

DEPARTMENT OF B.COM (BANK MANAGEMENT)									
St. JOSEPH'S COLLEGE OF ARTS AND SCIENCE (AUTONOMOUS)									
CUDDALORE 1									
SEMESTER I									
S.NO	Part	Study components		Ins.hrs week	Credit	Title of Paper	Maximum Mark		
		course title					CIA	Ext	Total
SEMESTER I									
1	I	Language	LTC101T	5	3	Tamil - I	25	75	100
2	II	English	LEC101T	5	3	English -I	25	75	100
3	III	Core Theory-1	BM101T	6	4	Principles of Management	25	75	100
4	III	Core Theory-2	BM102T	6	4	Financial Accounting-I	25	75	100
5	III	Allied -I	AEBM101T	5	5	Business Economics-I	25	75	100
6	IV	Foundation	VE101T	3	2	Value Education	25	75	100
				30	21		150	450	600

SEMESTER II									
S.NO	Part	Study components		Ins.hrs week	Credit	Title of Paper	Maximum Mark		
		course title					CIA	Ext	Total
SEMESTER II									
7	I	Language	LTC202T	5	3	Tamil - II	25	75	100
8	II	English	LEC202T	5	3	English	25	75	100
9	III	Core Theory-3	BM203Q	6	4	Financial Accounting-II	25	75	100
10	III	Core Theory-4	BM204S	6	4	Business Correspondence	25	75	100
11	III	ALLIED II	AEBM202T	5	5	Business Economics - II	25	75	100
12	IV	Non major	EPD201T	3	2	Dynamics of personality	25	75	100
				30	21		150	450	600

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St. JOSEPH'S COLLEGE OF ARTS AND SCIENCE (AUTONOMOUS)									
CUDDALORE 1									
SEMESTER - III									
S.NO	Part	Study components		Ins.hrs week	Credit	Title of Paper	Maximum Mark		
		course title					CIA	Ext	Total
SEMESTER III									
13	I	Core Theory -5	BM305T	6	4	Indian Financial System	25	75	100
14	II	Core Theory -6	BM306S	6	4	Corporate Accounting	25	75	100
15	III	Core Theory -7	BM307T	5	4	Principles of Marketing	25	75	100
16	III	Allied -I	ASBM301Q	5	4	Business Statistics	25	75	100
17	III	Allied -II	AECBM303	5	4	Indian Economy	25	75	100
18	IV	Skill Paper	AORB301	3	4	Rural Banking	25	75	100
				30	24		150	450	600

SEMESTER IV									
S.NO	Part	Study components		Ins.hrs	Credit	Title of Paper	Maximum Mark		
		course title					week	CIA	Ext
SEMESTER IV							CIA	Ext	Total
19	I	Core Theory - 8	BM408Q	6	4	Banking Law and Practices	25	75	100
20	II	Core Theory - 9	BM409S	6	4	Cost Accounting	25	75	100
21	III	Core Theory - 10	BM410S	5	4	Financial Market and Services	25	75	100
22	III	Allied - I	ABM401	5	4	Banking Technology	25	75	100
23	III	Allied - II	AMBM401	5	4	Maths for competitive exam	25	75	100
24	IV	Non major	EVS401S	3	2	Environmental Science	25	75	100
				30	22		150	450	600

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St. JOSEPH'S COLLEGE OF ARTS AND SCIENCE (AUTONOMOUS)									
CUDDALORE 1									
SEMESTER V									
S.NO	Part	Study components		Ins.hrs	Credit	Title of Paper	Maximum Mark		
		course title					week	CIA	Ext
SEMESTER V							CIA	Ext	Total
25	I	Core Theory - 11		6	5	Income Tax Law & Practice	25	75	100
26	II	Core Theory - 12		6	5	Risk Management	25	75	100
27	III	Core Theory -13		6	5	Bank Management	25	75	100
28	III	Core Elective -I - 14		6	5	International Banking Corporate Social Responsibility	25	75	100
29	III	Core Elective - II-15		6	5	Practical Auditing E-Banking	25	75	100
				30	25		125	375	500

