

B.COM (BANK MANAGEMENT)**RESTRUCTURED ACADEMIC PROGRAMME****CBCS COURSE PATTERN****APPLICABLE FROM 2017 -2018 BATCH ONWARDS**

Year/ Semester	Part	Subject	Paper	Title of the Paper	Hrs
I Year I Semester	I	Language	1	French	5
	I	Language	1	Hindi-I	5
	I	Language	1	Tamil-I	5
	II	English	1	Foundation Course-English	5
	III	Core	1	Principles of Management	6
	III	Core	2	Financial Accounting-I	6
	IV	Allied	1	Business Economics- I	5
	V	Skilled	1	Value Education	3
I Year II Semester	I	Language	2	French	5
	I	Language	2	Hindi	5
	I	Language	2	Tamil	5
	II	English	2	Foundation Course-English-II	5
	III	Core	3	Financial Accounting-II	6
	III	Core	4	Business Correspondence	6
	IV	Allied	2	Business Economics-II	5
	V	Skilled	2	Basic Tamil/ Personality Development	3
II Year III Semester	III	Core	5	Indian financial system	6
	III	Core	6	Corporate Accounting	6
	III	Core	7	Principles of marketing	5
	IV	Allied	3	Indian Economy	5
	IV	Allied	4	Business Statistics	5
	V	Skilled	3	Rural Banking	3
II Year IV Semester	III	Core	8	Banking law and practices	6
	III	Core	9	Cost Accounting	6
	III	Core	10	Financial Market and services	5
	III	Core	11	Banking Technology	5
	IV	Allied	5	Mathematics for Competitive Exam	5
	V	Skilled	4	Environmental Science	3

III Year V Semester	III	Core	12	Income Tax Law & Practice	6
	III	Core	13	Risk Management	6
	III	Core	14	Bank Management	6
	III	Core	15	International Banking	6
	III	Core	16	Practical Auditing	6
III Year VI Semester	III	Core	17	Customer Relationship Management	6
	III	Core	18	Management Accounting	6
	III	Core	19	Human Resource management	6
	III	Core	20	Retail Banking	6
	III	Core	21	Service Marketing	6
	VI			Extension Activities	

I-BBM	PRINCIPLES OF MANAGEMENT	CODE-
SEMESTER - I		HRS/WK - 6
CORE – 1		CREDIT -

Objective:

To give basic knowledge to the students on concepts and principles of management

UNIT –I INTRODUCTION TO MANAGEMENT (15Hr)

Definition & Meaning of management-Functions of Management -Managerial skills -levels of management - roles of manager, Management as a Science or Art -Approaches to Management - Contribution to management by F.W.Taylor, Henry Fayol, Elton Mayo and Peter F. Drucker, C. K. Prahalad.

UNIT-II – PLANNING (17 Hr)

Planning - importance - Process of planning - types of planning - planning methods (Objectives- Policies- Procedures - Strategies & Programmes) - Obstacles to effective planning. Decision making - Steps - Types - Decision Tree

UNIT III-ORGANISING (20 Hr)

Organization - Importance - Principles of Organizing Delegation & Decentralization – Departmentation - Span of Management. Organizational structure - line & staff and functional - organizational charts and manual-making organizing effective-Staffing-recruitment -selection-Training, promotion and appraisal

UNIT-IV-DIRECTING AND MOTIVATING (20Hr)

Function of directing - Motivation - Theories of motivation (Maslow, Herzberg and Vroom's theories) Motivation techniques. Communication - Function - Process - Barriers to effective communication. Leadership-Definition-Theories and approach to leadership-styles of leadership-Types

UNIT –V -CO-ORDINATION AND CONTROL (20Hr)

Nature - Problems of effective coordination. Control - Nature - Basic control process - control techniques (traditional and non-traditional)-Use of Computers in managing information – Concepts of keizen – six sigma.

TEXT BOOK:

1.Gupta C. B., Business Management, Sultan Chand & Sons, New Delhi, 2011

REFERENCE BOOKS:

1.Koontz, O'Donnell, Weirich, Essentials of Management, Tata McGraw Hill Publishing Company Ltd., New Delhi, 5th Edition, 1998

2.Pagare Dinkar, Principles of Management, Sultan Chand & Sons, New Delhi, 2003.

3.Sherlekar & Sherlekar, Principles of Business Management, Himalaya Publishing House, New Delhi, 2000

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

I-BBM	FINANCIAL ACCOUNTING -I	CODE-
SEMESTER - I		HRS/WK - 6
CORE – 2		CREDIT -

Objective:

The objective of this paper is to help the students to acquire fundamental knowledge of accounting and their applications.

UNIT-I BOOK KEEPING**(20 hrs)**

Accounting-Introduction-Meaning and definition-Types of Accounting-Accounting concepts and Conventions- Double entry system- Accounting Rules- Journal-ledger- Subsidiary Books- Trail Balance- Preparation of Profit and loss A/c and Balance Sheet- Advantages and disadvantages of Accounting- Uses of Financial Statement- Accounting of sole trading concern and non-trading concern.

UNIT-II SINGLE ENTRY SYSTEM**(18 hrs)**

Single Entry System- Meaning and Definition- Preparation of Trading profit and loss A/c and statement of affairs- Net worth Method- Conversion Method- Difference between Single entry system & Double entry system- Difference between Balance Sheet and Statement of Affairs.

UNIT-III NON- TRADING CONCERNS**(20 hrs)**

Accounting for Non-trading concerns- Meaning and Definition of Income, Expenditure, General and Special Funds- Preparation of Receipts and Payment A/c, Income and Expenditure A/c & Balance Sheet

UNIT-V CONSIGNMENT ACCOUNTS**(12 hrs)**

Consignment- Meaning- Accounting for consignment transaction- stock valuation- preparation of consignment A/c- Normal loss and Abnormal loss calculation.

UNIT-V JOINT VENTURE**(20 hrs)**

Joint Venture- Meaning and Definition- Difference between partnership and joint venture- Journal entries for Joint Venture transactions when separate book for joint venture is maintained- (Recording Joint venture transactions in own books is Excluded)

TEXT BOOK:

1. Reddy and Hari Prasad –Financial Accounting- Margham Publications

REFERENCE BOOKS:

1. RL Gupta and Radhasamy- Advanced Accounting- Sultan chand& sons publications
2. MC Sukkla- Advanced Accounting- Sultan chand& sons publications.

Problem Oriented paper

Time: 3 Hours

Marks: 75

Theory: 20% Problems: 80%

QUESTION PAPER PATTERN:

1. Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
2. Part – B = $5 \times 5 = 25$ Marks –Five out of Seven - Open Choice.
3. Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

I-BBM	FINANCIAL ACCOUNTING- II	CODE-
SEMESTER - II		HRS/WK - 6
CORE – 3		CREDIT -

Objective:

To enable the students to acquire knowledge in fire insurance claims settlement, preparation of accounts of Branch & Department and to understand the changes in accounting records when partner is admitted or retired including dissolution of firm.

UNIT- I: AVERAGE DUE DATE AND ACCOUNT CURRENT [15 Hrs]

Average Due Date-meaning of Average due date-Uses of Average due date-basic problems in average due date-calculation of interests-account current-counting of days-methods of calculating interests-simple problems.

