

HAJEE KARUTHA ROWTHER HOWDIA COLLEGE

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

Re-Accredited with A++ Grade by NAAC (3rd Cycle)

Uthamapalayam - 625 533.



DEPARTMENT OF COMMERCE **(BANKING)**

PART IV - BANKING **SYLLABUS**

Choice Based Credit System – CBCS
(As per TANSCHÉ)

With

Outcome Based Education (OBE)

(Academic Year 2023 -2026)

Semester - I

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UCBSE11	Reserve Bank Of India (NME)	2	25	75	100	2
	23UCBFN11	Interview Procedure	2	25	75	100	2

Semester - II

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UCBSE21	Banking Practices (NME)	2	25	75	100	2
	23UCBSE22	Ms Office	2	25	75	100	2

Semester - III

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UCBSE31	Practical Auditing	1	25	75	100	1
	23UCBSE32	Customer Relationship Management	2	25	75	100	2
	23UGEVS41	Environmental Studies	1	-	-	-	-

Semester - IV

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UCBSE41	Goods and Services Tax	2	25	75	100	2
	23UCBSE42	Export – Import Procedures and Documentation	2	25	75	100	2
	23UGEVS41	Environmental Studies	1	25	75	100	2

Semester - V

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UGVED51	Value Education	2	25	75	100	2
	23UCBIS51	Internship /Industrial Training	-	-	-	-	2

Semester - IV

Course Category	Course Code	Course Title	Hrs	CIAE	TEE	Max Marks	Credits
Part IV	23UCBSE61	General Awareness for Competitive Examination	2	25	75	100	2

Course Code	Course Title	Category	Credits	Hours	Marks		
					CIAE	TEE	Total
23UCBSE11	RESERVE BANK OF INDIA (NME)	NME	2	2	25	75	100

Learning Objectives		
L1	To explain and discuss why people hold money	
L2	To understand the working of the monetary policy	
L3	To describe the working of commercial banks	
L4	To Understand the role and functioning of RBI	
L5	To enable the students in understanding the control techniques of RBI and exchange control	
UNIT	Contents	No. of Hours
I	Central banking – evolution – definition – functions of a central bank.	6
II	Central bank as a controller of a credit – bank rate policy – open market operation – variable reserve requirements – other methods of credit control.	6
III	Monetary policy – objectives – choosing between conflicting objectives – role of monetary policy in developing economy	6
IV	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.	6
V	Promotional functions of RBI – RBI and rural credit, RBI and industrial credit – RBI and export credit – RBI and exchange control	6
	Total	30
Course Outcomes		Knowledge Level
CO	On completion of this course, students will	
1	Remembering functions of central bank.	K1,K2,K3,K4
2	Understanding RBI as a controller of credit.	K1,K2,K3,K4,K5,K6
3	Understanding monetary policy.	K1,K2,K3,K4,K5,K6
4	Applying the concept of RBI as currency authority	K1,K2,K3,K4,K5,K6
5	Examine the promotional functions of RBI	K1,K2,K3,K4,K5
Textbooks		
1.	M.H.Decock, Central Banking , Publishing House, New Delhi, 21 st Edition	
Reference Books		
1.	Mithani D.M, MoneyBanking, International Trade and Public Finance , CRC Press, New York, 2016 Edition.	
2.	Kelly, Practice of Banking , VK Global Publications Pvt Ltd, Delhi, 2020 Edition	

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	3	2	3	2	2
CO 2	3	2	3	3	3	2	2	2
CO 3	3	2	2	3	3	2	2	2
CO 4	3	2	3	3	2	2	2	2
CO 5	3	3	3	3	3	3	3	3

Strong-3

Medium-2

Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
C01	3	2	2	3	2
C02	3	2	2	3	2
C03	3	2	2	2	2
C04	3	2	2	3	2
C05	3	3	3	3	2

Strong-3

Medium-2

Low-1

Course Code	Course Title	Category	Credits	Hours	Marks		
					CIAE	TEE	Total
23UCBFN11	INTERVIEW PROCEDURE	Foundation Course	2	2	25	75	100

