

# **HAJEE KARUTHA ROWTHER HOWDIA COLLEGE**

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

(Re-Accredited at “A” Grade, by NAAC, Bangalore)

Uthamapalayam – 625533.



## **DEPARTMENT OF COMMERCE (BANKING)**

### **BACHELOR OF COMMERCE (BANKING)**

#### **SYLLABUS**

**(Academic Year 2017-2018 Onwards)**

#### **Programme Specific Outcomes**

- PSO1.** Make the students to improve their knowledge in recent trends both in commerce and business.
- PSO2.** Encourage the students to realize their individuality
- PSO3.** Motivate the students to know their entrepreneurial traits.
- PSO4.** Gain knowledge not only in commerce but also in other field of study through non-major subject and skill based subjects

# **HAJEE KARUTHA ROWTHER HOWDIA COLLEGE**

**(AUTONOMOUS)**

**UTHAMAPALAYAM**

**Choice Based Credit System**

**DEPARTMENT OF B.COM BANKING**

**B.COM BANKING (Semester)**

**Course Scheme & Scheme of Examinations**

*(From the Academic Year 2017– 2018 onwards)*

## **ELIGIBILITY :**

Passed in H.Sc., or any other Examination accepted by the Syndicate as Equivalent.

## **DURATION OF THE COURSE:**

The students who are joining the degree shall undergo a study period of three academic years- Six Semesters.

## **SUBJECTS OF STUDY:**

Part – I - Tamil

Part – II - English

Part – III - i) Core Subjects

ii) Allied Subjects

iii) Elective Subjects

Part – IV i) Non- major Subjects

ii) Skill based Subjects

ii) Environmental Studies

iv) Value Education

Part – V Extension Activities

## **Scheme of Examinations under Choice Based Credit System**

Term End Examinations (TEE) - 75 Marks

Continuous Internal Assessment Examinations (CIAE) - 25 Marks

Total - 100 Marks

## **Pattern of Continuous Internal Assessment Examinations (CIAE)**

Average of Two Internal Tests (each 20 marks) - 20 Marks

Assignments - 05 Marks

Total - 25 Marks

**Pattern of Term End Examinations**  
**(Max. Marks: 75 / Time: 3 Hours)**

**External Examinations Question Paper Pattern for Part I, III and IV (Non- Major Elective & Skill based Subject)**

Section – A (10 X 1 = 10 Marks)

Answer ALL questions.

- Questions 1 - 10
- Two questions from each unit
- Multiple choice questions and each question carries Four choices

Section – B (5 X 7 = 35 Marks)

Answer ALL questions choosing either A or B.

- Questions 11 - 15
- One question from each unit
- Descriptive Type
  - 11 A or 11 B
  - 12 A or 12 B
  - 13 A or 13 B
  - 14 A or 14 B
  - 15 A or 15 B

Section – C (3 X 10 = 30 Marks)

Answer any THREE out of five questions.

- Questions 16 - 20
- One question from each unit
- Descriptive and Analytical Type

**External Examinations Question Paper Pattern for Part IV (Environmental Studies and Value Education)**

Section – A: (5 X 6 = 30 Marks)

Answer ALL questions choosing either A or B.

- Questions 1 - 5
- One question from each unit
- Descriptive and Analytical Type

Section – B (3 X 15 = 45 Marks)

Answer any THREE out of five questions.

- Questions 6 - 10
- One question from each unit
- Descriptive and Analytical Type

**HAJEE KARUTHA ROWTHER HOWDIA COLLEGE (AUTONOMOUS)****B.Com(Banking) - COURSE CONTENT & SYLLABUS FOR 2017-2018****I SEMESTER**

Part	Course Category	Course Code	Course Titles	Credits	Hours	CIAE	TEE	Total marks
I	Languages	17UCAL11	Business Communication	3	6	25	75	100
II	Language	17UENL11	English-I	3	6	25	75	100
III	Core – I	17UCBC11	Commercial Banking	4	4	25	75	100
III	Core – II	17UCBC12	Financial Accounting- I	4	6	25	75	100
III	Allied - I	17UCBA11	Business Economics	3	6	25	75	100
IV	NME – I	17UCBN11	Reserve Bank of India	2	2	25	75	100
			<b>Total</b>	19	30	150	450	600

**II SEMESTER**

Part	Course Category	Course Code	Course Titles	Credits	Hours	CIAE	TEE	Total marks
I	Languages	17UCAL21	Office Management	3	6	25	75	100
II	Language	17UENL21	English-I	3	6	25	75	100
III	Core – III	17UCBC21	Business Environment	4	4	25	75	100
III	Core – IV	17UCBC22	Financial Accounting – II	4	6	25	75	100
III	Allied – II	17UCBA21	Economic Development of India	3	6	25	75	100
IV	NME – II	17UCBN21	Banking Practices	2	2	25	75	100
			<b>Total</b>	19	30	150	450	600

### **III SEMESTER**

<b>Part</b>	<b>Course Category</b>	<b>Course Code</b>	<b>Course Titles</b>	<b>Credits</b>	<b>Hours</b>	<b>CIAE</b>	<b>TEE</b>	<b>Total marks</b>
III	CORE V	17UCBC31	Marketing Management	4	4	25	75	100
III	CORE VI	17UCBC32	Business Law	4	4	25	75	100
III	CORE VII	17UCBC33	Advanced Accounting-I	4	6	25	75	100
III	CORE VIII	17UCBC34	Cost Accounting	4	5	25	75	100
III	CORE IX	17UCBC35	Co-Operative Banking	4	4	25	75	100
III	ALLIED III	17UCBA31	Business Statistics	3	5	25	75	100
IV	SBS-I	17UCBS31	MS –Office	2	2	25	75	100
			<b>Total</b>	25	30	150	450	700

### **IV SEMESTER**

<b>Part</b>	<b>Course Category</b>	<b>Course Code</b>	<b>Course Titles</b>	<b>Credits</b>	<b>Hours</b>	<b>CIAE</b>	<b>TEE</b>	<b>Total marks</b>
III	CORE X	17UCBC41	Banking Law and Practice	4	5	25	75	100
III	CORE XI	17UCBC42	Principles of Management Accounting	4	6	25	75	100
III	CORE XII	17UCBC43	Advanced Accounting-II	4	6	25	75	100
III	CORE XIII	17UCBC44	Central Banking	3	5	25	75	100
III	ALLIED IV	17UCBA41	Business Mathematics	4	6	25	75	100
IV	SBS II	17UCBS41	Customer Relationship Management	2	2	25	75	100
V			Extension Activities	2	-	-	100	100
			<b>Total</b>	23	30	150	450	700

## **V SEMESTER**

Part	Course Category	Course Code	Course Titles	Credits	Hours	CIAE	TEE	Total marks
III	CORE- XIV	17UCBC51	Income Tax Law and Practice-I	4	6	25	75	100
III	CORE – XV	17UCBC52	Entrepreneurial Development	4	4	25	75	100
III	CORE-XVI	17UCBC53	Corporate Accounting	4	5	25	75	100
III	CORE XVII	17UCBC54	Human Resource Management	4	4	25	75	100
III	CORE XVIII	17UCBC55	Service Marketing in Banks	4	4	25	75	100
III	ELECTIVE -I	17UCBE51	Export and Import Procedure	3	3	25	75	100
III	ELECTIVE-II	17UCBE52	Human Resource Management					
IV	SBS III	17UCBS51	Elements of Tally	2	2	25	75	100
IV	PART IV	17UEVS51	Environmental Studies	2	2	25	75	100
			<b>Total</b>	27	30	200	600	800

## **VI SEMESTER**

Part	Course Category	Course Code	Course Titles	Credits	Hours	CIAE	TEE	Total marks
III	CORE –XIX	17UCBC61	Income Tax Law and Practice-II	4	6	25	75	100
III	CORE- XX	17UCBC62	Retail Management	4	4	25	75	100
III	CORE-XXI	17UCBC63	Financial Management	4	5	25	75	100
III	CORE XXII	17UCBC64	E-Commerce and E- Banking	4	4	25	75	100
III	CORE XIII	17UCBC65	International trade	4	3	25	75	100
III	ELECTIVE III	17UCBE61	International Banking	3	4	25	75	100
III	ELECTIVE IV	17UCBE62	Banking Technology					
IV	SBS-IV	17USBS61	Principles of Insurance	2	2	25	75	100
IV	PART IV	17UVED61	Value Education	2	2	25	75	100
			<b>Total</b>	27	30	200	600	800

DEPARTMENT OF COMMERCE BANKING(2017-2018 Onwards)	
Year : I	Course Code:17UCBL11
Semester : I	Hours : 6
Course Category : Language - I	Credits : 3

### வணிக கடிதங்கள் (BUSINESS COMMUNICATION)

#### COURSE OUTCOMES:

CO1: Comprehend Practical Knowledge in Business Letter writing

CO2: Delineate the basic concepts in Business Letter Writing, Office Administration

#### அலகு - அ

வணிகத் தொடர்பு - பொருள் - இலக்கணம் - முக்கியத்துவம் - அடிப்படை கூறுகள் - பணிகள் - வணிகத் தொடர்பு வழிமுறை - ஊடகங்கள் - நேரடி மற்றும் மறைமுக வணிகத் தொடர்பு - தடைகள் - வணிகத் தொடர்பிற்கான மின்னணு அமைப்பு மற்றும் சாதனங்கள்.