UNIT- II: BRANCH ACCOUNTS [15 Hrs]

Branch – meaning - Types of branches - Department branches – difference between branch and Department – Preparation of trading account of branches under debtor system – Stock and debtors system – whole sale branch system and Final account systems.

UNIT -III: DEPARTMENTAL ACCOUNTS [15 Hrs]

Introduction – Allocation of expenses – Calculation department purchase Interdepartmental transfers at cost price – Selling price – Preparation of trading and Profit & Loss account of the department.

UNIT-IV: ADMISSION AND RETIREMENT OF PARTNERS [25 Hrs]

Accounting Treatments - Admission of partner – Retirement of Partner – Death of Partner. Adjustments Regarding profit sharing Ratio, Good will and Capital (simple problems)

UNIT - V: DISSOLUTION OF PARTNERSHIP [20 Hrs]

Dissolution of firm – Modes of dissolution – insolvency of a partner - Garner Vs Murray rule - Insolvency of all partner – Piecemeal distribution – proportionate capital method-Maximum loss Method (simple problems)

TEXT BOOKS:

1. Financial Accounting T.S.Reddy& Murthy, Margham Publication, Chennai-5
2. Financial Accounting R.L.Gupta&V.K.Gupta Sultan Chand New Delhi-2005.

REFERENCE BOOKS:

1. Advance Accountancy – M.C.Skudhala&T.S.Grweal, Sultan Chand & Sons, New Delhi-2005.
2. Advance Accountancy – I Jain &Narang, Kalyani Publications, New Delhi – 2003.
3. Advance Accountancy M.A.Arulandam& Raman, Himalaya Publishers, New Delhi-2003.
4. Financial Accounting P.C. Thulsian, Tata MC Graw Hill, New Delhi – 2005
5. Advance Accountancy R.L.Gupta&V.K.Gupta, Gupta Edition, New Delhi-2005

Problem Oriented paper

Time: 3 Hours

Marks: 75

Theory: 20% Problems: 80%

QUESTION PAPER PATTERN:

1. Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
2. Part – B = $5 \times 5 = 25$ Marks –Five out of Seven - Open Choice.
3. Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

I-BBM	BUSINESS CORRESPONDANCE	CODE-
SEMESTER – II		HRS/WK -6
CORE – 4		CREDIT -

Objectives:

- 1 To familiarize with the essentials of an effective business letter.
- 2 To train them to draft business letters relating to different situations.

UNIT-I (20Hrs)

ESSENTIALS OF EFFECTIVE BUSINESS LETTERS: Business Correspondence – Need – Functions – Kinds of Business Letters – Essentials of an Effective Business Letter - Layout.

UNIT-II (18 Hrs)

BUSINESS LETTERS AND PERSONNEL CORRESPONDENCE: Business enquiries and replies - Credit and status enquiries – Placing and fulfilling orders - Complaints and adjustments - Collection letters - Secular letters - Sales letters. Application for employment - References - Testimonials - Letters of appointment - Confirmation - Promotion - Retrenchment and resignation.

UNIT-III (20 Hrs)

BANK, INSURANCE, AGENCY AND SECRETARIAL CORRESPONDENCE: Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors.

UNIT-IV (12 Hrs)

OFFICE CORRESPONDENCE: Reports Writing – Agenda, Minutes of Meeting – Memorandum – Office Order – Circular – Notes.

UNIT-V (20 Hrs)

MODERN FORMS OF COMMUNICATION: Fax – Email – Video Conferencing – Internet – Websites and their use in Business.

TEXT BOOK:

1. R.S.N. Pillai and Bagavathi, 1997. Commercial Correspondence and Office Management, New Delhi.S.Chand and Co. Ltd.

REFERENCE BOOKS:

1. Prasanta K. Ghosh, 2000. Office Management, New Delhi.S.ChandAnd Sons.
2. M.S. Ramesh, C.C. Pattanshetti, 1996. Business Communication, R. Chand &co,New Delhi.
3. HomaiPradhan, D.S. Bhende, Vijaya Thakur, 1996. Business Communication, Bombay. Himalaya Publishing House.
4. M.S. Ramesh, C.C. Pattanshetti, Madhumathi. M. Kulkarni, 2004.Business Communication, New Delhi. R.Chand& co.
5. Penrose, Rasberry, Myers. 2000. Advanced Business Communication. Bangalore: Thomson Southwestern Publishers.
6. Pearce, Figgins, Golen. Business Communication. 2nd edition, New York: John Wiley & Sons.
7. Raymond, John. D. Petit, 1990. Business Communication. 6th edition. New Delhi:All India Traveller Book Seller.

QUESTION PAPER PATTERN:**Time: 3 Hours****Marks: 75**

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II -BBM	INDIAN FINANCIAL SYSTEM	CODE-
SEMESTER -III		HRS/WK -6
CORE – 5		CREDIT -

Objective: To learn about the Indian Financial System and to understand the role and development of Banks in India.

UNIT I: FINANCIAL SYSTEM (15 hrs)

Financial System: Meaning, significance and components - Composition of Indian financial system-Indian money market – Indian capital market.

UNIT II:RESERVE BANK OF INDIA (20 hrs)

Reserve Bank of India: Organization; Management; Functions – credit creation and credit control; monetary policy.

UNIT III: COMMERCIAL BANKS (15 hrs)

Commercial Banks: Meaning; Functions; Management and investment policies of commercial banks; recent trends in Indian commercial banks.

UNITIV DEVELOPMENT BANKS (20Hrs)

All India Development Banks: Concept, objectives, and functions of various all India Development Banks; Operational and promotional activities of all India Development Banks – UTI.

UNIT V: STATE LEVEL DEVELOPMENT BANKS (20 hrs)

State Level Development Banks: Objectives, functions and role of state level banks; State financial corporations; Development banks in industrial financing.

Text (Latest revised edition only)

1. Bhole, L.M. “**Financial Markets and Institutions**” Tata McGraw-Hill Publishing Company, New Delhi.
2. Khan, M.Y., “**Indian Financial System: Theory and practice**”, Vikas Publishing House, New Delhi

REFERANCE BOOKS

1. Chandra, Prasanna, “**Financial Management: Theory and Practice**”,
2. .Sharma, G.L. and Singh, Y.P. (eds.) “**Contemporary Issues in Finance and Taxation**”, Academic Foundation, Delhi.
3. Kapila, Raj and Kapila, Uma, “**Banking and Financial Sector Reforms in India**”, Academic Foundations, Delhi.
4. Saunders, Antony, “**Financial Institutions Management a Modern Perspective**”, Irwin Publications, McGraw Hill Co., New York.
5. Madura, Jeff, “**Financial Markets and Institutions**”, West Publishing Co., New York.
6. Srivastava, R.M., “**Management of India Financial Institutions**”, Himalaya Publishing House, Mumbai.

II-BBM	CORPORATE ACCOUNTING	CODE-
SEMESTER - III		HRS/WK -6
CORE – 6		CREDIT -

Objectives:

1. To help the students to understand the basic concepts relating to issue and redemption of shares.
2. To enable the students to prepare company final accounts and to understand accounting treatment on acquisition of business.

