

M.COM- BANK MANAGEMENT

**CHOICE BASED CREDIT SYSTEM -LEARNING OUTCOMES BASED
CURRICULUM FRAMEWORK (CBCS - LOCF)**

(Applicable to the candidates admitted form the academic year 2022-23 onwards)

Sem.	Types of the Courses	Title of the Paper	Ins. Hrs.	Credits	Maximum Marks		
					CIA	ESE	Total
I	Core Course-I (CC)	Indian Banking System	6	5	25	75	100
	Core Course-II (CC)	E-Banking	6	5	25	75	100
	Core Course-III (CC)	Advanced Financial Management	6	5	25	75	100
	Core Choice Course-I (CCC)	1. Bank Audit (or) 2. Retail Banking	6	4	25	75	100
	Elective Course-I (EC)	1. Investment Banking (or) 2. Insurance Management	6	3	25	75	100
	Value Added Course -I (VAC)*	Digital Payment System	-	2*	25	75	100*
	Total		30	22			500
II	Core Course-IV (CC)	Research Methodology	6	5	25	75	100
	Core Course-V (CC)	Quantitative Techniques for Business Decisions	6	5	25	75	100
	Core Course-VI (CC)	Income Tax Law and Practice	5	5	25	75	100
	Core Choice Course-II - (CCC)	1. Banking Theory, law & Practice (or) 2. Non-Banking Financial Companies	5	4	25	75	100
	Elective Course-II (EC)	1. Management Accounting for Bankers (or) 2. Organisational Behaviour	5	3	25	75	100
	Non Major Elective Course-I (NME)	Introduction to Accounting	3	2	25	75	100
	Total		30	24			600

III	Core Course-VII (CC)	Advanced Corporate Accounting	6	5	25	75	100
	Core Course-VIII (CC)	Information Technology Concepts (Theory)	6	5	25	75	100
	Core Practical-I (CP)	Information Technology Concepts (Practical)	5	5	40	60	100
	Core Choices Course-III (CCC)	1. Foreign Exchange Management (or) 2. Global Banking System	5	4	25	75	100
	Elective Course –III (EC)	1. Marketing of banking Services (or) 2. Financial Services	5	3	25	75	100
	Non-Major Elective Course-II (NME)	Management Concepts	3	2	25	75	100
	Total		30	24			600
IV	Core Course-IX (CC)	Financial Literacy and Inclusion	6	5	25	75	100
	Core Course-X (CC)	Investment analysis and Portfolio Management	6	5	25	75	100
	Entrepreneurship / Industry Based Course	Banking and Entrepreneurial Development	6	5	25	75	100
	Project		12	5	20	80	100
	Value Added Course –II (VAC)*	Basics of GST (Goods and Service Tax)	-	2*	25	75	100
	Total		30	20			400
	Grand Total		120	90			2100

SUMMARY OF CURRICULUM STRUCTURE OF PG PROGRAMMES – ARTS

Sl. No.	Types of the Courses	No. of Courses	No. of Credits	Marks
1.	Core Courses	10	50	1000
2.	Core Practical	01	05	100
3.	Core Choice Courses	3	12	300
4.	Elective Courses	3	9	300
5.	Entrepreneurship/ Industry Based Course	1	5	100
6.	Project	1	5	100
7.	Non-Major Elective Courses	2	4	200
8.	Total	21	90	2100
9.	Value Added Courses *	2*	4*	200*

* The value added courses credit will not be included in the total CGPA .

These courses are extra-credit courses.

Instruction hours for these courses is 30 hours.

First Year

**CORE COURSE-I
INDIAN BANKING SYSTEM
(Theory)**

Semester-I

Code:

Credit: 5

OBJECTIVES :-

- On completion of this course, the student will be able to impart Knowledge on the concepts and principles of various banking concepts.

UNIT – I :

Introduction of Banking – Evolution – Components of Indian banking – Banking concepts – Commercial banks ; Central banks; investment banks and recent developments – merchant banking; leasing ; mutual funds.& quot;

UNIT – II :

Banking system – Branch banking – Unit banking – Universal banking –co-operative banking – structure – objectives – functions, difference between commercial banking and co-operative banks Procedure, - Interviews – Placement – Induction

UNIT – III :

Commercial banking : Definition – functions – credit creation mechanism – limitations – portfolio management – Balance sheet structure and analysis – priority sector banking pressures and problems.

UNIT – IV :

Financing of trade – domestic and foreign – loans and advances – type – secured and unsecured – securities - documentation – procedures syndicated advance – participation – project financing.

UNIT – V :

Banking Nationalization – objectives – experience – case for and against privatization – recent developments – role of commercial banks in developing economic development.

UNIT – VI CURRENT CONTOURS (for continuous internal assessment only) :

Merging nationalized banks

REFERENCES :

1. Sundaram and Varshney, “Banking Theory, Law & Practice” Sultan Chand Company, New Delhi
2. S.M. Sundaram “Banking Theory, Law & Practice” Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa, “Banking Theory, Law & Practice” New Central Book Agency
4. Tannan’s “Banking Law & Practice in India” M.S. Ramasamy, Sultan Chand Company, New Delhi.
5. Prem Kumar Srivastav, Banking Theory and Practice.
6. M.C. Vaish, Money, Banking and International Trade.

7. M.L. Seth, Banking Theory
8. R.S. Sayers, Modern Banking
9. Frederick A. Bradford, Money and Banking.

COURSE OUTCOMES :

- To facilitate the understanding of the origin and growth of the Indian Banking system.
- To understand the Banking system and their functions.
- To teach the functions of commercial banks.
- To explain the finance to trade.
- To describe the importance of nationalization of banks.

First Year

CORE COURSE-II

Semester-I

E- BANKING

Code:

(Theory)

Credit: 5

COURSE OBJECTIVES :

- Electronic and internet banking systems and operations of Electronic fund transfers
- Electronic finance and banking across borders
- Dynamic forms of international financial integration
- Contribution of electronic financial globalization.

UNIT – I ELECTRONIC BANKING :

Traditional Banking Vs E-Banking- facets of E-Banking transactions- truncated cheque and Electronic cheque- Models for E-banking- Compete centralized solution- features- CCS- Cluster approach-Hi tech. Bank with in Bank Advantages of E-Banking- Constraints in E-Banking

UNIT – II ONLINE BANKING :

Introduction – Concept and meaning – the electronic delivery channels- need for computerization Automatic Teller Machine(ATM) at home- Electronic Fund Transfer(EFT)- Uses- Computerization in clearing houses- Tele - banking- Banking on home computers- Electronic Money Transfer –Uses of EMT.

UNIT – III COMMERCIAL BANKING :

Introduction to Commercial Banks -Functions of commercial Banking- Primary and Secondary Functions of Bank- General Utility Functions. Computer bank branches- Financial Transaction Terminals(FTT)-E-Cheque- Magnetic Ink Character Recognition(MICR) and Cheques-E-Banking in Indian-Procedure – Programmes- components-How to go on net for Online Banking advantages- Limitations.

UNIT – IV E-BANKING SECURITY & E-BUILDER SOLUTIONS :

E-Banking Security – Introduction need for security- Security concepts- Privacy- Survey, Finding on Security- Attack- Cyber crimes- Reasons for privacy – Tampering Encryption- Meaning- The encryption Process- may appear as follows- Cryptogram –Cryptanalyst- Cryptography-Types of Cipher systems-Code systems-Cryptography- Cipher-Decipher-Jumbling-Asymmetric-Crypto system- Data Encryption Standard(DES)Digital Certificate.

UNIT – V RISK MANAGEMENT IN BANKS :

Digital Signature & Electronic Signature- E Security Solutions- Solutions – Provides- E-Locking technique- E-Locking Services –Netscape Security solutions-Pry Zone- E – software security internet- Transactions-Transaction security- PKI-Sierras Internet solutions-inc- Security device. Public Key Infrastructure – (PKI)- Firewalls Secure Ledger(FSL)- Secure Electronic Transaction (SET).

UNIT - VI CURRENT CONTOURS(for continuous internal assessment only) :

Issues and challenges in the online banking sector.

REFERENCE BOOKS :

1. C.S Rayudu , E-Business, Himalaya Publishing House
2. Roger Hunt & John Shelly, Computers and Commonsense, Prentice-Hall (January 1,1975)
3. Bhushan Dewan, E-Commerce S. Chand Publishing,India
4. Uppal, R. K. Rimpi Jatana (:E-banking in India, New Century Publications
5. Sharma, Ravindra and Deshpande, Manish :E-banking
6. Shah, Mahmood :E-banking Management
7. Modern Banking: Theory and Practice” by Muraleedharan D
8. Changing Dimensions of Banking in India, k.srinivasa rao
9. E-Banking in India Contemporary Issue in Customer’s Satisfaction Hardcover – 1January 2012 by Dr Vinod Kumar (Author), Dr Amit Juneja (Author)
10. E.Gordon & K. Natarajan, Banking Theory, Law and Practice; Himalaya Publishing House New Delhi.

COURSE OUTCOMES :

Upon Successful completion of this course the students would be able

- Understand about traditional banking vs E-banking and significance of E- Banking
- Get knowledge of online banking and its electronic delivery channels.
- Know the basics of commercial banking and how to go on net for online banking.
- Gain complete knowledge of E- Banking securing and E-Builders solutions.
- Get acquainted in secure electronic transaction.

First Year

**CORE COURSE-III
ADVANCED FINANCIAL
MANAGEMENT**

Semester-I

Code:

(Theory)

Credit: 5

OBJECTIVES :

- To enable the students to understand the concepts and application of financial management tools.
- Understand the fundamentals of financial decision making.
- Understand the cost of capital in wide aspects & risk return relationship.
- Elicit knowledge on the theories of Capital Structure and Dividend.
- Impart knowledge on working capital management

UNIT – I FINANCIAL MANAGEMENT :

Financial Management: Meaning, nature and scope of finance; financial goal – Profit Vs Wealth Maximisation; Finance functions – investment, financing and dividend decisions.

UNIT – II FUNDAMENTAL VALUATION CONCEPTS :

Time value of money – Compound value, Present value; Risk and Return – concept, Risk in a portfolio context, Relationship between Risk and Return. Valuation of Securities – Valuation concept – Bond Valuation – Valuation of Preference shares, Equity valuation – Dividend valuation approach, Earnings capitalization approach and Ratio approach.

UNIT - III COST OF CAPITAL :

Meaning and Significance of cost of capital; calculation of cost of debt, preference capital, equity capital and retained earnings; combined cost of capital (weighted). Financial Leverage: Meaning, Measurement of leverages; Effect of Operating and Financial Leverage on Profit; Analysing alternate financial plans; combined financial and operating leverages.

UNIT – IV PLANNING THE CAPITAL STRUCTURE :

Factors influencing capital structure; EBIT-EPS Analysis, Return on Investment Analysis, Cash flow analysis, capital structure policies – Theories. Dividend policy -Factors determining dividend pay-out, Forms of dividend; stability in dividend policy; corporate dividend behavior.

UNIT – V MANAGEMENT OF WORKING CAPITAL :

Meaning, Significance and Types of working capital; calculating operating cycle period and estimation of working capital requirements; sources of working capital; Management of cash, receivables and inventory.

