (horizontal & Vertical & tiles)
14. Changing the color, font and size of text.
15. Implementation of Drag and Dropevents using images.
16. Payroll Processing
17. Inventory Management
18. E-Banking
19. Work Flow Applications
20. Electricity Bill