



**BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI 620 024**

**B.Com (Bank Management) Syllabus under CBCS**

**(Applicable to the candidates admitted from the academic year 2016 -2017 onwards)**

Sem	Part	Course	Ins. Hrs	Credit	Exam Hours	Marks		Total
						Int.	Ext.	
I	I	Language Course – I (LC) – Tamil*/Other Languages +#	6	3	3	25	75	100
	II	English Language Course - I (ELC)	6	3	3	25	75	100
	III	Core Course – I (CC) Principles of Accountancy	6	5	3	25	75	100
		Core Course – II (CC) Indian Financial System	6	5	3	25	75	100
		Allied Course –I (AC) Business Management	4	3	3	25	75	100
	IV	Value Education	2	2	3	25	75	100
	<b>Total</b>			30	21			
II	I	Language Course – II (LC) - Tamil*/Other Languages +#	6	3	3	25	75	100
	II	English Language Course – II (ELC)	6	3	3	25	75	100
	III	Core Course – III(CC) Business Tools for decision making	6	5	3	25	75	100
		Core Course – IV (CC) Banking Theory Law & Practice	6	5	3	25	75	100
		Allied Course – II (AC) Business Economics	4	3	3	25	75	100
		Environmental Studies	2	2	3	25	75	100
<b>Total</b>			30	21				600
III	I	Language Course – III (LC) Tamil*/Other Languages +#	6	3	3	25	75	100
	II	English Language Course - III (ELC)	6	3	3	25	75	100
	III	Core Course – V (CC) Financial Accounting	6	5	3	25	75	100
		Core Course – VI (CC) Co-Operative Banking	6	5	3	25	75	100
		Allied Course – III(AC) Business Law	4	3	3	25	75	100
	IV	Non Major Elective I – for those who studied Tamil under Part I a) Basic Tamil for other language students b) Special Tamil for those who studied Tamil upto 10th +2 but opt for other languages in degree programme A) <b>Banking Practices (or)</b> B) <b>Indian Banking System</b>	2	2	3	25	75	100
<b>Total</b>			30	21				600

IV	I	Language Course –IV (LC) Tamil*/Other Languages +#	6	3	3	25	75	100
	II	English Language Course – IV (ELC)	6	3	3	25	75	100
	III	Core Course – VII (CC) – Credit Management	5	5	3	25	75	100
		Core Course - VIII (CC)- Services Marketing	5	5	3	25	75	100
		Allied Course – IV (AC) Business Communication	4	3	3	25	75	100
	IV	Non Major Elective II – for those who studied Tamil under Part I a) Basic Tamil for other language students b) Special Tamil for those who studied Tamil upto 10 <sup>th</sup> +2 but opt for other languages in degree programme <b>A) Rural Banking (or)</b> <b>B) Elements of Insurance</b>	2	2	3	25	75	100
	V	Skill Based Elective I	2	2	3	25	75	100
	<b>Total</b>	30	23				700	
V	III	Core Course – IX (CC) Corporate Accounting	5	5	3	25	75	100
		Core Course – X (CC) E – Banking	5	5	3	25	75	100
		Core Course – XI (CC) Computer Applications and Banks	5	5	3	25	75	100
		Core Course – XII (CC) Management Accounting	5	5	3	25	75	100
		Major Based Elective – I <b>A) International Marketing (or)</b> <b>B) Entrepreneurial Development</b>	4	3	3	25	75	100
	IV	Skill Based Elective – II	2	2	3	25	75	100
	IV	Skill Based Elective – III	2	2	3	25	75	100
		Soft Skills Development	2	2	3	25	75	100
	<b>Total</b>	30	29				800	
VI	III	Core Course – X III (CC) Financial Management	6	5	3	25	75	100
		Core Course – XIV (CC) Income Tax Theory Law & Practice	6	5	3	25	75	100
		Core Course – XV (CC) Financial Services	6	5	3	25	75	100
		Major Based Elective II A) Foreign Exchange Management (or) B) Investment Banking	5	4	3	25	75	100
		Major Based Elective III <b>A) Development – Banking (or)</b> <b>B) Insurance Management</b>	6	4	3	25	75	100
	V	Extension Activities		1	-	-	-	-
		Gender Studies	1	1	3	25	75	100
	<b>Total</b>	30	25				600	
	<b>Grand Total</b>	180	140	-	-	-	3900	

Language Part – I	-	4
English Part –II	-	4
Core Papers	-	15
Allied Papers	-	4
Non-Major Elective	-	2
Skill Based Elective	-	3
Major Based Elective	-	3
Environmental Studies	-	1
Value Education	-	1
Soft Skill Development	-	1
Gender Studies	-	1
Extension Activities	-	1 (1 Credit only)

\* for those who studied Tamil up to 10<sup>th</sup> +2 (Regular Stream)  
+ Syllabus for other Languages should be on par with Tamil at Degree level

# those who studied Tamil upto 10<sup>th</sup> +2 but opt for other languages in Degree level under Part I should study special Tamil in Part IV

\*\* Extension Activities shall be outside instruction hours

Non Major Elective I & II – for those who studied Tamil under Part I

- a) Basic Tamil I & II for other language students
- b) Special Tamil I & II for those who studied Tamil upto 10<sup>th</sup> or +2 but opt for other languages in degree programme

Note:

1. **Theory**                      Internal              25 marks                      External              75 marks

**2. Theory & Practical:**

Internal Assessment:              Theory – 15    Marks; Practicals – 10 Marks.

University Examination :    Theory - 45    Marks ; Practicals - 30 Marks

Separate passing minimum is prescribed for Internal and External

**Passing Minimum**

A candidate shall be declared to have passed in each course if he / she secures not less than 40 % marks out of 75 marks (i.e., 30 marks) in the University Examination (UE) and 40% out of 25 marks (i.e., 10 marks) in the Internal Assessment.(CIA)

**CORE COURSE - I**  
**PRINCIPLES OF ACCOUNTANCY**

**Objectives:** To understand the basic principles of accounts and its applications in Business.  
**(Theory & Problem)**

**Unit I:**

Introduction – Accounting concepts and conventions – Accounting Standards – Meaning  
- Double entry system – Journal, Ledger, Subsidiary books, Trial Balance- Bank Reconciliation Statement.

**Unit II:**

Final Accounts of sole traders with adjustment entries - Rectification of Errors.

**Unit III**

Accounts of Non-profit organization – Bills of exchange – Average due date – Account Current.

**Unit IV**

Consignments and Joint Ventures.

**Unit V:**

Single Entry System. Depreciation - Methods, provisions and reserves.