SEMESTER VI									
S.NO	Part	Study components		Ins.hrs	Credit	Title of Paper	Maximum Mark		
		course title					week	CIA	Ext
SEMESTER VI							CIA	Ext	Total
7	I	Core Theory -16		6	5	Customer Relationship Management	25	75	100
8	II	Core Theory - 17		6	5	Management Accounting	25	75	100
9	III	Core Theory -18		6	5	Human Resource Management	25	75	100
10	III	Core Elective - III - 19		6	5	Retail Banking Financial Management	25	75	100
11	III	Core Elective - IV -20		6	5	Service Marketing Cooperative Banking	25	75	100
12			EU601	-	2	Extension Activities	-	-	-
				30	27		125	375	500

<b>I-BBM</b>	<b>PRINCIPLES OF MANAGEMENT</b>	<b>CODE-BM101T</b>
<b>SEMESTER - I</b>		<b>HRS/WK - 6</b>
<b>CORE - 1</b>		<b>CREDIT - 4</b>

**OBJECTIVE:**

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

**UNIT -I INTRODUCTION TO MANAGEMENT (15Hrs)**

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 (20 Hrs)**

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 Hrs)**

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-DIRECTINGANDMOTIVATING (20Hrs)**

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 (15Hrs)**

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

**REFERENCE BOOKS:**

1. Koontz, O'Donnell, Weirich, Essentials of Management, Tata McGraw Hill Publishing Company Ltd., New Delhi, 5th Edition, 1998
2. Prakash Chandra Tripathi, Principles of Management, Tata Mc-Graw Hill Education 2008.
3. Sherlekar & Sherlekar, Principles of Business Management, Himalaya Publishing House, New Delhi, 2000

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

- 1) Part - A = 10x2 = 20 Marks – All the Questions are to be Answered.
- 2) Part – B = 5x5 = 25 Marks – Five Questions with Internal 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 Unit

I-BBM	FINANCIAL ACCOUNTING - I	CODE- BM102T
SEMESTER - I		HRS/WK - 6
CORE - 2		CREDIT - 4

**OBJECTIVE:**

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

**UNIT-I BOOK KEEPING****(15 hrs)**

Accounting-Introduction-Meaning and definition-Types of Accounting-Accounting concepts and Conventions- Double entry system- Accounting Rules- Journal-ledger-Subsidiary Books- Trial 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****(20 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****(15 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, 2016
2. R.L.Gupta & V.K.Gupta, Financial Accounting, Sultan Chand New Delhi-2005.

**REFERENCE BOOKS:**

1. RL Gupta and Radhasamy- Advanced Accounting- Sultan chand & sons publications
2. MC Sukkla- Advanced Accounting- Sultan chand & sons publications.
3. Financial Accounting P.C. Thulsian, Tata MC Graw Hill, 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	FINANCIAL ACCOUNTING- II	CODE-BM203Q
SEMESTER - II		HRS/WK - 6
CORE - 3		CREDIT - 4

**OBJECTIVE:**

To enable the students to acquire knowledge in preparation of Branch, Department and Partnership accounts.

**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 [20 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 [20 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 [20 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 [15 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, 2016, 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. Financial Accounting P.C. Thulsian, Tata MC Graw Hill, New Delhi – 2005
3. 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- BM204S
SEMESTER - II		HRS/WK -6
CORE - 4		CREDIT - 4

**Objective:**

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

**UNIT-I ESSENTIALS OF EFFECTIVE BUSINESS LETTERS: (15hrs)**

Business Correspondence – Need – Functions – Kinds of Business Letters – Essentials of an Effective Business Letter - Layout.

**UNIT-II BUSINESS LETTERS AND PERSONNEL CORRESPONDENCE: (20hrs)**

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 BANK, INSURANCE, AGENCY AND SECRETARIAL CORRESPONDENCE (20 Hrs)**

Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors.