Learning Objectives		
L1	To understand the various ways of gathering information by asking people questions	
L2	To understand how to decide between the different types of interview	
L3	To develop the skills needed for approaching different types of interviews.	
L4	To Describe the factors that shape the interview environment and its influence on communication	
L5	To Examine how to best prepare for different types of interviews	
UNIT	Contents	No. of Hours
I	Elements of interview - Oral, Observational, Face to Face, Conversational, Personal evaluation	6
II	Pre interview stage : Self Assessment, Factors considered in selecting a company, factors in choosing a job for applying certificate arrangement.	6
III	Preparing for interview: Dress code, need for punctuality, Avoiding tensions and nervousness. Qualities observed during the interview.	6
IV	How to answer the questions - Commonly asked questions, Need for preparation. Post interview preparation.	6
V	Attitude formation – Reasons for negative attitude, Components, functions and developing positive mental attitude.	6
	Total	30
Course Outcomes		Knowledge Level
CO	On completion of this course, students will	
1	Identify the job related knowledge to the Students	K1,K2,K3,K4
2	Write the skills systematically so that they may learn quickly.	K1,K2,K3,K4,K5,K6
3	Associate the change in the attitudes towards work	K1,K2,K3,K4,K5,K6
4	Determine the students to meet the demands needed for higher jobs by imparting those advanced skills.	K1,K2,K3,K4,K5,K6
5	Infusing the concept of developing positive mental attitude.	K1,K2,K3,K4,K5
Reference Books		
1.	Diane Berk, Preparing <i>for your interview</i> - (Viva books Pvt Ltd.,)	
2.	Farhathullah (Boston Publishers), <i>Planning career</i> in 21 st Century job market	

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	3	2	3	2	2
CO 2	3	2	3	3	3	2	2	2
CO 3	3	2	2	3	3	2	2	2
CO 4	3	2	3	3	2	2	2	2
CO 5	3	3	3	3	3	3	3	3

Strong-3

Medium-2

Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
C01	3	2	2	3	2
C02	3	2	2	3	2
C03	3	2	2	3	2
C04	3	2	2	3	2
C05	3	3	3	3	2

Strong-3

Medium-2

Low-1

Course Code	Course Title	Category	Credits	Hours	Marks		
					CIAE	TEE	Total
23UCBSE21	BANKING PRACTICES (NME)	NME	2	2	25	75	100

Learning Objectives		
L1	To understand the nexus between environment and business.	
L2	To know the Political Environment in which the businesses operate.	
L3	To gain an insight into Social and Cultural Environment.	
L4	To familiarize the concepts of an Economic Environment.	
L5	To learn the trends in Global Environment / Technological Environment	
UNIT	Contents	No. of Hours
I	Definition of the term banker and customer – General and special – relationship between them.	6
II	Types of deposits – fixed – current – savings recurring – pass book – negotiable instrument – cheque – definition – features – types of crossing.	6
III	Bill of exchange – Difference between cheque and bill of exchange, types of endorsements – marking.	6
IV	Collecting banker – collection of cheque – protection of collecting banker.	6
V	Loans and advances against primary and collateral securities-recent development in banking.	6
	Total	30
Course Outcomes		Knowledge Level
CO	On completion of this course, students will	
1	Remembering concept of banker and customer	K1,K2,K3,K4
2	Understanding types of deposits	K1,K2,K3,K4,K5,K6
3	Remembering the concept of bill of exchange	K1,K2,K3,K4,K5,K6
4	Understanding the collecting banker	K1,K2,K3,K4,K5,K6
5	Applying the loans and advances against securities	K1,K2,K3,K4,K5
Textbooks		
1.	Sundaram & Varshney, Banking Theory Law & Practice , Sulthan Chand & Sons, 2015 Edition.	
2.	Vinod Kothari, Banking Law & Practice in India , Lexis Nexis Publication, New York, 2021 Edition.	
Reference Books		
1.	Gordan & Natarajan, Banking Law & Practice , Himalaya Publishing House, Delhi, 2020, 1 st Edition.	

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	3	3	2	2	3
CO 2	3	2	2	3	3	2	3	3
CO 3	3	2	3	3	3	2	3	3
CO 4	3	2	3	3	3	2	2	3
CO 5	3	2	3	3	3	2	3	3

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
C01	2	3	3	3	3
C02	2	3	3	2	3
C03	2	3	3	2	3
C04	2	3	3	2	3
C05	3	3	3	2	3

Strong-3 Medium-2 Low-1

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	3	3	2	2	3
CO 2	3	2	2	3	3	2	3	3
CO 3	3	2	3	3	3	2	3	3
CO 4	3	2	3	3	3	2	2	3
CO 5	3	2	3	3	3	2	3	3