#### அலகு - ஆ

வணிக கடிதப் போக்குவரத்து - கோட்பாடுகள் - வடிவமைப்பு - கட்டமைப்பு - திட்டமிடுதல் - தயார் செய்தல்.

#### அலகு - இ

வணிக விசாரணைக் கடிதங்கள் - ஆணையுறுக் கடிதங்கள் - விற்பனைக் கடிதங்கள் - பின்பற்றுக் கடிதங்கள் - புகார் மற்றும் சரிக்கட்டல் கடிதங்கள் - வசூல் கடிதங்கள்.

வங்கிக் கடிதங்கள் - வகைகள் முகமைக் கடிதங்கள் - வகைகள் - முகமைக்கு விண்ணப்பித்தல் - முகவர் நியமனக் கடிதம் காப்பீட்டு கடிதங்கள் - வகைகள்

#### அலகு - ஈ

பணி தொடர்பான கடிதப் போக்குவரத்து - பணி வேண்டி விண்ணப்பக் கடிதம் எழுதுதல் - அதன் கட்டமைப்பு - சுய அறிமுகப் படிவம் - பணி நியமன கடிதம்.

#### அலகு - உ

அறிக்கை - பொருள் - முக்கியத்துவம் - அடிப்படைக் கூறுகள் - வகைகள் பொருளடக்கம் - சட்டப்பூர்வ அறிக்கை - ஆண்டறிக்கை - தணிக்கை அறிக்கை சந்தை அறிக்கை - பொருள் - பணிகள் - பண்புகள் - கட்டமைப்பு.

#### பரிந்துரைக்கப்படும் புத்தகங்கள்:

- |                           |   |  |
|---------------------------|---|--|
| 1. வகைத் தகவல் தொடர்பு    | — | திரு கதிரேசன் மற்றும் முனைவர் ராஜா       |
| 2. வாணிபத் தகவல் தொடர்பு  | — | முனைவர் வி.எம். செல்வராஜ்                |
| 3. வாணிகக் கடிதத் தொடர்பு | — | திரு எஸ். முத்தையா                       |
| 4. வணிகக் கடிதங்கள்       | — | முனைவர் ந. முருகேசன் மற்றும் திரு மனோகர் |

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBC11</b>
<b>Semester : I</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : Core I</b>	<b>No. of Credits : 4</b>

### **COMMERCIAL BANKING**

#### **COURSE OUTCOMES:**

- CO1: To study origin of commercial Bank.  
CO2: To know role of commercial bank.  
CO3: 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 rural 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.



<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBC12</b>
<b>Semester : I</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : Core II</b>	<b>No. of Credits : 4</b>

### **Financial Accounting I**

#### **Course Outcomes:**

CO1: To facilitate the understanding of Accounting in general

CO2: To facilitate the understanding of accounting work of a higher order from the fundamentals of financial accounting to the advanced level.

CO3: To know the intermediate concepts for assets, liabilities and stakeholders' equity in a concise and clear manner

#### **UNIT I**

**Accounting Principles** – concepts and conventions – Double Entry System of Book keeping – Journals, Ledgers – Subsidiary Books – Trial Balance - preparation of Cash Book.

#### **UNIT II**

**Errors** – Classification and Types of Errors – Rectification of errors – Preparation of Suspense Account - **Bank Reconciliation Statement** – All models

#### **UNIT III**

**Bills of Exchange** – Trade and Accommodation bills - Renewals – Dishonour due to insolvency – Retiring and Rebate.

#### **UNIT IV**

**Consignment Accounts** – Invoicing goods at cost price – Proforma invoice price – Valuation of unsold stock – Loss of Stocks – Accounting treatment Normal Loss and Abnormal Loss. **Joint Venture Accounts** – Recording in individual venture's books – Recording in separate set of books.

#### **UNIT V**

**Preparation of Final Accounts** of a sole trading concern with adjustments.

#### **BOOKS RECOMMENDED**

1. Advanced Accountancy – R. L.Gupta & Radheswamy
2. Advanced Accountancy – Maheshwari & Maheshwar
3. Advanced Accountancy – M.A. Arulanandam and K. S. Raman
4. Advanced Accountancy – S.P. Jain and K.L. Narang
5. Advanced Accountancy – T.S. Reddy and A. Murthy

#### **BOOKS FOR REFERENCE**

1. Advanced Accountancy – M.C. Shukla and T.S. Grewal
2. Advanced accountancy – P.C. Tulsian

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBA11</b>
<b>Semester : I</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course category: ALLIED I</b>	<b>No. of Credits : 3</b>

### **Business Economics**

#### **Course Outcomes:**

CO1: To familiarize the students with the basic concepts and tools in Economics.

CO2: To know the importance of economics in the real world

#### **Unit - I: Introduction**

Definition, nature and scope of Economics (Adamsmith, Marshall and Robbins) – Basic Concepts (wants, utility, value and market)- Managerial Economics – Definitions -Economics and Managerial Economics- Role and responsibilities of a managerial Economist - Objectives of a modern business firm.

#### **Unit - II: Demand Analysis**

Law of demand - Demand determinants - Elasticity of demand - types of elasticity of demand - measurement of elasticity of demand - factors determining elasticity of demand - uses of elasticity of demand

#### **Unit - III: Demand or sales forecasting**

Meaning - Factors involved in Forecasting - Importance - methods of forecasting - for an established product and a new product.

#### **Unit - IV: Price Analysis**

Price determination under various market forms - Perfect competition, monopoly and monopolistic competition - Oligopoly ( features only ) Pricing policies - Methods of Pricing .

#### **Unit V: Profit Analysis**

Profit – Meaning - Concept- Nature of profit - profit planning - Break even analysis - uses and limitations - profit forecasting.

#### **Texts:**

1. Managerial Economics - Varshney & Maheswari ( Sultan Chard & Sons )
2. Managerial Economics - Sankaran ( Margham )
3. Managerial Economics - Cauvery, Sudhanayak, Girija, Meenabhai ( S.Chand & Co.,)
4. Managerial Economics - Narayanan Nadar

#### **References:**

1. Managerial Economics - P.L.Mehta ( Sultan Chand & Sons )
2. Managerial Economics - Dwivedi
3. Managerial Economics - Joel Dean

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : I</b>	<b>Course Code : 17UCBN11</b>
<b>Semester : I</b>	<b>No. of Hrs. allotted : 2</b>
<b>Course Category: PART IV NME I</b>	<b>No. of Credits : 2</b>

**RESERVE BANK OF INDIA**

**Course Outcomes:**

- CO 1. To study the function of central bank
- CO 2. To study the monetary policy
- CO 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

DEPARTMENT OF COMMERCE BANKING (2017-2018 Onwards)	
Year : I	Course Code:17UCBL21
Semester: II	Hours : 6
Course Category: Language – II	Credits: 3

### அலுவலகமேலாண்மை (OFFICE MANAGEMENT)

#### **COURSE OUTCOMES:**

**CO1: To understand the nature and type of businesses and the procedures Managing them.**

**CO2: To help pursue higher education in Management, Commerce and appearing for the professional courses.**

#### **பகுதி- அ**

அலுவலக மேலாண்மை இலக்கணம் – நவீன அலுவலகத்தின் அமைப்பு முறைகள். நவீன அலுவலகத்தின் செயல்பாடுகள் மற்றும் முக்கியத்துவம் - அலுவலக முறை மற்றும் நடவடிக்கைகள்- அதிகாரத்தைப் பரவலாக்குதல் – அலுவலக வல்லமை வகைகள் – அலுவலகத்தின் இடவசதி – பணிக்கு ஏற்ப சூழ்நிலை – பணியை எளிதாக்குதல்.

#### **பகுதி – ஆ**

கடித போக்குவரத்து மற்றும் பதிவேடுகளைப் பராமரித்தல் தபால்களைக் கையாளுதல் – அஞ்சல் துறையை அமைத்தல் – மையப்படுத்தப்பட்டப்பணி – உள் மற்றும் வெளி தொடர்பு வாய்மொழி தகவல் தொடர்பு மற்றும் எழுத்து மூலம் தகவல் தொடர்பு – எழுத்து பணிகள் – அலுவலக அறைகள் வடிவைப்பு –தொடர்பு எழுதுப் பொருள்.

#### **பகுதி – இ**

கோப்பிடுதல் – கூறுகள் – அம்சங்கள் – வகைபடுத்துதல் – வரிசைபடுத்துதல் –முறைகள் – மையக் கோப்பீடு முறை – பரவலாக்கப்பட்ட கோப்பீடு.

#### **பகுதி – ஈ**

அலுவலக இயந்திரங்களும் சாதனங்களும் – பல்வேறு சாதனங்கள் – அடிப்படை கோட்பாடு - கணிப்பொறி மற்றும் புள்ளிவிபரம்.

