

HAJEE KARUTHA ROWTHER HOWDIA COLLEGE

(An Autonomous Institution Affiliated to Madurai Kamaraj University, Madurai.)

(Re-Accredited at "A" Grade by NAAC,Banglore)

UTHAMAPALAYAM - 625533.



DEPARTMENT OF COMMERCE (BANKING)

BACHELOR OF SCIENCE – COMMERCE (BANKING)

SYLLABUS

2014 – 2015

**HAJEE KARUTHA ROWTHER HOWDIA COLLEGE
(AUTONOMOUS)**

UTHAMAPALAYAM

DEPARTMENT OF B.COM (BANKING) 2014-15

Qualification: passed in H.Sc., or any other Examination accepted by syndicate as Equivalent.

Duration of the course: B.COM.BANKING.-3YEARS (6 SEMESTER)

OBJECTIVES:

1. To enable the students to understand the knowledge of commerce.
2. To acquire skills in the field of life oriented, application oriented and job oriented commerce and banking
3. Study of skill based subject can develop various skills in the field of commerce and Banking which will enable the students to get a job.
4. To develop business skills and to study different system of the banking fields.

SUBJECTS OF THE STUDY:

I. Part -I- Tamil

Part-II- English

Part-III i) Core subjects-commerce and banking

ii) Allied subjects

iii) Elective subjects

Part IV- i) Value education

ii) Environmental studies

iii) Non major subjects (NME)

iv) Skill based subjects (SBS)

Part-V Extension activities

STRUCTURE OF THE QUESTION PAPERS:

Internal 25 marks

External 75 marks

Total 100 marks

Question papers: Three parts A, B and C

Section -A- multiple choice

Section -B- either A or B

Section -C- 3 out of 5 questions

COURSE CONTENT -2014 -15

DEPARTMENT OF B.COM.BANKING

Allocation of papers and credit (semester wise) for UG programmes

Semester-I								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UTAL11	I	Tamil/other languages	3	6	25	75	100
2	14UENL11	II	English	3	6	25	75	100
3	14UCBC11	III	CORE I- Business Organisation and environment	4	5	25	75	100
4	14UCBC12		CORE II – Financial Accounting- I	4	6	25	75	100
5	14UCBA11		ALLIED I – Managerial Economics	4	5	25	75	100
6	14UCBN11	IV	PART- IV NME I – Reserve Banking System in India	2	2	25	75	100
			Total	20	30			

Semester-II								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UTAL21	I	Tamil/other languages	3	6	25	75	100
2	14UENL22	II	English	3	6	25	75	100
3	14UCBC21	III	CORE III-Commercial Banking	4	5	25	75	100
4	14UCBC22		CORE –IV Financial Accounting - II	5	6	25	75	100
5	14UCBA21		ALLIED II- Development of Indian Economy	4	5	25	75	100
6	14UCBN21	IV	PART-IV – NME- II- Entrepreneurship Development	2	2	25	75	100
			Total	21	30			

Semester-III								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UCBC31	III	CORE V - Principles of Insurance	4	5	25	75	100
2	14UCBC32		CORE VI – Business Law-I	4	6	25	75	100
3	14UCBC33		CORE VII – Cost Accounting	5	6	25	75	100
4	14UCBA31		ALLIED III- Business Statistics	4	6	25	75	100
5	14UCBE31		ELECTIVE I – Co-Operative Banking	4	5	25	75	100
6	14UCBS31	IV	PART IV – SBS- I- E- Commerce	2	2	25	75	100
			Total	23	30			

Semester-IV								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UCBC41	III	CORE VIII –Banking Theory, Law & Practice	4	5	25	75	100
2	14UCBC42		CORE IX- Business Law –II	4	6	25	75	100
3	14UCBC43		CORE X – Financial Accounting III	5	6	25	75	100
4	14UCBA41		ALLIED IV – Business Mathematics	4	6	25	75	100
5	14UCBE41		ELECTIVE II Central Banking	4	5	25	75	100
6	14UCBS41	IV	PART IV SBS II – Customer Interaction Management	2	2	25	75	100
			Total	23	30			

Semester-V								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UCBC51	III	CORE- XI – Bank Management	4	5	25	75	100
2	14UCBC52		CORE – XII- RESEARCH METHODOLOGY	4	5	25	75	100
3	14UCBC53		CORE-XIII- Corporate Accounting	5	6	25	75	100
4	14UCBC54		CORE XIV –International Trade	4	5	25	75	100
5	14UCBE51		ELECTIVE III –Service Marketing in Banks	4	5	25	75	100
6	14UEVS51	IV	PART IV-Environmental Studies	2	2	25	75	100
7	14UCBS51	IV	PART IV SBS III- Elements of Tally	2	2	25	75	100
Total				25	30			

Semester-VI								
SL. No.	Subject code	Part	Title of the paper	Credit	Hours	Marks allotted		
						Internal	External	Total
1	14UCBC61	III	CORE –XV- Personnel Management in Banks	5	5	25	75	100
2	14UCBC62		CORE- XVI- Export Documentation and Procedure	4	5	25	75	100
3	14UCBC63		CORE-XVII- Field study report	4	6	25	75	100
4	14UCBE61		ELECTIVE IV - Management Accounting	5	6	25	75	100
5	14UVED61		Part-IV-Value Education	2	2	25	75	100
6	14UCBS61	IV	SBS-IV –PART-IV – E-Banking	2	2	25	75	100
7	14UCBS62		PART IV -SBS V – International Banking	2	2	25	75	100
8	14UCBS63		PART-IV-SBS-VI- Dynamics of entrepreneurial traits	2	2	25	75	100
		V	Extension activities	2	0	100	-	100
			Total	28	30			
			Grand total	140	180			

NME – Non Major electives

SBS – Skill Based Subject

Course: B.COM (Banking)

Code : 14UCBC11

Semester: I

No. Of hours allotted : 5

Paper: 3. CORE-I

No. Of credits : 4

BUSINESS ORGANISATION AND ENVIRONMENT

OBJECTIVES

- To understand various forms of business organization.
- To understand the importance of business organization
- To understand how environments are supported to business organization.