UNIT -I: ISSUE OF SHARES (20 hrs)

Issue of Shares-Introduction-Meaning-Definition-Features-Kinds of Components-Under Subscription and Over Subscription-Issue of shares at par-At Premium-At -Discount-Calls-in-arrears-Calls-in-advance-Forfeiture of Shares-Reissue of Forfeited shares-Balance Sheet (Revised Schedule VI).

UNIT-II: ACQUISITION OF BUSINESS (20 hrs)

Acquisition of Business-Meaning-When new set of books are opened-Purchase consideration - Net asset method-Net payment method-Debtors and Creditors taken over on behalf of vendors - Profits prior to incorporation -Meaning-Methods of Ascertaining profit or loss Prior to Incorporation-Basis of Apportionment of Expenses.

UNIT- III: FINAL ACCOUNTS OF COMPANIES (20 hrs)

Introduction-Statement of profit and loss- (Part II of Revised Schedule VI)-Balance Sheet-(Part I of Revised Schedule VI)-Managerial Remuneration.

UNIT – IV:LIQUIDATION OF COMPANIES (18 hrs)

Liquidation of Companies meaning of liquidation or winding up – Modes of winding up – winding up by the Court, Compulsory, Voluntary, Members, Creditors – Order of Payment – Secured Creditors – Preferential Creditors – Liquidator’s Final Statement of accounts.

UNIT–V:BankAccounts (20 hrs)

Bank-Meaning-Legal requirements-Preparation of profit and loss accounts (Form ‘B’ of Schedule III) and Balance Sheet (Form ‘A’ of Schedule III).

TEXTBOOKS:

- 1) Advanced Accountancy (Volume I) **R.L.Gupta and M.Radhaswamy**-Sultan Chand & Sons-New Delhi-26th Revised Edition.
- 2) Advanced Accounts (Volume I) **M.C.Shukla, T.S.Grewal and S.C.Gupta**-S.Chand and Company Ltd.,-New Delhi-10th Revised Edition
- 3) Corporate Accounting (Volume I) **T.S.ReddyandA.Murthy**-Margham Publications-Chennai-6th Revised Edition.

REFERENCE BOOKS:

- 1) Corporate Accounting (Volume I) **S.P.Jain and K.L.Narang**-Kalyani Publishers-Ludhiana-19th Revised Edition.
- 2) Advanced Accountancy (Volume I) **S.P.Iyengar**- Sultan Chand & Sons-New Delhi-26th Revised Edition.
- 3) Corporate Accounting **V.Rajasekaran and R.Lalitha**-Dorling Kindersley (India) Pvt. Ltd.,-Noida-5th Revised Edition.
- 4) Corporate Accounting **Dr.R.Rangarajan and Dr.V.Chandrasekaran**-S.Viswanathan (Printers and Publishers) Pvt. Ltd.,-Chennai-8th Revised Edition.

Problem Oriented paper**Time: 3 Hours****Marks: 75****Theory: 20 % Problems: 80%****QUESTION PAPER PATTERN:**

1. Part - A = 10x2 = 20 Marks – All the Questions are to be Answered.
2. Part – B = 5x5 = 25 Marks – Five out of Seven - Open Choice.
3. Part – C = 3x10 = 30 Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II-BBM	PRINCIPLES OF MARKETING	CODE-
SEMESTER - III		HRS/WK -6
CORE – 7		CREDIT -

Objectives

1. To enable the students to understand the elements of Marketing Mix and bases for Market segmentation
2. To know the stages of Product Life Cycle

UNIT 1 INTRODUCTION**(17 Hrs)**

Market- Meaning- Definition- Classification of markets. Marketing – Meaning – Definition- Evolution – Approaches - Modern marketing concepts - Marketing Mix with Extended 7Ps and 10 Ps-- Meaning-Concepts - Role of Marketing in Economic Development-Market Segmentation-Definition –Requirements –Bases for Market Segmentation.

UNIT 2 PRODUCT**(20 Hrs)**

Meaning- Features-Classification of products- Product Mix- Product Innovation-New Product Development-Product Life Cycle- Branding- Meaning- Advantages and Limitations - Packaging- Meaning- Kinds- Labeling- Meaning-Advantages and Limitation.

UNIT 3 PRICING**(17 Hrs)**

Price – Meaning - Pricing- Importance - Objectives- Factors affecting pricing decisions
Pricing Policies- Procedure for price determination- Kinds of Pricing

UNIT 4 DISTRIBUTION CHANNELS**(18 Hrs)**

Meaning-Importance-Marketing and Distribution- Middlemen in distribution - Function and Kinds of Middlemen -- Agents and Merchant Middlemen-Wholesalers –Types - Services rendered by wholesalers - Retailers- Types – Requisites – Services rendered by retailers- Introduction to Supply Chain and Logistic Management – Introduction to Networking Marketing and Niche Marketing.

UNIT 5 PROMOTION**(18 Hrs)**

Sales Promotion - Personal Selling – Meaning – Purpose – Types – Advantages - Limitations – Factors to be considered on Personal Selling. Advertising- Meaning and definition– Medias- Advantages- Limitations –Advertising copy – Definition – Elements of an Advertisement copy – Introduction to Cinema Advertising, SocialMedia Advertising,- Web Advertising, and Mobile Advertising.

TEXT BOOKS

1. R S N Pillai&Bagavathi’ 2004 Modern Marketing principles& practices New Delhi, S. Chand& co ltd.
2. DR N Rajan Nair &Sanjith R Nair, 2002 MARKETING, New Delhi

REFERENCE BOOKS

2. Gary Armstrong & Philip Kotler, 2005 Marketing an Introduction Pearson Prentice Hall
3. Stanton William Charles Futrell, 2001 Fundamentals Mc Graw Hill book co
4. Edward W Cudiff 2006 Fundamentals of Modern Marketing New Delhi Prentice Hall of India.
5. Philip Kotler, 2003 Marketing Mangement [11 ED] Prentice Hall of India
6. DR N Rajan Nair, Marketing 2002, An Introductory Text New Delhi, Sultan Chand & Sons,

QUESTION PAPER PATTERN:**Time: 3 Hours****Marks: 75**

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II-BBM	RURAL BANKING	CODE-
SEMESTER-III		HRS/WK -3
SKILLBASED ELECTIVE-1		CREDIT -

Objectives:

To provide basic level knowledge on concept, need for rural banking.

The various antipoverty cum development programme-their basic features and the role of various institutions, supporting various rural development

UNIT I RURAL BANKING (15Hrs)

Concept of Rural banking – Need for Rural Banking – Priority Sector Lending: Terms and conditions.

UNIT-II ANTIPOVERTY PROGRAMMES (20Hrs)

Antipoverty – cum—development programmes: Integrated Rural Development Programme (IRDP), scheme for Training of Rural Youth in Self Employment (TRYSEM), development of Women and Children in Rural Areas (DECRA), scheme for providing Self-Employment to Educate Unemployed Youth (SEEUY), Self-Employment Programme for Urban Poor (SEPUP), Differential Rate of Interest Scheme (DRI), Bio-gas programme and 20 point Economic Programme –their basic featuridrole of banks.

UNIT-III SOURCES OF FINANCE IN RURAL AREAS (15Hrs)

Institutional Sources of Finance in Rural Areas: Co-operatiave Banks, Commercial banks Regional Rural Banks – their structure, policy, functions, clientele, progress and problems.