Note: Theory : 20 % : Problems: 80 %

UNIT - VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Capital Investment decisions – Project appraisal

REFERENCE BOOKS (Latest Revised Edition Only) :

1. I.M. Pandey. Financial Management, Vikas Publishing House Pvt Ltd, New Delhi.
2. Prasanna Chandra, Financial Management, Theory and Practice, Tata McGraw-Hill Publishing Company Ltd, New Delhi.
3. M.Y. Khan & P.K. Jain, Financial Management, Text and Problems. Tata McGraw-Hill Publishing Company Ltd, New Delhi.
4. P.V. Kulkarni & B.G. Sathyaprasad, Financial Management –Himalaya Publishing House, Mumbai.
5. S.N. Maheswari, “Financial Management principles and practice”, Sultan Chand & Sons, New Delhi.
6. James C. Van Horne & John M. Wachowicz, Jr. Fundamentals of Financial Management- PHI Learning Private Limited, New Delhi.
7. R. Srinivasan, Financial Management, Vijay Nicole, Chennai

COURSE OUTCOMES :

- Formulate finance Decisions Considering Risk and Return.
- Identify and discuss long term and short term sources of finance.
- Compute the cost of debt, Equity, Preference, retain earnings and overall cost of Capital.
- Apply the concept of leverage in financial decision making.
- Design an Optimal capital Structure of the firm, understanding theories of capital structure and dividend.
- Evaluate the concept of Working Capital Management.

First Year

CORE CHOICE COURSE-I

Semester-I

1. BANK AUDIT

Code:

(Theory)

Credit: 4

OBJECTIVES :

- To make the students to know about the various forms of bank audit.
- To identify the objects of auditing
- To know the audit of banking companies.
- To find out prudential Accounting Norms.
- To know the verification of assets and liabilities.

UNIT – I AUDITING :

Definition of Audit – Objects- Classification - Difference between book keeping, accountancy, auditing and investigation – objectives of audit – Qualities of an Auditor – Advantages of Audit – Limitations.

UNIT – II PREVENTION OF ERROR AND FRAUD :

Detection of Errors – Location of Errors – Detection of fraud – Fraudulent Manipulation of account – prevention of fraud.

UNIT – III BANKING AUDIT :

Audit of Banking companies – capital adequacy norms - provision of the Banking Regulation Act, 1949, relating to capital, reserves, P & L a/c and Balance sheet.

UNIT – IV NON-PERFORMING ASSETS(NPA) :

Audit of prudential Accounting Norms – Types of assets – Good Assets, performing assets, non-performing assets.

UNIT - V VERIFICATION AND VALUATION :

Verification and valuation Fixed assets - Investment and liabilities – Audit of bank branches – Publication of accounts – control by Board of Inspection of RBI.

UNIT – VI CURRENT CONTOURS(for Continuous internal Assessment Only) :

Contemporary developments related to the course during the semester Concerned.

BOOKS FOR REFERENCE :

1. M.L. Tandon – Auditing
2. JeqdesPrakash – Auditing
3. Spicer and Pegler – Auditing
4. Narashimahan Committee report on Bank Reforms

COURSE OUTCOMES :

- Know the concept of auditing and the qualities of an auditor.
- Learn the objectives of auditing.
- Identify the norms of the audit of banking companies
- Prepare the students to equip the Knowledge about prudential Accounting Norms
- Gain knowledge about verification and Valuation.
- Find out the recent issues.

First Year

**CORE CHOICE COURSE-I
2, RETAIL BANKING
(Theory)**

Semester-I

Code:

Credit: 4

COURSE OBJECTIVES :

- A basic understanding of personal banking it focuses various banking products and banking technology
- The practical knowledge of bank in retail banking and understand the theoretical concepts
- Individuals can take their financial decisions by observing the performance of various banks
- Helps student to acquire knowledge about various products, accounting system, digitalization and Ethics in banking
- To understand the retail banking sector of India

UNIT – I INTRODUCTION :

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

UNIT – II RETAIL PRODUCTS :

Retail Products Overview – Customer requirements, Products development process, Liabilities and Assets Products/ Description of Liability products, Description of Asset Products, the Approval process for retail loans, credit scoring. 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.

UNIT – III RETAIL BANKING PRODUCTS 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. Selling Process in retail products – Direct Selling Agents. Regulations and compliance Technology for Retail Banking – Static information, Account opening, basic loan origination data, etc. The updated information like income details at different frequencies. Transaction information from disbursement till final settlement of the loan amount. Analytics/ Alerts.

UNIT – IV OTHER ISSUES RELATED TO RETAIL BANKING :

Securitization, mortgage-based securities. Trends in retailing – New products like Insurance, D-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 Lok Adalat forum. Recovery Agents – RBI guidelines.

UNIT – V DIGITAL BANKING :

Digital banking products, Cards, Emv Technology, Atms, Cash Deposit Machines, Cash Recyclers, Mobile Banking, Internet Banking, Post Terminals, Branchless Banking, Marketing Of Digital Banking Products, Payment Systems, New Developments In Digital Banking.

UNIT - VI CURRENT CONTOURS (for continuous internal assessment only) :

The Problems in recovery of retail loans

REFERENCE BOOKS :

1. Ruchika Gahlot ,Principles of Indian Banking, Laxmi Publications
2. Retail Banking, Macmilan education
3. Indian Banking System: Growth, Challenges and Government Intiatives, Rajib Mallik, Suman Klayan Choudhari, Sukanta Sarakar.
4. Mithani And Gorden, Banking Theory and Practice, Himalaya, Mumbai
5. Verma J.C Merchant Banking, TMH, New Delhi
6. Indian Institute of Banking & Finance- (2013). Advanced Bank Management-Macmillan publication.
7. Indian Institute of Banking & Finance- (2012). Principles & Practices of Banking. Macmillan Publication.
8. Srivastava- & Divya- Nigam- (2014). Management of Indian Financial Institutions- Himalaya Publishing House.
9. Vasant- Joshi & Vinay- Joshi- (2009). Managing Indian Banks- Challenges Ahead-sage publications.
10. O.P- Bhat& K. K- Saxena- (2008). Bank marketing- skylark publications.

COURSE OUTCOMES :

Upon Successful completion of this course the students would be able

- Apply knowledge and demonstrate in depth knowledge of the banking structure and its associated legislative compliances.
- To Understand retail banking products and accounting.
- Acquire adequate knowledge about the role of banks in credit control and credit risk management.
- Develop competencies in better managing bank investments, SARFAESI Act and cyber crimes
- Analyze and comprehend banking technological services

First Year

ELECTIVE COURSE- I
1. INVESTMENT BANKING
(Theory)

Semester-I

Code:

Credit: 3

OBJECTIVES :

- The main objective of the course is to provide students with the necessary theoretical and conceptual tools used in investment banking.
- This course will provide an introduction and general understanding of investment banking activities and the mechanics and financial analysis required to value, negotiate and successfully close transactions.

UNIT – I FUNDAMENTALS OF INVESTMENT BANKING :

Definition – Concept of investment banking – Importance of investment banking – Objectives - An overview- Time value of money- Introduction to the concept of risk and return of a single asset and of a portfolio- Valuation of bonds and shares-Option valuation.

UNIT – II INVESTMENT DECISIONS :

Capital Budgeting: Principles and techniques - Nature of capital budgeting- Identifying relevant cash flows - Evaluation Techniques: Payback, Accounting rate of return, Net Present Value, Internal Rate of Return, Profitability Index - Comparison of DCF techniques - Project selection under capital rationing - Inflation and capital budgeting - Concept and measurement of cost of capital - Specific cost and overall cost of capital

UNIT – III FINANCING DECISION :

Simulation and financing decision - cash inadequacy and cash insolvency- determining the probability of cash insolvency- Financing decision in the Context of option pricing model and agency costs- Inter-dependence of investment- financing and Dividend decisions.

UNIT - IV MERGERS, DIVERSIFICATION AND PERFORMANCE EVALUATION :

Mergers and Diversification of banks into securities market, underwriting, Mutual funds and Insurance business, Risks associated therewith. Performance analysis of banks – background factors, ratio analysis and CAMELS.

UNIT - V CREDIT MONITORING AND RISK MANAGEMENT :

Need for credit monitoring, Signals of borrowers' financial sickness, Financial distress prediction models – Rehabilitation process, Risk management – Interest rate, liquidity, forex, credit, market.

Note: Theory : 20 % : Problems: 80 %

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Contemporary Development Related to the Course during the Semester Concerned.

REFERENCE BOOK :

1. Padmalatha Suresh and Justin Paul, “Management of Banking and Financial Services, Pearson, Delhi, 2012.
2. Meera Sharma, “Management of Financial Institutions – with emphasis on Bank and Risk Management”, PHI Learning Pvt. Ltd., New Delhi 2010.
3. Peter S. Rose and Sylvia C. and Hudgins, “Bank Management and Financial Services”, Tata McGraw Hill, New Delhi, 2012.
4. M.Y Khan, Indian Financial System, Tata McGraw Hill, 6th Edition, 2011
5. Smart, Megginson, and Gitman, Corporate Finance, 2nd Edition, 2011.
6. Krishnamurthy and Viswanathan, Advanced Corporate Finance, PHI Learning, 2011
7. Richard A.Brealey, Stewart C.Myers and Mohanthy, Principles of Corporate Finance, Tata McGraw Hill, 9th Edition, 2011
8. I.M.Pandey, Financial Management, Vikas Publishing House Pvt., Ltd., 12th Edition, 2012.
9. Brigham and Ehrhardt, Corporate Finance - A focused Approach, Cengage Learning, 2nd Edition, 2011

COURSE OUTCOMES :

The students, after the completion of the course would be able to

- Understanding the time value of money.
- Know various concepts investment decision
- Get knowledge of financing decisions
- Comprehend the mergers, diversification and performance evaluation
- Learn to credit monitoring and risk management

First Year

**ELECTIVE COURSE- I
2. INSURANCE MANAGEMENT
(Theory)**

Semester-I

Code:

Credit: 3

COURSE OBJECTIVES :

- To know the concept and techniques of identifying, measuring and managing insurance policies.

UNIT – I INSURANCE :

Concept and Significance of Insurance - Principles of Insurance – Kinds of Insurance – Life and Nonlife Insurances – Indian scenario of Insurance – Impact of LPG on Insurance Industry in India – Role and functions of Insurance Regulatory Authority of India (IRDA).

UNIT – II LIFE INSURANCE :

Meaning – Life Insurance as a means of economic protection of the dependents – Planning for life cover – Factors and Criteria – Procedure for issuing a life insurance policy – Issue of duplicate policy – Nominations – Assignment – Revival – Surrender value – Claim settlement – Rural and Social Insurance: Meaning, Need and features.

UNIT – III FIRE INSURANCE :

Meaning, Nature and Use of Fire Insurance – Fire Insurance Contract – kinds of policies – policy conditions – payment of claim – Reinsurance – Double insurance – progress of Fire Insurance.

UNIT – IV MARINE INSURANCE :

Meaning and Nature of Marine Insurance – Classifications of policies – policy conditions – Premium calculation – Marine Losses – Payment of Claims – Progress of Marine Insurance Business in India.

UNIT – V PERSONAL ACCIDENT INSURANCE :

Motor Insurance – Burglary Insurance – Miscellaneous of insurance including Social Insurance – Rural Insurance and Prospects of Agriculture insurance in India – Health Insurance – Liability Insurance .

UNIT – VI CURRENT CONTOURS(for Continuous Internal Assessment Only) :

Insurance Industry after privatization.