**(Theory 25%                      Problems 75%)**

**Text and Reference Books (Latest revised edition only)**

1. R.L. Gupta and Others ,” **Advanced Accountancy**,” Sultan Chand Sons, New Delhi
2. S.P. Jain and K.L. Narang, “**Advanced Accounting**,” Kalyani Publishers, New Delhi
3. RSN. Pillai, Bagavathi S. Uma, “ **Advanced Accounting**,” S. Chand & Co, New Delhi.
4. M.C. Shukla, “ **Advanced Accounts**,” S. Chand and Co., New Delhi.
5. Mukerjee and Haneef, **Advanced Accountancy**, Tata McGraw Hill, New Delhi.
6. Arulanandam, “ **Advanced Accountancy**,” Himalaya Publication, Mumbai.
7. S.Manikandan& R.Rakesh Sankar,” **Financial Accounting**,” Scitech Publications Pvt Ltd, Chennai. Volume I & II.
8. T.S.Reddy & Dr.A.Murthy, “**Financial Accounting**,” Margham Publications, Chennai

**CORE COURSE – II**  
**INDIAN FINANCIAL SYSTEM**

**Objective:** To learn about the Indian Financial System and to understand the role and development of Banks in India.  
**(Theory Only)**

**UNIT I:**

Financial System: Meaning, significance and components - Composition of Indian financial system. Indian money market – Indian capital market.

**UNIT II:**

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

**UNIT III:**

Commercial Banks: Meaning; Functions; Management and investment policies of commercial banks; Recent trends in Indian commercial banks.

**UNIT IV:**

All India Development Banks: Concept, objectives, and functions of various all India Development Banks; Operational and promotional activities of all India Development Banks – UTI.

**UNIT V:**

State Level Development Banks: Objectives, functions and role of state level banks; State financial corporations; Development banks in industrial financing.

**Text and Reference Books (Latest revised edition only)**

1. Bhole, L.M. “**Financial Markets and Institutions**” Tata McGraw-Hill Publishing Company, New Delhi.
2. Khan, M.Y., “**Indian Financial System: Theory and practice**”, Vikas Publishing House, New Delhi
3. Chandra, Prasanna, “**Financial Management: Theory and Practice**”, Tata McGraw Hill, New Delhi.
4. Sharma, G.L. and Singh, Y.P. (eds.) “**Contemporary Issues in Finance and Taxation**”, Academic Foundation, Delhi.
5. Kapila, Raj and Kapila, Uma, “**Banking and Financial Sector Reforms in India**”, Academic Foundations, Delhi.
6. Saunders, Antony, “**Financial Institutions Management a Modern Perspective**”, Irwin Publications, McGraw Hill Co., New York.
7. Madura, Jeff, “**Financial Markets and Institutions**”, West Publishing Co., New York.
8. Srivastava, R.M., “**Management of India Financial Institutions**”, Himalaya Publishing House, Mumbai.

**ALLIED COURSE –I**  
**BUSINESS MANAGEMENT**

**Objective:** To impart knowledge on the concepts and principles of Management and application of practices in various organisation.

**(Theory only)**

**UNIT I**

Management – Definition, nature, scope, functions and Levels of Management-Art, Science and Profession - functions of Managers- Development of management thought – Contribution by F.W.Taylor, Henry Fayol and others.

**UNIT II**

Planning –Classification – Objectives – characteristics-Steps - process- types- Methods- advantages - limitations, Decision making – Policies.

**UNIT III**

Organisation and Structure– Types – Supervision and Span of Control - Departmentation – Organisation charts – Authority and Responsibility- Delegation and Decentralisation.

**UNIT IV**

Motivation - types -Theories – Maslow, Herzberg, McGregor, and others. Communication - Principles - types and barriers of communication.

**UNIT V**

Leadership –functions - styles - theories. Co-ordination – features – types and techniques. Control- process- effective control system - Techniques of control.

**Text and Reference Books (Latest revised edition only)**

1. Dinkar Pagare, “**Principles of Management**,” Sultan Chand & Sons New Delhi.
2. K. Sundar, “**Principles of Management**,” Vijay Nicole Imprints Private Limited, Chennai.
3. Drucker Peter F, Butterworth Heinemann, “**Management Challenges**,” Oxford.
4. Wehrich and Koontz, et.al, “**Essentials of Management**,” Tata- McGraw Hill, New Delhi.
5. Fred Luthans, “**Organizational Behaviour**,” McGraw Hill, New York.
6. Louis A.Allen, “**Management and Organisation**,” McGraw Hill, Tokyo.
7. Hampton, David R, “**Modern Management**,” McGraw Hill, New York.
8. Stoner and Free, “**Management**,” Prentice - Hall, New Delhi.
9. Prasad. L.M, “**Principles & Practice of Management**”, Sultan Chand & Sons, New Delhi.

## **CORE COURSE - III**

### **BUSINESS TOOLS FOR DECISION MAKING (Theory & Problem)**

#### **Unit I:**

Introduction – Meaning, Characteristics, Stages and Uses of Statistics – Classification and Tabulation – Diagrams and graphs – Bar and pie diagrams – Graphs of one and two variables – Graphs of frequency distribution - Measure of central tendency – Arithmetic mean, Median, Mode, Geometric Mean and Harmonic mean.

#### **Unit II:**

Measures of Dispersion – Range – Quartiles – Deciles – Quartile deviation – Mean deviation – Standard deviation – Co-efficient of variation - Measurement of Skewness (Karl person & Bowley methods only)

#### **Unit III:**

Correlation – Simple correlation – Karl Pearson’s coefficient of correlation – Spearman’s rank correlation – Concurrent deviation method - Regression analysis – Simple regression – Regression equations ‘X on Y’ and ‘Y on X’.

#### **Unit IV:**

Analysis of Time series – Components – Methods – Semi average – Moving average - Method of least square – Interpolation – Meaning, Uses, Assumptions – Newton’s method only.

#### **Unit V:**

Index numbers – Price index numbers – unweighted and weighted – Tests in index numbers (Time and factor reversal tests only) - Cost of living index number – Aggregate expenditure method – Family budget method.

**(Problem 80% and Theory 20%)**

#### **Text and Reference Books (Latest revised edition only)**

1. S.P. Gupta “**Elements of Statistics** “Sultan Chand & Sons, New Delhi
2. SL Aggarwal and SL Bharadwaj, “**Tools and Decision making** “ Kalyani Publishers, New Delhi.
3. PA. Navanitham, “**Business Statistics**” Jai Publications. Trichy
4. S.K. Kappor “**Elements of Practical Statistics** “ Oxford and IBHP Publishing Company, Mumbai

## CORE COURSE – IV

### BANKING THEORY LAW AND PRACTICE

**Objectives: To impart knowledge on the theory and practice of Banking and to understand the process of Banking activities.**

**(Theory only)**

#### **Unit I:**

Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services rendered by banker – agency services and general utility services.