**UNIT-IV OFFICE CORRESPONDENCE: (15hrs)**

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, Commercial Correspondence and Office Management, S.Chand and Co. Ltd. New Delhi, 1997.
2. M.S. Ramesh, C.C. Pattanshetti, 1996. Business Communication, R. Chand &co, New Delhi.

**REFERENCE BOOKS:**

1. Prasanta K. Ghosh, 2000. Office Management, New Delhi. S.Chand And Sons.
2. Homai Pradhan, D.S. Bhende, Vijaya Thakur, 1996. Business Communication, Bombay. Himalaya Publishing House.
3. Penrose, Rasberry, Myers. 2000. Advanced Business Communication. Bangalore: Thomson Southwestern Publishers.

**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- BM305T
SEMESTER -III		HRS/WK -6
CORE - 5		CREDIT - 4

**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 (15 hrs)**

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

**UNIT III: COMMERCIAL BANKS (20 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 BOOKS**

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. Madura, Jeff, "**Financial Markets and Institutions**", West Publishing Co., New York.

**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 ACCOUNTING	CODE- BM306S
SEMESTER - III		HRS/WK -6
CORE - 6		CREDIT - 4

**OBJECTIVE:**

To enable the students to understand the basic concepts relating to issue, redemption of shares, to prepare company final accounts and 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****(15 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****(15hrs)**

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) **T.S.ReddyandA.Murthy** “Corporate Accounting” (Volume I) -Margham Publications-Chennai, 2016
- 2) **R.L.Gupta and M.Radhaswamy** “Advanced Accountancy” (Volume I) Sultan Chand & Sons-New Delhi, 2016

**REFERENCE BOOKS:**

- 1) **S.P.Jain and K.L.Narang** -Corporate Accounting (Volume I) -Kalyani Publishers-Ludhiana-19<sup>th</sup> Revised Edition.
- 2) **S.P.Iyengar** Advanced Accountancy (Volume I) - Sultan Chand & Sons-New Delhi-26<sup>th</sup> Revised Edition.
- 3) **Dr.R.RangarajanandDr.V.Chandrasekaran**-Corporate Accounting S.Viswanathan (Printers and Publishers) Pvt. Ltd.,-Chennai-8<sup>th</sup> Revised Edition.

**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.

<b>II-BBM</b>	<b>PRINCIPLES OF MARKETING</b>	<b>CODE- BM307T</b>
<b>SEMESTER - III</b>		<b>HRS/WK -5</b>
<b>CORE - 7</b>		<b>CREDIT - 4</b>

**Objectives**

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

**UNIT 1 INTRODUCTION****(15 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****(15 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****(15 Hrs)**

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

**UNIT 4 DISTRIBUTION CHANNELS****(15 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****(15 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, Modern Marketing principles& practices S. Chand& co ltd, New Delhi, 2004.
2. DR N Rajan Nair &Sanjith R Nair, MARKETING, New Delhi , 2002.

**REFERENCE BOOKS**

1. Stanton William Charles Futrell, 2001 Fundamentals Mc Graw Hill book co
2. Edward W Cudiff 2006 Fundamentals of Modern Marketing New Delhi Prentice Hall of India.
3. Philip Kotler, 2003 Marketing Management [11 ED] Prentice Hall of India

**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- AORB301
SEMESTER-III		HRS/WK -3
SKILLBASED -ELECTIVE-1		CREDIT - 4

**OBJECTIVE:**

To provide basic level knowledge on concept, need for rural banking ,various antipoverty cum development programme and the role of various institutions, supporting for rural development

**UNIT I RURAL BANKING****(5 Hrs)**

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

**UNIT-II ANTIPOVERTY PROGRAMMES****(10Hrs)**

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****(10Hrs)**

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****(10 Hrs)**

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****(10Hrs)**

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.

**REFERENCE BOOKS:**

- 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.

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

- 1) Part - A = 10x2 =20 Marks – All the Questions are to be Answered.
- 2) Part – B = 5x5 = 25 Marks – Five Questions with Internal 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.