UNIT IV CREDIT PLANNING (20Hrs)

Credit Planning at the Gross Root Level : Lead Bank Scheme, District Credit Plans and Service Area Approach – their basic features.

Unit V: INSTITUTIONS FOR RURAL DEVELOPMENT (20Hrs)

Institutions supporting Rural Development: Reserve Bank o India (RET). National Bank for Agriculture and Rural Development (NABARD). District Industrial Centre (DIC), Khadi and Village Industries Commission (KVIC) and Voluntary Organizations – their role.

TEXT BOOKS

1. Dhingra, I.C. Rural Banking in India, Sultan Chand & sons, New Delhi, 1991.
- 2 Bhat, N.S. Aspecets of Rural Banking, Commonwealth publishers, Delhi 1988.

REFERENCES:

1. Desai, S.S.M. Rural Banking in India, Himalaya Publishing House, Bombay, 1986.
2. Sandhu, Banking and Rural Development, 2002.
3. Mandal, role of banks in rural development, 2002.

II-BBM	BANKING LAW AND PRACTICE	CODE
SEMESTER – IV		HRS/WK -6
CORE –8		CREDIT -

Objective:

To make the students understand the law and practice of banking.

UNIT –I: INTRODUCTION TO BANK (20 Hr)

Bank –Meaning, Definition, Classification, types of banks and their functions and Services- Commercial Banks - Universal Banking - Central Bank - Credit control measures - EXIM Bank - Deposit Insurance and Credit Guarantee Corporation.

UNIT – II: NEGOTIABLE INSTRUMENTS (15 Hr)

Cheque - Essentials of a Cheque - Crossing of a Cheque - General Crossing - Special Crossing - Payment of Cheque - Collection of Cheque- Endorsement - Debit Card - Credit Card - Green Card - Smart Card.

UNIT – III: BANKER AND CUSTOMER RELATINSHIPS (15 Hr)

Banker - Customer - General and Special relationship between Banker and Customer - Opening of Current - Saving - Recurring - Fixed deposit Accounts - Special types of Accounts - Minor - Lunatic - Partnership Firm - Joint Stock Company -: Non - Trading Institutions.

UNIT –IV: NABARD, RRBS AND SHGs (20 Hr)

National Bank for Agricultural and Rural Development (NABARD) - Objectives - Features - Functions - Co-operative Banks - Regional Rural Banks (RRBs) - Contribution to social and rural development - Micro Credit(SHG)s).

UNIT–V: INNOVATIONS OF BANKING TECHNOLOGIES (20 Hr)

E-Banking - Internet Banking - Telephone Banking - Mobile Banking- ATMs - Cash Machine - Electronic Money - Electronic Fund Transfer System (EFT) - Indian Financial Network - Customer Grievances Redressal and Ombudsman – core banking system – Electronic Clearing Services (ECS).

TEXT BOOK:

1. M. L.Tannan, (2009), Banking Law and Practice in India - India Book House, New Delhi.

REFERANCE BOOKS

- 1.Sundaram, .K.P.M.&Varshney, (2003), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.
2. Gordon, E.Natarajan, (2005), Banking Theory Law & Practice, Himalaya Publishing House, Mumbai.
3. Radhasamy&Vasudevan (2003), A Text Book of Banking, Sultan Chand & Sons, New Delhi.
4. Gurusamy.S, (2009), Banking Theory Law and Practice, Tata McGraw Hill, New Delhi 5. Rajesh (2009), Banking Theory Law and Practice, Tata McGraw Hill, New Delhi.

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

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- 3) Part – C = 3x10 = 30 Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II-BBM	COST ACCOUNTING	CODE-
SEMESTER – IV		HRS/WK -6
CORE – 9		CREDIT -

Objective:

To familiarize the students on the use of cost accounting system in different nature of businesses.

UNIT -I: COST SHEET**(15 Hrs)**

Cost accounting – Meaning – definition – objectives – advantages – limitations – methods of costing – types of costing – differences between cost accounting, management accounting and financial accounting -Cost – Element of cost– meaning – definition– cost sheet- Meaning – Preparation of cost sheet – tenders and quotation.

UNIT – II: MATERIAL COSTING**(15Hrs)**

Material control - Meaning objectives – need – advantages .1 - Inventory control and its techniques – Stock levels and EOQ- methods of pricing material issues – FIFO – LIFO – HIFO – Simple average method – Weighted average method – Standard price method – Base stock method.

UNIT III: OVERHEADS**(15Hrs)**

Overheads – meaning – definitions – importance – classifications – primary distribution – secondary distribution of overheads – machine hour rate computation.

UNIT-IV: CONTRACT COSTING**(15Hrs)**

Meaning, features of contract costing, Applications of contract costing, similarities and dissimilarities between job and contract costing, procedure of contract costing, profit on incomplete contracts, Problems.

UNIT V: MARGINAL COSTING**(15 Hrs)**

Marginal costing – definition – features – advantages – limitations – breakeven analysis –PV ratio - margin of safety - Application of break even analysis

TEXT BOOKS :

1. MC Shukla T.S Grewal, MP Gupta - Cost accounting - S. Chand & Co ltd. New Delhi.
2. RSN Pillai&Bagavati. Cost accounting - S. Chand & Co ltd. New delhi

REFERENCE BOOK:

1. Dr. SN Maheswari Principles of Cost and Management accounting- S. Chand & Co ltd. New delhi

Problem Oriented paper

Time: 3 Hours

Marks: 75

Theory: 20% Problems: 80%

QUESTION PAPER PATTERN:

1. Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
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Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II-BBM	FINANCIAL MARKETS AND SERVICES	CORE
SEMESTER –IV		HRS/WK -6
CORE –10		CREDIT -

UNIT I : FINANCIAL MARKET IN INDIA (20 hrs)

Financial Market In India: Meaning and Significance. Money market: Indian money market's composition and structure; Acceptance House, Discount House, and call money market & recent trends in Indian money market

UNIT II : CAPITAL MARKET (20 hrs)

Capital Market: Security market: new issue market, Secondary market & Functions and role in stock exchanges: Listing Procedure and legal requirements; Public issue-pricing and marketing

UNIT III: STOCK EXCHANGES (15 hrs)

Stock Exchanges: - Functionaries on Stock Exchanges: Brokers, Sub Brokers, Marketmakers, Jobbers, Portfolio consultants, institutional investors, and NRI's NSE and Over -the-counter exchange

UNIT IV: SECURITY CONTRACT AND REGULATION ACT (20 hrs)

Security Contract and regulation Act: Main provisions. Investors Protection: Grievance concerning stock exchanges dealings and their removal: Grievance cells in stock exchanges; SEBI: company law board; Press; Remedy through courts.

UNIT V: FINANCIAL SERVICES (15 hrs)

Financial Services: Merchant banking – Functions and roles; SEBI guidelines; Credit ratings-concepts, Functions and types.

Text Books:

1. Chandler M.V. and goldfield S.M. Economics of money and Banking; Harper and Row, New York
2. Gupta, Suraj b: Monetary Economics; S. Chand and Co.

II-BBM	BANKING TECHNOLOGY	CODE
SEMESTER –IV		HRS/WK -6
CORE –11		CREDIT -

Objective

1.To provide basic level knowledge in technologies used in the banking operations.