#### **Unit II:**

Operations of Bank Accounts – Fixed Deposits – Fixed Deposit Receipt and it's implications – Savings Bank accounts – Current accounts – Recurring Deposit accounts- New Deposit savings schemes introduced by Banks – Super Savings Package – Cash Certificate, Annuity Deposit – Reinvestment plans – Perennial Premium plan – Non Resident (External) accounts Scheme.

#### **Unit III:**

Types of Customers – Account holders – Procedure for opening and closing of accounts of Customers- particulars of individuals including Minor, illiterate persons- Married women – Lunatics – Drunkards – Joint Stock Companies – Non- Trading Associations – Registered and Unregistered Clubs – Societies, Attorney - Executive and administration – Charitable institutions – trustees – Liquidators – Receivers – Local authorities – steps to be taken by banker in the event of death, Lunacy, Bankruptcy – winding up Garnishee Order.

#### **Unit IV:**

Paying and collecting bankers – rights, responsibilities and duties of paying and collecting banker – precautions to be taken in payment and collection of cheques – protection provided to them – nature of protection and conditions to get protection – payment in due course – recovery of money paid at mistake.

#### **Unit V:**

Pass book and Issue of duplicate pass book – cheques - Definition of a cheque – requisites of a cheque – drawing of a cheque - types of cheque – alteration – marking – crossing – different forms of crossing and their significance – Endorsement loss of cheques in transit – legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

#### **Text and Reference Books (Latest revised edition only)**

1. Sundaram and Varshney, "**Banking Theory, Law & Practice**" Sultan Chand Company, New Delhi
2. S.M. Sundaram "**Banking Theory, Law & Practice**" Sri Meenaksi Publications, Karaikudi
3. M.Kumar, Srinivasa, "**Banking**" New Central Book Agency
4. M.S. Ramasamy, "**Tannan's Banking Law & Practice in India**" Sultan Chand Company, New Delhi.
5. E. Gorden and N. Natarajan "**Banking Theory, Law & Practice**" Himalaya Publication.
6. B.Santhanam, "**Banking Theory, Law & Practice**" Margham Publications, Chennai.



## ALLIED COURSE II

### BUSINESS ECONOMICS

**OBJECTIVE:** To understand the concepts and application of economic tools in business.  
(Theory only)

#### UNIT- I

Business Economics – definition - Scope and Nature Art or Science –Concepts – relationship with other disciplines - Micro and Macro Economics relating to business.

#### UNIT-II

Demand Analysis- Demand Schedule - Law of Demand- Demand curves- Elasticity of Demand- Demand forecasting - Indifference curve analysis- Marginal rate of substitution – Consumer’s equilibrium.

#### UNIT-III

Production function-Factors of production - Isoquant analysis -scale of production-economies of large scale production and limitations.

#### UNIT-IV

Supply-supply schedule-Law of supply-Supply curve-Elasticity of supply. Market structure- Equilibrium of firm and industry- Optimum firm. Meaning and characteristics of perfect, monopoly, duopoly oligopoly and monopolistic markets. Pricing under Perfect & Monopolistic competition

#### Unit V

National Income- concept – Measurement – inequalities of income – Fiscal policy method. Public Finance – Definition – Scope - importance.

#### Text and Reference Books (Latest revised edition only)

1. S.Sankaran, .”**Business Economics**” Margam Publications, Chennai.
2. Misra and Puri, .”**Business Economics**” Himalaya Publications, Mumbai
3. MithaniD.M. .”**Business Economics**”, Himalaya Publications, Mumbai
4. K.P.M.Sundharam and sundharam,”**Business Economics**” sultanchand& co., New Delhi.
5. P.Ravilochanan, .”**Business Economics**”Ess Pee Kay Publishing House
6. P.N.Reddy and Appannaiah, .”**Business Economics**”S.Chand & Co., Chennai.
7. T.Aryamala, .”**Business Economics**”Vijay Nicole Imprints Private Limited, Chennai.

**CORE COURSE – V**  
**FINANCIAL ACCOUNTING**

**Objective:**

To enable the students to understand the accounting principles and its applications.

**Unit - I**

Self-balancing ledgers excluding rectifications of errors – Accounts from incomplete records.

**Unit - II**

Partnership Accounts – Admission, retirement and death of a partner, Joint life Policy. Amalgamation of firms.

**Unit - III**

Partnership accounts – Dissolution – Insolvency of a partner – sale to a company – piece meal distribution.

**Unit - IV**

Hire purchase and Instalment systems – Royalties – Insolvency Accounts

**Unit - V**

Branch & Departmental accounts excluding foreign branches – Insurance claims.

**Text and Reference Books (Latest revised edition only)**

1. R.L. Gupta and Others ,” **Advanced Accountancy**,” Sultan Chand Sons, New Delhi
2. S.P. Jain and K.L. Narang, “**Advanced Accounting**,” KalyaniPublishers,New Delhi
3. RSN. Pillai, Bagavathi S. Uma, “ **Advanced Accounting**,” S. Chand &Co, New Delhi.
4. M.C. Shukla, “ **Advanced Accounts**,” S. Chand and Co., New Delhi.
5. Mukerjee and Haneef, **Modern Accountancy**, Tata McGraw Hill, New Delhi.
6. Arulanandam, “ **Advanced Accountancy**,” Himalaya Publication, New Delhi.
- 7.T.S.Reddy&Dr.A.Murthy, “**Financial Accounting**,” Margham Publications, Chennai.

## **CORE COURSE – VI**

### **CO-OPERATIVE BANKING**

**Objective:**

To understand the basic principles of co-operation and its application in banking.

**Unit – I**

Growth of Co-operative Credit in India - Structure of Co-operative Credit - Limitations and Problems.

**Unit – II**

Primary Agricultural Co-operative Credit Society – Organisation, Functions and Working - Lending Policies – Programmers – Recovery and Overdue Problems – Viability of Primary Co-operatives.

**Unit – III**

District Co-operative Banks – Organisation Functions and Working – Lending Policy and Procedures. Funds Position – Recovery and Overdue Problems. State Co-operative Banks – Constitution and Working. Its role in institutional Financing.

**Unit – IV**

Co-operative Land Development Bank – SLDB – PLDB – Constitution, Objects, Working – Sources of Funds Lending and Overdue Problems. Urban Co-operative Banks – Employee Co-operative Credit Societies – Objects – Functions and Working.

**Unit – V**

Role of NABARD and Co-operative Development. SBI and Co-operatives – Commercial Banks and Co-operative Credit – Marketing Co-operatives – Structure – Primary Co-operative Marketing Societies – State Co-operative Marketing Society – Constitution – Objectives – Functions.