<b>II-BBM</b>	<b>BANKING LAW AND PRACTICE</b>	<b>CODE- BM408Q</b>
<b>SEMESTER – IV</b>		<b>HRS/WK -6</b>
<b>CORE –8</b>		<b>CREDIT - 4</b>

**OBJECTIVE:**

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

**UNIT-I: BANK - INTRODUCTION****(15 Hrs)**

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****(20 Hrs)**

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****(20 Hrs)**

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****(15 Hrs)**

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).

**UNIT-V: BANKING TECHNOLOGIES****(20 Hrs)**

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.
2. Gurusamy.S, (2009), Banking Theory Law and Practice, Tata McGraw Hill, 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.

**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	COST ACCOUNTING	CODE- BM409S
SEMESTER – IV		HRS/WK -6
CORE – 9		CREDIT - 4

**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****(20 Hrs)**

Material control - Meaning objectives – need – advantages .l - 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****(20Hrs)**

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

**UNIT-IV: CONTRACT COSTING****(20 Hrs)**

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
2. P.V.Ratnam , Cost accounting , Sultan Chand publications
3. S.P.Jain & K.L.Narang , Cost Accounting, Prentice Hall

**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.

II-BBM	FINANCIAL MARKET AND SERVICES	CODE- BM410S
SEMESTER -IV		HRS/WK - 5
CORE -10		CREDIT - 4

**OBJECTIVE:**

To enable the students to acquire knowledge in Financial, Capital and Stock Market operations.

**UNIT I :FINANCIAL MARKET IN INDIA: (15hrs)**

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: (15hrs)**

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 EXCHANGE (15hrs)**

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 (15hrs)**

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 (15hrs)**

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.

**REFERENCE BOOKS:**

1. Financial Services – M.Y.Khan
2. Financial Services – B.Santhanam
3. Indian Financial System – H.r. Machiraju

**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	BANKING TECHNOLOGY	CODE - ABM401
SEMESTER -IV		HRS/WK -5
ALLIED- I		CREDIT - 4

**OBJECTIVE**

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

**UNIT I NETWORKING SYSTEM (15hrs)**

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 DOCUMENT STORAGE (15hrs)**

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

**UNIT III FUND TRANSFER (15hrs)**

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

**UNIT IV IMPACT OF TECHNOLOGY (15hrs)**

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

**UNIT V CYBER LAW (15hrs)**

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

**TEXT BOOKS:**

1. Technology and banks – national institute of banking, pune.
2. Electronic banking and information technology –IIB

**REFERANCE BOOKS:**

1. Information technology in Indian commercial banks nibs punenaiduc.a.s
2. Computer today ,Mcgraw hill, Donald h. sunden
3. Computer networks prentice hall publication tanenbaum Andrews.

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

- 1) Part - A = 10x2 =20 Marks – All the Questions are to be Answered.
- 2) Part – B = 5x5 = 25 Marks – Five Questions with Internal 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.

III-BBM	INCOME TAX LAW AND PRACTICE	CODE -
SEMESTER - V		HRS/WK -6
CORE - 11		CREDIT -5

**OBJECTIVE:**

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

**UNIT-I BASIC CONCEPTS (20 Hrs)**

Basic Concepts and definitions of Previous Year, Assessment Year, Person, Assessee, Income, Gross Total Income – Residential status – Exempted Income – Agricultural Income. Computation of Salary Income – Taxable Allowances, Perquisites and Profit in lieu of salary

**UNIT-II HOUSE PROPERTY (15Hrs)**

Computation of Income from House Property --Annual value – Deductions.