Unit I Business – meaning – scope – characteristics of modern business –sole trader, partnership firm, private and public company - changing business objectives – Business Environment – meaning – features – need for environmental analysis- benefits and limitations.

Unit II Factors affecting business environment-internal-external – economic, political, legal, social and cultural, competitive, ecological and technological factors.

Unit III New Industrial policy 1991 – recent changes in industrial licensing – privation of public sector undertakings – arguments for and against privatisation – social responsibilities of business.

Unit IV Foreign private investment – forms – merits – demerits – government policy on foreign capital – Multinational Corporations in India.

Unit V Industrial sickness – definition – causes – Small Scale Sector – problem of small scale industries – incentives to small scale sector.

BOOK RECOMMENDED:

1. Business Environment - Dr. V. Alagappan and Dr.K. Chithabaram
2. Business Environment - Franics cherunilam
3. Essential of Business Environment – K. Aswathappa

Course: B.COM (Banking)

Code : 14UCBC12

Semester: I

No. Of hours allotted : 6

Paper: 4 CORE-II

No. Of credits : 4

FINANCIAL ACCOUNTING I

OBJECTIVES

- To study the importance of financial A/c in business organisation.
- To study financial management of the business concern.
- To study future financial position of the organisation.

UNIT – I Introduction – Accounting Principles – Advantages and limitations – Concepts – Conventions – Meaning – Book Keeping – rules for journalizing – Posting of ledger – writing of different type of subsidiary books – Journal proper- Preparation of Cash book, petty cash- Trial Balance.

UNIT –II Bank Reconciliation statement – Errors – Types – Error disclosed by the Trial Balance and errors not disclosed by the Trail Balance – Rectification of errors.

UNIT –III Bill of Exchange – Definition – Trade Bills – Accommodation bills – Accounting Treatment.

UNIT – IV Preparation of trading and profit and loss account and balance sheet of a sole trader – adjusting closing and Trans for entries.

UNTI – V

Account of Non- trading Concerns – Receipts and Payments accounts, Income and Expenditure accounts and Balance Sheet.

BOOK RECOMMENDED:-

1. Advanced Accounting – S.P. Jain and K.L. Narang
2. Advanced Accounting – R.L. Gupta.
3. Advanced Accounting – R.S.N. Pillai and Bagavathi

Course: B.COM (Banking)	Code	:14UCBA31
Semester: I	No. Of hours allotted	: 5
Paper: 5 Allied -I	No. Of credits	: 4

MANAGERIAL ECONOMICS

Objectives:

- 1.To know management of the company organisation
- 2.To studying the business situation or organisation
- 3.To understanding the various goal of modern business organisation

Unit – 1 Introduction Definition, nature and scope of managerial economics - Economics and managerial economics - Role and responsibilities of managerial economics- Objectives of a modern business firm.

Unit – 2 Demand Analysis Law of demand – demand determinants – demand distinction – elasticity of demand – types of elasticity of demand – measurement of elasticity of demand – factors determining elasticity of demand – uses of elasticity of demand.

Unit – 3 Demand or Sales Forecasting Meaning – factors involved in forecasting- importance – methods of forecasting.

Unit – 4 Price Analysis

Price determination under various market forms- perfect competition, monopoly and monopolistic competition – oligopoly (features only) pricing policies - pricing methods – skimming pricing, penetration pricing – differential pricing – product line pricing.

Unit – 5 Profit Analysis Nature of profit – profit planning – break even analysis – concept, uses and limitation – profit forecasting.

Books Recommended :

Managerial Economics – Varshney & mahewari.

Managerial Economics – Saakaran (Marghan).

Managerial Economics – Cauvery, Sudhanayak, Girija, Meenabhai.

Managerial Economics – Narayana Nadar.

Course: B.COM (Banking) Code : 14UCBN11

Semester: I No. Of hours allotted : 2

Paper: 6 - Part IV (NME) No. Of credits : 2

RESERVE BANKING SYSTEM IN INDIA

Objectives:

1. To study the function of central bank
2. To study the monetary policy
3. To know the methods of credit control system

Unit – 1

Central Banking – evolution – definition — functions of a central bank.

Unit – 2

Central bank as a controller of a credit – bank rate policy – open market operation – variable reserve requirements – other methods of credit control.

Unit – 3

Monetary policy – objectives -- choosing between conflicting objectives – role of monetary policy in developing economy.

Unit – 4

The Reserve Bank of India — The RBI as currency authority –origin of note issue, Issue of currency notes, Regulation of notes issue and distribution of currency.

Unit – 5

Promotional function of RBI – RBI and rural credit, RBI and industrial credit – RBI and export credit- RBI and exchange control.

Books Recommended :

Central Banking – M.H.Decock.

Practice of Banking – Kelly.

Money Banking, international Trade & public finance -Mithani D.M

SEMESTER-II

Course: B.COM (Banking) Code : 14UCBC21

Semester: II No. Of hours allotted : 5

Paper: 9 CORE-III No. Of credits : 4

COMMERCIAL BANKING

OBJECTIVES

- To study origin of commercial Bank.
- To know role of commercial bank.
- To observe commercial banks more important to economic development

UNIT – I Banking – definition – function of commercial Banks – commercial banks and economic development – commercial banking systems. Unit banking – branch banking – industrial banking.