**Text and Reference Books (Latest revised edition only)**

1. Cooperative Banking in India – Dr. S. Nakkiran., Rainbow Publication Coimbatore.
2. Cooperative Banking – C.D. Indule , Continental Prakashan, Pune.
3. Principles and practice of Cooperative Banking in India – B.N. Chobey., Asia Publishing House, London.

**ALLIED COURSE – III**  
**BUSINESS LAW**

**Objective:**

To enable the students to gain knowledge about mercantile law and its importance.

**Unit – I**

Introduction – Definition and scope of mercantile law – growth and sources of mercantile law – Nature and kinds of contracts – offer and acceptance – consideration – capacity of parties – free consent – legality of object, Void Agreements – contingent contracts

**Unit – II**

Performance of contracts – Discharge of contracts – remedies for breach including specific performance – Quasi contracts.

**Unit – III**

Indemnity and Guarantee – Bailment and pledge – Agency.

**Unit – IV**

Laws of sale of Goods – Definitions - Buyer – Goods – Delivery – Mercantile Agent  
- Sale and Agreement to sell – Conditions & Warranty.

**Unit – V**

Law of Negotiable Instruments. (Instrument Amendment Act, 2015 – Definition – characteristics – classification- notes, bills, cheques and promissory note.)

**Text Books Recommended: ( Latest revised editions only )**

1. Mercantile law by M.C. Shukla – S. Chand & Company.
2. Commercial law by Chawla and Garg – Kalyani Publishers
3. Business law by Balachandran V & Thothadri S – Vijay Nicole Imprints (P) Ltd
4. Business law by N.D.Kapoor – S. Chand & Sons.
5. Mercantile law by Batra and Kalra – Tata McGraw Hill Co.
6. Mercantile law by M.C. Kuchhal – Vikas Publishing House.
7. Mercantile law with Industrial law by S.P.Iyengar and B.K.Goyal – R. Chand & Co.

# **NON MAJOR ELECTIVE - I**

## **(A) BANKING PRACTICES**

### **Objectives:**

1. To make the Students understand the concept of Money & Banking.

### **Unit - I**

Introduction to Money – Kinds – Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market.

### **Unit - II**

Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

### **Unit - III**

Central Banking – Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control.

### **Unit - IV**

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

### **Unit - V**

Indian Banking System – Reserve Bank of India – Organisation – Management – Function – NABARD – State Bank of India – Exchange Banks – Commercial Banks – Indigenous Banks – Co – operative Banks.

### **Text and Reference Books (Latest revised edition only)**

1. Sundharam, K.P.M, Money, Banking & International Trade, Sulltan Chand & Sons, New Delhi.
2. Vasudevan, S.V, Theory of Banking, S. Chand & Company Ltd., New Delhi
3. Gurusamy S, Banking Theory Law & Practice, Vijay Nicole Imprints (P) Ltd, Chennai
4. Sundharam, K.P.M. &Varshney, P.N, Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.

**NON MAJOR ELECTIVE - I**  
**(B) INDIAN BANKING SYSTEM**

**Objective:**

To acquire knowledge about the functioning and procedures of Indian banks

**Unit - I**

Indian banking system: structure and organization of bank; Reserve Bank of India; Apex banking institution; Commercial banks; Regional rural banks; Co- Operative banks; Development banks

**Unit - II**

State Bank of India: Brief History; objectives; Functions; Structure and organization; Working and progress

**Unit - III**

Banking Regulation Act, 1949: History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Co- operative banks

**Unit - IV**

Regional Rural and Co- operative Banks in India: Functions; Role of Regional rural and co-operative banks in rural India; Progress and performance

**Unit - V**

Reserve Bank of India: Objectives; Organization; Function and working; Monetary policy; Credit control measures and their effectiveness

**Text and Reference Books (Latest revised edition only)**

1. Basu A.K: Fundamentals of Banking- Theory and practice; A Mukerjee and co.
2. Sayers R.S: Modern Banking; Oxford University Press.
3. Panandikar S.G. and Mithani DM: Banking in India; Orient Longman
4. Gurusamy S : Modern Banking, Vijay Nicole Imprints (P) Ltd

## **CORE COURSE – VII**

### **CREDIT MANAGEMENT**

**Objective:**

To enhance the students to know about the concepts and its application in credit management.

**Unit – I**

Definition of Credit. Forms of credit: Consumer credit, Commercial credit, Export credit, Banking credit, Agriculture credit.

**Unit – II**

Principles of lending – The 7C's of Credit – Fair practice code – Various types of Borrowers.

**Unit – III**

Benefits and dangers in using credit, understanding consumer rights and obligations.

**Unit – IV**

Credit Policy: Definition – Role and use of the policy – Basic contents of the policy.

**Unit – V**

Consumer Assessments: Credit Bureau, Credit Applications, References, Credit evaluation of borrowers, Collection procedure, Debit Recovery Tribunal, Writing off Bad Debts.

**Text and Reference Books (Latest revised edition only)**

1. Credit Management by Ed.Vol – Oscar Publication, New Delhi.
2. Credit Management Hand book by Cecil J.Bond , McGraw Hill., USA
3. Credit Planning and Management by Krishna Gupta – Arihant Publishers, Jaipur.
4. Credit Appraisal, Risk Analysis and Decision making – Dr.D.D.Mukherjee, Snow White Publications,Chennai.
5. Risk Management, IIBF, Macmillan, New Delhi.
6. Credit Risk Management, Andrew Fight, Butterworth Heinmann, Oxford, UK.

## **CORE COURSE – VIII**

### **SERVICES MARKETING**

#### **Objective:**

To enable the students to trace the growing importance of Services, and a vital role in decision making, development process & approaches.

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

Meaning and Definition of Service – Classification of Services – Services Marketing Triangle – Significance of Services Marketing – Reasons for the Growth of the Services sector – The Service as a System.

#### **Unit - II: Service Product and Pricing**

Service product- Underlying Concepts – The Product Life-Cycle – New Service – Service Product Range – New Service Development (NSD) – New Service Product Features – Failure of new service Products – Achieving success in development of new service products – Service Product Elimination. Pricing for Services: Characteristics of Services and Prices – Price Terminologies – Understanding the costs of service incurred by customers – Understanding Value – Establishing monetary pricing objectives – Pricing relative to demand levels – Communicating Prices to the Target Markets – Additional Aspects of Service Pricing – Pricing strategy – Pricing and Marketing Strategy

#### **Unit – III: Service Location and Promoting Services**

Service Location- Flexibility – Classification by location – Accessibility through co-production – Service Channel Development – Methods of distributing Services – Innovations in Methods of Distributing Services – Inputs for location decisions – Basic Location Models. Promoting Services: – Promotional Objectives – Differences in Promoting Services – Selection Criteria – Developing the promotional mix – Guidelines for Improving the Promotion of Services – The role of sales promotion – Sales Promotion tools – Direct Marketing – Public Relations – The role of marketing communication – Target Audience – Branding services: Trends – Brand image development – Setting advertising objectives – Audience response – Guidelines for Service Advertising.