**UNIT-III INCOME FROM BUSINESS (20Hrs)**

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

**UNIT-IV CAPITAL GAINS (15Hrs)**

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

**UNIT-V DEDUCTIONS (20 Hrs)**

Set off and carry forward of losses-- Deductions u/s 80 C to 80 U

**TEXT BOOK**

1. V.P.Gaur, D.B.Narang & PUJA GHAI—Income Tax Law Practice, Kalyani Publishers New-Delhi
2. Dr.N.Hariharan, Income Tax Law and Practice, Vijay Nicole Imprints Private Limited, Chennai

**REFERENCE BOOKS**

1. T S Reddy, Hari Prasad Reddy- Income tax law and practice, Margam Publications, Chennai.
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

**QUESTION PAPER PATTERN**

**Problem - 60%**

**Theory 40%**

**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	<b>RISK MANAGEMENT</b>	CODE
SEM -V		HRS/WK - 6
CORE-12		CREDIT - 5

**OBJECTIVE:**

To make the student understand the basic concept of risk management in banks and impart the skills required to mitigate and manage the risks as a professional risk manager.

**UNIT I INTRODUCTION AND OVERVIEW: (15hrs)**

Risk definition - BIS – Basel Committee – Basel I, II and III norms; Risk Process- Risk Organization - Key risks-Credit risk, market risk, operational risk, liquidity risk, legal risk, interest rate risk and currency risk – Concept of ALM for Banks.

**UNIT II CREDIT RISK: (20hrs)**

Definition - - Framework for risk management - RBI guidelines for risk management - Risk rating and risk pricing - Methods for estimating capital requirements -Credit risk - standardized approach and advanced approach - Credit rating /scoring - Credit Bureaus - Stress test and sensitivity analysis - Internal Capital Adequacy Assessment Process (ICAAP) - Structured products.

**UNIT III OPERATIONAL RISK: (20 hrs)**

Definition - RBI guidelines for Operational risk - Types of operational risk - Causes for operational risk - Sound Principles of Operational Risk Management (SPOR) - Identification, measurement, control / mitigation of operational risks; Organizational set up and Policy requirements; Strategic approach and key responsibilities of ORM; Capital allocation for operational risk, methodology and qualifying criteria for banks for the adoption of the methods; Computation of capital charge for operational risk.

**UNIT IV MARKET RISK: (15hrs)**

Definition - Liquidity risk - Interest rate risk - foreign exchange risk - ALM organization - ALCO - Simulation, Gap, Duration analysis, Linear and other statistical methods of control; Price risk (Equity) - Commodity risk - Treatment of market risk under Basel- Standardized duration method- Internal measurement approach – VaR.

**UNIT V RISK MEASUREMENT, CONTROL AND RISK MANAGEMENT: (20hrs)**

Risk Calculation - Risk exposure analysis - Risk management / mitigation policy - Risk immunization policy / strategy for fixing exposure limits - Risk management policy and procedure - Risk adjusted return on capital - Prudential norms – Income Recognition and Asset Classification (IRAC) norms -Capital adequacy norms - Hedging – Forwards – Futures – Options Arbitrage opportunities -Regulatory prescriptions of risk management –Exposure Norms - Systems Audit - Risk Organization and Policy.

**TEXT BOOK**

1. Foundations of Banking Risk: An Overview of Banking, Banking Risks, and Risk-Based Banking Regulation by GARP (Global Association of Risk Professionals).
2. MooradChoudhry, Bank Asset and Liability Management: Strategy, Trading, Analysis, Wiley Publishing.

**REFERENCE BOOKS:**

1. John C. Hull, Risk Management and Financial Institutions, Pearson, 2009
2. Indian Institute Of Banking, Amp, Finance (IIBF), Risk Management, Macmillan Publishers India, 2010
3. Risk Measurement Models to Capital Allocation Policies, Wiley, ISBN: 978-0-470-02978 IIBF Material.

**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	BANK MANAGEMENT	CODE-
SEMESTER -V		HRS/WK -6
CORE - 13		CREDIT -5

**OBJECTIVE:**

To enable the students to understand and to contribute to the strategic operational policies and practices of commercial bank management in a competitive environment.

**UNIT-I BANKING STRUCTURE****(15hrs)**

Banking structure in India - banking functions and services - Foreign commercial banks - Private commercial banks - capital adequacy.