UNIT - II Indian banking system structure of commercial banks – co-operative banks, Regional Banks and Development Banks – nationalization of major commercial banks – reasons – achievements – critical evaluation of their performance – recent trends in Indian banking.

UNIT – III Deposit mobilization by commercial banks – Different types of bank deposits – deposit mix – trend and growth of bank deposits in India –factors affecting deposit levels – Competition from Non-Banking financial Intermediaries.

UNIT – IV Commercial banks and creation of credit – Principle of sound lending forms of advances; Cash credit, over drafts and loans and advances against work in progress. Purchasing and discounting of bills.

UNIT – V Investment policy of commercial bank – asset structure – cash balances – Money at call and short notice – short term bill, advances. Investments in Government and other securities – Liquidity of commercial banks – factors affecting liquidity and liquidity rules in India.

BOOKS RECOMMENDED

1. Law & Practice of Banking : Holder.J.M.
2. Banking Law & Practice in India : Tannan.M.L.
3. Banking Law & Practice : Varshney.P.L.

Course: B.COM (Banking)

Code :14UCBC22

Semester: II

No. Of hours allotted :6

Paper: 10 CORE-I V

No. Of credits : 5

FINANCIAL ACCOUNTING – II

OBJECTIVES

- To study the importance of financial A/c in business organisation.
- To study financial management of the business concern.
- To study future financial position of the organisation.

UNIT – I

Consignment – Definition – Meaning – Consignment and Sales –
Accounting entries – Valuation of unsold stock (at cost price) – Invoice price method

UNIT – II

Joint venture.

UNIT – III

Single entry system – Net worth method – conversion method –
conversion of single entry into double entry.

UNIT –IV

Branch account-Departmental Accounts; Accounting procedure –
Departmental Trading and Profit and loss account – allocation of common Expenses.

UNIT – V

Depreciation –types - methods of depreciation provision and
Reserve.

BOOK RECOMMENDED:-

1. Advanced Accounting – M.A.Arulanandam and K.S. Raman
2. Advanced Accounting – S.P. Jain and K.L. Narang.
3. Advanced Accounting – R.L. Gupta and Radhaswamy.

Course: B.COM (Banking)

Code :14UCBA21

Semester: II

No. Of hours allotted : 5

Paper: 11-Allied -II

No. Of credits : 4

DEVELOPMENT OF INDIAN ECONOMY

OBJECTIVES

1. To understand our nation's economic growth at past and present.
2. To make the students as awake of Indian economy.
3. To study worldwide economy compare with Indian economic growth.

UNIT – I Nature and structure of Indian Economy: Basic feature of Indian Economy – Liberalization – Privatization – and Globalization – advantages and demerits.

UNIT – II Resource profile of Indian Economy: Natural Resources: Land, Water, Forest, fisheries, Mineral resources and energy. Human resources: Quantitative aspect of population – Causes of rapid growth of population – Effects of increases in population – Population policy of the government of India – Population explosion theory of demographic transition – Human capital formulation. Financial Resources: Savings and capital formation – capital formation in India – factors determining capital formation – reasons for low level of capital formation in India – domestic capital – sources of domestic capital – foreign capital and sources of foreign capital – impact of foreign capital in India's economic development.

UNIT – III National Income, Inequality and poverty: Various concepts of national income – various methods of estimating national income – problems in estimation – significance of national income estimation – growth of national income – structural changes – poverty in India.

UNIT – IV Primary sector: Importance of agriculture in economic development-trends in agricultural production and productivity-cause of low productivity in Indian agriculture - Green revolution Strategy - economic and social impact –c- food self – sufficiency – imports.

UNIT – V Infrastructure in the Indian economy - Energy – Power - Transport systems – Communication system - Private investment in infrastructure.

BOOKS RECOMMENDED;

1. Indian Economy - A.N. Agarwal
2. Indian Economy - V.K.R. Rao & Indian economy- datt & sundaram

Course: B.COM (Banking)

Code :14UCBN21

Semester: II

No. Of hours allotted : 2

Paper: 12 Part IV (NME-II)

No. Of credits : 2

ENTERPERNEURSHIP DEVELOPMENT

OBJECTIVES

- To understand what is the role of entrepreneur & Economic development.
- To understand how financial institution have support to develop Entrepreneur.
- To understand participation of woman entrepreneur.

UNIT – I

Entrepreneurship – Meaning – Definition and Importance.

UNIT – II

Factors affecting entrepreneurship growth.

UNIT – III

Entrepreneurship Types, functions and qualities-TRAITS- SWOT analysis.

UNIT – IV

Institutions for developing entrepreneurship in India – Procedure for setting up SSI Units.

UNIT – V

Government assistance for development of SSI's in India.

BOOKS RECOMMENED:

1. Entrepreneurship development – C.P. Gupta
2. Entrepreneurship development – Dr. Rengarajan
3. Entrepreneurship development – E. Gordon k. Natarajan

SEMESTER III

Course: B.COM (Banking)	Code	: 14UCBC31
Semester: III	No. Of hours allotted	: 5
Paper: 13. CORE- V	No. Of credits	: 4

PRINCIPLES OF INSURANCE

OBJECTIVES

- To know importance and principles of insurance
- To know what is relationship between insurance sector & Economic Development.
- To know various insurance policies availability.

UNIT – I Definition and nature of insurance – evolution of insurance – functions of insurance – role and importance of insurance –classification of insurance – insurance contact.

UNIT – II Life Insurance – Nature of life insurance contract – classification of policies surrender value – policy conditions – settlement of claims.