#### **Unit – IV: Service Process and Service Design**

Service Process- Introduction – Classification of Services Operating Systems – Policies and flowcharting – Balancing supply and demand – Change – Organisational Conflict in Service Systems – The Systems Concept in Services – Purchase Process – Process of vision – Facilitating process – Challenges for service managers – Breakthrough services – Process improvement – The Self – Reinforcing Service Cycle. Service Design -Design Methodology – The Service Design and management model – Overview of model stages – Blueprinting – Building a service blueprint – Benefits of service blueprinting – Service Mapping – Service Failures – Design elements – Quality function deployment.



## **Unit - V: Service Mix Scenario**

Role of Service Mix – Health Care – Tourism – Hotel – Travel – Education – Insurance – Banking.

### **Text and Reference Books (Latest revised edition only).**

1. Services Marketing –VasantiVenugopal& Raghu M.M – Himalaya Publishing House, Mumbai
2. Services Marketing Text and Cases – Harsh Vivesma – Pearson Education, Delhi
3. Services Marketing (Concepts, Practices, Cases from Indian Environment – Dr.S.Shajahan – Himalaya Publishing House, Mumbai
4. Services Marketing – GovindApte – Oxford University Press, Delhi

## **ALLIED COURSE – IV**

### **BUSINESS COMMUNICATION**

#### **Objective:**

To enable the students to write business letters effectively and develop communication skills.

#### **Unit - I**

Nature and Scope of Business Communication – Meaning and Importance of Communication, Kinds of Business Letters – Layout – Barriers to Communication.

#### **Unit - II**

Enquiry and Reply – Orders and their Execution – Credit and Status enquiries – Claims and Adjustments.

#### **Unit - III**

Collection Letters – Sales letters – Circular Letters – Bank Correspondence; Correspondence of a Company Secretary.

#### **Unit - IV**

Application Letters – Meaning, Types- Guidelines to write Application letters and Resumes - Form and content of an Application letter. Report writing – Features, Types of Reports, Organisation of a Business Report, Preparation of Report – Long and Short Report: Report by Individuals and Committees.

#### **Unit - V**

Modern Communication methods – Online Communication – Fax, E-mail, Voicemail, SMS, Internet, Tele – Conferencing, Video – Conferencing, Electronic Bulletin Boards.

#### **Text and Reference Books (Latest revised edition only)**

1. Essentials of Business Communication – Rajendra Pal and J.S. Korlahalli.  
Sultan Chand, New Delhi
2. Effective Business English and Correspondence by M.S.Ramesh and Pattenshetty –  
R.Chand& Company, New Delhi
3. Business Correspondence and Report writing by Sharma and Krishna Mohan –  
- Tata McGraw Hill, New Delhi.

## **NON MAJOR ELECTIVE – II**

### **(A) RURAL BANKING**

#### **Objective:**

To enable the students to know about rural banking and its development.

#### **Unit - I**

Principles and functions of banking, Co-operative banking, Special features, Negotiable instruments, Cheques, Bill of Exchange, Promissory Notes -Banker customer relationship, Psycho-demographic approach, Customer centric vs business centric approach.

#### **Unit - II**

Co-operative banking, agriculture and non-agriculture organization, function of Apex MSCB, DCCB, RBI functions and role, NABARD, Lead Bank Scheme, RRB objective and functions -Banking and I.T., E-banking. ATM. M-banking

#### **Unit - III**

Domestic Cash Management, ST/MT Funding, Meaning and importance cash management, Objectives, Cash flow cycle, Cash flow budgeting and forecasting, Electronic cash management, MT and LT funding, Term loans, Securitization, Cost center, Profit center, Planning and control, Capital Budgeting.

#### **Unit - IV**

Liquidity Management- Objectives-Sources-Maturity concerns: Projected cash and core sources- Contingency Plans- ST/NT Liquidity – Maturity Ladder Limit- Internal control- Information- Netting.

#### **Unit - V**

Regulation, Supervision and Compliance- Need and significance of internal and external audit.

#### **Text and Reference Books (Latest revised edition only)**

1. Banking Regulation Act.
2. Basu. A.K. Fundamentals of Banking Theory and Practice.
3. Chatterjee, A., Bank Credit Management.
4. Choubay, B.N., Principles and Practice of Co-operative Banking.
5. Tanan, M.L. Banking Law and Practice in Negotiable Instrument India Act.

**NON MAJOR ELECTIVE - II**  
**(B) ELEMENTS OF INSURANCE**

**Objective:**

To highlight the importance of insurance and its basic concepts.

**Unit - I**

Introduction to insurance: purpose and need of insurance – insurance as a social security tool – insurance and economic development – types of insurance.

**Unit - II**

Procedure for becoming an agent: Pre-requisite for obtaining a license – duration of license – cancellation of license – revocation or suspension/termination of agent appointment– code of conduct – unfair practices.

**Unit - III**

Fundamentals of agency law: definition of an agent – agents regulations – insurance intermediaries – agents' compensation – IRDA.

**Unit - IV**

Functions of the agent: proposal form and other forms for grant of cover – financial and medical underwriting – material information – nomination and assignment – procedure regarding settlement of policy claims.

**Unit - V**

Fundamentals / Principles of life insurance / marine / fire / medical / general insurance: Contracts of various kinds – insurable interest. – Actuarial science.

**Text and Reference Books (Latest revised edition only)**

1. Insurance by Dr. P. Periyasamy – Tata McGraw Hill
2. Fundamentals of Insurance by P. Periasamy by Vijay Nicole Imprints (P) Ltd
3. Insurance in India by P.S.Palande, R.S.Shah, Sage Publications Chennai.
4. Insurance principles and practices by Mishra M.N – S.Chand&Co.,New Delhi
5. Insurance Regulatory Development Act 1999.
6. Life Insurance Corporation Act 1956

# **CORE COURSE - IX**

## **CORPORATE ACCOUNTING**

### **Objective:**

To enable the students to know about accounting procedure corporate accounting

### **Unit – I**

Company accounts – introduction – legal provisions regarding issues of shares, applications, allotment, calls, calls-in-arrears, calls-in-advance, issue of shares at premium-issue of shares at discount- forfeiture of shares-re-issue – accounting entries.

### **Unit – II**

Issue and redemption of debentures – methods of redemption of debenture- in instalment – cum-interest and Ex-interest – redemption by conversion, sinking fund, insurance policy and redemption of preference shares- implication of Section 80 and 80A of the Companies Act.

### **Unit – III**

Amalgamation – purchase consideration- accounting treatment – pooling of interest method and purchase method, Absorption, external and internal reconstruction of companies.