**UNIT-II LENDING PROCEDURES****(20hrs)**

Principles of lending - financial adequacy assessing the borrower - project appraisal - structural and Infrastructural analysis - legal formalities - follow up loans, asset management companies.

**UNIT-III MANAGEMENT OF NPAs****(20hrs)**

Non Performing Assets (NPAs) - Early Warning Signals - Management of NPAs- Remedies Available - Recent Measures - loan recovery tribunals - Provisions of Revenue Recovery Act

**UNIT-IV INVESTMENT OF BANK FUND****(15hrs)**

Investment management - priorities in allocation of bank funds - investment in governments securities - maturity and yield - quality and diversification, profitability management - profit planning

**UNIT-V E-BANKING****(20 hrs)**

Traditional Banking vs. E-Banking - facets of E-Banking - Internet Procurement - E-Banking Transaction - Electronic Delivery Channels - Truncated Cheque - Complete Centralized Solution - Features of CCS - Advances of E-Banking - Constraints in E-Banking - Security Measures.

**Text Books**

1. Varshney, PN. Banking Law & Practice, Sultan Chand, New Delhi.
2. S.N.Maheswari, Banking Law & Practice, Ludiana, Kalyani Publications.

**Reference Books**

1. Vasant Desai, Principles of Bank Management, Mumbai, Himalaya Publications.
2. K.Subramanian, Banking Reforms in India, TMH, New Delhi.
3. Joseph Sinkey, Commercial Bank Financial Bank Financial Management, Pearson Education (Prentice Hall)

**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	INTERNATIONAL BANKING	CODE-
SEMESTER -V		HRS/WK -6
CORE -ELECTIVE -I - 14		CREDIT -5

**OBJECTIVE**

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 (15hrs)**

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

**UNIT II FOREIGN EXCHANGE (20hrs)**

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 (15hrs)**

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

**UNIT IV SOURCE OF FOREIGN EXCHANGE (20hrs)**

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

**UNIT V FOREIGN EXCHANGE MANAGEMENT (20hrs)**

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

**Text Books:**

1. Fundamentals of International Banking by Rupnarayan Bose
2. International Banking by Macmillan, MacMillan Publisher's

**Reference Books:**

1. Hand Book of International Banking by Andrew Mullinuex and Victor Murinde
2. International Banking: Legal and Regulatory aspects, Indian Institute of Banking and Finance, Macmillan Education
3. International Banking Operations, Indian Institute of Banking and Finance, Macmillan Education



**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	CORPORATE SOCIAL RESPONSIBILITY	CODE-
SEMESTER -V		HRS/WK -6
CORE ELECTIVE -I - 14		CREDIT -5

**OBJECTIVE:** 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:**

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

2005. **REFERENCE BOOKS**

1. KaurTripat, Values and ethics in management, Galgotiapublications, 2007.
2. Chakraborty S.K. , Human values for managers,Excel Books, 2005.
3. Badi R.V. &Badi N.V., Business ethics, Vrinda Publications, 201

III BBM	PRACTICAL AUDITING	CODE -
SEM V		HRS/WEEK - 6
CORE ELECTIVE - II - 15		CREDIT - 5

**OBJECTIVE:**

To enable the students understand the importance of Auditing and to acquaint them with the latest trends in Practical auditing.

**UNIT I INTRODUCTION TO AUDITING (15 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 AUDIT PLANNING (20 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 VERIFICATION AND VALUATION (15 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 valuation of liabilities.

**UNIT – IV COMPANY AUDIT (20 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 ELECTRONIC DATA PROCESSING (20 hrs)**

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

**TEXT BOOKS:**

1. N. Premavathi – “Practical Auditing”, Sri Vishnu Publications.
2. B. Tandon – “Practical Auditing”, S. Chand

**REFERENCE BOOKS:**

1. S. Vengadamani – “Practical Auditing”, Margam publication
2. V. H. Krishanadwala & N. H. Krishanadwala – Sultan Chand Sons
3. Principles and practice of auditing – by Dinkarpagare sultan Chand Sons

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

**Theory - 100%**

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	CUSTOMER RELATIONSHIP MANAGEMENT	
SEMESTER - VI		HRS/WK -6
CORE - 16		CREDIT -5

**OBJECTIVE:**

To understand how information technology can be aligned with business practices.