REFERENCE BOOKS :

1. Emerging Trends in Banking, Finance and Insurance Industry, Anand, Agarwal and Goyal, Himalaya Publishing House, Mumbai.
2. Insurance – Principles and Practice, Mishra. M.N & Mishra, S.B, S.Chand & Company Ltd. , New Delhi.
3. A Text book on Principles and Practice of Life Insurance, Krishnaswamy. G , Excel Books, New Delhi.
4. Insurance and Risk Management, P.K. Gupta., Himalaya Publishing House.
5. Insurance Law Manual with IRDA Guidelines, Taxmann, Taxmann Publication.
6. Insurance Fundamentals, Environment and Procedure., Bodla B.S., Garg M.C. & Singh K.P., Deep & Deep Publications Pvt. Ltd., New Delhi.

7. Insurance Management, Ganguly Anand, New Age International Publishers, New Delhi.
8. General Insurance – S. Balachandran – Insurance Institute of India.
9. Life Insurance – S. Balachandran, Karve, Palav, Insurance Institute of India.
10. Indian Financial System – M.Y. Khan – Tata Mcgraw Hill.

ONLINE REFERENCES :

1. https://onlinecourses.nptel.ac.in/noc19_mg39/preview
2. <https://www.classcentral.com/course/swayam-fundamental-of-insurance-19873>
3. <https://www.coursera.org/learn/introduction-to-risk-management>
4. <https://vulms.vu.edu.pk/courses/FIN725/Download/Risk%20management%20and%20insurance.pdf>

COURSE OUTCOMES :

- CO1: Understand the concepts and significance of insurance, principles and kinds of insurance, impact of LPG on insurance industry in India and IRDA regulations for insurance business.
- CO2: Acquaint with life insurance and procedure followed for issuing life insurance policies, nominations, assignments, and revival and surrender value and claim settlement procedure for life insurance policies.
- CO3: Gain an insight on the nature of fire insurance and to know the procedure for making claims against different kinds of insurance policies.
- CO4: Gain an insight on the nature of Marine Insurance and to know the procedure for making claims against different kinds of insurance policies.
- CO5: Understand the features of personal accident insurance and general insurance.

First Year

**VALUE ADDED COURSE -I
DIGITAL PAYMENT SYSTEM
(Theory)**

Semester-I

Code:

Credit: 2

COURSE OBJECTIVES :

- To make the student understand the digital payment system.
- To provide better knowledge on digital payments.
- To make students capable to perform digital payments.
- To know how to do digital transactions and payments.
- To provide updated knowledge on digital payments.

UNIT – 1 INTRODUCTION TO DIGITAL PAYMENT SYSTEM :

Digital Payments-Meaning- Concept-Need and Importance- Components of Digital Payment System- Requirements for Digital Payments- Digital Payments System v/s Offline Payment System.

UNIT – II ELECTRONIC BANKING :

Traditional Banking Vs E-Banking- facets of E-Banking transactions- Truncated cheque and Electronic cheque- Models for E-banking- Compete centralized solution- features- CCS- Cluster approach-Hi tech. Bank with in Bank Advantages of E-Banking- Constraints in E-Banking

UNIT – III ONLINE BANKING :

Introduction – Concept and meaning – the electronic delivery channels- need for computerization Automatic Teller Machine (ATM) at home- Electronic Fund Transfer(EFT)- Uses- Computerization in clearing houses- Tele - banking- Banking on home computers- Electronic Money Transfer –Uses of EMT.

UNIT – IV FINTECH APPLICATIONS :

Fintech- Meaning-Scope-Fintech in Banking- Benefits- Payment Interface-Fintech Mobile Application- Mobile Payments App- Account Creation- Linking Bank Account with Fintech Applications- Management of Different Accounts in Mobile Payment Applications-Fintech and Financial Inclusion.

UNIT – V UNIFIED PAYMENT INTERFACE :

UPI-Concept and Idea of UPI-Need and Importance of UPI- NPCI-BHIM-IMPS-Rupay Card- Role of UPI in Digital Payment System- UPI ID-UPI PIN- Security and Privacy Concern of Digital Payment System-Limitations of Digital Payment System.

UNIT – VI CURRENT CONTOURS (for continuous internal assessment only) :

Digital payments – Dreams and myths

REFERENCE BOOKS :

1. Ashok Kumar (2022), “**Cyber Security Frame Work and Digital Banking Payment Security**”, 1st Edition, Bluerose Publishers, Bengalore.
2. Aditya Kulkarni (2021), “**Auth n Capture: Introduction to India’s Digital Payments Ecosystem**”, 1st Edition, Notion Press, Chennai.
3. Kant Mani (2021), “**Electronic Banking Frauds**”, 1st Edition, Aggarwal Law House, Delhi.
4. Bishu Prasad (2020), “**Digital Payments**”, 1st Edition, Red Flower Publication, New Delhi.
5. Chitra Kiran (2020), “**History, Evolution and Future of Mobile Payment System**”, 1st Edition, Notion Press, Chennai.
6. Ashok Kumar (2019), “**Internet Banking**”, 1st Edition, Calvin Publication, New Delhi.
7. Jaspal Singh (2019), “**Digital Payments in India**”, 1st Edition, New Century Publications, New Delhi.
8. Mahmood Shah and Steve Clarke (2009), “**E-Banking Management**”, 1st Edition, University of Central Lancashire, UK.
9. Uppal R.K and Rimpi Jatana (2007), “**E-Banking in India**”, 1st Edition, New Century Publications, New Delhi.
10. Subramani..Nand Murugesan .M (2008), “**E-Banking and E-Commerce: Emerging Issues in India**”, 1st Edition, Abhijeet Publications, New Delhi.

ONLINE REFERENCES :

1. MOOC Material: **Online Payments**, Created by Infynit, Delivered by Courses.cfte.education, Taught by: Ritesh Jain.
2. MOOC Material: **Digital Transformation in Financial Services**, Created by Copenhagen Business School, Delivered by Coursera, Taught by: Jonas Hedman
3. MOOC Material: **Fintech and Transformation in Financial Services**, Created by Copenhagen Business School, Delivered by Coursera, Taught by: Jonas Hedman
4. MOOC Material: **Banking and Financial Institutions**, Created by University of Illinois, Delivered by Coursera, Taught by: Rustom Irani.

COURSE OUTCOMES :

The students, after the completion of the course would be able to

- Understand about digital payment system
- Know how the digital payment system works.
- Perform financial transactions using digital payment network.
- Take security and privacy precautions while conducting transactions through digital payment system.
- Understand the innovative components of digital payment system and fintech applications.

First Year

**CORE COURSE -IV
RESEARCH METHODOLOGY
(Theory)**

Semester-II

Code:

Credit: 5

OBJECTIVES :

- To make the students understand the research process
- To identify problem and formulation of hypothesis
- To impart knowledge for enabling students to develop data analytics
- To organize and conduct statistical data
- To prepare a research report

UNIT - I RESEARCH & ITS TYPES :

Research in Management: An Introduction – Definition, meaning and nature – Scope and objects of Research. Types of Research: Experimental Research – Survey Research – Case Study methods – Ex Post Facto Research.

UNIT – II RESEARCH DESIGN :

Research Design – Defining Research Problem and Formulation of Hypothesis – Experimental Designs – Testing of Hypothesis and theory of inference. Research Process – Steps in the process of Research, Data Collection – Primary and secondary Data - Methods of Primary data collection – Sources of Primary and Secondary data

UNIT - III SAMPLING DESIGN :

Tools of data collection- Questionnaire – Interview schedule construction – Attitude measurement and Scales – Sampling and Sampling Designs – Philosophy and Pre-testing.

UNIT - IV DATA ANALYSIS & INTERPRETATION :

Data presentation and Analysis – Data Processing - Editing, Coding, Transcription – Tabulation - outline of statistical analysis – Methods of Statistical analysis and interpretation of Data.

UNIT - V REPORT WRITING :

Report writing and presentation – steps in Report writing-types of reports - Substance of Reports - Formats of Reports – Presentation of a Report-Documentation-Footer- Bibliography.

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Parametric and non-parametric tests in data analysis.

BOOKS FOR REFERENCE :

1. V.P.Michael:ResearchMethodologyinManagement,KitibMohanPublications,Alahabad.
2. C.R. Kothari:ResearchMethodology,WileyEasternLtd,NewDelhi
3. P. Saravanel,ResearchMethodology,KitabMahal,Allahabad.
4. O.R.Krishnaswami:MethodologyofResearchinSocialScience
5. D. Amarchend:ResearchMethodsInCommerce.
6. R.Prabhu & TRaju–Research Methodsin Management–Vijay Nicole Imprints Pvt. Ltd., Chennai.
7. R. Pannerselvam, 2014, Research Methodology, PHI Learning private Ltd.
8. Deepak Chawla, Neenasonthi 2009,Research Methodology, Vikas Publishing House
9. Kumar, 2014,Research Methodology, PHI Learning.
10. Research Methods, 2001, Ram Ahuja, Rawat Publication.

COURSE OUTCOMES :

- Learning the meaning of research, its types.
- Developing research design and acquiring skills to formulate research problems.
- Acquiring knowledge of sampling technique and formulating Hypotheses.
- Up skilling Data construction, collecting techniques and testing their validity and reliability.
- Developing skills in Processing and analysis of data, applying various statistical tools using software packages.
- Developing skills to draft a report.

First Year

**CORE COURSE -V
QUANTITATIVE TECHNIQUES FOR
BUSINESS DECISIONS
(Theory)**

Semester-II

Code:

Credit: 5

COURSE OBJECTIVES :

- To acquaint the students with the Statistical tools and techniques for managerial decisions.

UNIT – I :

Meaning and Scope of Quantitative Techniques – Role of Quantitative Techniques – Advantages and Limitations of Quantitative Techniques – Correlation Analysis – Simple and Multiple Correlation – Regression Analysis – Simple and Multiple Regression.

UNIT – II :

Probability – Problems applying Additional and Multiplication Theorem – Binomial – Poisson – Normal Distribution.

UNIT – III :

Significance Tests in Small Samples (t test) – Testing the significance of the mean of a random sample – Testing difference between means of two samples (Independent and Dependent Samples)

UNIT – IV :

Linear Programming – formulating of Linear Programming model – Graphical Method – Simplex Method – Limitations of Linear Programming

UNIT – V :

Transportation and Assignment Problems – To find an optimal solution – post optimality analysis.

Note: Theory : 20 % : Problems: 80 %

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Chi-square test- Analysis of Variance (One way and two way classification).

TEXT BOOK :

1. Srivatasava, Quantitative Techniques for Managerial Decision Making – Wiley Eastern

REFERENCE BOOKS (Latest revised edition only) :

1. S.P. Gupta, Statistical Methods - Sultan Chand & Sons, New Delhi
2. S. Gurusamy, Operations Research, Vijay Nicole Imprints Pvt. Ltd, Chennai.
3. D. Joseph Anbarasu, Business Statistics –Vijay Nicole Imprints Pvt. Ltd., Chennai.
4. C.R.Kothari, Quantitative Techniques –Vikas Publishing House, New Delhi.
5. Levin, Richard I. and David S Rubin: Statistics for Management, Prentice Hall, Delhi.
6. Hooda, R.P: Statistics for Business and Economics, Macmilla 3rd edition, New Delhi.
7. Hein, L.W: Quantitative Approach to Managerial Decisions, Prentice Hall, Delhi

RELATED ONLINE CONTENTS:

- <https://www.geektonight.com/quantitative-techniques-for-business-decisions-pdf/>
- <https://www.studocu.com/in/document/university-of-calicut/mcom/1-quantitative-techniques-for-business-decisions/26713301>

COURSE OUTCOMES :

- To make the students evaluate different quantitative techniques.
- The students will be able to take opt decisions in business.
- The students will have knowledge in statistic and quantitative techniques.
- The students will be familiar with decision making skills.
- The students will be able to design new skills in decision making.