### **Unit – IV**

Holding company account – legal requirements relating to presentation of accounts - Consolidation of balance sheet (excluding chain holding).

### **Unit – V**

Final accounts of banking companies (new format) and Insurance companies (new format).

Theory: 25% Problem: 75%

### **Text and Reference Books (Latest revised edition only)**

1. Advanced Accountancy by Shukla and Grewal – Sultan Chand & Sons.,
2. Advanced Accountancy by R.L. Gupta and Radhaswamy – Sultan Chand & Sons.
3. Advanced Accountancy by Jain and Narang – Kalyani Publishers
4. Corporate Accounting by Palaniappan & Hariharan – Vijay Nicole Imprints (P) Ltd
5. Advanced Accountancy by Arulanandam and Raman – Himalayan Publishers.

## **CORE COURSE – X**

### **E – BANKING**

#### **Objective:**

To enable the students to understand the concepts related to E-Banking.

#### **Unit - I**

Banking concepts of E-Banking – features E - banking strategy & models: IT in finance & service delivery. Introduction to ATMs, Internet Banking & Mobile Banking. Standalone systems, LAN & WAN.

#### **Unit - II**

Electronic payment systems: Teller machines at the bank counters, cash dispensers, ATMs, Anywhere Anytime banking, Home banking (Corporate and Personal), online enquiry and update facilities, personal Identification. Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, Micro fiche, note and coin counting devices.

#### **Unit - III**

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

#### **Unit - IV**

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality. Technology Management: RTGS: Infrastructure requirement, RTGS transactions.

#### **Unit - V**

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS: Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

#### **Text and Reference Books (Latest revised edition only)**

1. Managing with information by H.JeromeLenter
2. Computer information Technology Global Business by Puri and Vidin Puri
3. Fundamentals of data base Systems by Jerome Lenter, Pearson
4. An Introduction to Information Technology byDr. Srinivasavallabhan, Sulthan Chand & Sons.
5. Law of Information Technology, D.P.Mittal, Tax Man. e Markets, Macmillan, 2007

## **CORE COURSE – XI**

### **COMPUTER APPLICATIONS AND BANKS**

#### **Objective:**

To enable the students acquire the basic knowledge of computer application in banks.

#### **Unit - I**

Meaning of computer – Characteristics of computer – area of application – I-P-O cycle – components of computer – memory and control unit – input and output devices – hardware and software – operating systems – introduction to windows – logging on – desktop & taskbar – icons and desktop – start-up menu option – creation files and folder – windows explorer – find option shortcuts – briefcase – running applications customization.

#### **Unit - II**

Introduction Microsoft WORD – stating word – creation of shortcut for word – creating word documents – creating business letter using wizards – editing word documents – check – word count – thesauruses, auto correct – working with table – saving – opening and closing documents – mail merge.

#### **Unit - III**

Introduction to spread sheets – spread sheet program and application – MS excel and its features – building work sheets – entering data in work sheets. Editing and formatting work sheets – creating and formatting different types of charts – application financial statistical function – creating a list – sorting data – filtering data using auto filter customs filters. Pivot tables. Analyzing and organizing data using automatic sale totals – saving opening and closing work books.

#### **Unit - IV**

Fundamentals of computerized accounting – computerized accounting Vs Manual accounting – architecture and customization of Tally – features of Tally – configuration of Tally – Tally screens and menus – creation of company – creation of groups – editing and deleting groups – creation of ledgers – editing deleting ledgers – introduction to vouchers – vouchers entry – payment of vouchers – receipt voucher – sales voucher – purchase vouchers – contra voucher – journal voucher – editing and deleting vouchers.

## Unit - V

Introduction to inventories – creation of stock categories – creation stock groups – creation of stock items – configuration of features of stock item – editing and deleting stocks – usage of stocks in voucher entry – purchase order – stock voucher – sales order – stock voucher – introduction to cost – creation of cost category – creation of cost centers – editing & deleting cost centers and categories – usage of cost category and cost center in voucher entry.

(Theory 60% Practical 40%)

### **Text and Reference Books (Latest revised edition only)**

1. Computer Applications in Business – Dr. S.V. SrinivasaVallabhan – Sultan Chand Publication.
2. Introduction to computer Application – Dr. S.V. SrinivasaVallabhan – Sultan Chand Publication.
3. Microsoft office for Windows 95 Bible Author Ed. Jones Derek Sultan Publications Comdex Computer Publication.
4. TIAL Smart Accountant Book SMW Deva Publication, AVC Deva Publication.
5. Computerized Accounting under Tally Publication, Deva Publication.
6. Implementing Tally 5.4, 6.3, 7.2 versus. Author K.K. Nandhani Publication, BPB Publication.
7. Computer Application in Business – R.Parasuraman – S.Chand& Co., Tirupathur.
8. Computer Application in Business: Dr.JosephAnbarasu, Learntech Press, Trichy. Model for practical laboratory work

### **Microsoft Word:**

1. Creating personal letter to friend
2. Creating official letter – leave letter
3. Preparation of Bio-Data
4. Use of Mail-merge
5. Creating Circular letter with mail-Merge options
6. Creating a table by using the split and merge options

### **Microsoft Excel:**

1. Entering information in the pay bill
2. Sum function, entering formula
3. Aligning data in cells
4. Creating charts
5. Creating pivot tables.

### **Tally:**

1. Creation of company
2. Creating groups, creating single groups, creating sub groups
3. Entering values in accounts info
4. Voucher entry – sales, purchase
5. Journal entry – contra journals
6. Creating cost centers
7. Inventory problems.



## **CORE COURSE – XII**

### **MANAGEMENT ACCOUNTING**

#### **Objective:**

To enable the students understand the principles of management accounting.

#### **Unit - I**

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

#### **Unit - II**

Fund flow statement – Meaning– Preparation – Schedule of changes in working capital – Funds from operation – Sources and applications – Cash flow statement – Meaning – Difference between funds flow statement and cash flow statement – Preparation of cash flow statement as per Accounting Standard 3.

#### **Unit - III**

Budget and Budgetary control – Meaning – Advantages – Preparation of sales, production, production cost, purchase, overhead cost, cash and flexible budgets - Standard costing – Meaning, Advantages and Limitations.

#### **Unit - IV**

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

#### **Unit - V**

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

**Theory: 20% Problem: 80%**

#### **Text and Reference Books (Latest revised edition only)**

1. Management accounting by S.N.Maheswari – Sultan Chand & sons publications
2. Management accounting by Sharma and Guptha, Kalyani Publishers
3. Management accounting by R.Ramachandran and R.Srinivasan – Sriram publication
4. Management accounting by A. Murthi and S. Gurusamy, Vijay Nicole Publications
5. Management Accounting by R.S.N.Pillai&V.Baghavathi – S.Chand& Co.
6. Management accounting by Hingorani&Ramanthan – S.Chand& Co.