**UNIT - I :CRM****(15hrs)**

Customer Relationship Management (CRM): Meaning – Definitions– Objectives - Benefits - Advantages and Disadvantages - Types - CRM Cycle - Necessity for adoption in CRM- Implementation of CRM - Reasons and failure of CRM.

**UNIT - II : E-CRM****(20hrs)**

Electronic Customer Relationship Management (E-CRM): Meaning -Definition -Features - Advantages and Disadvantages –Difference between CRM and E-CRM – Components and Challenges of E-CRM.

**UNIT - III :LEAD MANAGEMENT****(20hrs)**

Lead Management: Meaning - Process – Needs – Benefits. Contact Management: Meaning – Needs – Benefits. Enterprise Marketing Automation: Meaning – Functions – Components. Campaign management: Meaning – Significance – Benefits. Call Center Operations: Meaning – Components – Types – Benefits.

**UNIT - IV :DATA BASE MANAGEMENT****(20hrs)**

Database Management: Meaning - Definitions– Importance. Customer database: Meaning – Importance – Implementation of a Customer Database.Database Construction: Meaning – Definition – Phases. Data Structure: Meaning – Definition – Advantages and disadvantages. Data Mining: Meaning – Features – Elements – Tools and Techniques. Data Warehousing: Meaning – Characteristics – Domains – Functions.

**UNIT - V :CUSTOMER SATISFACTION****(15hrs)**

Customer Satisfaction: Meaning – Definition – Significance – Components. Customer Delight: Meaning – Purpose – Principles.

**Text Book:**

1. Customer Relationship Management, Dr. K. GovindaBhat, Himalaya Publishing House, Mumbai.
2. 2.Customer Relationship Management, Emerging concepts, Tools and applications by Jagdish N Sheth, Mc Graw Hill Education, New Delhi.

**Reference 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.

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

**Theory - 100%**

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	CODE -
SEMESTER - VI		HRS/WK -6
CORE-17		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 (15 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: CASH FLOW STATEMENT (20hrs)**

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 – IV: BUDGETARY CONTROL (20 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

**UNIT-V: CAPITAL BUDGETING (15hrs)**

Capital Budgeting: Concepts – Nature – Advantages and Limitations – Ranking Investment Proposals – Pay Back Period, ARR, NPV, IRR and Present Value Index.

**TEXT BOOKS**

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

**REFERENCE BOOK**

1. H.Y Khan & P.K Jain – Management accounting
2. Pillai & Bagavathi – Management Accounting
3. Sharma and Shashi K.Gupta – 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-18		CREDIT -5

**OBJECTIVE:**

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

**UNIT- I: INTRODUCTION [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: HUMAN RESOURCE PLANNING [20 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: RECRUITMENT AND SELECTION [20 Hrs]**

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

**UNIT- IV: TRAINING [20 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: PERFORMANCE APPRAISAL [15 Hrs]**

Performance and potential Appraisal meaning, purpose-process - methods, problem - managing grievances and discipline. Stress Management – Meaning - Features - Causes of Stress - Management of Stress.

**TEXT BOOK:**

1. Human resource management S. S. Khanka.
2. Essentials of Human Resource Management – K.Sundar & J. Srinivasan

**REFERENCEBOOKS:**

1. Human resource management K. A. Aswathappa
2. Personnel management and industrial relations – P. C. Tripathi
3. Personnel management – ArunMonappa, Mirza S. Saiyadain.

**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 - III - 19		CREDIT - 5

**OBJECTIVE:**

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

**UNIT I CONCEPTS OF RETAILING (15hrs)**

Retailing Concepts- History and definition, role within the bank operations, Applicability of retailing concepts, distinction between Retail and Corporate/Wholesale Banking.