First Year

**CORE COURSE -VI
INCOME TAX LAW AND
PRACTICE
(Theory)**

Semester-II

Code:

Credit: 5

COURSE OBJECTIVES :

- To make students know the latest Income Tax Law and Practices and to enable them to file Income tax return
- Updation of latest on tax arena
- Offering hands on training on tax administration

UNIT – I :

Introduction Income tax act- Definition-income-Agriculture Income- Assessee- Previous Year-Assessment Year- Residential Status-Scope of total income-Capital and revenue-Receipts and Expenditure Exempted Incomes.

UNIT – II :

Salary and House property Computation of income from salaries-Income from House property.

UNIT - III :

Business, Profession, Capital Gain and other sources Computation of profit and Gains of Business or profession-Computation of Capital Gain Computation of Income from other sources

UNIT – IV :

Deduction and Tax Liabilities Set off and carry forward of Losses-Deduction from Gross Total Income-Computation of Tax Liability

UNIT – V :

Income Tax Authorities, Assessment and TDS Income Tax Authorities-Procedure for Assessment-Tax Deducted at source (TDS)-Assessment of individuals, Hindu undivided family, partnership firm and companies

Note: Theory : 20 % : Problems: 80 %

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Tax Planning and Management Filing of return-E-filing-Refund-Appeal-Methods and Procedures-Annual Return for TDS and TCS-Hints for tax planning and Management

REFERENCE BOOKS :

1. Hariharan N, Income Tax Law and Practice, Vijay Nicole Imprints
2. Bhagawath prasad, Direct Taxes law and Practices

COURSE OUTCOMES :

- Enabling students to file tax returns
- Providing avenues for employment opportunities in tax filing
- Grasping the basics and advanced concepts in tax planning in knowledge perspective

First Year

CORE CHOICE COURSE - II
1. BANKING THEORY LAW AND
PRACTICE

Semester-II

Code:

(Theory)

Credit: 4

OBJECTIVES :

- To make the students to know the law relating to banking knowledge.
- To build the students know about the deposits schemes
- To create the knowledge cheques

UNIT – I :

Evolution of Banking legislation in India – Major provisions of banking Regulations Act, 1949. Reserve Bank of India Act, 1934 and Banking Companies (Acquisition and transfer undertaking) Act, 1970.

UNIT – II :

Banker and customer – Concepts Definitions – Legal relationship – general and special feature – opening of new accounts – special types of customers – precautions to be taken before opening new accounts. Pass book – entries in the pass book – its legal implications.

UNIT – III :

Cheques – features – Material alternations – crossing of cheques – their significance – Endorsement. Paying banker – duties – statutory protection – forgery of customer's signature – payment in due course – Closure of Accounts.

UNIT – IV :

Collection banker – Legal position – Duties – Statutory protection – Holder in due course. Bills of exchange and promissory notes – Special features – Rights and Liabilities of parties to Negotiable Instruments.

UNIT – V :

Employment of Funds – Loan, Cash credits and over Drafts – Advances against documents of title of goods. Pledge, Hypothecation and Mortgage – Advances against securities FDRs, shares, Debentures, Life Assurance policies, Movable and other immovable properties.

Note :(One Question From Section ‘C’ Should Be a Case Law)

UNIT - VI CURRENT CONTOURS (for Continuous Internal Assessment Only):

Non performing assets - Issues and remedies

BOOKS FOR REFERENCE :

1. Sundaram and Varshney, “Banking Theory, Law & Practice” Sultan Chand Company, New Delhi
2. S.M. Sundaram “Banking Theory, Law & Practice” Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa, “Banking Theory, Law & Practice” New Central Book Agency
4. Tannan’s “Banking Law & Practice in India” M.S. Ramasamy, Sultan Chand Company, New Delhi
5. Modern Banking : Theory And Practice⁴ by D. Muraleedharan , PHI Learning
6. The Banking Law In Theory And Practice Hardcover – 1 November 2017 by S. N. Gupta (Author) Publisher universal publishing an imprint of Lexis and Nexis
7. Banking Theory, Law & Practice – Dr. L. Natarajan Publisher Margam Publications.
8. Banking Law and Practice by K.P KANDASAMI, S. NATARAJAN AND R. PARAMESWARAN Publisher S. CHAND Publishing
9. Banking Law Practice in India by M L TANNAN Publisher Aggarwal Law House Lexis and Nexis
10. Principles & Practices of Banking (2021) Publisher Macmillan Education.

COURSE OUTCOMES :

- Perceptive the information about the banking regulations act.
- Know about the relationship between banker and customer.
- Understanding the knowledge of cheques
- Discerning the information of collection banker
- Knowledge about the employment of funds.

First Year

CORE CHOICE COURSE-II
2. NON BANKING FINANCIAL
COMPANIES

Semester-II

Code:

(Theory)

Credit: 4

COURSE OBJECTIVES :

- To understand Non Banking financial companies
- To study the regulatory mechanism of Non Banking financial companies
- To prepare the students to know recent trends Non Banking financial companies

UNIT - I :

Non Banking finance companies (NBFC'S) Definition, evolution , scope function Role of NBFCs in rendering financial services, categories of NBFCs. Liberalization measures of NBFCs Formation and regulations of NBFCs , NBFCs in India Present position of NBFCs

UNIT – II :

Leasing Concept: Types of issuing Lease documentation and agreement Legal aspects involved in leasing financial evaluation of leasing from lessor's point of view and lessee's point of view Accounting and reporting for lease. Advantages of leasing Drawbacks of leasing. Tax benefits under leasing agreement leasing in India. Hire Purchase Finance companies. Concept Characteristic features Components of Hire purchase contract Taxation aspect. Accounting and reporting Financial evaluation . Cost of Hire purchase Benefits for the buyer/ hirer. Hire purchase Vs Leasing, Hire purchase Vs Installment sale Hire purchase companies in India.

UNIT – III :

Investment companies. Concept, market design of investment companies structure of investment companies. Mutual Benefit fund companies Regulation of Mutual Benefit Fund Companies Recent policy and regulatory initiatives.

UNIT – IV :

Housing Finance: Significance of housing Finance National housing Bank (NHB) Directions, Guidelines. Various function of NHB towards the growth of housing finance institutions. Refinance scheme. Mortgage based securitization borrowing power of NHB reports of Kelkar Committee Residuary NBFCs.

UNIT – V :

Chit fund . Concept Registration of Chits, Commencement and conduct of Chit business. Rights and duties of foreman Rights and duties of prized and non-prized subscribers. Transfers Meeting of general body subscribers. Termination of chits, Inspection of documents. Winding up of chits. Appointment of officer and levy of fees. Disputes and arbitration other NBFCs.

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Problems and prospects of Nithi companies

REFERENCES :

1. Avadhani V.A (2002) Marketing of Financial Services, Himalaya Publishing House New Delhi.
2. Bhalla V.K (2010) Fundamentals of Investment Management. S.Chand & Company Ltd New Delhi.
3. Gordon E Natarajan K (2000) Financial Markets and Services Himalaya Publishing House new Delhi.
4. MachiRaju H R (2003) Indian financial system Vikas Publishing House (P) Ltd New Delhi
5. Ravi Puliani and Mahesh Puliani (2010) Manual of Non Banking Financial Companies Bharath Law House (P) Ltd New Delhi.

COURSE OUT COMES :

- Understand the knowledge of Non Banking financial companies concepts
- Knowledge about the leasing and Hire Purchase concept accounts
- Learn about the concept on mutual funds and Investment.
- Consciousness regarding the National Housing Banks
- Awareness concerning the Chit fund Regulations.

First Year

ELECTIVE COURSE- II
1.MANAGEMENT ACCOUNTING
FOR BANKERS
(Theory)

Semester-II

Code:

Credit: 3

COURSE OBJECTIVES :

- To understand the concepts of Management Accounting for managers.
- To gain knowledge on fund flow and cash flow in Business operation.
- To understand budget and budgetary control in Business organization.
- To know the technique of marginal costing.
- To know the various methods of capital budgeting.

UNIT – I MANAGEMENT ACCOUNTING :

Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting – Financial statement analysis – Comparative statement – Common size statement – Trend percentage – Ratio analysis – Meaning – Classification – Liquidity, solvency, turnover and profitability ratios.

UNIT – II FUND FLOW STATEMENT :

Meaning – Preparation – Schedule of changes in working capital – Funds from operation – Sources and applications – Cash flow statement – Meaning – Difference between fund flow statement and cash flow statement – Preparation of cash flow statement as per Accounting Standards.

UNIT – III BUDGET AND BUDGETARY CONTROL :

Meaning – Advantages – Preparation of sales, production, production cost, purchase, overhead cost, cash and flexible budgets.

UNIT – IV STANDARD COSTING :

Meaning, Advantages and Limitations - Variance analysis – Significance - Computation of variances (Material and Labour variance only) - Marginal costing – CVP analysis – Break even analysis – BEP - Managerial applications – Margin of safety – Profit planning.

UNIT – V CAPITAL BUDGETING :

Meaning – Importance – Appraisal methods – Payback period — Accounting rate of return - Discounted cash flow – Net present value – Profitability index – Internal rate of return.

Note: Theory : 20 % : Problems: 80 %

UNIT - VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Working capital management

REFERENCE BOOKS :

1. Gullybaba IGNOU, (2022),” **Accounting for Managers**”, Latest Edition, Gullybaba Publishing House Pvt. Ltd, New Delhi.
2. Bansal S.C and Khandelwal P. S, (2021),“**Accounting & Finance for Bankers**”, 04th Edition, Macmillan Education, London.
3. Khandelwal P. S, (2021),“**Principle & Practice of Banking**”, 05th Edition, Macmillan Education, London.
4. IIBF. (2021), “**Accounting & Finance for Bankers**”, 04th Edition, Macmillan Education, London.
5. Saroj Vats. (2020), “**Accounting for Managers**”, New Edition, Red shine Publication, Gujarat.
6. Bareja. K.L. (2019), “**Accounting and Finance for Bankers**”, 01st Edition, MBD Publisher, New Delhi.
7. Paul M. Collier, Sandy M. Kizan and Eckhard Schumann,(2013), “**Accounting for Managers**”, Canadian Edition, John Wiley & Sons, United States of America.
8. Indian Institute of Banking and Finance, (2012), “**Principles & Practices of Banking**”, 02nd Edition, Macmillan Education, London.
9. Rama Gopal C, (2009), “**Accounting for Managers**”, 01st Edition, New age publishers, Tamil Nadu.
10. David B. Davies, (1998), “**Finance and Accounting for Managers**”, 2nd Edition, Chartered Institute of Personnel & Development, United States of America.
11. William J. Bruns , (1993), “**Accounting for Managers: Text and Cases**”, South-Western Publishing, United States of America.

ONLINE REFERENCES :

1. MOOC Material: **Managerial Finance**, Created by: *The London School of Economics and Political Science*, Delivered by: Coursera, Taught by: Dr Dirk Jenter.
2. MOOC Material: **Professional Certificate in Project Finance and Public Private Partnerships**, Created by: New York Institute of Finance, Delivered by: Coursera, Taught by: Jeff Hooke.
3. MOOC Material: **Introduction to Management Accounting**, Created by: University of California, Berkeley, Delivered by: Coursera, Taught by: Terrance Odean.
4. MOOC Material: **Oxford Executive Finance Programme**, Created by: University of Oxford, Delivered by: Coursera, Taught by: Joel Shapiro.