Unit I

Different approaches to banking computerization, wan ,lan, vast, networking system- single window concept- usage of atm- advantages, limitation- anywhere banking- anytime banking- home banking- internet banking- online enquiry and update facilities- pin-atm card- debit card- smart card- credit card.

Unit II

Signature storage and display by electronic means – documents handling systems and document storage and retrieval system.

Unit III

Electronic fund transfer- swift – electronic system- debit and credit clearing –rbi net data – net bank wire.

Unit IV

Impact of technology – on its employees – customer services – managements control

Unit V

Protecting – confidentiality and secrecy data- cyber laws its implications.

TEXT BOOKS:

Technology and banks – national institute of banking, pune.

REFERANCE BOOKS:

- 1 electronic banking and information technology –IIB
- 2 information technology in Indian commercial banks nibs punenaiduc.a.s
- 3 computer today,mcgrawhilolsunden, Donald h
- 4 computer networks prentice hall publication tanenbaum Andrews.

III-BBM	INCOME TAX LAW AND PRACTICE	
SEMESTER - V		HRS/WK -6
CORE – 12		CREDIT -5

Objective:

To enable the students to understand and apply basic concepts and compute the income of individuals under various heads of income.

UNIT-1 Basic Concepts (28 Hrs)

Basic Concepts and definitions of Previous Year, Assessment Year, Persons, Assessee, Income, Gross Total Income – Residential status – Exempted Income – Agricultural Income Computation of Salary Income – Taxable Allowances, Perquisites and Profit in lieu of salary – Deductions u/s 80 C to 80 U

UNIT-2 (12 Hrs)

Computation of House Property income -Annual value – Deductions.

UNIT-3 (15 Hrs)

Profits & Gains from business or Profession – Expressly allowed and disallowed deductions – Depreciation – Block of assets.

UNIT-4 (15 Hrs)

Income from Capital gains – deductions and exemptions – Income from other sources – Grossing up of interest.

UNIT-5 (5 Hrs)

Deemed Income - Set off and carry forward of losses .

TEXT BOOK:

1. Gaur & Narang—Income Tax Law Practice Kalyani Publications New-Delhi

REFERENCE BOOKS:

1. T S Reddy—Hari Prasad Reddy-Business Taxation 2nd Magma Publication
2. Dr. Vinod K Singhanian—Monica Singhanian- Students Guide To Income Tax, Taxmann Publications, New Delhi
3. Dr. H C Mehrotra- Income Tax Law & Practice Sri Venkateswara Publication

III- BBM	RISK MANAGEMENT	CODE
SEM -V		HRS/WK - 6
CORE-13		CREDIT - 5

Objective: To give basic knowledge on risk associated with banks lending

UNIT- I BANK CREDIT (15 Hrs.)

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

UNIT – II: LOAN DOCUMENTS (15 Hrs)

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

UNIT –III : LOAN PROCESSING (15 Hrs)

Loan Processing –Sanctioning –Monitoring – Recovering Commercial Loans – 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 – Tractr etc. Miscellaneous : Self – Employed. Business loan(Borrower Based)

UNIT- IV: CORPORATE FINANCE (15 Hrs)

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: MANAGEMENT OF NPA’S (15 Hrs)

NPA – Causes and Remedial Measures – Management of NPA’s – Debt Recovery Tribunals –Asset Reconstruction Fund

REFERENCE BOOKS:

1. Indian Financial System and Commercial Banking – IIB Special and preferred sector Finance – IIB Management and Accounting and Financial Management –IIB 2.Prudential Accounting Norms and Audit of Banks – Naganatham M. andJayaraman .

3. Annual Reports of RBI

III-BBM	BANK MANAGEMENT	CODE-
SEMESTER –V		HRS/WK -6
CORE – 14		CREDIT -5

UNIT 1

Management –management principles and function environment for effective bank management –role of a bank manager- planning in banks – need- planning process- strategic planning- organizational resources planning – profit planning-operational planning- types of plans in banks – decision making process of decision making banks.

UNIT 2

Organization – principles –departmentation in banks- organizational structures –projects organization-matrix organization- committees lines staff relations-span of control – delegation- decentralization- bank branch organization.

UNIT 3

Direction –principles –conflicts managements in banks leadership – function –styles – motivation –theories.

UNIT 4

Control- process- essentials – techniques of control management information system in banks- productivity and profitability in banks.

UNIT 5

Manpower planning in banks – recruitments –selection – training in banks – need- methods – discipline – grievance redressal – trade unionism.

BOOKS RECOMMENDED

C.B principles of management of bankers

Kames b bexley banking management a guide to more profitable banking O,subbaraoprinciples and practice of bank management.

Horoldkoontz et al essential of managements.Bbm banking 2010-110colleges annexure no.74 h page 27of scaa- 28.05.2010

BM 325

III -BBM	INTERNATIONAL BANKING	CODE-
SEMESTER –V		HRS/WK -6
CORE ELECTIVE -15		CREDIT -5

OBJECT

To obtain basic knowledge about the role and function of overseas banking and banking instruments foreign exchange mechanism and international financial intermediaries

UNIT-I

International banking and regulatory environment banking markets international money market currency markets -- international credit market. Eurobond markets-- gold and commodity market including futures market-- foreign market--t retail market money market capital market.

UNIT-II

Foreign branches-- competitive strategies-- performance of foreign branches off share banking-- IMF objectives and function-- SDR liquidity. Problems exchanges rate stability purchase and repurchases.

UNIT-III

Role and function of overseas banking--- foreign lending relations with domestic and international financial markets--- banking in major countries- merchant banking-- project finance-- trade financial syndicated loans--- financial packaging --computer services investment facilities.

UNIT-IV

International banking instruments-- currency accounts euro cheques-- travelers cheques credit cards--- accounts in foreign countries and customer-- payment services insurance foreign exchanges-- information –passport- introductions- foreign currency deposits- foreign loans-- foreign bonds.

Unit V

Balance of payments --- meaning --- significance --- credit and debts – organizations- foreign exchanges mechanics arbitrage—speculations- purchasing power parity --- forwarded rates and interest rate differentials --- flexible exchanges rates --- gold standard – the adjustable peg- international financial intermediaries.

REFERANCES

1. Kane Daniel r, principles of international finance; new York; croom helm inc, 1984
2. Coulbeckneil the multinational banking industry Sydney; croom helm inc, 1988.
3. Pippenger john e., fundamental of international finance Englewood cliffs, nj; prentice hall inc 1984
4. Bell g.l et.al. risk in international bank lending; new York group of thirty. 1982
Donaldson t.h. reading in international communal banking; London macmillan press ltd., 1979.

III- BBM	PRACTICAL AUDITING	CODE
SEM -V		HRS/WK - 6
CORE ELECTIVE-16		CREDIT - 5

OBJECTIVES:

1. To acquaint the students understand the importance of Auditing.
2. To acquaint them with the latest trends in Practical auditing.

UNIT I**(17 Hrs)**

Auditing - Meaning – Definition – Objectives – Scope – Advantages, Limitations - Distinction between Accounting and auditing – Difference between Auditing and Investigation, materiality in auditing, evidence – audit techniques, classification as to methods of approach to work – types and conduct of audit.