#### **பகுதி – உ**

அலுவலக அறிக்கைகள் – அறிக்கைகள் – வகைகள், அமைப்பு மற்றும் - அலுவலக செயலாக்கம்.

பரிந்துரைக்கப்படும் புத்தகம்:

1. அலுவலகமேலாண்மை - டாக்டர். ராதா

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBC21</b>
<b>Semester : II</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : Core III</b>	<b>No. of Credits : 4</b>

### **BUSINESS ENVIRONMENT**

#### **Course Outcomes:**

**CO1: Comprehend the importance of the environment that affecting the business undertaking, understand the industrial development, problems of industrial development, industrial sickness, Small scale sector's growth and problems faced by them. Understand the consumer protection act, etc.,**

**CO2:**

#### **Unit – I**

Meaning and Importance of the Study of business Environment – External Factor Affecting Business – Economic, Political, Legal, Social, Competitive, Ecological and Technological Factors, SWOT Analysis.

#### **Unit II**

Industry – Introduction – Industrial Development under the Plans – Importance of Industries in Economic Development of India – Trends in Industrial Production in India – Present Status of Industrial Production – Problems of Industrial Development in India.

#### **UNIT III**

Industrial Sickness – Definition – Causes - Sick Industrial Companies ( Special Provisions) Act. 1985 – BIFR – Reference to BIFR – Inquiries and Schemes.

#### **UNIT IV**

Small Scale Sector – Definition – Problems of Small Scale Industries - Incentives to Small Scale Sector – Industrial Sickness in Small Scale Sector.

#### **UNIT V**

Consumer Protection Act, 1986 – Consumer Rights – Social Responsibility of business – Dimensions of Social Responsibility Arguments for and Against Social Responsibility of Business – Social Audit.

#### **Books for Study:**

1. Business Environment – Francis Cherunilam
2. Business Environment – Rosy Joshi/ Sangam Kapoor
3. Business Environment – V.Alagappan & K. Chidambaram.
4. Business Environment – S. Sankaran
5. Business Environment – K. Aswathappa.
6. Business Environment – Shaikh Saleem.

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBC22</b>
<b>Semester : I</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : Core IV</b>	<b>No. of Credits : 4</b>

## **FINANCIAL ACCOUNTING II**

### **Course Outcomes:**

CO1: To facilitate the understanding of Accounting in general

CO2: To cover the understanding of accounting work of a higher order from the fundamentals of financial accounting to the advanced level.

CO3: To know the intermediate concepts for assets, liabilities and stakeholders' equity in a concise and clear manner

CO4: To develop skill related problem solving and critical thinking

### **UNIT I**

**Average due date** – Calculation of due date based on holidays intervention- Interest calculation.

**Account Current** – Methods of calculation of interest-product method - Red Ink Interest method– Epoque method – Periodic Balance Method.

### **UNIT II**

**Preparation of Receipts and Payments Account, Income and Expenditure Account and Balance Sheet of Non-trading organisations**

### **UNIT III**

**Single Entry System Or Accounts From Incomplete Records** – Statement of Affairs Methods – Conversion method

### **UNIT IV**

**Depreciation Accounting** – Depreciation – Concept – Causes – Need – Basic Factor – Methods – Straight Line – Written Down Value – Annuity – Depreciation Fund – Insurance Policy Method – Revaluation Method – Depletion Method

### **UNIT V**

**Self-balancing system** – meaning – procedure – Self Balancing journal entries – self balancing ledgers – transfer from one ledger to another.

#### **BOOKS RECOMMENDED**

1. Advanced Accountancy – R. L.Gupta & Radheswamy -
2. Advanced Accountancy –Maheshwari & Maheshwar
3. Advanced Accountancy – M.A. Arulanandam and K. S. Raman
4. Advanced Accountancy – S.P. Jain and K.L. Narang
5. Advanced Accountancy – T.S. Reddy and A. Murthy

#### **BOOKS FOR REFERENCE**

1. Advanced Accountancy – M.C. Shukla and T.S. Grewal
2. Advanced accountancy – P.C. Tulsian

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : I</b>	<b>Course Code : 17UCBA21</b>
<b>Semester : II</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : ALLIED II</b>	<b>No. of Credits : 3</b>

**ECONOMIC DEVELOPMENT OF INDIA**

**Course Outcomes:**

CO 1: To familiarize the students with the basic concepts and tools in Economics.

CO 2: To know the importance of economics in the real world

**Unit-I : Features of Indian Economy**

Characteristics – Under Developed or Developing Economy – India as a Mixed Economy – Population in India – Causes, Consequences and Control. Capital Formation in India – Causes for Low rate of Capital Formation – Importance of Foreign Capital (FDI)

**Unit-II : Agricultural Sector**

Role of Agriculture in Indian Economy – Causes for Low Agricultural Productivity, Green Revolution – Nature and Effects – Food Security – Agricultural Price Policy.

**Unit-III : Industrial Sector**

Industrial Policy – Industrial Policy of 1991 – Micro, Small and Medium Enterprises – Role of Small Scale and Cottage Industries in Indian Economy – Problems – Government Measures – Industrial Finance – IFC, SFC, IDBI, ICICI

**Unit-IV : Banking Sector**

Commercial Banks and Economic Development – RBI and Economic Development – India's Foreign Trade – Composition – Pattern and Direction of India's Exports and Imports – Export Promotion Measures – EXIM Bank and It's Role.

**Unit-V : Planning**

India's Five Year Plans – Objectives – Achievements and Failures – Anti-Poverty Measures – Employment Generation Schemes – Trends in the Growth of National Income.

**Text Books:-**

1. Indian Economy – Dutt and Sundharam (S. Chand & Co.,)
2. Indian Economic Problems – Misra and Puri (Himalaya Publishing House)
3. The Indian Economy – Dhingra (Sultan Chand)

**References:-**

1. Indian Economy – Dutt and Sundharam (S. Chand & Co.,)
2. Indian Economic Problems – Misra and Puri (Himalaya Publishing House)

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : I</b>	<b>Course Code : 17UCBN21</b>
<b>Semester : II</b>	<b>No. of Hrs. allotted : 2</b>
<b>Course Category : PART IV NME II</b>	<b>No. of Credits : 2</b>

### **BANKING PRACTICES**

#### **Course Outcomes:**

CO 1: To understand various functions of bank

CO 2: To understand importance of banking to the economic development

CO 3: To understand how bank role play into balancing the Indian economy.

#### **Unit I**

Definition of the term banker and customer – General and special - relationship between them .

#### **Unit II**

Types of deposits – fixed - current – savings – recurring - pass book – negotiable Instrument – cheque - definition - features – types of crossing .

#### **Unit III**

Bill of Exchange - Difference between cheque and bill of exchange, types of endorsements- Marking.

#### **Unit IV**

Collecting banker - Collection of cheque – protection to collecting banker.

#### **Unit V**

Loans and advances against primary and collateral securities – recent development in banking.

#### **REFERENCES & TEXT BOOKS**

1. Banking law& practice- Sundaram &varshnay,
2. Banking law& practice – Davar
3. Banking law& - practice - Gordan & Natarajan



<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC31</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE V</b>	<b>No. of Credits : 4</b>

### **MARKETING MANAGEMENT**

#### **Course Outcomes:**

CO 1: To impart the learners the concept and basic principles of Marketing

CO 2: To make the learners to understand the importance of branding and packaging

CO 3: To make the learners to understand the channels of distribution and Advertising

#### **UNIT I**

Definition and Meaning of Marketing – Modern Concept of Marketing – Functions of Marketing– Marketing Management – Meaning and Importance – Marketing Mix

#### **UNIT II**

Market Segmentation – Bases – products-classification and New Product – Product Diversification, Modification and Elimination – Product Life Cycle (PLC)

#### **UNIT III**

Branding – Brand loyalty – Packaging – Pricing: Meaning and objectives – Methods of pricing.

#### **UNIT IV**

Channels of distribution – Meaning and importance – Factors determining choice of channel- functions of wholesalers and retailers.

#### **UNIT V**

Advertising – Meaning and types – criticism against advertising – personnel selling – objectives and importance.

#### **BOOKS RECOMMENDED**

1. Modern Marketing - R. S. N. Pillai
2. Marketing - Rajan Nair
3. Marketing Management - Sherlekar

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : II</b>	<b>Course Code : 17UCBC32</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE VI</b>	<b>No. of Credits : 4</b>

**BUSINESS LAW**

**Course Outcome:**

CO 1: To Enable the Students to Gain Basic Knowledge of Law Relating to Contracts, Bailment, Contract of Indemnity, Agency, Sale of Goods and Partnership

**UNIT 1**

Business Law – Definition –Importance- Sources of Business Law – Contracts -Definition – Essentials of Valid Contract – Classification of Contract – Difference Between Valid, Void, Voidable and Illegal Contract - Offer and Acceptance- Definition, Kind, Essentials of Valid Contract- Consideration - Definition, Legal Rules- Principles of Equity – Capacity of Parties- Capacity to Contract – Reason for Incapacity - Law Relating to Contract by Minor – Free Consent – Definition, Mistake – Kinds - Coercion - Undue Influence – Essential- Misrepresentation , Fraud - Differences.