COURSE OUTCOMES : On successful completion of the subject, the students acquired knowledge about:

- Basic knowledge on Management Accounting and Fund Flow & Cash Flow
- Know various concepts of planning, decision making and controlling to solve managerial problems.
- Budget and Budgetary control.
- Get knowledge on Marginal costing and Capital Budgeting.
- Act as an effective manager by applying the techniques.

First Year

ELECTIVE COURSE- II
2. ORGANISATIONAL BEHAVIOUR
(Theory)

Semester-II

Code:

Credit: 3

COURSE OBJECTIVES :

- To learn the basic concepts of Organizational Behaviour and its applications in contemporary organizations.
- To understand how individual- groups and structure have impacts on the organizational effectiveness and efficiency.
- To appreciate the theories and models of organizations in the workplace.
- To creatively and innovatively engage in solving organizational challenges.
- To learn and appreciate different cultures and diversity in the workplace.

UNIT - I AN OVERVIEW OF OB :

Nature of Organisational Behaviour: Concept of Organizations - Concept of Organisational Behaviour – Challenges. Background and Foundation of Organisational Behaviour: Scientific Management – Fayol’s Administrative Management – Bureaucracy – Hawthorne Experiments and Human Relations – Social Systems approach – Human Behaviour Approach – systems and Contingency approach.

UNIT – II PERSONALITY :

Personality: Determinants of Personality- Theories of Personality- Individual Difference- Matching Personality and Jobs- Personality and Organization- Perception: Meaning- Perceptual process- perception and O B- Learning and Behaviour Modification: Learning process- Theories of Learning- Attitude - Characteristics and Components of Attitude- Attitude and Behaviour- Attitude Formation- Measurement of Attitude- Attitude and Productivity.

UNIT - III ATTITUDES AND ITS RELVANT THEORY :

Attitudes and Values: Attitudes – Attitudes Relevant for Organisational Behaviour –Attitude Change – Values. Motivation: Concept – Theories –Maslow’s theory- Herberg’s motivational theory-Vroom’s expectancy theory- Equity theory- Theory of X-Y and Z-Motivational Pattern in Indian Organizations.

UNIT – IV QUALITY OF LIFE :

Motivational Application: Reward System-Quality of life-Job satisfaction-Morale and Morale building. Interpersonal Behaviour: Nature of Interpersonal Behaviour – Transactional Analysis. Group Dynamics: Concept – Formal Groups – Informal Group of Organization – Group Behaviour: Structure and process – Group Decision Making: Intergroup Behaviour.

UNIT – V AUTHORITY AND LEADERSHIP ASPECTS :

Work teams: concept of team-team creation-task force. Power and Politics: concept bases of power-politics –sources of authority. Leadership: Concept – Leadership Theories – Leadership Styles – Leadership Styles in Indian Organizations - Leadership Development.

UNIT - VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Role of organisational behaviour in modern business

REFERENCE BOOKS :

1. Organisational Behaviour, Prasad LM, Sultan Chand & Sons, 2019
2. Organisational Behaviour & Managerial Effectiveness, Michael- V.P. Sultan Chand & Sons. 2021
3. Organisational Behaviour, S.S.Khanka, Sultan Chand & Sons, 2020
4. Organisational Behaviour, Aswathappa, Himalaya Publisher, 2016, 12th Edition,
5. Organisational Behaviour, Robbins- Stephen P Prentice Hall of India, 2014, 16th Edition
6. Organisational Behaviour, Luthans- Fred, Tata McGraw Hill, 2010, 12th Edition
7. Organisational Behaviour, Inder Jeet & Suman Solanki, 2020, Taxmann Publications.
8. **Organizational Behaviour & Principles & Practice Of Management** by Pardeshi, P. C. Nirali
9. **Organizational Behaviour: Concepts & Cases** by Ghanekar, Anjali Everest, 2021
10. **Human Relations & Organisational Behaviour: Global Perspective** by Dwivedi, R. S. Macmillan Publishers, 2020

WEBSITES :

1. <https://openstax.org/books/organizational-behavior/pages/1-introduction>
2. <https://www.mooc.org>
3. <https://swayam.gov.in>

COURSE OUTCOMES :

- To understand the conceptual framework of the discipline of OB and its practical applications in the organizational set up.
- To deeply understand the role of individual- groups and structure in achieving organizational goals effectively and efficiently.
- To critically evaluate and analyse various theories and models that contribute to the overall understanding of the discipline.
- To develop creative and innovative ideas that could positively shape the organizations.
- To accept and embrace working with different people from different cultural and diverse background in the workplace.

First Year

**NON MAJOR ELECTIVE -I
INTRODUCTION TO ACCOUNTING
(Theory)**

Semester-II

Code:

Credit: 2

OBJECTIVES :

- Understand the importance of accounting method.
- Understand the techniques involved in deciding upon purchase or sale of Goods

UNIT – I :

Meaning of accounting – meaning and objects of Book Keeping – accounting – concepts and conventions – Principles of double entry – kinds of accounts – journal and ledger accounts.

UNIT – II :

Subsidiary books – purchase book, sales book, purchase returns book, bills receivable book, bills payable book, cash book, Analytical petty cash book and journal proper – bank reconciliation statement.

UNIT – III :

Trial balance – preparation – errors disclosed and Errors not disclosed by its suspense account – rectification of errors.

UNIT – IV :

Preparation of final accounts – trading account, profit and loss account, balance sheet –

UNIT – V :

Adjusting and closing entries in final accounts

UNIT – VI : Current Contours (for Continuous Internal Assessment Only):

Methods of Depreciation (Fixed Percentage on Original Cost Method and Diminishing Balance Method only).

Note: Problem-80%Theory–20%

TEXT BOOK :

1. Principles of accountancy, by N. Vinayakam, P.L. Mani, K.L. Nagarajan, EURASIA Publishing House (PVT) Ltd. Ram Nagar, New Delhi 110 055.
2. Advanced Accountancy” by Jain & Narang, KALYANI Publishers, New Delhi.
3. Financial Accounting For B.Com. (Hons.) Paperback – 1 January 2016 by P C Tulsian (Author), Bharat Tulsian (Author)
4. Financial Accounting by T.S Reddy & A. Murthy Publisher Margham publications.

5. Financial Accounting by V.K, Goyal Publishers Excel Books India
6. Financial Accounting by M. Hanifa & A. Muherjee Publishers McGraw Hill Education.
7. Financial Accounting by Dr. [S. N. Maheshwari](#) , Suneel K. Mahewhwari, Sharad Mahewhwari Publisher Vikas Publishing House.
8. Financial Accounting by Jawahar Lal, [Seema Srivastava](#) Publisher S.Chand Publishing
9. Financial Accounting (Volume 1) by B.S. Raman Publisher United Publisher
10. Basic Financial Accounting by J.R Monga, Raja Bahadur Publisher Scholar Tech Press

COURSE OUTCOMES :

The students, after the completion of the course would be able to

- Understanding the concept of accounting, Principles of double entry
- Know the various types of subsidiary books
- Get the knowledge of Error types and Trial balance
- Know about final accounts
- Learn methods of depreciations.

Second Year

**CORE COURSE -VII
ADVANCED CORPORATE
ACCOUNTING
(Theory)**

Semester-III

Code:

Credit: 5

COURSE OBJECTIVES :

- To enable the students to have a comprehensive practice in the preparation of corporate accounts
- To familiarize with the provisions of Companies Act that are suitable to corporate sector.
- To acquaint with the knowledge relating to Holding Company Accounts along with the accounting standards.
- To able to construct the accounting process relating with liquidation process.
- To elaborate the knowledge relating principles and provisions relating to banking and insurance companies.

UNIT – I GOODWILL AND SHARES :

Basic accounting standards –Provisions relating to Valuation of Goodwill (AS No.26) and Shares

UNIT – II MERGER AND ACQUISITIONS :

Nature of Merger – Nature of Purchase (AS No. 14) and Re-Construction of Companies – Internal Re-Construction and External Re-Construction – Companies final accounts

UNIT – III HOLDING COMPANY :

Holding Company Accounts AS No. 21(excluding chain and cross owing)

UNIT – IV LIQUIDATION :

Liquidation - Final Statement of Accounts – Statement of affairs – Deficiency account.

UNIT – V BANKING AND INSURANCE COMPANIES :

Accounts of Banking Companies – Insurance Companies (New Format only) – Life insurance – General Insurance (New Format) - Human Resource Accounting – Definition, Objectives and Valuation Methods.

Note: Problem-80% Theory – 20%

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Case study of any one Indian merger

REFERENCE BOOK(S) :

1. Advanced Accounts - M.C.Shukla and T.S.Grewal, 2021, S.Chand.
2. Corporate Accounting - T.S.Reddy and A.Murthy, 2020 Margham Publishers.
3. Corporate Accounting – R.L.Gupta and Radhasamy, 2021, Sulthan Chand.
4. Advanced Accountancy - Jain and Narang, 2021 Kalyani Publications.
5. Advanced Accountancy -R.S.N.Pillai , Bhagavathi and S.Uma, 2021, S.Chand & Co.,
6. AdvancedAccountancy – Arulanandam and Raman,2020, Himalaya Publishers.
7. Corporate Accounting – S N Maheswari, 2020, S.Chand Publishers
8. Advanced Accountancy – S N Maheswari, 2020, S.Chand Publishers
9. Advanced Accountancy - CA G.Sekar & B.Saravana Prasath, 2022, Commercial Law Publishers
10. Advanced Accountancy - M. A. Arunachalam & K. S Raman

WEBSITES :

1. www.accountingcoach.com
2. www.accountingstudyguide.com
3. www.futureaccountant.com
4. www.education.svtuition.org
5. <https://swayam.gov.in/explorer>

COURSE OUTCOMES :

- The students will be able Construct the financial statements of company within the frame work of Ind AS 2
- The students will be able to devise a plan for reconstruct the capital structure in the financial statement of Joint stock company ltd.
- The students will be able to determine how the companies are analysed at the time of Merger and Acquisition and its accounting procedures
- The students will familiarize about the concepts and the legal requirements related to presentation of accounts by a holding company
- The students will be able to justify the outstanding claims against the Company and satisfy those claims in the manner and order prescribed by law.
- The students will be to elaborate the various principles, provisions that govern the banking and insurance companies and how the Human resources are maintained in an organization in order to achieve cost effective organizational objectives

Second Year

CORE COURSE -VIII
INFORMATION TECHNOLOGY CONCEPTS
(Theory)

Semester-III

Code:

Credit: 5

LEARNING OBJECTIVES :

- To introduce Evolution, Classification and Applications of Computers
- To know Computer peripherals
- To learn about Software, Programming Language, Word Processing and Spread Sheets
- Presentation
- To study Data Communication and BDP
- To aware Computerized Accounting

UNIT – I :

Introduction to Computers - Definition, .Characteristics of computer, Evolution of Computer, Block Diagram Of a computer, Generations of Computer, Classification Of Computers, Applications of Computer, Capabilities and limitations of computer.

UNIT – II :

Computer peripherals - Role of I/O devices in a computer system. Input Units: Keyboard, Terminals and its types. Pointing Devices, Scanners and its types, Voice Recognition Systems, Vision Input System, Touch Screen, Output Units: Monitors and its types. Printers: Impact Printers and its types. Non Impact Printers and its types, Plotters, types of plotters, Sound cards, Speakers, storage units.