UNIT - II**(18 Hrs)**

Audit planning – audit engagement letter - factors considered before commencing a new audit, audit programme, audit files, audit note book, working papers – vouching of cash and trading transaction – internal check – internal control – internal audit.

UNIT – III:**(18 Hrs)**

Verification and valuation of assets and liabilities – meaning – objectives of verification and vouching – classifications of asset – importance of valuation – difference between verifications and valuation – verification and revaluation of liabilities.

UNIT - IV:**(22 Hrs)**

Audit of limited companies – necessity of company Audit. Qualification and disqualifications of auditors – appointment of auditors, ceiling on numbers of audits, remuneration of auditors, removal of auditors- Powers, duties and liabilities of a company auditor- Special audit U/S 233A – powers of central government, powers and duties of special auditors, contents of special audit report.

UNIT -V**(15 Hrs)**

Investigation – scope – objects, procedures followed in investigation – investigation under the company act – powers of inspectors .EDP systems – Characteristics – comparison of manual and EDP systems – features of auditing through computer system – computer based accounting – features of CAAT – uses of CAAT.

TEXT BOOKS:

1. B. Tandon – S. Chand – Practical Auditing
2. S. Vengadamani – Margam publication
3. V. H. Krishnadwala & N. H. Krishnadwala – Sultan Chand Sons

REFERENCE BOOKS:

1. N. Premavathi – Sri Vishnu Publications.
2. Principles and practice of auditing – by Dinkarpagare sultan Chand Sons
3. Fundamentals of Auditing by Kamal Kupta and Ashok Arora – Tata McGraw Publishers.
4. Auditing principles, practices and problems – by JagadeshPrakash
5. Contemporary auditing by Kamal Kupta – Tata McGraw Publishers

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

Theory - 40% Problem - 60%

Note: Questions should be from Computation of individuals only

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks –Fiveout of Seven - Open Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III-BBM	CUSTOMER RELATIONSHIP MANAGEMENT	
SEMESTER - VI		HRS/WK -6
CORE – 17		CREDIT -5

Objectives:

To provide the conceptual understanding of CRM and to assess a company's ability to harvest customers information.

UNIT-I INTRODUCTION

Relationship Marketing – Evolution, stages and Purpose of relationship Marketing. CRM - Meaning and Definitions, Importance, Advantages, Types, CRM cycle, Necessity for adoption, Implementation, reasons and failure of CRM..

UNIT –II E-CRM

Meaning and Definition – Features, Advantages, Difference between CRM and E-CRM, Components and challenges of E-CRM

UNIT- III TOOLS

Lead management, contact management, enterprise marketing automation: campaign management, customer service and support, contact and call centre operations, Important CRM Softwares.

UNIT-IV DATA BASE MANAGEMENT

Meaning and Definitions, Importance, Customer database - Database construction - Data Structure – Data mining, Data mining tools and techniques – Data Warehousing.

UNIT-V CUSTOMER SATISFACTION

Meaning, Definitions, Significance, Components, Customer satisfaction models, Measuring customer satisfaction, Customer satisfaction practices, Customer Delight.

TEXT BOOKS:

1. Customer Relationship Management, P.P.Singh and JinendarKum, Regal Publications, New Delhi.
2. Customer relationship management: Emerging concepts, tools, and applications, Jagdish N. Sheth, AtulParvatiyar, G.Shainesh, Tata McGraw-Hill Education, Noida 2001.
3. Customer relationship management: Concepts and Cases, Alok Kumar Rai, Prentice Hall of India, New Delhi.

REFERENCEBOOKS:

1. The CRM Handbook – A Business Guide to Customer Relationship Management, PearsonEducation, New Delhi.
2. Customer Relationship Management, KaushikMukerjee ,Prentice Hall of India, New Delhi.
3. Customer Relationship Management: A Strategic Perspective , G Shainesh, Jagdish N Sheth, [MacMillan](#).
4. Customer Relationship Management An Indian Perspective, MukeshChaturvedi, AbhinavChaturvedi, Excel.

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III-BBM	MANAGEMENT ACCOUNTING	
SEMESTER - VI		HRS/WK -6
CORE-18		CREDIT -5

Objective:

The objective of this subject is to enable the students to understand the analysis and interpretation of financial statements with a view to prepare management reports for decision-making.

UNIT- I: INTRODUCTION TO MANAGEMENT ACCOUNTING (10 Hrs)

Management Accounting: Meaning –Definition –Objectives–Nature and Scope–Role of Management Accountant - Difference between Financial Accounting, Cost Accounting and Management Accounting. Analysis of Financial Statements: Types of Analysis –Vertical and Horizontal–Comparative Statement analysis –Common Size Statement analysis and Trend Analysis.

UNIT-II: RATIO ANALYSIS (20 Hrs)

Meaning and Definition of Ratio, Classification of Ratios, Uses & Limitations –Meaning and types of Ratio Analysis –Calculation of Liquidity ratios, Profitability ratios and Solvency ratios. (exclude using ratio to prepare Balance sheet)

UNIT-III: FUND FLOW STATEMENT (20 Hrs)

Meaning and Definition of Fund Flow Statement –Uses and Limitations of Fund Flow Statement -Procedure for preparation of Fund Flow Statement –Statement of changes in Working Capital –Statement of Funds from Operations –Statement of Sources and Applications of Funds –Problems.

UNIT – IV: CASH FLOW STATEMENT

Meaning and Definition of Cash Flow Statement –Uses of Cash Flow Statement – Differences between Cash Flow Statement and Fund Flow Statement -Limitations of Cash Flow Statement –Procedure for preparation of Cash Flow Statement (as per Accounting Standard – 3 /IAS – 7/ IND AS - 7) (Indirect Method Only).

UNIT-V: BUDGETING AND BUDGETARY CONTROL (15 Hrs)

Meaning and definition of budget-essential features of budget-budgeting-budgetary control-objectives-essentials of successful budgetary control –classification of budgets-on the basis of time-on the factors of production -on the basis of flexibility–on the basis of functions-zero based budgeting -advantages and limitations of budgetary control-preparation of production, sales, materials, material purchase, production cost, cash and flexible budgets

TEXT BOOKS

1. S.N. Maheswari – Accounting and financial control , S. Chand & Co ltd. New delhi
2. S. Reddy and murthy Management accounting

REFERENCE BOOK

1. H.Y Khan & P.K Jain – Management accounting

Problem Oriented paper

Time: 3 Hours

Marks: 75

Theory: 20% Problems: 80%

QUESTION PAPER PATTERN:

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five out of Seven - Open Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III-BBM	HUMAN RESOURCE MANAGEMENT	CODE-
SEMESTER - VI		HRS/WK -6
CORE-19		CREDIT -5

Objectives:

1. To enable the students to understand the Human resource management concepts and principles
2. To create an awareness about the existing HR practices of the companies in India

UNIT- I: [15 Hrs]

Human resources management – definition – meaning, nature, scope and objectives, functions, importance, qualities and roles of HR manager - problems and challenges of a HR manager-Human capital management (HCM) jobs and career in human capital management

UNIT -II: [15 Hrs]

Human resource planning – definition, need and importance, HRP process, problems and barriers to HRP- Effective HRP -Job analysis – nature, process, concept of job design, methods- techniques– Job description- job specification

UNIT -III: [10 Hrs]

Recruitment and selection – meaning and definition, objectives - sources of recruitment, process, methods, and recruitment practice in India- interviews

UNIT- IV: [15 Hrs]

Meaning – nature, principles, assessing the needs of training, Inputs and gaps in training – training and development as source of competitive advantage – methods of training, evaluation of effectiveness of training programme

UNIT- V: [15 Hrs]

Performance and potential Appraisal meaning, purpose-process - methods, problem - - managing grievances and discipline

TEXT BOOK:

1. Human resource management S. S. Khanka.

REFERENCEBOOKS:

1. Personnel management – C. B. Mamoria
2. Human resource management K. A. Aswathappa
3. Personnel management and industrial relations – P. C. Tripathi
4. Personnel management – ArunMonappa, Mirza S. Saiyadain.
5. Human resource management – L. M. Prasad.
6. Human resource management – Davis & Werthnz.