**UNIT 2**

Performance of Contract – Tender – Kinds of Tender - Rules Regarding Time and Place of Contract - Reciprocal promises- Rules - Assignment of Contracts - Place of a Contract – Methods of Discharges - Contracts by Impossibility of Performance – Anticipatory Breach of Contract - Frustration of Contract - Remedies for Breach of Contract Quasi Contract - Definition, Nature, Kind and Type.

**UNIT 3**

Contract of Indemnity & Guarantee – Definition, Features – Indemnity - Definition, Rights of Indemnity Holder- Contract of Guarantee – Definition Essential- Differences Between Indemnity and Guarantee Contract - Continuing Guarantee - Revocation - Surety - Liability Right against The Principal Debtor & Creditor and Co-Sureties - Surety Discharged From Liability – Revocation- Bailment- Definition – Characteristics, Kinds, Difference Between Sale and Bailment- Duties of Liabilities of a Bailor, Bailee - Bailee's Right in Respect of Lien - Conditions- Difference Between General Lien and Particular Lien - Pledge – Definition – Essentials, Difference Between Pledge and Bailment- Right of Pawnee, Pawnor – Right and Obligations of a Finder of Goods.

**UNIT 4**

Contract of Agency - Definitions of Agent, Principal, Methods of Creating Agency- Ratification- Essentials – Sub-Agent and Substituted Agent, Right and Duties of an Agent – Exception For Liable to Third Parties.

**UNIT 5**

The Law of Sale of Goods-Definitions, Difference between Sale and Agreement to Sale- Conditions and Warranty - Difference Between Conditions and Warranties - Implied Conditions and Warranties laid down by The Indian Sale of Goods Act – Doctrine of Caveat Emptor – Delivery – Meaning, Modes, Rules Regarding Delivery of Goods – Provisions Regarding Passing of Property - Rules in Regard to Passing of Property - General Rule Regarding Passing of Title Subject to Exceptions - Unpaid seller Rights – Auction Sales - Meaning, Kinds, Implied Conditions and Warranties on Auction Sale – Remedies Against the Seller for Breach of Contract.

**BOOKS FOR STUDY:**

1. Elements of Mercantile Law – N.D.Kapoor
2. Business Law – R.S.N. Pillai & Bagawathi
3. Mercantile Law – M.C.Kuchal
4. Business Law – M.R. Sreenivasan

**BOOKS FOR REFERENCE:**

1. Hand Book of Mercantile Law – E.Venkatesan
2. Business law – Shukla & Saxena
3. Business law – N.D.Kapoor
4. Business and Industrial law – M.C. Kuchal

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC33</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : CORE VII</b>	<b>No. of Credits : 4</b>

### **Advanced Accounting I**

#### **Course Outcomes:**

CO1: To acquaint the learners with the knowledge about Fire Insurance Claims, Royalty accounts, Insolvency accounts

CO2: To impart the learners to the knowledge of Branch and Hire purchase Accounting

CO3: To develop skill related problem solving and critical thinking

#### **UNIT I**

**Fire Insurance Claims** – Loss of stock policy – Loss of profit policy – Application of Average Clause.

#### **UNIT II**

**Royalty Accounts** – Accounting treatment in the books of lessor and lessee – Investment Accounting – **Accounting For Packages or Containers – Voyage Account.**

#### **UNIT III**

**Insolvency Accounts** – Individual and firm – Statement of Affairs – Deficiency/Surplus Account (List H)

#### **UNIT IV**

**Branch Accounts-** Types of Branches – Branch not keeping full system of accounting ( Debtors System And Branch Profit and loss account system) – Branch keeping full system of accounting (excluding foreign branches) Stock and Debtors system only)  
**Departmental Accounts** – basis of allocation of expenses – Inter-Departmental transfer at cost or selling price.

#### **UNIT V**

**Hire purchase accounting** – Calculation of interest – Cash price – Accounting treatment in the books of Hire Purchaser and Hire Vendor – Default and repossession (Excluding Hire Purchase Trading Account).

#### **BOOKS RECOMMENDED**

1. Advanced Accountancy – R. L.Gupta & Radheswamy -
2. Advanced Accountancy –Maheshwari & Maheshwar
3. Advanced Accountancy – M.A. Arulanandam and K. S. Raman
4. Advanced Accountancy – S.P. Jain and K.L. Narang
5. Advanced Accountancy – T.S. Reddy and A. Murthy

#### **BOOKS FOR REFERENCE**

1. Advanced Accountancy – M.C. Shukla and T.S. Grewal
2. Advanced accountancy – P.C. Tulsian

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : II</b>	<b>Course Code : 17UCBC34</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 5</b>
<b>Course Category : CORE VIII</b>	<b>No. of Credits : 4</b>

**COST ACCOUNTING**

**Course Outcomes:**

CO1: To impart the learners the knowledge of cost accounting principles

CO2: To enable the learners to ascertain and control material, labour and overhead costs

CO3: To enable the learners to be familiar with the process costing method

**UNIT I**

Cost Accounting – Meaning – Objectives – Importance – Advantages – Cost Accounting Vs Financial Accounting – Cost Accounting Vs Management Accounting – Classification and elements of Cost –Preparation of Cost Sheet.

**UNIT II**

Materials – Purchase of material – Purchase Procedure – Store keeping – Different levels of stock – Material Issue procedure – Labour – Control of Labour Cost – Methods of Remunerating Labour – Incentive Wage Plans and Bonus Plans – Chargeable expenses – Meaning and examples.

**UNIT III**

Overheads – Meaning – Classification – Allocation and Apportionment – Absorption of Overheads - Machine Hour Rate – Administration Overheads – Selling and Distribution Overheads.

**UNIT IV**

Methods of Costing – Job Costing – Contract Costing – Process Costing – Normal loss and Abnormal loss – Equivalent Production.

**UNIT V**

Reconciliation of Cost and Financial Accounting – Reasons – Procedure for Reconciliation.

**BOOKS RECOMMENDED**

1. R.S.N.Pillai & V.Bagavathi - Cost Accounting, S. Chand & Company Ltd., New Delhi.
2. S.P. Jain &K.L. Narang - Cost Accounting Principles and Practice, Kalyani Publishers, New Delhi.- Reconciliation of cost and Financial books.
3. S. N. Maheswari - Cost Accounting — Sultan Chand & Sons, New Delhi.
4. S. P. Iyengar - Cost Accounting – Sultan Chand & Sons, New Delhi

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC35</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE IX</b>	<b>No. of Credits : 4</b>

### **CO-OPERATIVE BANKING**

#### **Course Outcomes:**

CO1: To understand various functions of co-operative bank

CO2: To understand importance of co- operative banking to the economic development

CO2: 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 between 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 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 - 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.

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBA31</b>
<b>Semester : III</b>	<b>No. of Hrs. allotted : 5</b>
<b>Course Category : ALLED III</b>	<b>No. of Credits : 3</b>

### **BUSINESS STATISTICS**

#### **Course Outcomes:**

CO1: To enable the learners understand the basic concepts in Statistics

CO2: To develop skills of the learners in data collection, sampling, classification and tabulation

CO3: To train the learners in applying Statistical tools such as Correlation, Regression and Time Series

#### **UNIT I**

Statistics – Meaning – Functions – Importance – Limitations – Data collection – Sources – Primary – Secondary – Techniques – Census – Sampling – Classification – Tabulation – Presentation: Diagrammatic and Graphic.

#### **UNIT II**

Arithmetic Mean – Combined Mean – Geometric Mean – Harmonic Mean. Median – Mode.

Range – Quartile deviation – Mean deviation - Standard Deviation – Combined standard deviation - Coefficient of variation. Skewness – Methods of studying skewness – Karl Pearson's co-efficient of skewness – Bowley's co-efficient of skewness.

#### **UNIT III**

Correlation – Methods of studying correlation – Scatter diagram – Graphic method – Karl Pearson's co-efficient of correlation, Rank Correlation - Concurrent Deviation method.

Regression analysis – Regression line – Regression equations – Least square method – Deviations taken from actual mean and assumed mean method.

#### **UNIT IV**

Analysis of Time series – components – Methods of determining trend – Graphic – Semi-average – Moving average – Least square – Seasonal Variations – method of simple average only.

#### **UNIT V**

Index Numbers – Types – Tests – Consumer Price Index Number.

#### **BOOKS RECOMMENDED**

1. Statistics – R.S.N. Pillai and Bhagawathi – Statistics
2. Statistical Methods – S.P. Gupta

DEPARTMENT OF COMMERCE (BANKING) (2017-18 Onwards)	
Year : II	Course Code : 17UCBS31
Semester : III	No. of Hrs. allotted : 2
Course Category : PART IV SBS I	No. of Credits : 2

### MS - OFFICE

#### Course Outcome:

Ms-Office designed to teach students how to use the computer as a *business* and personal tool through the use of applications software.

#### UNIT - 1

Introduction – Workings with Windows – Opening ; Switching and Closing – Introduction to Ms- Word.

#### UNIT – 2

Ms- Word Applications – Using shortcut bar, creating a word document – moving , correcting and inserting text , editing and printing.

#### UNIT – 3

Undo and Redo features – spell checking – Inserting page numbers – Headers and footers – Using tables and graphics.