# **MAJOR BASED ELECTIVE – I**

## **(A) INTERNATIONAL MARKETING**

### **Objective:**

To provide the students theoretical aspects of international business.

### **Unit – I**

International marketing – Importance – International Vs Domestic marketing.

International marketing environment. E business. Challenges in International marketing.

### **Unit – II**

International Marketing – Planning process – social and cultural factors. Consumer

Behaviour. Cross cultural Analysis. Social and cultural influences in B to B marketing.

International Marketing Research – Opportunity identification and analysis

### **Unit –III**

International Marketing Mix – Developing global products – understanding market needs. Pricing – factors affecting pricing decisions – strategies – Challenges in pricing.

International Market segmentation.

### **Unit – IV**

International Marketing information system. Global marketing strategies – Direct and Indirect exporting. Joint Venture. Direct investment.

Promotional activities in global markets – Advertising and Sales promotion.

### **Unit – V**

International distribution management – challenges – selecting intermediaries.

Managing physical distribution of goods. CRM – importance. International communication – tools – developing profitable long term relationships.

### **Text and Reference Books (Latest revised edition only)**

1. Adhikary, Manab, Global Business Management, Macmillan, New Delhi
2. Bhattacharya, B. Going International-Response Strategies for Indian Sector, WheeterPublishing Co., New Delhi.
3. Black and Sundaram, International Business Environment, Prentice Hall of India, NewDelhi

## **MAJOR BASED ELECTIVE – I (B) ENTREPRENEURIAL DEVELOPMENT**

### **Objectives:**

To enable the students to understand the conceptual and applied knowledge about Entrepreneurship.

### **Unit – I**

Entrepreneurship – Definition, Concept, Nature , Characteristics , functions , types and phases of EDP, Development of women and rural entrepreneurs – Women Council Scheme.

### **Unit – II**

The start-up process, Project identification – selection of the project – project formulation and evaluation – feasibility analysis, Project Report.

### **Unit – III**

Institutions in the development of entrepreneurs – DIC, SIDO, NSIC, MSMEDI – SSIC, SIDCO – ITCOT, IIC – KVIC.

### **Unit – IV**

Institutional finance to entrepreneurs: IFCI, SFC, THIC, LIC and GIC, SIPCOT – SIDBI – Commercial banks - Venture capital.

### **Unit – V**

Incentives and subsidies – Subsidised services – seed capital assistance – Taxation benefit to SSI. Role of entrepreneur in export promotion and import substitution.

### **Text and Reference Books (Latest revised edition only)**

1. Dynamics of Entrepreneurial Development by Vasant Desai – Himalaya Publishing House.
2. Entrepreneurship & Small Business Management by Dr.C.B. Gupta and Dr.S.S.Khanka-Sultan Chand & Sons.
3. Fundamentals of Entrepreneurship and Small Business by Renu Arora &S.KI.Sood – Kalyani Publishers.
4. Entrepreneurial Development by Dr.S.S. Khanka – S.Chand& Co.,
5. Entrepreneurial Development by Dr. P. Saravanel, Learntech Press Trichy.
6. Entrepreneurial Development by Dr.S.G. Bhanushali- Himalaya Publishing House

## **CORE COURSE – XIII**

### **FINANCIAL MANAGEMENT**

#### **Objective:**

To enable the students to know the principles and practices of managing finance.

#### **Unit - I**

Financial Management: Meaning and scope – Objectives: Profit maximization, Wealth maximization – Functions – Financial decisions – Time value of money: Present value and Compound value – Cost of capital – Cost of debt – Cost of preference share capital – Cost of equity – Cost of retained earnings – Weighted average cost of capital.

#### **Unit - II**

Capital structure – Meaning and features – Factors determining capital structure – EBIT-EPS relationship – Indifference point of EBIT – Theories of capital structure: Net income approach, Net operating income approach, MM approach and Traditional approach.

#### **Unit - III**

Leverage – Meaning, significance and types – Operating leverage - Financial leverage – Combined leverage – Dividend policy – Determinants of dividend policy – Theories: relevance and irrelevance with value of firm – Forms of dividend – Stock dividend – Bonus issue – Stable dividend.

#### **Unit - IV**

Working capital management – Determinants of working capital – Forecasting of working capital requirements – Cash management – Motives of holding cash – Stages in cash management: Cash planning, Collection and disbursement of cash, Optimum cash balance – Boumul model – Investment of surplus cash.

## **Unit - V**

Receivables management – Objectives – Factors influencing size of receivables – Credit policy – Credit standard – Credit term – Collection policy – Incremental analysis – Inventory management – Meaning – Types of inventory – Purpose of holding inventory – Excess or inadequate inventory – EOQ – Levels of stock: reorder level, minimum level and maximum level – Techniques – ABC, VED, FSN and HML analysis.

**Theory: 20%                      Problem: 80%**

### **Text and Reference Books (Latest revised edition only)**

1. Elements of financial management by S.N.Maheswari – Sultan Chand & Sons.
2. Financial Management by R.K.Sharma – Kalyani publishers
3. Financial Management by R.Ramachandran&R.Srinivasan – Sriram Publication
4. Theory and Problems of Financial management by Khan & Jain
5. Financial Management by S.P.Guptha, SahityaBhavan Publication

## **CORE COURSE – XIV**

### **INCOME TAX LAW & PRACTICE**

#### **Objective:**

To enable the students to know the provisions of income tax.

#### **Unit- I**

Basic concepts – Definition - previous year –assessment year – person, assessee, income, total income, casual income, capital and revenue - residential status and incidence of tax, incomes exempt under section 10.

#### **Unit- II**

Salary – Basis of charge – different forms of salary, allowances, perquisites and their valuation – deduction from salary –Computation of taxable salary.

#### **Unit- III**

House property – basis of charge – determination of annual value - GAV, NAV – income from let-out property – self occupied property – deductions-Computation of taxable income.

#### **Unit- IV**

Profits and gains of business and profession – basis of charge – methods of accounting – deductions – dis allowances, Computation of taxable income.

#### **Unit - V**

Capital gains – basis of charge – short and long term capital gains – indexed cost of acquisition and improvement – exemptions – chargeability of short and long term capital gains – computation of taxable capital gains. Income from other sources – interest on securities, etc. deduction under Sec 80C – Introduction to direct taxes code.