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III -BBM	RETAIL BANKING	CODE-
SEMESTER –VI		HRS/WK -6
CORE ELECTIVE– 20		CREDIT -5

Objective: To give basic knowledge on retail products of banks and its related process.

UNIT I:RETAILING CONCEPTS

(15Hrs)

Introduction- History and definition, role within the bank operations, Applicability of retailing concepts distinction between Retail and Corporate / Wholesale Banking -Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring.

UNIT-IIASSET PRODUCTS

(20Hrs)

Important Asset Products - Home Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection Auto / Vehicle Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection.

Personal Loans- Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection- Educational Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments. Credit / Debit Cards - Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points. Other Products / Remittances / Funds Transfer

UNIT-IIIMARKETING OF RETAIL PRODUCTS

(20Hrs)

Marketing / Selling of retail products, MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards / Educational loans, with OEMs / Authorized Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking.

UNIT IV-SELLING PROCESS

(20Hrs)

Selling Process in retail products-Direct Selling Agents. Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process. Regulations and compliance Technology for Retail Banking - Static information, Account opening, basic loan origination data etc- Updated information like income details at different frequencies Transaction information from disbursement till final settlement of the loan amount. Analytics / Alerts- Accounting entries - Loan process and the relevant accounting including EMI Computation

UNIT-VOTHER ISSUES RELATED TO RETAIL BANKING

(15Hrs)

Other issues related to Retail Banking Securitization, mortgage based securities. Trends in retailing - New products like Insurance, De mat services, online / Phone Banking, Property services, Investment advisory / Wealth management, Reverse Mortgage - Growth of e-banking, Cross selling opportunities. Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of LokAdalat forum- Recovery Agents - RBI guidelines

TEXT BOOK

REFERANCE BOOKS

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III -BBM	SERVICES MARKETING	CODE-
SEMESTER –VI		HRS/WK -6
CORE ELECTIVE – 21		CREDIT -5

Objective:

To enable the students to trace the growing importance of Services, and a vital role in decision making, development process & approaches

UNIT - I: INTRODUCTION

Meaning and Definition of Service – Classification of Services – Services Marketing Triangle – Significance of Services Marketing – Reasons for the Growth of the Services sector – The Service as a System

UNIT - II:SERVICE PRODUCT AND PRICING

Service product- Underlying Concepts – The Product Life-Cycle – New Service – Service Product Range – New Service Development (NSD) – New Service Product Features – Failure of new service Products – Achieving success in development of new service products. Pricing for Services: Characteristics of Services and Prices – Pricing strategy – Pricing and Marketing Strategy

UNIT – III: PROMOTING SERVICES

Promoting Services: – Promotional Objectives – Differences in Promoting Services Selection Criteria – Developing the promotional mix – Guidelines for Improving the Promotion of Services – The role of sales promotion – Sales Promotion tools – Direct Marketing – Public Relations – The role of marketing communication – Target Audience.

UNIT – IV: SERVICE PROCESS

Service Process- Introduction – Classification of Services Operating Systems – Organisational Conflict in Service Systems – The Systems Concept in Services – Purchase Process – Facilitating process – Challenges for service managers – Process improvement – Reinforcing Service Cycle

UNIT - V: SERVICE MIX SCENARIO

Role of Service Mix – Health Care – Tourism – Hotel – Travel – Education – Insurance – Banking

TEXT BOOKS (Latest revised edition only).

1. Services Marketing –VasantiVenugopal& Raghu M.M – Himalaya Publishing House, Mumbai

REFERANCE BOOKS

1. Services Marketing Text and Cases – Harsh Vivesma – Pearson Education, Delhi
2. Services Marketing (Concepts, Practices, Cases from Indian Environment – Dr.S.Shajahan – Himalaya Publishing House, Mumbai
3. Services Marketing – GovindApte – Oxford University Press, Delhi.

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

II-BBM	CORPORATE SOCIAL RESPONSIBILITY	CODE-
SEMESTER-III		HRS/WK -3
SKILLBASED ELECTIVE-1		CREDIT -

OBJECTIVES: To acquaint the students to understand the importance of values in business and to know Trends in corporate social responsibility and the social responsibility of business.

UNIT I: CORPORATE ETHICS (10Hrs)

Values –concepts –types and formation –principles of managerial ethics –relevance of ethics and values in business

UNIT II: CORPORATE SOCIAL RESPONSIBILITY (10Hrs)

Social responsibility of a business firm –stakeholders –response of Indian firms towards CSR

UNIT III: CSR AND CONSUMER PROTECTION (10Hrs)

Consumerism –unethical issues in sales, marketing and technology –competitive strategy

UNIT IV: BUSINESS AND ECO SYSTEM (10Hrs)

Markets for eco system services –issues and opportunities for business in socially and environmentally sensitive world –social and environmental problems and shaping market –3 P's of sustainability –people –planet –profit.

UNIT V: ROLE OF GOVERNMENT (5Hrs)

Regulatory framework –SEBI –Competition Act -Competition Commission of India

TEXT BOOKS:

1. Baxi C.V. & Prasad Ajit, Corporate social responsibility, Excel Books, 2005.

REFERENCE BOOKS

1. Kaur Tripat, Values and ethics in management, Galgotia publications, 2007.

2. Chakraborty S.K., Human values for managers, Excel Books, 2005.

3. Badi R.V. & Badi N.V., Business ethics, Vrinda Publications, 2010

III -BBM	E-BANKING	CODE-
SEMESTER –V		HRS/WK -6
CORE ELECTIVE -15		CREDIT -5

Objective : To provide technical knowledge on e- banking systems

UNIT I: E-BANKING

Concepts of E-Banking – features of E - banking strategy & models: IT in finance & service delivery- Introduction to ATMs, Internet Banking & Mobile Banking- Standalone systems, LAN & WAN.

UNIT II:ELECTRONIC PAYMENT SYSTEMS

Electronic payment systems: Teller machines at the bank counters, cash dispensers, ATMs, Anywhere Anytime banking, Home banking (Corporate and Personal), online enquiry and update facilities personal Identification. Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, Micro fiche, note and coin counting devices.

UNIT III:ELECTRONIC FUND TRANSFERS SYSTEM

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

UNIT IV:TECHNOLOGY MANAGEMENT

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality- A. Audit Trails: Rangarajan, Saraf and shree committee recommendation. B. Technology Management: RTGS: Infrastructure requirement, RTGS transactions.