UNIT – III General Insurance – Marine Insurance – Nature of Marine insurance contract – Marine insurance policies – policy conditions – Marine losses – payment of claims. Fire insurance contract – Kinds of policies – policy conditions payment of claims – Re insurance.

UNIT – IV Privatization of Insurance – Impact of privatization – private participants Foreign District Investment in insurance sector.

UNIT – V

The Insurance Regulatory and Development Authority – Powers, duties functions and operation of IRDA – Regulations regarding licensing of insurance Agency – obligation of insurers to rural and social sectors.

BOOKS RECOMMENDED;

1. Insurance – Mishra M.N.
2. Indian Financial Systems – Bharati V. Pathak.
3. Insurance Fundamental Bank – B.S. Garg Environment & Procedures M.C. Singh.K.P.

Course: B.COM (Banking)

Code :14UCBC32

Semester: III

No. Of hours allotted : 6

Paper: 14. CORE- VI

No. Of credits : 4

BUSINESS LAW-I

OBJECTIVES

- To know about the laws used in business organisation.
- To know about various laws used in business organisation.
- From this we know about the mercantile law and company laws.

UNIT – I Law of contract – Definition – objects – Essential elements – classification – offer and acceptance – lawful objections – void agreements.

UNIT – II Consideration – Legal Capacity of Parties – Free consent – coercion – undue influence – misrepresentation – Fraud – mistake – contingent contracts.

UNIT – III

Performance of contract – discharge – Breach of contract – Remedies – quasi contract – Types.

UNIT – IV.

Contract of Indemnity and Guarantee – kinds – surety's Liability - Rights – Termination – Basement – classification – Duties and rights of Bailor and Bailee.

UNIT – V

Contract & Agency – creation – Types of agents – Duties and Rights – Termination.

BOOKS RECOMMENDED:

1. Elements & Mercantile Law – N.D. Kapoor, Sultan chand & Sons.
2. Business Law – M.C. Shukla, Sultan chand.
3. Business Law – R.S.N. Pillai

Course: B.COM (Banking)

Code : 14UCBC33

Semester: III

No. Of hours allotted : 6

Paper: 15. CORE- VII

No. Of credits : 5

COST ACCOUNTING

OBJECTIVES

To study about the techniques used in cost accounting and improve the knowledge in cost accounting

UNIT – I Introduction – Definition – Nature of Cost Accounting – Principles of costing – Methods of costing – Installation and Organ station of Cost of cost system objection Against cost accounting system – Concept of cost –cost and Expenses – preparation of cost Sheet.

UNIT – II Material cost control – Recording and controlling of material department – Maintenance level, Re-order level, Economic order Quantity – Methods of pricing the issue of materials – FIFO and LIFO, Simple and weighted average method – control over wastage and scrap and spoilage.

UNIT – III Labour methods of remunerating labour – Incentive Schemes – Halsey premium Plan, Rowan System, Emersion efficiency bonus and beaux point premium – Idle time – control over idle time – labour turnover – meaning and measurement

UNIT – IV Accounting of overheads – classification Fixed and Variable overheads – basis of Charging Overheads – Allocation – works overhead, administration overheads, Selling and distribution over heads – Appropriation and absorption

UNIT – V Methods of costing – Job costing, Batch Costing, Unit Costing Contrast Costing – Process costing – operating Costing – By – product and joint product costing-

TEXT BOOK:-

1. Cost Accounting by S.P. Jain and K.L. Narang

REFERENCE BOOKS:

1. Cost Accounting – R.S.N. Pillai and Bagavati
2. Cost Accounting – S.P. Iyenger.

Course: B.COM (Banking)

Code : 14UCBA31

Semester: III

No. Of hours allotted : 6

Paper: 16. ALLIED-III

No. Of credits : 4

BUSINESS STATISTICS

OBJECTIVES

- To understand the logical methods which is used in research technique?

To study the various tools used in statistics

UNIT – I Statistics – Meaning - Definition – functions – importance - limitations; Collection of Data – types of data – Methods of Collecting data – census – Sampling; classification, Tabulation and presentation of data – diagrammatic and graphic.

UNIT – II Arithmetic mean of - Simple and weighted arithmetic Mean –Geometric Mean - Harmonic Mean – combined Mean – Median – Mode.

UNIT – III Range – Quartile deviation – Mean deviation – standard deviation – Combined Standard deviation – Co-efficient of variations. Skewness - Method of studying skewness – Karl Pearson’s Co-efficient of skewness – Bowley’s Co-efficient of skewness

UNIT – IV Correlation – methods are studying Correlation – scatter diagram – graphic Method – Karl Pearson’s Co-efficient of Correlation – Spearman’s rank correlation

UNIT –V Regression analysis – regression lines – regression equations – least square method – deviations taken from actual and assumed mean. Index numbers – importance of index numbers – problems of constructing index number – types – tests – consumer price index numbers.

BOOKS RECOMMENDED;

1. Business statistics – S.P. Gupta2. Statistics – Dc.Sanchetty & V.K. Kapoor
2. Statistics – Dc.Sanchetty & V.K. Kapoor

Course: B.COM (Banking)

Code : 14UCBE31

Semester: III

No. Of hours allotted : 5

Paper: 17. ELECTIVE- I

No. Of credits : 4

CO-OPERATIVE BANKING

OBJECTIVES

- To understand various functions of co-operative bank
- To understand importance of co- operative banking to the economic development
- To understand how co-operative bank role play into balancing the Indian economy.

UNIT – I

Meaning origin and definition of Co-operative Banking principles of Co-operation – Distinct difference of Commercial and Co-operative banking – Co-operative Banking Structure – Co-operative Credit Structure – Types of Agricultural Credit – Primary Agricultural Credit Societies – organization objectives – Sources of finance – purpose of loans and advances – utilization of loans causes of overdue – remedies – crop loan system – linking of credit with Marketing.