UNIT – III :

Software and its needs, Types of S/W. System Software: Operating System, Utility Programs Programming Language: Machine Language, Assembly Language, High Level Language their advantages & disadvantages. Application S/W and its types: Word Processing, Spread Sheets Presentation, Graphics, DBMS s/w.

UNIT – IV :

Data Communication and BDP: Communication Process, Data Transmission speed, Communication Types (modes), Data Transmission Medias, Modem. Business Data Processing: Introduction, data storage hierarchy, Method of organizing data, File Types, File Organization.

UNIT – V :

Fundamentals of Computerized Accounting – Computerized Accounting Vs Manual Accounting - Procedure for Creating a new company – Groups Creation - Ledger Creation - Vouchers creations – Payment voucher – Receipts voucher – Sales voucher – Purchase voucher – Journal voucher – Contra voucher.

(Theory - 100 marks; UE: 75; IA: 25)

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment only) :

Recent developments in computer world

REFERENCE BOOKS :

1. P.K.Sinha, Computer Fundamentals
2. Dr.S.V.Srinivasa Vallabhan - Computer Applications in Business, Sultan Chand, New Delhi
3. Alexis Leon and Mathews Leon by Fundamentals of Information, Technology.Vikas Publishing Company, New Delhi
4. Deepak Bharihoke, Fundamentals of Information Technology, Excel Publications, New Delhi.

LEARNING OUTCOMES :

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

- Know Evolution, Classification and Applications of Computers
- Understand Computer peripherals
- Have knowledge on Software, Programming Language, Word Processing and Spread Sheets Presentation
- Do Data Communication and BDP
- Aware Computerized Accounting

Second Year

**CORE PRACTICAL -I
INFORMATION TECHNOLOGY CONCEPTS
(Practical)**

Semester-III

Code:

Credit: 5

LEARNING OBJECTIVES :

- To create company, ledger and alteration, and Voucher entry.
- To reconcile bank transactions
- To process sales and purchase orders,
- To calculate GST and TDS
- To enter journal, vouchers and prepare balance sheet.

LIST OF PRACTICAL :

1. Company creation, ledgers, vouchers
2. Bank reconciliation
3. Sales and purchase order processing
4. GST calculation
5. TDS and its calculations
6. Contra, journal and manufacturing vouchers
7. Ledgers and Trail balance
8. Profit & Loss account and Balance sheet

LEARNING OUTCOMES :

On successful completion of the course, the students will acquire skill on:

- Creating and Editing Word Documents and Saving, opening, closing and protecting documents; and Mail Merge.
- Creating work sheet and Charts, formula applications, and PPT.
- MS Access, Database, Relationship, Query, Forms, Reports and Macros
- Page maker and methods to use.
- Photoshop, Images and Animation

Second Year

CORE CHOICE COURSE -III
1. FOREIGN EXCHANGE MANAGEMENT

Semester-III

Code:

(Theory)

Credit: 4

COURSE OBJECTIVES :

- To enable the students to gain knowledge on international financial institutions and its Functions
- To make the students to comprehend the foreign exchange dealings by commercial banks and RBI
- To educate the students to understand and compute the exchange rates

UNIT – I FOREIGN EXCHANGE :

Meaning and Administration – Functions of Foreign Exchange Department of Commercial Banks – Foreign Exchange and Balance of Trade and Balance of Payment.

UNIT - II EXCHANGE SYSTEM :

Exchange rate system prior to IMF and under IMF – External value of Rupee – Convertibility of Rupee.

UNIT – III EXCHANGE ARITHMETIC :

Nostro and Vostro Accounts – Spot and Forward Deal of Foreign Currencies – Forward Rates – Foreign Exchange Regulation Act, 1973 (Relevant Provisions).

UNIT – IV EXCHANGE CONTROL :

Objectives – Methods – Foreign Exchange Management Act – Administration of Foreign Exchange – Functions of Foreign Exchange Department.

UNIT - V FOREIGN EXCHANGE TRANSACTION :

Exchange Quotations – Spot & Forward Transaction – Forward Exchange contracts. Introduction to currency – features and options.

UNIT - VI CURRENT CONTOURS (For continuous internal assessment only) :

Faculty member will impart the knowledge on mechanism of Foreign Exchange to the students and these components will not cover in the examination

REFERENCE :

1. N.S. Jeevanandam – Foreign Exchange – Practice, Concepts and Control, Sultan Chand & Sons, 2012.
2. RM.Srivastava, Multinational Financial Management, Excel Books, New Delhi, 2008.
3. Francis Cherumnilam – International Trade and Export Management.
4. Surendra S. Yadav, P.K.Jain and Max peyrard, Foreign Exchange. Markets understanding derivatives& Other instruments, Macmillan.
5. Yadav, Foreign Exchange Management.
6. Alan C.Shapiro (2007), International Finance, Prentice Hall of India Pvt Ltd, New Delhi, 4th edition.
7. Jeevanandham C (2008), Foreign Exchange and Risk Management, Sultan Chand & sons
8. Vyptakesh Sharma (2004), International Financial Management, Prentice Hall of India Private Limited, New Delhi.
9. Niti Bhasin (2009), Monetary, Banking and Financial Developments in India, New Century Publications, New Delhi.
10. Alan C.Shapiro, Multinational Financial, PHI, New Delhi, 2016.

COURSE OUTCOMES :

After successful completion of the course, the students would be able to:

- Appraise the fundamental knowledge on working of international financial Institutions in India.
- Understand the significance of international financial institutions like IMF and IBRD
- Calculate the exchange rate with revised theory.
- Analysis the foreign exchange dealings by commercial banks and RBI.
- Calculate and compute different foreign currency accounts.

Second Year

**CORE CHOICE COURSE III
2, GLOBAL BANKING SYSTEM
(Theory)**

Semester-III

Code:

Credit: 4

COURSE OBJECTIVES :

- To make students learn and understand the global banking and financial system.
- To Provide the students to understand the conceptual framework of Multinational Banking and financial system.
- To motivate the students to enable to have different foreign currency accounts and its utilizations.

UNIT – I FINANCIAL MANAGEMENT IN A GLOBAL CONTROL :

Need for international Finance– The finance function – The emerging challenges – recent changes in global financial markets – objectives of the firm – risk management and wealth maximization - a frame work of financial decisions.

UNIT – II EXPOSURE AND RISK :

The nature of exposure and risk – exchange rate and interest rate volatility – foreign exchange exposure and risk classification of foreign exchange exposures and risk. - Exchange rates, interest rates, inflation rates and exposure.

UNIT – III INTERNATIONAL MONETARY SYSTEM AND FINANCIAL MARKETS :

Exchange rate regimes – the IMF – the problem of adjustment – The European monetary system – the Euro market – overview of major markets – international equity markets.

UNIT – IV THE FOREIGN EXCHANGE MARKET :

The structure – mechanics of currency trading – type of transactions and settlement exchange rate quotations and arbitrage – short date and broken date contracts, exchange rate – regimes and the foreign exchange.

UNIT – V GLOBAL BANKING SERVICES :

Forward, Swaps and Interest parity – Arbitrage – swaps and Deposit markets – option forwards – forward – forward swaps : swap positions –forward exchange rates in India.

UNIT – VI CURRENT CONTOURS (For continuous internal assessment only) :

Faculty member will impart the practical exposure on Current Multinational banking services to the students and these components will not cover in the examination

REFERENCE :

1. Avadhani V.A. International Finance Theory and Practice, Himalaya Publishing House, New Delhi.
2. Chaudhari B.K. Finance of Foreign Trade and Foreign Exchange, Himalaya Publishing House, New Delhi, 2010.
3. RBI Manual of Exchange control.
4. C. Jeevanandam, Foreign Exchange Practice, Concepts and Control, Sultan Chand & Sons, New Delhi, 2004.
5. B. Srinivasan, Foreign exchange simplified, Tata McGraw-Hill, New Delhi, 2005.
6. RM.Srivastava, Multinational Financial Management, Excel Books, New Delhi, 2008.
7. Surendra S. Yadav, P.K.Jain and Max peyrard, Foreign Exchange.Markets understanding Derivatives & Other instruments, Macmillan. New Delhi, 2012.
8. Alan C.Shapiro (2007), International Finance, Prentice Hall of India Pvt Ltd, New Delhi, 4th edition.
9. Jeevanandham C (2008), Foreign Exchange and Risk Management, Sultan Chand & sons.
10. Vyptakesh Sharma (2004), International Financial Management, Prentice Hall of India Private Limited, New Delhi.

COURSE OUTCOMES :

- Students are able to understand the global banking system, need and challenges.
- Students will be known on risk and exposure on exchange rate and interest rate.
- Students have knowledge on international monetary system and European monetary system.
- Students will be understand the mechanism of exchange rate.
- Students could know about international financial services and its significances.

Second Year

ELECTIVE COURSE- III
1. MARKETING OF BANKING SERVICES
(Theory)

Semester-III

Code:

Credit: 3

COURSE OBJECTIVES :

- To provide an understanding on basic knowledge and the recent trends in banking practice.

UNIT – I :

Introduction to Banking: Meaning and definition – Origin and development of banking – customer of a bank – Structure of banking in India – Banks and economic development – Functions of commercial banks (conventional and innovative functions) – Central bank – RBI – Functions – Emerging trends in banking.

UNIT – II :

Banker and Customer Relationship: Banker and Customer relationship – Special features – Different types of accounts – Opening and closing of accounts – Forms used in the operation of bank account – Cheque book, Pass book, Mistakes in the pass book – Special types of account holders.

UNIT – III :

Negotiable Instruments: Definitions – Characteristics – Types – Parties to negotiable instruments – Cheques – Types of cheques – Crossing of cheques – Draft – Cheque vs Draft - endorsement – Significance – Regularity of endorsement - Liability of endorser – Electronic payments.

UNIT – IV :

Innovation in Banking Services: Innovative banking – Social Banking – Lead bank scheme – Differential interest rate scheme – Off shore banking – Hi-tech banking – Financial services – venture capital financing – Housing finance – Agricultural Financing – Hire purchase – Packing credits – Deficiency in services – Ways to improve the services.

UNIT – V :

E-Banking – centralized online real time electronic banking (CORE) – Electronic Clearing Services (ECS) – Electronic Fund Transfer – Real Time Gross Settlement (RTGS) – National Electronic Fund Transfer (NEFT) – society for worldwide interbank financial telecommunication (SWIFT) – E-cheque – Any Time Money – ATM.s – Credit card – Debit card – smart card – Internet banking – mobile banking – Tele-banking – financial inclusion – recent initiatives in financial inclusion.

UNIT – VI :

Current contours (for Continuous Internal Assessment Only): Contemporary developments related to the course during the semester concerned and expert lectures, online seminars – webinars.