UNIT V:SECURITY FEATURES

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS:Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

TEXT BOOKS

1. Managing with information by H.JeromeLenter
2. Computer information Technology Global Business by Puri and Vidin Puri3.
Fundamentals of data base Systems by Jerome Lenter, Pearson

REFERANCE BOOKS

1. An Introduction to Information Technology byDr. Srinivasavallabhan, Sulthan Chand & Sons.
2. Law of Information Technology, D.P.Mittal, Tax Man.e Markets, Macmillan, 2007

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III- BBM	FINANCIAL MANAGEMENT	CODE
SEM -V		HRS/WK - 6
CORE ELECTIVE-16		CREDIT - 5

Objectives:

To make the students to learn the concepts and scope of financial management and understand the application of tools and techniques of financial management in research.

UNIT- I FINANCE FUNCTIONS (12HRS)

Finance functions: Meaning- Definition and scope of Financial functions- Objectives of Financial Management- Profit maximization and Wealth maximization. Sources of Finance-Short term- Long term – Shares- equity Shares- Preference Shares- Debentures-Debt **(Theory Only)**

UNIT- II FINANCING DECISIONS (17 Hrs)

Financing Decisions: Cost of Capital - Cost of specific Sources of Capital- Equity-preferred stock – debt- Reserves- Weighted average cost of Capital, Operating Leverage and Financial Leverage. **(Problem and Theory Questions)**

UNIT- III CAPITAL STRUCTURE (14Hrs)

Capital Structure- Factors influencing Capital Structure- Optimal Capital Structure- Capital Structure Theory- Dividend and Dividend policy: Meaning, classification – sources available for dividends – Dividend policy general, determinants of dividend policy **(Theory only)**

UNIT- IV WORKING CAPITAL MANAGEMENT (20 Hrs)

Working Capital management: Concepts – Importance- Determinants of Working Capital- Working Capital management- Problems

Cash management: Motives for holding cash- Objectives and strategies of cash management Receivables Management: Objectives- Cost of credit Extension, benefit – credit policies- credit terms- Collection Policies **(Problem and Theory Questions)**

UNIT- V CAPITAL BUDGETING (12 Hrs.)

Capital Budgeting – meaning – Objectives- Preparation of various types of capital budgeting **(Problem and Theory Questions)**

(Theory carries 70% and problems carry 30 %)

TEXTBOOKS:

- 1) Financial Management (TEXT, PROBLEMS AND CASES) **M.Y.KHAN and P.K.JAIN**-Published by TataMcGraw-Hill Education Private Limited-New Delhi-10th Edition.
- 2) Financial Management-**I.M.Pandey**-Published by Vikas Publishing house Pvt. Ltd.- Noida-19th Edition.

REFERENCE BOOKS:

- 1) Financial Management **P.Periasamy**-Published by Tata McGraw-Hill Education Private Limited-New Delhi-6th Edition.
- 2) Financial Management (Text and Cases)-**Eugene F. Brigham and Michael C. Ehrhardt**-Published by Cengage Learning India Pvt. Ltd.- 8th Edition.
- 3) Fundamentals of Financial Management-**Bhabatosh Banerjee**- Published by PHI Learning Private Ltd.- New Delhi-8th Edition.
- 4) Financial Management **Jonathan Berk, Peter DeMarzo and Ashok Thampy**- Dorling Kindersley (India) Pvt. Ltd.,-Noida-5th Revised Edition
- 5) Financial Management-**A.Murthy**-Published by Margham Publications-Chennai-5th Edition

III -BBM	CO-OPERATIVE BANKING	CODE-
SEMESTER –VI		HRS/WK -6
CORE ELECTIVE– 20		CREDIT -5

Objective: To provide basic knowledge on co-operative law and banking operation

UNIT-I CO-OPERATIVE BANKING LAW (20Hrs)

Principles and Laws of co-operative Banking Law and rules relating to Co-op Banks
Principles of Co-operation - brief overview of structure of co-operative credit institutions -
Membership - Legal aspects of banking operations - Banking related laws - Provisions of
Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and
Financial Institutions Act, 1993 -Securitisation and Reconstruction of Financial Assets and
Enforcement of Security Interest Act, 2002-The Consumer Protection Act, 1986 - Banking
Ombudsman

UNIT-II:CO-OPERATIVE BANKING OPERATIONS (20Hrs)

Co-operative Banking Operations Deposits, Credit & Investment Management Different
Deposit Products - Deposit Policy - Credit Management Loans and advances - Priority sector
lending - MSME financing - Personal Finance - Banker - Customer relations - Garnishee
orders and Attachment orders, Bankers' right of lien, set-off and appropriation - 8 Indemnities
and Bank Guarantees;

UNIT-III LOAN POLICY (20 Hrs.)

Loan Policy - Management of NPA - Investment Management - CRR / SLR Management -
Financial Markets - guidelines of RBI / NABARD in regard to investment - Money Market -
Call money - Repos and Reverse Repos - Foreign Exchange Market - Debt market - Banc
assurance - Meaning and Scope of Investment Policy

UNIT-IV: TECHNOLOGY AND RISK MANAGEMENT (15Hrs)

Technology in Banking - Electronic Payment systems / core banking solutions - Electronic
funds transfer systems - RTGS - Risk Management - Exposure limits-Asset Liability
Management - Capital Adequacy - Basel-II - Profit and Profitability - Approach of Banks to
profitability - Effects of NPA on profitability - Profitability Model

UNIT-V SUPERVISORY AND REGULATORY ASPECTS (15Hrs)

Supervisory and Regulatory aspects Banking Regulation Act (As applicable to Co-op. Banks)
- Role of R.B.I. -Supervision and control - Branch licensing-Inspection / audit-Statutory /
Reserve requirements - R.B.I. guidelines on Deposits, Advance, Priority sector lending,
Weaker section lending, Control Returns - Recommendations of Marathe Committee,
MadhavRao Committee and Vaidyanathan committee - Role of Directors and Corporate
Governance Best Practices - Management Information System

TEXT BOOKS

REFERANCE BOOKS

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.

III-BBM	MARKETING FOR BANKING SERVICES	
SEMESTER - VI		HRS/WK -6
CORE – 21		CREDIT -5

Objectives:

1. To make clear of the concepts of marketing for banking services.
2. To give a practical knowledge about the consumer behavior.

UNIT- I BANK MARKETING (15Hrs)

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 SCANNING (20Hrs)

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 CUSTOMER NEED ANALYSIS (20Hrs)

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 MARKET SEGMENTATION(BANKING) (20Hrs)

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 MARKET INFORMATION RESEARCH (15Hrs)

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.

TEXT BOOK:

1. Marketing of Banking Service – Rajeev

REFERENCE BOOKS:

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

QUESTION PAPER PATTERN:

Time: 3 Hours

Marks: 75

- 1) Part - A = $10 \times 2 = 20$ Marks – All the Questions are to be Answered.
- 2) Part – B = $5 \times 5 = 25$ Marks – Five Questions with Internal Choice.
- 3) Part – C = $3 \times 10 = 30$ Marks – Three Out of Five – Open Choice.

Note: Questions should be asked from all Units. Equal importance should be given to all Units.