Strong-3

Medium-2

Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
C01	2	3	3	2	2
C02	2	3	3	2	2
C03	2	3	3	2	2
C04	2	3	3	2	2
C05	3	3	3	3	2

Strong-3

Medium-2

Low-1

	2014
Web Resources	
1.	www.gst.gov.in/ .
2.	https:// https://gstcouncil.gov.in.
3.	https:// https://clear-tax.in/s/gst-law-goods-and-services-tax/

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	3	3	2	3	3	3	2
CO 2	3	3	3	3	2	3	3	3
CO 3	3	2	3	2	3	2	3	3
CO 4	3	3	2	3	3	2	3	2
CO 5	3	2	3	3	2	3	2	3

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
CO1	3	3	3	3	2
CO2	3	2	2	2	2
CO3	3	2	3	3	2
CO4	3	3	2	2	3
CO5	3	2	3	3	3

Strong-3 Medium-2 Low-1

Course Code	Course Title	Category	Credits	Hours	Marks		
					CIAE	TEE	Total
23UCBSE32	CUSTOMER RELATIONSHIP MANAGEMENT	SEC	2	2	25	75	100

Learning Objectives		
L1	To understand about Customer Relationship Management.	
L2	To know the Implementation of CRM.	
L3	To learn the CIM.	
L4	To examine the E-CRM.	
L5	To learn the ERP.	
UNIT	Contents	No. of Hours
I	Introduction to CRM: Meaning-need-nature-importance of CRM	6
II	Implementation of Customer Relationship Management, Strategies for building relationship-CRM and competitors, cost supply chain, employees, partnership with customers.	6
III	Customer interaction management, Routes to CIM-factors influencing, CIM- electronic data interchange (EDI)-specific skills for CIM.	6
IV	E-CRM: introduction to e-CRM-CRM vs.-CRM-Need to move online CRM- Basic requirements of e-CRM, future of e-CRM.	6
V	Enterprise Resource Planning (ERP) -Meaning-Characteristics-Benefits-Disadvantages.	6
	Total	30
Course Outcomes		Knowledge Level
CO	On completion of this course, students will	
1	Learn the Export-Import Policy, aims and schemes.	K1,K2,K3,K4
2	Know the export procedures, shipping order.	K1,K2,K3,K4,K5,K6
3	Learn the export documentation & Letter of credit.	K1,K2,K3,K4,K5,K6
4	Learn the Import Procedures.	K1,K2,K3,K4,K5,K6
5	Learn the Import Documentation.	K1,K2,K3,K4,K5
Textbooks		
1.	Alexis Leon, 2005, ERP, TataMc Graw Hill Publication Company, Ltd, New Delhi.	
2.	Graham Roberts, Phillips, 2003,Crm, Viva Book Pvt Ltd.,Chennai	
Reference Books		
1.	Dr.Govinda Bhat, Customer Relationship Management, <u>Himalaya Publishing House Pvt Ltd.</u>	
Web Resources		
1.	www.shippingsolutions.com.	
2.	https://www.trade.gov/common-export-documents	
3.	https://exportimportpractical.com/export-import-procedures-and-documentation/	

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	3	3	3	3	2
CO 2	3	3	3	3	2	3	3	3
CO 3	3	3	3	2	3	2	2	3
CO 4	3	3	2	3	3	3	3	2
CO 5	3	2	3	3	2	2	2	2

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PS01	PS02	PS03	PS04	PS05
C01	3	3	3	3	3
C02	3	3	3	3	3
C03	3	2	3	2	3
C04	3	3	2	2	3
C05	3	3	3	2	2

Strong-3 Medium-2 Low-1

Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	2	3	3	2	3
CO 2	3	2	3	2	3	3	2	3
CO 3	3	2	3	2	3	3	2	3
CO 4	3	2	3	2	3	3	2	3
CO 5	3	2	3	2	3	3	2	3

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	2	2	3
CO2	3	2	2	2	2
CO3	3	2	2	3	2
CO4	3	2	2	3	3
CO5	3	2	2	3	3

Strong-3 Medium-2 Low-1

3.	https://exportimportpractical.com/export-import-procedures-and-documentation/
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Mapping with Programme Outcomes:

CO /PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	3	2	3	2	2	2	2	2
CO 2	3	2	3	2	2	2	2	2
CO 3	3	2	3	2	3	2	2	2
CO 4	3	1	3	2	3	2	2	2
CO 5	3	3	3	2	3	2	2	2