REFERENCE BOOKS :

1. Banking Law and Practice in India, M.L. Tannan, India Book House, New Delhi.
2. Banking Theory Law & Practice, Sundaram, K.P.M & Varshney P.N., Sultan Chand & Sons, New Delhi.
3. Banking Theory Law & Practice, Gordon. E. Natarajan K., Himalaya Publishing House, Mumbai.
4. Banking Theory Law and Practice, Gurusamy. S, Tata McGraw Hill, New Delhi.
5. Practice and Law of Banking, B.S. Khubchandani, Mac Millan India Ltd.
6. Banking and Financial System, Sundaram & Varshney, Sultan Chand & Sons.
7. Financial Services & System, Dr. S. Gurusamy, Vijay Nicole imprints Pvt Ltd.
8. Modern Banking, Shelagh Heffernan, John Wiley & Sons Ltd, The Atrium, Southern Gate, Chichester, West Sussex PO19 8SQ, England.
9. Banking Theory, Law & Practice, B. Santhanam, Margham Publication.
10. Banking and Financial Services, Dr. N. Mukund Sharma, Himalaya Publishing House Pvt. Ltd.,

ONLINE REFERENCES :

1. https://onlinecourses.swayam2.ac.in/imb21_mg51/preview
2. <https://www.classcentral.com/course/swayam-introduction-to-banking-and-financial-markets-17654>
3. https://www.researchgate.net/publication/305704321_BUSINESS_MODELS_FOR_MOOCS
4. https://ijariie.com/AdminUploadPdf/Marketing_of_the_Banking_Services_1453.pdf
5. <https://www.bankersadda.com/support-services-marketing-of-banking-services-or-products-notes-of-jaiib-ppb-exam-2022/>

COURSE OUTCOMES :

- Remember the concepts of commercial banks, RBI, its organizational structure, functions, credit creation and control.
- Recall the relationship between banker and customer and various types of bank accounts.
- Understand the provisions of Negotiable Instrument Act, Endorsements, Paying banker and collecting banker.
- Recall the procedure and policies of banks to provide innovative banking services.
- Understand the recent trends in E-Banking and Indian Financial network.

Second Year

**ELECTIVE COURSE- III
2, FINANCIAL SERVICES
(Theory)**

Semester-III

Code:

Credit: 3

COURSE OBJECTIVES :

- To provide conceptual understanding and in depth knowledge of banking services.
- To enable the students understand the financial markets in India and to provide the knowledge of financial services.
- To make the students clear regarding public issue and its significance.

UNIT – I FINANCIAL SERVICES :

Merchant bankers – corporate counseling – project counseling – pre-investment studies – capital restructuring services – credit syndication – issue management – portfolio management – working capital finance – mergers and acquisition – foreign currency financing – brokering fixed deposits – project appraisal – merchant banking – regulatory framework – SEBI guidelines

UNIT – II PUBLIC ISSUE MANAGEMENT :

Functions – categories of securities issue – issue manager – role of issue manager – activities involved in issue management – marketing of new issue – pure prospectus method – offer for sale method – private placement method – IPO method – rights issue method – bonus issue method – book-building – ESOP – OTCEI – Credit Syndication Services

UNIT – III POST-ISSUE ACTIVITIES :

Major issue activities – steps – factors in public issue proposal – pricing of issues – law relating to issue management – SEBI regulations – Prospectus – information – abridged prospectus – misstatement in prospectus – golden rule – types of prospectus – red-herring prospectus – shelf prospectus – M & A services – Portfolio Management Services

UNIT – IV UNDERWRITING :

Meaning – types – mechanism – benefits and functions – Indian Scenario – underwriting agencies – underwriter – underwriting agreement – SEBI guidelines – Bought-out deals – grey market – capital market instruments – types – preference shares – equity shares – CCPS – company deposits – warrants – debentures and bonds – SEBI guidelines – global debt instruments – indexed bonds – floating rate Bonds – ECBs

UNIT – V DEPOSITORY RECEIPTS :

Meaning and mechanism – benefits – steps in issue of GDR – IDR – Stock exchange – history – functions – Indian stock exchanges – SEBI regulations – mechanics of settlement – margin trading – stock trading system - dealer trading system – NSMS – ISE –INDONEXT – NSE – Financial Services – leasing – hire-purchase finance– bill financing – factoring – consumer finance – real estate financing –credit cards – credit rating venture capital

UNIT VI CURRENT CONTOURS (For continuous internal assessment only) :

Faculty member will impart the practical exposure on banking and financial services to the students and these components will not cover in the examination

REFERENCE :

1. Gordon and Natarajan, Financial Markets and Services, HPH, New Delhi, 20012.
2. Gurusamy S, Merchant Banking and Financial Services 4 Edition, Vijay Nicole Imprints Prints Pvt Ltd., Chennai, 2010.
3. Khan M Y, “Financial Services”, Tata McGraw Hill, 2009.
4. Sri Ram, “Handbook of Leasing & Hire purchases”, ICFAI Hyderabad, 2007.
5. Stewart, Simon (University Of Adelaide), “Financial Services & Their Regulation” 2014.
6. Rose, Peter S., And Fraser, Donald R. “Financial Institutions: Understanding and Managing Financial Services”, Tex Business Publications, 2016.
7. Kinsella, Ray, “New Issues in Financial Services”, Powell's Books, 2012.
8. Anderton, Brian, Ed, “Current Issues in Financial Services”, Macmillan, 2014.
9. Natarajan. L, Services Marketing, Margham Publications,Chennai, 2016.
10. Avadhani V.A, Marketing of Financial Services, HPH, New Delhi, 1999.

WEB REFERENCES :

1. www.rbi.org.in
2. www.sebi.gov.in
3. www.nse-india.com

COURSE OUTCOMES :

- Students would be able to understand the concept of merchant banking and its significances.
- Students will be clear about the public issues through OTCEI etc.,
- Students could understand the reality of portfolio management services.
- Students would be able to understand the role of financial institutions and its services for development of Indian economy.
- Students will be clear about the depository receipts and significances.

Second Year

**NON MAJOR ELECTIVE COURSE -II
MANAGEMENT CONCEPTS**

Semester-III

Code:

(Theory)

Credit: 2

COURSE OBJECTIVES :

- To understand the nature and scope of management
- To know the difference between management and administration
- To understand various levels of management
- To describe the various skills that are necessary for successful managers.

UNIT – I :

Nature and Process of Management: Meaning, Features, Functions and Importance of Management, Management as Science, Art and Profession; Managerial Skills, Tasks of Management, Role of Managers.

UNIT – II :

Planning: Features, Nature, Importance, Benefits, Limitations, Elements, and Principles of Planning, Planning Process. Strategy- Meaning, Features, Benefits, Limitations and Process of Strategy, Implementation of Strategies, Levels of Strategy, Environmental Analysis and Diagnosis. Decision Making-Features, Nature, Process, Types of Decision Making, Approaches to Decision Making, Techniques of Decision Making, Models of Decision Making.

UNIT – III :

Organizing: Elements, Nature, Process and Importance of Organizing, Organization Chart, Principles, Advantages, Limitations and Kinds of Organization Chart, Organization Manuals, Span of Management, Principles of Organizing, Women in Workplace. Motivation- Meaning, Nature and Importance of Motivation, Approaches to Motivation, Theories of Motivation.

UNIT – IV :

Directing-Nature, Principles and Importance of Directing, Supervision, Supervisor's role, Qualities of Supervisor. Leadership: Meaning, Elements, Process, Nature and Importance of Leadership, Leadership Styles, Management and Leadership, Effective Leadership, Qualities of a leader.

UNIT – V :

Controlling: Meaning, Nature, Importance and Types of Control, Resistance to Control, Ways to overcome resistance to Control, Focus of Control, Control Process, Essentials of an Effective Control System, Principles of Control.

(Weighted in Question paper: Theory 100%)

UNIT - VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Motivation and Communication

REFERENCES BOOKS :

1. Sanjay Gupta, (2022), “Management Concept and Practices”, 1st Edition, SBPD Publications, Agra.
2. Sanjay Gupta and Jay Bansal (2021), “Management Concepts”, 1st Edition, SBPD Publications, Agra.
3. David Baddy, (2018), “Management: An Introduction”, Seventh Edition, Pearson, New York.
4. Peter Eichhorn and Ian Towers,(2018), Principles of Management: Efficiency and Effectiveness in the Private and Public Sector, Springer International Publishing, Switzerland.
5. Women in the Workplace, (2017), McKinsey & Company Report.
6. Supriti Bezbaruah, (2015), Banking on Equality: Women, Work and Employment in the Banking Sector in India, Routledge, Oxen.
7. Stephen P. Robbins, Rolf Bergman, Ian Stagg, Mary Coulter, (2015), Management, (7th Revised Edition), Pearson Education, India.
8. Samuel C. Certo and Trevis Certo. S, (2014), “Modern Management: Concepts and Skills”, 14th Edition, Pearson, New York.
9. Chand S. N, (2009), “Management Concept, Theory and Practices”, Atlantic Publishers & Distributors Pvt Ltd, New Delhi.
10. Neeru Vashist, (2009),”Principles of Management”,(3rd Edition),Taxmann Publications, New Delhi.
11. Peter F. Drucker , (2006), “Practice of Management”, Pan Books, London.
12. Stephen P. Robbins and David A. Decenzo, (2001),” Fundamentals of Management”, (3rd Ed.), Pearson Education Asia.

COURSE OUTCOMES :

The students, after the completion of the course would be able to

- Understand the historical backdrop and fundamentals of Management thoughts vital for understanding the conceptual frame work of Management as a discipline.
- Know various concepts of planning, Decision making and controlling to help solving managerial problems.
- Get Knowledge on motivation theories.
- Comprehend the theories of management & evolution of management thought.
- Run the business effectively by applying the management theories.
- Act as an effective manager by applying the controlling techniques.

COURSE OBJECTIVES :

- To impart knowledge on the concepts and principles of financial literacy, Prepare financial plan and budget and manage personal finances

UNIT – I INTRODUCTION :

Meaning, importance and scope of financial literacy; Prerequisites of Financial Literacy – level of education, numerical and communication ability; Various financial institutions – Banks, Insurance companies, Post Offices; Mobile App based services. Need of availing of financial services from banks, insurance companies and postal services.

UNIT - II FINANCIAL PLANNING AND BUDGETING :

Concept of economic wants and means for satisfying these needs; Balancing between economic wants and resources; Meaning, importance and need for financial planning; Personal Budget, Family Budget, Business Budget and National Budget; Procedure for financial planning and preparing budget; Budget surplus and Budget deficit, avenues for savings from surplus, sources for meeting deficit.

UNIT – III BANKING SERVICES :

Types of banks; Banking products and services – Various services offered by banks; Types of bank deposit accounts – Savings Bank Account, Term Deposit, Current Account, Recurring Deposit, PPF, NSC etc.; Formalities to open various types of bank accounts, PAN Card, Address proof, KYC norm; Various types of loans – short term, medium term, long term, micro finance, agricultural etc. and related interest rates offered by various nationalized banks and post office; Cashless banking, e-banking, Check Counterfeit Currency; CIBIL, ATM, Debit and Credit Card, and APP based Payment system; Banking complaints and Ombudsman. Unified Payment Interface (UPI).

UNIT – IV POST OFFICE FINANCIAL SERVICES :

Post office Savings Schemes: Savings Bank, Recurring Deposit, Term Deposit, Monthly Income Scheme, Kishan Vikas Patra, NSC, PPF, Senior Citizen Savings Scheme (SCSS), Sukanya Samriddhi Yojana/ Account (SSY/SSA); India Post Payments Bank (IPPB). Money Transfer: Money Order, E-Money order. Instant Money Order, collaboration with the Western Union Financial Services; MO Videsh, International Money Transfer Service, Electronic Clearance Services (ECS), Money gram International Money Transfer, Indian Postal Order (IPO).

UNIT – V PROTECTION AND INVESTMENT RELATED FINANCIAL SERVICES - INSURANCE SERVICES :

Life Insurance Policies: Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Comparison of policies offered by various life insurance companies. Property Insurance: Policies offered by various general insurance companies. Post office life Insurance Schemes: Postal Life Insurance and Rural Postal Life Insurance (PLI/RPLI). Housing Loans: Institutions providing housing loans, Loans under Pradhan Mantri Awas Yojana – Rural and Urban.