UNIT – II

Multipurpose Societies – Meaning and functions – arguments for and against multipurpose societies – large scale Societies – essential features, service Co-operatives definition – functions - patterns of organizing – liability.

UNIT – III

Central Co-operative Banks, Historical retrospect – types of central Co-operative Banks – objects and functional – size and area of operation – membership – Sources of finance - Produce of advancing loans – Management – Problems of Central Co-operative Bank – Suggestions.

UNIT – IV

Apex Co-operative Banks, the role of the apex Bank functions and objectives, sources of finance, loan operations, Management critical evaluation, Suggestions.

UNIT – V

**Urban Co-operative Banks I- objects and functions – area of application – membership, Management – resources – loan operations, employees Co-operative credit Societies – need – object and functions – Membership – Management resources - loan operations
Non-credit activities – welfare activities;**

BOOKS RECOMMENDED;

- 1. Co-operation in India (Sthiya Bowen, Hospital Road, Agra 282 003.**
- 2. Principles and practices of Co-operative Banking in India- Choubey-B.N.**

Course: B.COM (Banking)

Code : 14UCBS51

Semester: III

No. Of hours allotted : 2

Paper: 18. PART-IV SBS-I

No. Of credits : 2

E-COMMERCE

OBJECTIVES

- To know future trends of the Business concern.
- To know what is role of e- commerce in recent

UNIT – I

E-Commerce – Meaning and Importance.

UNIT – II

Electronic commerce – overview – modes of electronic commerce.

UNIT – III

Electronic data interchange – overview – commerce with WWW\ Internet.

UNIT – IV

Approaches to safe E-com – overview – secure transport protocols – secure transactions – secure electronic payment protocol (SEPP).

UNIT – V

SET certificates for authentication – security on web servers & enterprise networks – conclusion.

BOOKS RECOMMENDED:

1. Web Commerce technology handbooks – Daniel Minoli, Emma Minole
2. Frontiers of E-commerce – Ravi Kalakota & Andrew B. Whinston

Course: B.COM (Banking)

Code : 14UCBC42

Semester: IV

No. Of hours allotted : 6

Paper: 20.CORE -IX

No. Of credits : 4

BUSINESS LAW-II

OBJECTIVES

- To know about the laws used in business organisation.
- To know about various laws used in sale
- From this we know about the mercantile law.

Unit I The Essential commodities Act 1955 – Definition – List of commodities – power to control of production, supply & distribution,

Unit II The carriage of Goods Act – carriage by Land – by sea – by air.

Unit III The sale of goods Act,1930- Contract of sale – documents of title to goods – types of goods - conditions and warranties – types – Transfer of property – performance – unpaid seller's rights.

Unit IV

The consumer protection Act, 1986 – Definition – consumers protection councils-consumer disputes redressal agencies.

Unit V

The Negotiable instruments Act.1881 – definition – Features – Types – promissory notes– bill of exchange – cheque.

BOOKS RECOMMENDED

1. Elements of mercantile law – N.D.kapoor, sultan chand &sons, new Delhi,
2. Business Law – m.C. shukla, sulthan chand &sons, new Delhi,
3. Business Law- R.s.n.Pillai

Course: B.COM (Banking) Code : 14UCBC43

Semester: IV No. Of hours allotted : 6

Paper: 21.CORE- X No. Of credits : 5

FINANCIAL ACCOUNTING – III

OBJECTIVES

- To study the importance of financial A/c in business organisation.
- To study financial management of the business concern.
- To study future financial position of the organisation.

UNIT – I

Consignment – Definition – Meaning – Consignment and Sales – Accounting entries – Valuation of unsold stock (at cost price) – Invoice price method

UNIT – II

Joint venture.

UNIT – III _____ Single entry system – Net worth method – conversion method – conversion of single entry into double entry.

UNIT –IV

Branch account-Departmental Accounts; Accounting procedure – Departmental Trading and Profit and loss account – allocation of common Expenses.

UNIT – V

Depreciation –types - methods of depreciation provision and Reserve.

BOOK RECOMMENDED:-

1. Advanced Accounting – M.A.Arulanandam and K.S. Raman
2. Advanced Accounting – S.P. Jain and K.L. Narang.
3. Advanced Accounting – R.L. Gupta and Radhaswamy.

Course: B.COM (Banking)

Code : 14UCBA41

Semester: IV

No. Of hours allotted : 6

Paper: 22.ALLIED IV

No. Of credits : 4

BUSINESS MATHEMATICS

OBJECTIVES

- To understand the logical methods which is used in research technique.
- To study the various tools used in mathematical.
- To know the various analysis.

UNIT – I Element of set theory – Definition – symbols – types of set Union and inter-section – Venn Diagram – Operation of sets De-Morgans law.

UNIT – II Indices – Positive – Fractional – operation with power function – logarithms Charge de sale Formula – Common logarithms – natural logarithms – characteristic and Mantissa – rules to write practical problems.

UNIT – III Commercial arithmetic – Inter set – simple – compound – normal rate – effective rate – depreciation – present value – Discounting of sill – face value of sills – true discount – normal due date – legal due date.

UNIT – IV

Differential calculus – simple problem

UNIT – V

Determinants – properties – product – Matrices types addition – Multiplication – matrix inversion – solving a system of line equation using matrix inversion – rank of matrix – testing consistence of equation.