**UNIT II RETAIL PRODUCTS (20hrs)**

Retail Products Overview – Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products.

**UNIT III CREDIT & DEBIT CARDS (20hrs)**

Credit / Debit Cards – Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points.

**UNIT IV SELLING OF RETAIL PRODUCTS (20hrs)**

Marketing / Selling of retail products, Tie –up with Institutions for Delivery Channels – Branch, Extension counters, ATM, POS, Internet Banking, M- Banking.

**UNIT V CUSTOMER RELATIONSHIP MANAGEMENT (15hrs)**

Customer Relationship Management – Role and impact of Customer relationship, Stages in customer relationship management process. Account opening, basic loan origination data.

**Text books:**

1. Retail Banking by Macmillan Education Experts and Macmillan Education
2. Retail Banking (a guide for Novices) by Dr. Ramamurthy N

**Reference Books:**

1. Retail Banking by Keith Pond
2. Retail Banking Technology by Suresh Samudrala
3. 3.Smart Manager Retail Banking Decoded, Poppy Sharma, Taxmann's

**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 -IV - 20		CREDIT -5

**OBJECTIVE:**

To enable the students to trace the growing importance of Services and to familiarise with the special characteristics of services relevant for marketing.

**UNIT - I: INTRODUCTION TO SERVICE MARKETING (15 hrs)**

Services Marketing - meaning - nature of services - Types and Significance of Services Marketing- Designing the services Blueprint - Market segmentation – Process of Market segmentation.

**UNIT - II MARKETING OF FINANCIAL SERVICES (20hrs)**

Marketing of services with special reference to Financial services: - Concept - Features of Banking, Insurance, Lease, Mutual Fund, Factoring, Portfolio and financial intermediary services

**UNIT - III MARKETING OF HOSPITALITY (20hrs)**

Marketing of hospitality :- Perspectives of Tourism, Hotel and Travel services - Airlines, Railway, Passenger and Goods Transport - Leisure services.

**UNIT - IV MARKETING OF NON - PROFIT ORGANISATIONS (15hrs)**

Marketing of Non-Profit Organisations - Services offered by charities - Educational service - miscellaneous services - Power and Telecommunication

**UNIT - V MARKETING MIX IN SERVICE MARKETING (20 hrs)**

Marketing mix in services marketing –The seven P’s –Product decisions – pricing strategies-Promotion of Services and Distribution Methods for Services –Internet as a service channel.

**TEXT BOOK**

1. Ravi Shankar, Services Marketing, The Indian Perspective, Excel books, New Delhi, 2010
2. C.Bhattacharjee, Service Marketing, Concepts, Planning and implementation, Excel Books.

**REFERANCE BOOKS**

- 1 RajendraNargundkar, Services Marketing, Text & Cases, Tata McGraw-Hill Publishing Company, New Delhi, 2010.
- 2 VasanthiVenugopal, “Services Marketing”, Himalaya Publishing House, 2010
- 3 R.Srinivasan, Services Marketing-The Indian Context, Prentice Hall of India Private limited, New Delhi, 2010

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

- 1) Part - A = 10x2 =20 Marks – All the Questions are to be Answered.
- 2) Part – B = 5x5 = 25 Marks – Five Questions with Internal 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.

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 = 10x2 =20 Marks – All the Questions are to be Answered.
- 2) Part – B = 5x5 = 25 Marks – Five Questions with Internal 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.



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

**Objective:**

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-10<sup>th</sup> Edition.
- 2) Financial Management-**I.M.Pandey**-Published by Vikas Publishing house Pvt. Ltd.-Noida-19<sup>th</sup> Edition.

**REFERENCE BOOKS:**

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

**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	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**

*Co-operative Banking* in India. Author, S. Nakkiran. Publisher, Rainbow Publications, 1980.

**REFERANCE BOOKS**

1. Cooperative Banking – C.D. Indule
2. Principles and practice of Cooperative Banking in India – B.N. Chubeg.

**QUESTION PAPER PATTERN**

**Time: 3 Hours**

**Marks: 75**

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