#### UNIT – 4

MS – Excel – spread sheet – functions – formatting text and numbers – creations enhancing and printing a chart .

#### UNIT – 5

Power Point – Basics – Creating , Presentations – working with text – working with graphics – Animation – Slide shows.

#### Books Recommended :

1. Micro soft Office 97 professional essentials ,Acklen et al.. EEE Prentice Hall .INDIA.
2. Rapidex computer course , New Delhi.
- 3.Peter Norton's complete guide toms OFFICE 2000 – Norton , Peter.

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC41</b>
<b>Semester : IV</b>	<b>No. of Hrs. allotted : 5</b>
<b>Course Category : CORE X</b>	<b>No. of Credits : 4</b>

### **BANKING LAW AND PRACTICE**

#### **Course Outcomes:**

CO1: To understand various functions of bank

CO2: To understand importance of banking to the economic development

CO3: To understand how bank role play into balancing the Indian economy.

#### **Unit I**

Definition of the term banker and customer – General and special - relationship between them - special types of customers.

#### **Unit II**

Types of deposits – fixed - current – savings – recurring - pass book – negotiable Instrument – cheque - definition - features – types of crossing - Bill of exchange - Difference between cheque and bill of exchange, types of endorsements.

#### **Unit III**

Marking – Paying banker - Payment of customers cheque – protection of paying banker – payment in due course – Holder in due course.

#### **Unit IV**

Collecting banker - Collection of cheque – protection to collecting banker – Negligence – Gross and Contributory negligence - Employment of funds – liquidity, profitability and safety.

#### **Unit V**

Loans and advances against primary and collateral securities – recent development in banking – Merchant Banking, Mutual funds and factoring services.

#### **REFERENCES & TEXT BOOKS**

1. Banking law& practice- Sundaram &varshnay,
2. Banking law& practice – Davar
3. Banking law& - practice - Gordan & Natarajan



**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : II</b>	<b>Course Code : 17UCBC42</b>
<b>Semester : IV</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : CORE XI</b>	<b>No. of Credits : 4</b>

**PRINCIPLES OF MANAGEMENT ACCOUNTING**

**Course Outcomes:**

CO1: To impart the learners the basic knowledge of Management Accounting

CO2: To enable the learners to acquire skills analyzing and interpreting financial statements

CO3: To impart the learners the knowledge on the tools used in Management Accounting

**UNIT I**

Management Accounting – Meaning – Concept , Function, Role– Scope – Objectives & Limitations –Management Accounting Vs Financial Accounting –Management accounting Vs Cost Accounting \_ Tools and Techniques of Management accounting – The emerging pattern – Management Information System.

Analysis and Interpretation of Financial Statements – Concept, Nature, Importance and Limitations of Financial Statements – Types of Financial Analysis – Methods and Device used in analysing financial statements – Comparative Financial statement – Common Size Statement – Trend Analysis.

**UNIT II**

Ratio Analysis – Meaning - Nature, interpretation and classification of ratios – Computation of Ratios – Liquidity, Solvency and Profitability.

Funds Flow Statement – Cash Flow Statement as per AS3 (simple problems only).

**UNIT – III**

Marginal Costing and Break Even Analysis – Profit Planning – Cost Volume Profit Analysis (excluding Income determination under Absorption costing, and Application of marginal costing for managerial decision)

**UNIT IV**

Budget and Budgetary Control – Meaning – Concept, Objectives, Advantages and Limitation of Budgets and Budgetary controls – Classification and Preparation of Budgets –Sales Budget, selling and distribution overhead budget, Production Budget, Raw Materials and Raw Materials Procurement Budget - Cash Budget and Flexible Budget.

**UNIT – V**

Standard Costing – Meaning, Concept and Essentials for an effective system of Standard Costing – Variance Analysis – Classification of Variances ( Material and Labour Variances only)

**BOOKS RECOMMENDED**

1. S.N.Maheswari – Management Accounting , Sultan Chand & Company.
2. Khan & Jain – Theory and problems of management Accounting-TMH.
3. Management Accounting – Ravi. M. Kishore, Taxman Allied Services Pvt. Ltd – 2010.
4. Management Accounting - Shashi K. Gupta, R.K. Sharma, Anuj Gupta, Kalyani Publishers, 2014.

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC43</b>
<b>Semester : IV</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : CORE XII</b>	<b>No. of Credits : 4</b>

## **ADVANCED ACCOUNTING II**

### **Course Outcomes:**

CO1: To train the learners in preparing accounts during admission, retirement and death of partners

CO2: To develop the skill of the learners in preparing Partnership Accounts

CO3: To make the learners acquaint with knowledge of accounting during dissolution amalgamation of firms

### **UNIT I**

Partnership Accounts – Partnership –Definition – Provision relating to Partnership Accounting – Capital and Current Accounts of partners – Fixed and Floating – Appropriation of profits – Past adjustments and guarantee.

### **UNIT II**

Admission of partner – Calculation of new profit sharing ratio – Adjustment of undistributed profits, losses and reserves – Revaluation of Assets and Liabilities – Treatment of Goodwill – Adjustment of capitals of partners after admission of a partner.

### **UNIT III**

Retirement of Partner – Transfer of balance due to retired partner – Death of a partner – Treatment of joint life policy – Settlement of amount due to legal representative of deceased partner.

### **UNIT IV**

Amalgamation of firms – Sale to a Company

### **UNIT V**

Dissolution of Partnership – Accounting treatment – Insolvency of a Partner or partners – Decision in Garner vs. Murray case – Insolvency of all partners – Piecemeal distribution – Proportionate capital method – Maximum loss method

### **BOOKS RECOMMENDED**

1. Advanced Accountancy – R. L.Gupta & Radheswamy –
2. Advanced Accountancy –Maheshwari & Maheshwar
3. Advanced Accountancy – M.A. Arulanandam and K. S. Raman
4. Advanced Accountancy – S.P. Jain and K.L. Narang
5. Advanced Accountancy – T.S. Reddy and A. Murthy

### **BOOKS FOR REFERENCE**

1. Advanced Accountancy – M.C. Shukla and T.S. Grewal
2. Advanced accountancy – P.C. Tulsian

Note: The questions should be asked in the ratio of 60% for problems and 40% for theory

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : II</b>	<b>Course Code : 17UCBC44</b>
<b>Semester : IV</b>	<b>No. of Hrs. allotted : 5</b>
<b>Course Category : CORE XIII</b>	<b>No. of Credits : 3</b>

### **CENTRAL BANKING**

#### **Course Outcomes:**

CO1: To understand various functions of central bank

CO2: To understand importance of central banking to the economic development

CO3: To understand how central bank role play into balancing the Indian economy.

#### UNIT - I

Central banking – evolution – definition – present position of central banking – functions of a central bank. Central bank as a bank of issue, Government's banker, agent and adviser. Custodian of cash reserves of commercial banks, bank of rediscount and lender of last resort.

#### UNIT – II

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

#### UNIT – III

Monetary policy – objective – Neutrality of money – exchange rate stability, price stability, full employment and economic growth – choosing between conflicting objectives – role of monetary policy in developing economy.

#### UNIT – IV

The Reserve Bank of India – evolution – organization – Central – Board and Local Board – internal organization and management – Banking Department. Issue Department and Department in the Central Office – The RBI as currency authority – Origin of note issue, Issue of currency notes, Regulation of note issue and 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 |

DEPARTMENT OF COMMERCE (BANKING) (2017-18 Onwards)	
Year : II	Course Code : 17UCBA41
Semester : IV	No. of Hrs. allotted : 5
Course Category : ALLIED IV	No. of Credits : 4

## BUSINESS MATHEMATICS

### Course Outcomes:

CO1: To make learners understand the application of mathematics in business

CO2: To make the learners understand Set theory, Indices and Logarithms

CO3: To enable the learners to develop skills in Commercial arithmetic, calculus, integration and matrices

### UNIT I

Elements of Set theory – Definition – Symbols – Roster method and Rule method – Types of sets- Union and Intersection – Sub sets – Complements – Difference of two sets – Family of sets – Venn Diagram – De- Morgan's law.

### UNIT II

Indices – Positive – Fractional – Operation with power function. Logarithms – Definition – Exponential forms – Laws of logarithms – Change of base Formula – Common logarithms and Natural logarithms – Characteristics and mantissa – Rules to write – Practical problems.

### UNIT III

Commercial Arithmetic – Interest – Simple – Compound – Normal rate – Effective rate – Depreciation – Present Value – Discounting of Bills – Face value of Bills - Banker's Discount – Banker's Gain – Normal Due Date – Legal Due Date – Calculation of period for Banker's Discount and True Discount.

### UNIT IV

Differential Calculus (excluding Trigonometric Functions) – Rules – Sum Rule – Product Rule – Quotient Rule, Function of a Function Rule (Simple Problems only) – Maxima and Minima (Single Variable Cases)- Methods of Integral Calculus – Rules (Excluding Integration by Parts of Fractions) – Simple Problems only.

### UNIT V

Determinants – Properties – Product – Matrices – Types – Addition – Multiplication – Matrix Inversion – Solving a System of Equation using Matrix Inversion – Rank of Matrix – Testing Consistency of Equations.