TEXT BOOKS:

1. Manoharan .M, Elango .C, Business Mathematics
2. Renganath G.K. Sampansiram C.S. Rajaram. Business Mathematics

Distribution of currency – RBI as banker, agent and adviser to the Central and State Governments – RBI as a clearing house.

UNIT – V

Promotional functions of the RBI – RBI and rural credit, RBI and industrial credit – RBI and export credit – RBI and exchange control.

BOOKS RECOMMENDED:

1. Central Banking - M.H. Decock
2. Practice Of Banking - Kelly
3. Money Banking, International
Trade & Public Finance - Mithani D.M

SEMESTER V

Course: B.COM (Banking)	Code	: 14UCBC51
Semester: V	No. Of hours allotted	: 5
Paper: 25.CORE XI	No. Of credits	: 4

BANK MANAGEMENT

OBJECTIVES

- To study the control of financial management in the bankie of this course is to develop a basic understanding about the management concepts as well as of human in various managerial processes in organisation.

UNIT 1

Bank Management- Nature and Definition-Functions of management. Management: Art, Science and profession. Administration Vs Management Functional Areas of Management - Managerial Skills: Technical, Human, Conceptual and Decision making Levels of Management: Top -Level, Middle Level and Lower level.

UNIT 2

Planning -Definition, Importance and Characteristics. Planning process-Type of Plans - Merits and limitations of planning. Objectives-Definition and Features - process of MBO .Business Forecasting-Definition and Methods. Decision Making-Nature, Importance and Steps-Decision Making techniques.

UNIT 3

Organizing: Meaning, Definition and principles. Organizational climate- Developing a sound climate. Organizational climate- Developing a sound climate .Organization Structure and Charts- Features of good organization: Line and staff, Committee-Merits and Demerits of line and line&Staff, Departmentation-Process and Methods. Process and Methods. Span of Management-Factors influencing span V.A Graicuna's Formula.

UNIT 4

Delegation of authority-Definition, Need and Principles. Centralization and Decentralization-Merits and Demerits Staffing –Steps and Importance. Directing Definition and Principles Motivation- Types and Needs –Theories of Maslow, McGregor and Herzberg Control- Definition, Steps and Techniques.

UNIT 5

Evolution of Management –F.W Taylor and scientific Management, Contributions of Fayol, Mayo, Follett, Likert, Bernard and Drucker. Schools of Management Thought: Management process Empirical, Human Behavior, Social system and Decision Theory.

Text books:

1. Principles of Management- R.K.Sharma and Shashi K.Gupta, Kalyani Publishers.
2. Principles of Management – L.M.Prasad
3. Principles of Management_ Dr. P.C.Seker.

Course: B.COM (Banking) Code : 14UCBC52

Semester: V No. Of hours allotted : 5

Paper: 26. CORE XII No. Of credits : 4

RESEARCH METHODOLOGY

Objective:

1. The aim of the course is to give the research student primary:

Understanding of statistical theory and methodology and its application in statistical surveys and analyses.

2. Ability to conduct basic statistical surveys, calculations and analyses and a deeper understanding of statistical methods relevant for the students research area.

UNIT-I

Research Methodology – Meaning – Importance – Types – Approaches – Criteria of Good Research – Problems encountered by Researchers in India – Research Process.

UNIT-II

Sampling fundamentals – Samples Design – Measurement and Scaling Techniques.

UNIT-III

Methods of Data Collection – Questionnaire construction – Methods.

UNIT-IV

Hypothesis – Importance – Types – Functions – Characteristics – Process and Analysis of Data.

UNIT-V

Interpretation and Report Writing – Using Library and Internet in Research.

Reference Books:

Research Methodology: Methods and Techniques, Kothari, Wiley Easter Ltd Publications.

Course: B.COM (Banking) Code : 14UCBC53

Semester: V No. Of hours allotted : 6

Paper: 27. CORE XIII No. Of credits : 5

CORPORATE ACCOUNTING

OBJECTIVES

1. To know the company organisation & structure.
2. To study the issue product of various shares, Debentures.
3. To study the company's final account.

UNIT – I Shares: Introduction – Kinds of joint stock Company - formation of a company – commencement of business - prospectus – kinds of shares – accounting procedure for issue of share at par, at discount and at premium – calls in advance – calls in arrears – forfeiture – reissue at discount/premium, Redemption of preference shares.

UNIT – II Debentures: Purpose of issuing debentures – types of debentures – issue of debentures – special entry on issue of debenture – calls in ad advance – issue of debentures as collateral security – writing off capital losses, Underwriting of shares and debentures – marked and unmarked application – firm underwriting

UNIT – III Valuation of goodwill – methods – simple profit – super profit – valuation of shares – methods – Intrinsic value – yield – earning capacity valuation.

UNIT – IV Final Accounts – preparation and presentation requirements schedule IV part I and II – horizontal form and vertical form.

UNIT – V Liquidation – Statement of Affairs and deficiency, surplus accounts – Liquidator's final statement of account.

BOOKS RECOMMENDED:

1. Advance Accountancy - R.L. Gupta & M. Radhaswamy
2. Advanced Accountancy - M.C.Shukla & T.S. Grewal
3. Advanced Account - Jain and Narang
4. Advanced Accountancy - Harishikesh Chakraborty

Course: B.COM (Banking)

Code : 14UCBC54

Semester: V

No. Of hours allotted : 5

Paper: 28.CORE XIV

No. Of credits : 4

INTERNATIONAL TRADE

OBJECTIVES

- To study internal and external trade of a country with this to understand at what extent it is favour for a country.
- To understand on what basis external trade is permit.
- To examine the India's trade activities with the rest of the world.

UNIT – I International Trade – nature and Scope – barriers to international marketing – comparative cost theory.