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	2	3	2
CO2	3	2	2	3	2
CO3	3	2	2	3	3
CO4	3	2	2	2	3
CO5	3	2	2	2	3

Strong-3 Medium-2 Low-1

Course Code	Course Title	Category	Credits	Hours	Marks		
					CIAE	TEE	Total
23UCBSE61	GENERAL AWARENESS FOR COMPETITIVE EXAMINATION	SEC	2	2	25	75	100

Learning Objectives		
L1	To create the opportunity for learning across different disciplines and builds experience for students as they grow into lifelong learners.	
L2	To build experiences for students as they grow into lifelong learners.	
L3	To know the basic concepts of various discipline	
	Prerequisite: Should have studied Commerce in XII Std.	
UNIT	Contents	No. of Hours
I	Indian Polity Basics concepts- Three organs of Indian government (Executives , Legislature, Judiciary), Introduction to Indian Constitution – Salient features of constitution, Preamble, Fundamental rights, Fundamental duties, Directive Principles of State policy, Types of Majority, Amendments to the Constitution, Basic structure Doctrine, Division of subjects between the union and the states local Governance, Elections in India and Election Commission, CAG.	6
II	Geography Major oceans of the world –Important Canals – Gulfs – Straits and passes – Indian Rivers and its Tributaries – Climatology – Atmosphere, Wind systems, Clouds systems, World climatic classification – Indian climate – Indian Monsoon – Indian’s physical features, Indian Soil types and Distribution – Importance Trade routes and projects, Indian natural vegetation – Indian agriculture- Major crops and its distribution, Indian Industries and its Distribution.	6
III	Economy National Income – Inflation – Money and Banking - Agriculture in India – Union Budget – Planning in India – Poverty – Unemployment – Inclusive Development and Development issues – Industrial policies – Financial Markets.	6
IV	History Modern India – formation of Indian National Congress – Morley Minto Reforms, Revolutionary activities – World War I and India’s Response – Home Rule league – Montague Chelmsford reforms – Rowlatt Act – Non – Cooperation Movement – Simon commission and Nehru Report – Civil Disobedience Movement and Round Table conferences – Quit India Movement and Demand for Pakistan – Cabinet Mission – Formation of Constituents Assembly and partition of India.	6
V	Environment and Ecology Basic concepts – Ecology, Biodiversity- Food chain and food web – Bio Geo Chemical Cycles – International Bio Diversity organisations- International Conventions – Conferences and Protocol – Indian	6

	Environmental laws and Environment Related organisation	
	Total	30
	THEORY 20% & PROBLEMS 80%	
Course Outcomes		Knowledge Level
CO	On completion of this course, students will	
1	Develop board knowledge of the different components in polity	K1,K2,K3,K4
2	Understand the Geographical features across countries and in India	K1,K2,K3,K4,K5,K6
3	Acquire knowledge on the aspects of Indian Economy	K1,K2,K3,K4,K5,K6
4	Understand the significance of India's Freedom Struggle	K1,K2,K3,K4,K5,K6
5	Gain knowledge on Ecology and Environment	K1,K2,K3,K4,K5
Textbooks		
1.	Class XI and XII NCERT Geography	
2.	History – Old NCERT'S Class XI and XII	
Reference Books		
1.	M. Laximikanth (2019) , Indian polity, McGraw- Hill	
2.	Ramesh Singh (2022) , Indian Economy , McGraw – Hill	
3.	G.C Leong, Physical and Human Geography, Oxford University Press	
4.	MajidHussain- India Map Entries in Geography, GK Publications Pvt , Ltd.	
	NOTE: Latest Edition of Textbooks May be Used	
Web Resources		
1.	https://www.freebookkeepingaccounting.com/using-excel-in-accounts	
2.	https://courses.corporatefinanceinstitute.com/courses/free-excel-crash-course-for-finance	
3.	https://www.youtube.com/watch?v=Nv_Nnw01FaU	

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CO 2	3	3	3	3	3	2	3	3
CO 3	3	2	2	2	3	3	3	3
CO 4	3	3	3	3	3	3	3	3
CO 5	3	3	3	3	3	3	3	3

Strong-3 Medium-2 Low-1

Level of Correlation between PSO's and CO's

CO /PSO	PSO1	PSO2	PSO3	PSO4	PSO5
C01	3	2	2	3	2
C02	3	2	3	3	2
C03	3	2	2	3	2
C04	3	2	2	3	2
C05	3	2	3	3	2

Strong-3 Medium-2 Low-1