### BOOKS RECOMMENDED

1. Business Mathematics – D.C. Sancheti and V.K. Kapoor
2. Business Mathematics – M.Manoharan & C.Elango
3. Business Mathematics – P.R. Vittal
4. Business Mathematics – B.M. Aggarwal

### BOOKS FOR REFERENCE

1. Business Mathematics – V.K. Kapoor
2. Business Mathematics – Jeyaseelan and Sundeesan
3. Business Mathematics – G.K. Ranganath

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : II</b>	<b>Course Code : 17UCBS41</b>
<b>Semester : IV</b>	<b>No. of Hrs. allotted : 2</b>
<b>Course Category : PART IV SBS II</b>	<b>No. of Credits : 2</b>

**CUSTOMER RELATIONSHIP MANAGEMENT**

**Course Outcomes:**

To give formal instructions and training to students to be future managers of the Event Industry. So that, they technical proficiency to effectively adjust, grow and excel in the field of Event Management.

**UNIT- I**

Introduction to CRM: Meaning-need-nature-importance of CRM.

**UNIT II**

Implementation of Customer Relationship Management, Strategies for building relationship-CRM and competitors, cost supply chain, employees, partnership with customers

**Unit-III**

Customer interaction management, Routes to CIM-factors influencing CIM-electronic data interchange (EDI)-specific skills for CIM.

**UNIT-IV**

E-CRM: introduction to e-CRM-CRM vs.-CRM-Need to move onlineCRM-Basic requirements of e-CRM, future of e-CRM.

**UNIT-V**

Enterprise Resource Planning (ERP) -Meaning-Characteristics- Benefits-Disadvantages.

**BOOKS RECOMMENDED**

1.Alexis Leon,2005,ERP,TataMc Graw Hill Publication company,Ltd,New Delhi.

2.Graham Roberts,Phillps, 2003,Crm, VivaBook Pvt Ltd.,Chennai

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBC51</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : CORE XIV</b>	<b>No. of Credits : 4</b>

## **INCOME TAX LAW AND PRACTICE I**

### **Course Outcomes:**

- CO1: To enable the learners to be familiar with the various terminologies of in Income Tax Act
- CO2: To develop the skill of the learners in the computation of taxable income from Salary, House Property, Profits from Business or Profession
- CO3: To train the learners in the computation of Capital gains and income from other sources

### **UNIT I**

Income Tax Act 1961 –Definitions –Assessment year – Previous year- person – Assessee – Resident – Resident but not ordinarily resident – Non-resident – Deemed Resident –Residential Status and Incidence of Tax - Income – Gross Total Income – Total Income - Capital receipts and Revenue receipts – Capital expenditure and Revenue expenditure.

### **UNIT II**

Exempted Incomes u/s 10 - Exempted income on free trade zones u/s 10A. Special economic zones u/s 10AA- Export oriented zones u/s 10B- Charitable trust u/s 11- 12 and 13- Political parties u/s 13A.

### **UNIT III**

Computation of Taxable Income – Income from Salary – Income from House Property.

### **UNIT IV**

Profits and Gains of Business or Profession – Depreciation and other Deductions. Capital Gains – Income from other sources.

### **UNIT V**

Classes of Income Tax Authorities – Appointment and Control of Income Tax Authorities – Central Board of Direct Taxes (CBDT) – Jurisdiction – Powers.

### **BOOKS RECOMMENDED**

1. Taxmann - Income Tax Law and Practice - Vinod Sinhania
2. Income Tax Law and Practice - V.P.Gaur & Narang
3. Income Tax Law and Practice - Dinger Pagre

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBC52</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE XV</b>	<b>No. of Credits : 4</b>

**ENTREPRENEURIAL DEVELOPMENT**

**Course Outcomes:**

CO1: To introduce the field of entrepreneurship

CO2: To make the learners aware of Government support to entrepreneurs

CO3: To motivate learners to become entrepreneurs

**UNIT I**

Entrepreneurship - meaning - importance – Entrepreneur – types – qualities of entrepreneurs – role of entrepreneurs in economic development.

**UNIT II**

Factors affecting entrepreneurial growth – economic - social - cultural – personality – psychological and sociological factors – theory of need achievement.

**UNIT III**

Institutional support to entrepreneurs – EDIT – NAYE – NIESBUD – NISIET – KVIC – DIC – Industrial Estate – SEZ.

**UNIT IV**

Starting of a new venture – search for a business idea – sources of business idea – Idea processing and selection.

**UNIT V**

Project report – meaning – contents – preparation of project report.

**BOOKS RECOMMENDED**

1. Fundamentals of Entrepreneurship and Small Business – Renu Arora & S.K. Sood
2. Entrepreneurship Development -- Jose Oaykm Ajithkumar & Paul.T. Paul.T. Mampilly
3. Entrepreneurship Development -- Jayshree Suresh
4. Entrepreneurship Development -- E. Gordon, K. Natarajan
5. Entrepreneurship Development -- L. Rengarajan

**BOOKS FOR REFERENCE**

1. Entrepreneurship Development -- P. Saravanel
2. Entrepreneurship Development in India -- Gupta, Srinivasan

DEPARTMENT OF COMMERCE (BANKING) (2017-18 Onwards)	
Year : III	Course Code : 17UCBC53
Semester : V	No. of Hrs. allotted : 5
Course Category : CORE XVI	No. of Credits : 4

### CORPORATE ACCOUNTING

#### Course Outcomes:

CO1: To enable the learners to get the knowledge on issue of shares, debentures and preference shares

CO2: To develop the skill of learners in preparing Joint Stock Company accounts and during Amalgamation, Absorption and Reconstruction of companies

#### UNIT I

Issue of shares: Introduction- Accounting procedures for issue of equity shares and preference shares at par, at discount and at premium. Forfeiture and reissue of shares.

Rights issue, Bonus issue and Buy Back of shares (Theory only). Redemption of Redeemable Preference shares.

#### UNIT II

Issue of debentures – Accounting procedures for issue of Debentures – Debentures issued as collateral security – Redemption of debentures – Methods – Instalment – Lottery – Sinking fund – Purchase of own debentures as investment – cancellation of own debentures.

#### UNIT III

Underwriting of shares and debentures – Marked and unmarked application – Firm underwriting – Acquisition of Business (Accounting treatment relating to purchasing company only) – profit and loss prior to incorporation- Final accounts of Joint Stock Company.

#### UNIT IV

Valuation of Goodwill – methods – simple profit method – super profit method – Capitalisation method. Valuation of shares – methods – Intrinsic value – Yield value – Fair value.

#### UNIT V

Amalgamation, Absorption and Reconstruction (External) of joint stock companies – Alteration of share capital.

Liquidation – Statement of Affairs – Liquidator's final statement of account.

#### BOOKS RECOMMENDED

1. M Advanced Accountancy – R. L.Gupta & Radheswamy -
2. Advanced Accountancy –Maheshwari & Maheshwar
3. Advanced Accountancy – M.A. Arulanandam and K. S. Raman
4. Advanced Accountancy – S.P. Jain and K.L. Narang
5. Advanced Accountancy – T.S. Reddy and A. Murthy

#### BOOKS FOR REFERENCE

1. Advanced Accountancy – M.C. Shukla and T.S. Grewal
2. Advanced accountancy – P.C. Tulsian

**Note:** The questions should be asked in the ratio of 60% for problems and 40% for theory



**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBC54</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE XVII</b>	<b>No. of Credits : 4</b>

**HUMAN RESOURCE MANAGEMENT**

**Course Outcomes:**

CO1: To introduce the concept of HRM to learners

CO2: To impart the learners the knowledge of recruitment, selection, training and development of Human Resource

CO3: To enable the learners understand the latest developments in field of HRM

**UNIT I**

Introduction to HRM – Meaning – Objectives – Significance – Functions – Evolution and Development of HRM – Human Resource Planning – HRP at Different levels – Process of Human Resource Planning.

**UNIT II**

Recruitment – Sources and Techniques of Recruitment – Selection Procedure – Tests – Interviews – Placement – Induction – Employee Training , Importance, methods of Training.

**UNIT III**

Performance Appraisal –Managerial Appraisal – Essentials of effective appraisal system.

**UNIT IV**

Career Planning - Succession Planning – Concept – Career Planning Process - Job Evaluation Objectives, procedure, Advantages, Methods of Job Evaluation – Essentials of Job Evaluation Programme.

**UNIT V**

Reward System – Wage and Salary administration – Bonus – Objectives of Fringe Benefits–Types of Fringe Benefits– Non Monetary Rewards – Job Satisfaction.

**BOOKS RECOMMENDED**

1. S.S. Khankha – S. Chand Publication.
2. K.K. Ahuja – Personnel Management- Kalyani Publishers- New Delhi- 1998
3. Dressler – Human Resource Management- 8<sup>th</sup> Ed. Pearson Education- 2002
4. De Cenzo & Robbins- Personnel/ Human Resource Management- Prentice Hall of India 1998
5. Aswathappa–Human Resource & Personnel Management- Tata McGraw Hill- New Delhi- 2002
6. L. M. Prasad - Human Resource Management- Sultan Chand & Sons- New Delhi 2005

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBC55</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE XVIII</b>	<b>No. of Credits : 4</b>

## **SERVICE MARKETING IN BANKS**

### **Course Outcomes:**

CO1: To know importance of service marketing.