UNIT – II Terms of Trade – net barter terms of trade – gross barter terms of trade – income Terms of Trade – Single factor terms of Trade – double factor terms of Trade – real cost terms of Trade – Utility terms of Trade – Factors affecting terms of trade.

UNIT – III Gains from trade and their measurement – balance of trade and balance of payments – disequilibrium in balance of payments – causes and remedies.

UNIT – IV Trade Policy – free trade Vs Protection – tariff barriers – Commodity agreements – Cartels – State trading in India - ISO.

UNIT – V WTO – WTO and GATT – function – Principles – organizational structure – Agreements – TRIPS and TRIMS – Dispute settlement.

BOOKS RECOMMENDED:

1. International Economic - M.C.Vaish and Sudama Singh
2. International Marketing - L.E. Varshey ad B. Bhatta Charya.
3. Money Baking and International Trade – K.P.M. Sundaram.

Course: B.COM (Banking)

Code : 14UCBE51

Semester: V

No. Of hours allotted : 5

Paper: 29.ELECTIVE III

No. Of credits : 4

SERVICE MARKETING IN BANKS

OBJECTIVES

- To know importance and service marketing.
- To know various service marketing

UNIT – I

Marketing – Definition – selling Vs marketing – service marketing - Importance – nature – types – classification – service vs. products managing demand and supply.

UNIT – II Service marketing mix – 7 ps – product /service mix - Product Development in bank marketing – Need for innovative products – process of new product development - practical constraints in product development.service life cycle.

UNIT – III Price mix – types – factors - Role of the IBA and the RBI – ‘place’ in bank marketing – Branch licensing policy of the RBI – Banking supermarkets.

UNIT – IV Promotional mix in bank marketing – personal selling, Advertising and sales promotion – publicity – Importance of public relations in bank marketing.

UNIT – V People mix - Customer service in commercial banks – customer’s complaints, Grievance redressal mechanism – customer needs – Technology up gradation – process and physical evidence.

BOOK FOR STUDY

1. Kenneth Andrew - The bank marketing Hand book.
2. Mithani - The Anatomy of Indian Banking.
3. R.K.madhukar - Dynamics of Bank marketing.
4. Vasanthi venugopal – service marketing

Course: B.COM (Banking)

Code : 14UEVS51

Semester: V

No. Of hours allotted : 2

Paper: 30. Part-IV

No.Of credits : 2

ENVIRONMENTAL STUDIES

Course: B.COM (Banking) Code : 14UCBS51

Semester: IV No. Of hours allotted : 2

Paper: 31.PART IV-SBS- III_ No. Of credits : 2

ELEMENTS OF TALLY

OBJECTIVES

- To study the importance of tally in used the business organisation.
- To study future of tally & how to apply

UNIT – I Manual accounting System – Mechanised accounting system – Popular accounting software in India – Tally – Features of tally – Opening screen of tally – creating company – Buttons on the Button Panel – gate way of tally – configuring Company.

UNIT – II Accounting in formations – Creation of master – Menu related to accounts info. Groups – Managing Groups – Multiple Groups – creation of ledger (Single and multiple) – display ledger accounts – Cost categories (Single and multiple) cost centers (Single and multiple).

UNIT – III Voucher type – Creation of Voucher – Voucher entry – inventory Vouchers – Vouchers types; contra, Payment, receipt, journal, credit note, debit note, sales Vouchers invoice entry, basic options – Vouchers failures – Accounting, inventory and configure Homeric System – accounts master – inventory master.

UNIT – IV Stock Groups – Multiple Stock groups – Stock categories – Stock item – go towns – Voucher type – units of measure – Pure inventory Vouchers – Purchase order Sales order – invoices.

UNIT – V Reports – Display options at Gateway – trial balance – Balance sheet – Profit and loss account – Shock Summary – Display menus – Account books – Statement of Accounts Inventory Books – Statement of Inventory – Daybooks. Mis Report – Options available in tally for Mis – Ratio analysis – Fund flow analysis – Exception Reports – Bank Reconciliation Statement.

BOOKS RECOMMENDED: 1. Financial Accounting Using tally 6.3, Nam rata Agarwal, PDremtech, 19A, ansari Road Daryaganj, New Delhi – 110002.

SEMESTER VI

Course: B.COM (Banking)	Code	: 14UCBC61
Semester: VI	No. Of hours allotted	: 5
Paper: 32. CORE XV	No. Of credits	: 5

PERSONNEL MANAGEMENT IN BANKS

OBJECTIVES

- To study the personnel management in the banking organisation.
- To study the control of personnel management in the banking.

Unit I

Personnel management in banks – Functions of Personnel management – Objectives- Recruitment and selection.

Unit II

Sources of recruitment – Selection procedures – promotions and transfers.

Unit III

Human resource development in banks Employee training – Advantages of training types of training – Evaluation of training Programmes - Training Institutions for Bankers.

Unit IV Staff welfare measures in banks – monetary and non- monetary benefits – Grievance redressal - disciplinary action.

Unit V Industrial relations in the Indian banking industry – Participative Management.

BOOK RECOMMENDED

1. Banking Management - B. Bexley
2. Principles and Practice of Bank Management – P. Subba Rao

Course: B.COM (Banking) Code : 14UCBC62

Semester: VI No. Of hours allotted : 5

Paper: 33.CORE XVI No. Of credits : 4

EXPORT DOCUMENTATION AND PROCEDURES

OBJECTIVES

1. To study how to export of goods & services.
2. To know what are the procedures adopted.
3. To identify the financial assistance from various institution

UNIT – I Export – Import policy – New export – Import policy Aims – Schemes – Highlights.

UNIT – II Export procedures – export an order – consignment Receiving an order - packing and marketing shipping order – customs – Formalities.