UNIT – VI INVESTMENT AVENUES IN EQUITY AND DEBT INSTRUMENTS:

Portfolio Management: Meaning and importance; Share Market and Debt Market, Sensex and its significance; Investment in Shares –selection procedure for investment in shares; Risk element; Investment Management - Services from brokers and Institutions, and self-management; Mutual Fund

TEXT BOOK(S) :

1. Sally R Campbell Robert L. Dansby – Foundation of Financial Literacy
2. Susan Mulcaire – Financial Literacy
3. Pathak Bharti - Indian Financial System -Fifth Edition - By Pearson Paperback
4. M. Y. Khan - Financial Services, 10th Edition
5. Anbarasu Joseph D, Boominathan VK, Mohan Man, Gnanaraj G - Financial Services - Sultan Chand & Sons

REFERENCE BOOKS :

1. 1.Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.
2. Chandra, P. (2012). Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.
3. Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd.
4. Milling, B. E. (2003). The Basics of Finance: Financial Tools for Non-Financial Managers. Indiana: universe Company.
5. Mittra, S., Rai, S. K., Sahu, A. P., & Starn, H. J. (2015). Financial Planning. New Delhi: Sage Publications India Pvt. Ltd.
6. Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.

WEBSITES :

1. 1.www.rbi.org.in
2. www.mymoney.gov
3. www.flabindia.com

4. www.treasury.gov
5. www.financialliteracy.org
6. www.bis.org
7. www.iimsdataworks.com

COURSE OUTCOMES :

On successful completion of the course, the Students will be able to

- Describe the importance of financial literacy and list out the institutions providing financial services;
- Prepare financial plan and budget and manage personal finances;
- Open, avail, and manage/operate services offered by banks;
- Open, avail, and manage/operate services offered by post offices;
- Plan for life insurance and property insurance & select instrument for investment in shares

Second Year

CORE COURSE X
INVESTMENT ANALYSIS AND PORTFOLIO
MANAGEMENT
(Theory)

Semester-IV

Code:

Credit: 5

OBJECTIVES :

- Understand the nuances of stock market operations
- Understand the techniques involved in deciding upon purchase or sale of securities

UNIT – I :

Investment Management – Nature and scope – Objectives – Process – Investment Media Security and Non-security forms of Investment – gilt edged securities – Sources of Investment information.

UNIT – II :

New Issues Market – Methods of Issuing – Parties involved in the new issue market – Secondary market – Stock Exchanges – NSE and BSE – Trading mechanism – online trading – SEBI and Investors production.

UNIT - III :

Security Valuation – Bond, Equity and preference share valuation – Yield to maturity- Bond value theorems.

UNIT - IV :

Portfolio Analysis – Traditional and Modern approach – Rationale of Diversification of Investments – Markowitz theory – Sharpe Index Model – Capital Asset Pricing Model.

UNIT - V :

Investment companies in India – Types Mutual Fund Operations in India – UTI – SEBI and RBI Guidelines for Mutual Funds.

Note: Theory : 20 % : Problems: 80 %

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Contemporary Development Related to the Course during the Semester Concerned.

BOOKS FOR REFERENCE :

1. PunithavathyPandian : Security Analysis and Portfolio Management (Vikas Publishing House)
2. Dr S Gurusamy –Security Analysis & Portfolio Management –Vijay Nicole Imprints Pvt Ltd, Chennai.
3. Gupta L.C. : Return of Equities – The Indian Experience (New Delhi OXFORD).
4. Bhalla V.K. : Investment Management and Portfolio Management (S.Chand& Co. Delhi).
5. Fisher &Jordon : Security Analysis and Portfolio Management.
6. PreetiSingh : Security Analysis (Himalaya Publishing House).
7. Avadhani V.A. : Investment and Securities Markets in India.
8. SEBI : Guidelines 1992.
9. Jack dark Francis Investment : Analysis and Management (McGraw Hill 1990).
- 10.Gara.K.L : Stock Exchanges in India.
- 11.David M. Kroenke, Experiencing MIS, Prentice Hall, 2011

COURSE OUTCOMES :

The students, after the completion of the course would be able to

- Understanding the chronological environment of Investment Management thoughts.
- Know various concepts of New issue Market
- Get knowledge of security analysis, approaches and Investment theory
- Comprehend the theories of investment management & evolution portfolio analysis.
- Learn to investment companies and mutual funds in India

Second Year

**ENTREPRENEURSHIP / INDUSTRY
BASED COURSE
BANKING AND ENTREPRENEURIAL
DEVELOPMENT**

Semester-IV

Code:

(Theory)

Credit: 5

OBJECTIVES :

- To enable the students to understand the concept of Banking and entrepreneurial development, financial assistance by bank, govt and make them to become entrepreneurs.

UNIT – I :

Concept of Entrepreneurship – Meaning –Definition – Characteristics – Functions – Role of Entrepreneurs in the economic development – Classification of entrepreneurs – Factors affecting entrepreneurial growth.

UNIT – II :

Entrepreneurship Development Programmes –Meaning, Objectives- Stages. Sources of Business ideas – Project identification – Project formulation – Project Report- Project appraisal - Technical- Commercial appraisal.

UNIT – III :

Demand forecasting – Sources of market information – Financial appraisal – Capital cost of project – Sources of finance – Financial problems.

UNIT – IV :

Financing of trade – domestic and foreign – loans and advances – type – secured and unsecured – securities - documentation – procedures syndicated advance – participation – project financing.

UNIT – V :

Role of promotional & Consultancy organizations- Incentives and subsidies of State and Central Govt. – Aims – Backward areas – Industrial Estates – DICs –Role of financial institutions in the entrepreneurial growth

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Contemporary Development Related to the Course during the Semester Concerned.

REFERENCES :

1. P.N. Singh – Developing Entrepreneurship for Economic Growth.
2. Guide to Entrepreneurs – Industrial Development – Govt. of Tamil Nadu – SIPCOT.
3. Gupta & N. Srinivasan – Entrepreneurship Development.
4. D. Vasant desai - Dynamic of Entrepreneurial Development and Management- Himalaya Publishing House, Mumbai.
5. S.S.Khanka- Entrepreneurial Development,S.Chand and company New Delhi.
6. Jayshree suresh- Entrepreneurial Development.
7. P.Saravanel - Entrepreneurial development.
8. Munish Vohra- Entrepreneurial Development.

COURSE OUTCOMES :

- To offer the students to understand the basic knowledge of entrepreneurship.
- To understand the EDP practices and preparation of project report.
- To familiarise in project market information, sources and financial problems.
- To explain the finance to trade.
- To describe the importance various organisations involved in entrepreneurial growth.

Code:**Credit: 5**

Each candidate shall be required to take up a Project Work and submit it at the end of the final year. The Head of the Department shall assign the Guide who, in turn, will suggest the Project Work to the student in the beginning of the final year. A copy of the Project Report will be submitted to the University through the Head of the Department on or before the date fixed by the University.

The Project will be evaluated by an internal and an external examiner nominated by the University. The candidate concerned will have to defend his/her Project through a Viva-voce.

ASSESSMENT /EVALUATION /VIVA-VOCE:**PROJECT REPORT EVALUATION (Both Internal & External):**

Plan of the Project - 20 marks

Execution of the Plan/collection of Data / Organisation of Materials / Hypothesis, Testing etc and presentation of the report. - 45 marks

Individual initiative - 15 marks

VIVA-VOCE / INTERNAL& EXTERNAL - 20 marks

TOTAL - 100 marks

PASSING MINIMUM:

Project	Vivo-Voce 20 Marks 40% out of 20 Marks (i.e. 8 Marks)	Dissertation 80 Marks 40% out of 80 marks(i.e. 32 marks)
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A candidate shall be declared to have passed in the Project work if he/she gets not less than 40% in each of the Project Report and Viva-voce but not less than 50% in the aggregate of both the marks for Project Report and Viva-voce.

A candidate who gets less than 40% in the Project must resubmit the Project Report. Such candidates need to defend the resubmitted Project at the Viva-voce within a month. A maximum of 2 chances will be given to the candidate.

BASICS OF GST (GOODS AND SERVICE TAX)**Code:****(Theory)****Credit: 2****COURSE OBJECTIVES :**

- To Understand the Basic concepts Of GST.
- To Study the Registration and Computation Of GST.
- To Acquaint the Students with Filing of Returns In GST.
- To understand the concepts of GST technology.
- To explore the knowledge relating to the penalties and offences relating to GST.

UNIT – I GST AN OVER VIEW

Overview of Goods and Service Tax-Introduction - Meaning of GST - IGST - Scope of GST - Present/Old Tax Structure V/S GST- GST In Other Countries- Existing Taxes Proposed to be Subsumed Under GST-Principles Adopted for Subsuming the Taxes-Dual GST-Benefits of GST- GST Council-GST Network (GSTN) And GST Regime-Integrated Goods and Services Tax Act-2017- Title and Definitions- Administration.

UNIT – II REGISTRATION PROCESS OF GST :

Registration Under GST -Rules-Procedure of Registration- Exempted Goods And Services Under GST - Rates of GST– GST At 5 % - GST At 12 % - GST At 18 % - GST At 28% - Procedure Relating To Levy (CGST &SGST) -Various Schedules Related To Supply - Computation of Taxable Value and Tax Liability [CSGT &SGST] -Procedure Relating To Levy (IGST)

UNIT – III INPUT TAX CREDIT :

Input Tax Credit (ITC) - Eligibility and Conditions for Taking Input Tax Credit- Apportionment of ITC and Blocked Credit -Various Documents Under GST- Tax Invoice- Bill for Supply- Debit Note- Credit Note- Payment Voucher- Receipt Voucher- E-Way Bill- HSN Code and SAC Code - Simple Problems on Utilization Of Input Tax Credit

UNIT – IV ASSESSMENT AND RETURN PROCEDURES OF GST :

Assessment and Administration of GST - Types of GST Returns- Types of Assessment &Assessment Procedures- Role and Functions of GST Council- Tax Authorities and Their Powers; Tax Deduction at Source &Tax Collection at Source- Refund of Tax-Offence and Penalties

UNIT – V GST AND TECHNOLOGY :

GST AND TECHNOLOGY -Introduction to GSTN – Power and Functions of GSTN – Design and Implementation Framework – Design &Implementation Framework GSTN. Goods and Service Tax Suvidha Provider (GSP) - Concepts.

***Note: Theory 80%Problems 20%**

UNIT – VI CURRENT CONTOURS (for Continuous Internal Assessment Only) :

Analysis of GST collection in the current year

REFERENCE BOOKS :

1. V.S Datey – Taxman's: GST
2. 2. Madhykar N Hiregange: GST
3. GST – Law and Practice, Dr. B.G Bhaskar and Manjunath
4. Mariyappa – GST
5. Step ByStep Guide to GST – Compliances - Avinash Poddar
6. A Complete Guide ToGoods and Services Tax – Sanjiv Agarwal
7. GST Law Manual – R.K.Jain
8. Hand Book On GST- Pratik Shah
9. GST Handbook to students – CA Vivek KR Agarwal, 2022, Neelam Book House.
10. GST for laymen, CA Apeshika Solanki,2021, Bloomsbury India.

WEBSITE :

1. [Https://www.Taxmann.Com/Academy/](https://www.Taxmann.Com/Academy/)
2. <https://gstcouncil.gov.in/>

COURSE OUTCOMES :

- The students will get a general understanding of the GST law in the country
- The students will provide an Insight into practical aspects of GST
- The students will equip themselves to become tax practitioners.
- The students will be able to calculate GST at different level.