CO2: To know various service marketing strategies

### UNIT – I

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

### UNIT – II

Service marketing mix – 7 Ps – product /service mix - Product Development in bank marketing – modification -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 – factors of selection of place - 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

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBE51</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 3</b>
<b>Course Category : ELECTIVE I</b>	<b>No. of Credits : 3</b>

### **EXPORT AND IMPORT PROCEDURE**

#### **Course Outcomes:**

CO1: To study how to export of goods & services.

CO2: To know what are the procedures adopted.

CO3: 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 of 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

<b>DEPARTMENT OF Commerce (Banking)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBE52</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 3</b>
<b>Course Category : Elective-II</b>	<b>No. of Credits : 3</b>

### **HUMAN RESOURCE MANAGEMENT**

#### **Course Outcomes:**

**CO1: To introduce the concept of HRM to learners**

**CO2: To impart the learners the knowledge of recruitment, selection, training and development of Human Resource**

**CO3: To enable the learners understand the latest developments in field of HRM**

#### **UNIT I**

**Introduction to HRM – Meaning – Objectives – Significance – Functions – Evolution and Development of HRM – Human Resource Planning – HRP at Different levels – Process of Human Resource Planning.**

#### **UNIT II**

**Recruitment – Sources and Techniques of Recruitment – Selection Procedure – Tests – Interviews – Placement – Induction – Employee Training , Importance, methods of Training.**

#### **UNIT III**

**Performance Appraisal –Managerial Appraisal – Essentials of effective appraisal system.**

#### **UNIT IV**

**Career Planning - Succession Planning – Concept – Career Planning Process - Job Evaluation Objectives, procedure, Advantages, Methods of Job Evaluation – Essentials of Job Evaluation Programme.**

#### **UNIT V**

**Reward System – Wage and Salary administration – Bonus – Objectives of Fringe Benefits–Types of Fringe Benefits– Non Monetary Rewards – Job Satisfaction.**

#### **BOOKS RECOMMENDED**

- 1. S.S. Khankha – S. Chand Publication.**
- 2. K.K. Ahuja – Personnel Management- Kalyani Publishers- New Delhi- 1998**
- 3. Dressler – Human Resource Management- 8<sup>th</sup> Ed. Pearson Education- 2002**
- 4. De Cenzo & Robbins- Personnel/ Human Resource Management- Prentice Hall of India 1998**
- 5. Aswathappa–Human Resource & Personnel Management- Tata McGraw Hill- New Delhi- 2002**
- 6. L. M. Prasad - Human Resource Management- Sultan Chand & Sons- New Delhi 2005**

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBS51</b>
<b>Semester : V</b>	<b>No. of Hrs. allotted : 2</b>
<b>Course Category : PART IV SBS 3</b>	<b>No. of Credits : 2</b>

**ELEMENTS OF TALLY**

**Course Outcomes:**

CO1: To study the importance of tally in used the business organisation.

CO2: 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 centres (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.

DEPARTMENT OF COMMERCE (BANKING) (2017-2018 Onwards)	
Year : III	Course Code: 17UEVS51
Semester: V	Hours: 2
Course Category: PART -IV	Credits: 2

### ENVIRONMENTAL STUDIES

#### **COURSE OUTCOMES:**

CO1: Demonstrate basic knowledge about Ecology, Living Organisms and its allied problems.

CO2: Acquire skills to help individuals in identifying and solving problems related to pollution.

CO3: Motivate public to understand the values of Conservation of Biodiversity.

#### **UNIT – I: Earth and its Environment**

- a) Earth- formation and Evolution of Earth over time - structure of Earth and its components – Atmosphere, Lithosphere, Hydrosphere and Biosphere.
- b) Resources – renewable and non renewable resources

#### **UNIT – II: Ecology and ecosystem concepts**

- a) Ecology – definition - Ecosystem : Definition – structure and function – energy flow – food chain and Food web – one example for an ecosystem
- b) Biogeochemical cycles – Nitrogen, carbon, Phosphorous and Water

#### **UNIT – III: Biodiversity of India**

- a) Introduction – definition – Values of Biodiversity \_ Threat to Biodiversity –Conservation of Biodiversity
- b) Biodiversity of India – as a megadiversity nation – bio-geographical distribution – Hot spots of biodiversity – National Biodiversity conservation Board and its function

#### **UNIT – IV: Pollution and Global issues**

- a) Definition, causes, effects and control measures of Air, Water, Soil, Marine, Noise, Thermal and Nuclear pollution
- b) Global issues: Global Warming and Ozone layer Depletion

#### **UNIT – V: Development and Disaster Management**

- a) Sustainable Development – Sustainable Agriculture – Organic farming, Irrigation – Water harvesting and Waste recycling – Cyber waste and management
- b) Disaster Management – Flood and Drought – Earthquake and Tsunami – Landslides and Avalanches – Cyclones and Hurricanes –Precautions, Warnings, Rescue and Rehabilitation.

#### **TEXT BOOKS:**

- 1.Environmental studies – Published by Madurai Kamaraj University.

#### **REFERENCES:**

- 1.Environmental Studies by Dr.N.Arumugam&Prof.V.Kumarasan, Saras Publication-2009.
- 2.Environmental Studies by Bharathiar University, Coimbatore – 2004.

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBC61</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 6</b>
<b>Course Category : CORE XIX</b>	<b>No. of Credits : 4</b>

### **INCOME TAX LAW AND PRACTICE II**

#### **Course Outcomes:**

CO1: To enable the learners to know about set off and carry forwards of losses

CO2: To develop the skill of the learner to assess income of individuals and other types of assesses

CO3: To introduce the learners the concepts such as advance payment of tax, TDS and the like

#### **UNIT I**

Clubbing of Income – Set-off and carry forward of losses – Deductions from gross total income u/s 80C to 80 U.

#### **UNIT II**

Assessment of individual and Hindu Undivided Family. Computation of Taxable Income and Tax Liability.

#### **UNIT III**

Assessment of Partnership Firm, Association of Persons and Joint Stock Companies. Computation of Taxable Income and Tax Liability.

#### **UNIT IV**

Return of Income – Submission of return of income – Return of Loss – Belated Return – Revised return – Procedure for assessment – Self assessment – Reassessment – Best judgement assessment – Ex- Party assessment – Rectification of mistakes – Reopening of assessment.

#### **UNIT V**

Collection of Tax – Introduction - Deduction of Tax at Source from Income under Five Heads – Advance of Payment of Tax – Advance payment – Tax refunds – Income Payable under ‘Net of Tax’ – Consequences of failure to deduct or pay tax – Tax credit certificate – Tax clearance certificate – Penalties – Procedure, Time Limit, Offences and Prosecution.

#### **BOOKS RECOMMENDED**

1. Vinod Sinhanian – Taxmann - Income Tax Law and Practice
2. V.P.Gaur & Narang - Income Tax Law and Practice
3. Dinger Pagre - Income Tax Law and Practice
4. B.B.Lal – Income Tax Law and Practice
5. Bhagavathi Prasad – Income Tax Law and Practice

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBC62</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE XX</b>	<b>No. of Credits : 4</b>

### **RETAIL MANAGEMENT**

#### **Course Outcomes:**

CO1: To study management of retail

CO2: To study channels of retail

#### **Unit-I**

Retailing- Meaning- Nature of change in retailing- Categorizing Retailers- A Retailing career- Components of strategic planning.

#### **Unit-II**

Retail customers- Population trends- Social trends- Economic trends- Consumer behaviour Model- Model of Retail competition- Types of competition- Evolution- Future changes.

#### **Unit-III**

Managing the supply chain- Types of supply chain- Managing Retailer and Supplier Relations- Collaboration in the channel- Market and selection Retail location- Selecting a Target Market- Reaching Target Market- Geographic information system- Market identification- Site analysis and selection.

#### **Unit-IV**

Merchandise buying and handling- Inventory planning- Selection of sources- Vendor- Instore of merchandising sources- Steps in planning a Retail Advertising campaign.

#### **Unit-V**

Store Layout and design- Store planning and presentation- Design visual communications- Common customer services- Determining Customer Services Level- Retail sales Management- Retail sales process.

#### **Books Recommended:**

Retail Management-M.Dunne and F.Lusch, India edition



**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBC63</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 5</b>
<b>Course Category : XXI</b>	<b>No. of Credits : 4</b>

**FINANCIAL MANAGEMENT**

**Course Outcomes:**

CO1: To provide the learners with basic knowledge of Financial Management

CO2: To enable the learners to acquire skills in analysing capital structure, leverages, working capital management

CO3: To impart the learners the knowledge on the dividend and dividend policy

**UNIT I**

Financial Management – Definition and functions – Scope – Objectives – Key activities of Financial Management - Organisation of finance section – Role and Functions of financial manager.