UNIT – III Export documentation – Documentation – letter or credit – credit documentation – Insurance documents and other documents.

UNIT – IV Import procedures – Importing through Indent house – objecting Import license Terms used in mentioning prices.

UNIT – V

Import documentation – Documentation of Documents for port and customs clearance – Insurance documents – Finance document and all other documents.

BOOKS RECOMMENDED

- 1.Export management – BALAGOBAL
- 2.International business – FRANCIS CHERUNILAM
- 3.Internationalmarketing----R.L.VARSHNEY&B.BHATTACHARYA

Course: B.COM (Banking)

Code : 14UCBC63

Semester: VI

No. Of hours allotted : 6

Paper: 34.CORE- XVII

No. Of credits : 4

FIELD STUDY REPORT

Course: B.COM (Banking) Code : 14UCBE61

Semester: VI No. Of hours allotted : 6

Paper: 35. ELECTIVE- IV No. Of credits : 5

MANAGEMENT ACCOUNTING

OBJECTIVES

- To study the importance of management in business organisation.
- To study management of the business concern.

UNIT – I Management Accounting – Meaning, nature, scope and functions of management accounting and objectives.

Ratio analysis – advantages – classifications of ratios – profitability ratio, liquidity ratios.

UNIT – II Fund flow statement and cash flow statement – meaning significance and preparation.

UNIT – III Marginal costing – Meaning, Definition; Advantages and disadvantages – preparation of Marginal Cost Statement (Break Even Analysis, Profit Volume analysis)

UNIT – IV Standard Costing – Meaning, advantages and disadvantages – variance analysis – Material, labor, over head variances.

UNIT – V Budgetary Control – Meaning, objectives, merits and limitations – types of budgets – Fixed and Flexible budgets – cash and sales budgets – zero base budgeting.

TEXT BOOKS:

1. Management Accounting – S.N. Maheshwari

REFERENCES:

1. A Text book of financial, cost and Management Accounting – Dr. P.Periasamy.
2. Management Accounting by Shahi K. Gupta & Sharma.

Course: B.COM (Banking)

Code : 14UVED61

Semester: VI

No. Of hours allotted : 2

Paper: 36.PART-IV

No. Of credits : 2

VALUE EDUCATION

Course: B.COM (Banking) Code : 14UCBS61

Semester: VI No. Of hours allotted : 2

Paper: 37.SBS-IV - PART-IV No. Of credits : 2

E-BANKING

OBJECTIVES

- To know technique in used the banking sector
- To know what is role of e- bank in recent

UNIT – I

E-Banking – Meaning – Importance – Features.

UNIT – II

Models for implementation of E- Banking

UNIT – III

Credit cards – Smart Cards – Salient features and uses.

UNIT – IV

Electronic cash and Electronic payment schemes – Internet monetary payments.

UNIT – V

E-Payments and Purchase order process – Online electronic cash – Security tools – encryption – security terms.

BOOKS RECOMMENDED:

1. E-commerce – Bajaj .K.K
2. Electronic commerce – Loshin P & Murphy P.A

Course: B.COM (Banking) Code : 14UCBS62

Semester: VI No. Of hours allotted : 2

Paper: 38. SBS-V PART- IV No. Of credits : 2

INTERNATIONAL BANKING

OBJECTIVE

- To discuss origin of international Bank.
- To discuss role of international bank.
- To discuss how international banks more important to economic development.

UNIT – I International Monetary fund (IMF) objective – Capital and Organization of IMF – Function - India and IMF International liquidity – Special Drawing Rights – Working of IMF – Evaluation.

UNIT – II International Bank for Reconstruction and Development – IBRD or work Bank – objectives – membership organization – lending procedure – Evaluation of the working IBRD – India and IBRD.

UNIT – III International finance corporation – membership organization – capital resources – objectives – investment criteria – financial procedure – review of working of the IFC.

UNIT – IV International Development Association – membership capital and organization of IDA – nature of the IDA assistance – working in IDA.

UNIT – V Asian Development Bank – objectives – membership – capital structure – organization of IDA – Nature of the IDA assistance – Working of IDA.

BOOKS RECOMMENDED:

1. Money Banking and International Trade – M.L.S. Seth
2. Money Banking and International Trade – K.P.M.Sundaram.

BOOKS RECOMMENDED:

1. Financial markets and services – E. Gordan and K.Natarajan
2. Financial services – M.Y Khan.
3. Financial Institutions and Markets – L.M Bhole.

Course: B.COM (Banking)

Code

: 14UCBS63

Semester: VI

No. Of hours allotted : 2

Paper: 39. SBS - VI- PART-IV

No. Of credits : 2

DYNAMICS OF ENTERPERNEURIAL TRAITS

OBJECTIVES

- To understand what is the role of entrepreneur & Economic development.
- To understand how financial institution have support to develop Entrepreneur.
- To understand participation of woman entrepreneur.

UNIT – I

Entrepreneurship – Meaning – Definition and Importance.

UNIT – II

Factors affecting entrepreneurship growth.

UNIT – III

Entrepreneurship Types, functions and qualities.

UNIT – IV

Institutions for developing entrepreneurship in India – Procedure for
Setting up SSI Units.

UNIT – V

Government assistance for development of SSI's in India.

BOOKS RECOMMENED:

1. Vasanth Desai – Entrepreneurship Development, 2005, Himalaya Publication, New Delhi.
2. Desh Pande, M.U – Entrepreneurship of small scale industries concept, growth Management, Deep and Deep publications.
3. Jose Paul N.Ajith Kumar – Entrepreneurship Development, 2003, Himalaya Pub., New Delhi.