**UNIT II**

Capital Budgeting – Principles and Techniques – Ranking of investments – Traditional method – Pay back method – Average rate of return method – Discounted Cash Flow (DCF) Method – Techniques – Net Present Value (NPV) method – Internal Rate of Return (IRR) method – Technical Value method – Profitability Index method.

Analysis of Risk and Uncertainty – Definition – Sensitivity analysis – Risk Evaluation Approach – Risk Adjusted Discount Approach – Probability Distribution Approach – Decision Tree Approach.

**UNIT III**

Capital Structure – Theories - Planning – NI Approach - NOI Approach – MM approach – Traditional Approach – EPS Analysis – Indifference point.

Analysis of Leverages – Types of Leverages – Financial leverage and Operating leverage - Cost of capital – Definition – Importance - assumptions – Explicit and implicit cost – cost of debt – cost of preference shares - cost of equity – cost of retained earnings – computation of overall cost of capital.

**UNIT IV**

Working capital, cash and receivables management – working capital management – meaning, Concept, classification of working capital – factors determining working capital requirements - Computation of working capital under operating cycle method

Cash Management – cash inflows and out flows – Tools of Cash Management- Planning of Cash under cash Budget method – Receivables management – Various aspects of receivable management – Credit policy – Credit terms – Credit standards and collection policy.

**UNIT V**

Dividend and Dividend policy – meaning – classification and sources of dividend – factors influencing dividend policies - Theories of dividend decision – irrelevance and relevance theories.

**BOOKS RECOMMENDED**

1. S.N.Maheswari – Financial Management
2. Prasanna Chandra – Fundamentals of Financial Management
3. S.C.Kuchal— Financial Management
4. James C.Van Horne – Financial Management
5. I. M. Pandey - Financial Management

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBC64</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : CORE XXII</b>	<b>No. of Credits : 4</b>

**E-COMMERCE AND E-BANKING**

**Course Outcomes:**

CO1: To know future trends of the Business concern.

CO2: To know what is role of e- commerce in recent

**UNIT – I**

E-Commerce – Meaning and Importance –merits-demerits- modes of electronic commerce.

**UNIT – II**

Electronic data interchange – meaning- importance- merits- Approaches to safe E-com — secure transactions – secure electronic payment protocol (SEPP).

**UNIT – III**

E-Banking – Meaning – Importance – Features- Models for implementation of E- Banking

**UNIT – IV**

Credit cards – Smart Cards – Salient features and use - 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. Web Commerce technology handbooks – Daniel Minoli, Emma Minole
2. Frontiers of E-commerce – Ravi Kalakota & Andrew B. Whinston
3. E-commerce – Bajaj .K.K
4. Electronic commerce – Loshin P & Murphy P.A

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBC65</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 3</b>
<b>Course Category : CORE XXXIII</b>	<b>No. of Credits : 4</b>

## **INTERNATIONAL TRADE**

**Course Outcomes:** Upon successful completion of this course, students will:

CO1: Understand how the basic principles of marketing are applied in a variety of diverse cultural, political, legal and economic environments.

CO2: Be able to analyze foreign markets to determine their overall export potential.

### **UNIT I**

International trade : Nature, scope and importance: Importance of international trade- differences between internal and international trade- Advantages of International trade – arguments against international trade-Theory of comparative costs.

### **UNIT II**

Trade Policy : Free trade Vs protection – Tarriff, meaning and types – effects of tariff – Import quotas – Exchange control- method of exchange control.

### **UNIT III**

Balance of Payment concept and Disequilibrium and correction: Definition of Balance of Payments – Structure of balance of payments – balance of payment disequilibrium – methods of correcting unfavourable balance of payment – balance of trade.

### **UNIT IV**

International Monetary System : Origin Of IMF – Objectives – functions –( SDR) Special Drawing rights – uses of the SDR

### **UNIT V**

World bank and its functions- WTO and GATT and its functions.

### **References :**

**International Trade      Dr. S. Sankaran**

**International Trade      M.L. Seth**

**Money Banking and International trade      M. L. Singam.**

**DEPARTMENT OF COMMERCE (BANKING)**  
**(2017-18 Onwards)**

<b>Year : III</b>	<b>Course Code : 17UCBE61</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 4</b>
<b>Course Category : ELECTIVE III</b>	<b>No. of Credits : 3</b>

**INTERNATIONAL BANKING**

**Course Outcomes:**

CO1: To discuss origin of international Bank.

CO2: To discuss role of international bank.

CO3: 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.

<b>DEPARTMENT OF COMMERCE (Banking)</b> <b>(2017-18 Onwards)</b>	
<b>Programme : B.Com(Banking)</b>	<b>Course Code : 17UCBE62</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 3</b>
<b>Course Category : ELECTIVE-IV</b>	<b>No. of Credits : 4</b>

### **BANKING TECHNOLOGY**

#### **Course Outcome:**

**CO1: Enable to acquaint with the banking Technology, help understand day-to day operations of banking business and learn the modern trends in banking like core banking, SWIFT, RTGS NEFT etc.,**

#### **UNIT I**

Banking Technology – Introduction to banking technology – Evolution of Banking Technology – Concepts – Existing Technology frame work in banking sector .

#### **UNIT II**

Computerized banking – Core banking – anywhere banking – anytime – Banking – Home banking – Internet Banking – Online Enquiry and Update Facilities – ATM And Debit card operation - smart card – Credit Card operation.

#### **UNIT III**

Electronic fund transfer – Electronic payment system – Electronic Clearing system – E-Cash – SWIFT – RTGS – Debit and Credit Clearing – RBI – Net Data – Net Bank Wire.

#### **UNIT IV**

Information Technology – Bank net, RBI net, and Date net, Nie –net, I-net, internet and E-mail – impact of technology – Technology Up gradation – Global Development in Banking Technology

#### **UNIT V**

Data management and privacy – protecting – Confidentiality and secrecy of Data – Cyber laws and its Implementations- Cyber issues in Online transaction.

#### **BOOKS FOR STUDY:**

1. Electronic Banking and Information Technology –II B
2. Naidu. C.A.S - Information Technology in Indian Commercial Banking, NIBM Pune
3. Revell J.R.S – Technology and Banks, NIBN, Pune.  
Andrew. S Company Network, Prentice Hall Publication – Tanenbaum

<b>DEPARTMENT OF COMMERCE (BANKING)</b> <b>(2017-18 Onwards)</b>	
<b>Year : III</b>	<b>Course Code : 17UCBS61</b>
<b>Semester : VI</b>	<b>No. of Hrs. allotted : 2</b>
<b>Course Category : SBS IV</b>	<b>No. of Credits : 2</b>

### **PRINCIPLES OF INSURANCE**

#### **Course Outcomes:**

CO1: To know importance and principles of insurance

CO2: To know what is relationship between insurance sector & Economic Development.

CO3: 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.

#### 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.

#### 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.

DEPARTMENT OF COMMERCE(BANKING) (2017-2018 Onwards)	
Year : III	Course Code: 17UVED61
Semester: VI	Hours: 2
Course Category: PART -IV	Credits: 2

### VALUE EDUCATION

#### **COURSE OUTCOMES:**

CO1: Develop the overall personality including physical, mental, emotional and spiritual aspects

CO2: Demonstrate good manners and cooperative citizenship

CO3: Develop respect for the dignity of individual and society

#### **UNIT – I: Values and the Individual**

Values meaning – The Significance of Values – Classification of Values – Need of Value Education –Values and the individual: Self Discipline, Self Confidence, Self Initiative, Empathy, Compassion, Forgiveness, Honesty and Courage.

#### **UNIT – II: Values and Religion**

Karmayoga in Hinduism – Love and Justice in Christianity – Brotherhood in Islam – Compassion in Buddhism – Ahimsa in Jainism – and Courage in Sikhism – Need for Religious Harmony.

#### **UNIT – III: Values and Society**

Definition of Society – Democracy – Secularism – Socialism – Gender Justice – Human Rights – Socio-Political Awareness – Social Integration – Social Justice.

#### **UNIT – IV: Professional Values**

Definition – Accountability – Willingness to learn – Team Spirit – Competence Development – Honesty – Transparency – Respecting Others – Democratic Functioning – Integrity and Commitment.

#### **UNIT- V: Role of Social Institutions in Value Formation**

Role of Family – Peer Group – Society – Educational Institutions – Role Models, and Mass Media in value formation.

#### **Text Book:**

Value Education, Madurai Kamaraj University Publications

#### **REFERENCE BOOKS:**

- Subramanyam, .K , values in Education. Madurai; Ramana Publications, 1995.
- Doss. A. G. Indian Social Institutions, Delhi: Forward Publishing Company, 2000.
- Joseph.K.P, e.d., Peace and Value Education : A Creative Response to Consumerism and Communalism, Hyderabad: National Institute of Peace and Value Education. 2003.
- BediKiran, What Went Wrong....and Continues, Delhi: UBS Publishers and Distributors Pvt.Ltd., 2005.
- Sekar, Vincent, Quest for Harmony: An Anthology of Religions in Dialogue, Bangalore: Claretian Publications, 2001.

**METHODOLOGY:** The each above mentioned values may be taught through parables, new analysis, role play, group discussions, debates, case studies and field work.