Theory: 25%            Problem: 75%

#### **Text and Reference Books (Latest revised edition only)**

1. Students Guide to Income Tax by Vinodh K. Singhanian, Taxmann Publications, New Delhi
2. Income tax by T.T.Gaur&Narang, Kalyani publishers
3. Income Tax Law and Practice by A. Murthy – Vijay Nicole Imprints (P) Ltd
4. Income tax – Law & Practice by DinkarPagare – Sultan Chand & Sons
5. Income tax by T.S.Reddy&Hari Prasad Reddy, MarghumPublications, Chennai.
6. Income tax by Bhagwati Prasad – Vishnu Prakasham publication

## **CORE COURSE – XV**

### **FINANCIAL SERVICES**

#### **Objective:**

To enable the students to know the nature and types of financial services.

#### **Unit - I**

Financial services – Meaning – Classification – Financial products and services – Challenges facing the financial service sector – Merchant banking– Meaning – Functions – SEBI Guidelines – Scope of merchant banking in India. NBFCs – RBI guidelines.

#### **Unit - II**

Hire purchase – Meaning – Features – Process – Hire purchase and credit sales – Hire purchase vs Instalment purchase – Banks and hire purchase business – Hire purchase and transport industry – Leasing – Concept – Steps involved in leasing – Lease vs Hire purchase – Types of lease – Problems and prospects of leasing in India.

#### **Unit - III**

Mutual funds – Meaning – Types – Functions – Advantages – Institutions involved – UTI, LIC, Commercial banks – Entry of private sector – Growth of mutual funds in India – SEBI Guidelines – Asset Management Companies.

#### **Unit - IV**

Venture capital – Meaning – Features – Methods of venture capital financing – Modes of venture financing – Venture capital investment process – Factors determining venture investment – Exit mechanism – Advantages of venture capital – Issues of Indian venture capital industry.

#### **Unit - V**

Factoring – Concepts – Significance – Types – Factoring mechanism – Factoring vs bills discounting – Factoring in India – Forfaiting – Meaning – Forfaiting vs Export factoring – Problems of Forfaiting/ factoring.

#### **Text and Reference Books (Latest revised edition only)**

1. Financial markets & services by E.Gordon and K.Natarajan – Himalaya publishing house
2. Financial services by E.Dharmaraj – S.Chand& Co.
3. Financial Services by S.Mohan and R.Elangovan – Deep and Deep Publications
4. Financial Services by S. Gurusamy – Vijay Nicole Imprints (P) Ltd
5. Lease Financing and Hire Purchase by Vinod Kothari – Wadhaw and Co., Nagpur.

**MAJOR BASED ELECTIVE – II**  
**(A) FOREIGN EXCHANGE MANAGEMENT**

**Objective:**

To develop knowledge about Foreign Exchange Management

**Unit - I**

Introduction – Foreign trade & Foreign Exchange – Balance of payments

**Unit - II**

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

**Unit - III**

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

**Unit - IV**

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

**Unit - V**

International Financial Institution – International Monetary Fund – Special Drawing Rights – International Bank for Reconstruction and Development – International Finance Corporation – International Development Association.

**Text and Reference Books (Latest revised edition only)**

1. Foreign Exchange Markets understanding derivatives & other instruments, Surendra.S.Yadav, P.K.Jain and Max peyrard, Macmillan.
2. Foreign Exchange Risk Management by NidhiJain, Century Publication.



## **MAJOR BASED ELECTIVE – II**

### **(B) INVESTMENT BANKING**

#### **Objective:**

To enable students gain knowledge about Investment banking in India.

#### **Unit – I**

Investment banking – Introduction – History and evolution of Universal banks and Financial conglomerates. Industry structure – Indian investment banks – asset management and securities business.

#### **Unit – II**

Securities Market : Primary Market - Introduction – Equity Capital Market, Debt Capital Market and Derivatives segments. Primary market intermediaries. Role of Merchant bankers in the issue management of IPO and FPO . Underwriting.

#### **Unit - III**

Global Capital market – International listing – Equity Issues through Depository Route. Bond markets and Issues. Buy backs and De listings.

#### **Unit – IV**

Corporate restructuring – Internal and External restructuring – Types – Asset based restructuring – demerger, hive off, asset sale etc. Equity based restructuring – equity spin off, Disinvestment etc. Mergers and Acquisitions – methodologies.

#### **Unit – V**

Venture capital – methods. Leasing and Hire purchase business – methods. Mutual Funds management. Securitisation of debts, Factoring and Forfaiting services.

#### **Text and Reference Books (Latest revised edition only)**

1. Investment Banking - PratapGiri.S., Tata McGraw Hill Education , New Delhi
2. Merchant Banking & Financial Services - Dr. S. Guruswamy- Tata McGraw Hill Education , New Delhi
3. Merchant Banking & Financial Services - S.B.Kulkarni&M.Govindaraj- NiraliPrakashan, Pune.

## **MAJOR BASED ELECTIVE – III**

### **(A) DEVELOPMENT BANKING**

#### **Objective:**

To enable students gain knowledge about Development banking in India.

#### **Unit - I**

Development banks – Concepts. – Objectives – Functions. Difference between Commercial banking and Development banking – role of development banks in developing the economy of India.

#### **Unit - II**

Development banking in India – Commercial banks in the development of agriculture and industry – schemes and implementation.

#### **Unit - III**

National Bank for Agriculture and Rural Development (NABARD) – objectives and functions. Financial, developmental and supervisory role of NABARD in the development of rural India.

#### **Unit- IV**

National level development banks – IFCI, SIDBI, EXIM Bank and NHB – organisation – objectives – functions - role in the development of the India.

#### **Unit- V**

State level development banks – State Finance Corporation, Small Industries Development Corporation - TIIC – organisation – objectives – functions - role in the industrial development in the states.

#### **Text and Reference Books (Latest revised edition only)**

1. Corporation Finance in India by S.C. Kuchal.,Chaithanya Publishing House.
2. Development Banking in India by Kaushal Kumar Arora.,Atantic Publishers And Distributors.
3. Development Banking by Vasant Desai .Himalaya Publishers.

## **MAJOR BASED ELECTIVE – III**

### **(B) INSURANCE MANAGEMENT**

#### **Objective:**

To make the students to understand the principles and practices of Insurance Management.

#### **Unit - I**

Introduction : Savings and investment schemes like shares, units, capital, markets, mutual funds, etc. vis - a -vis insurance; Tax benefits under insurance policies; Life cycle needs - including solutions, matching of the customer's needs and requirements to available products; Comparison between different products offered vis a vis chargeable premium, and coverage.

#### **Unit - II**

Computation of premiums/Bonus: Premium calculation -including rebates, modes, large-sum assured policies; Extra premium, under premium, Computation of benefits, Surrender value, Paid- up value.

#### **Unit - III**

Insurance Documents: Insurance documents, including proposal forms and other relevant forms; First premium receipt/renewal premium receipt; Policy contract; Endorsements; Renewal notice/bonus notices; other insurance documents related to receipt

#### **Unit - IV**

Life insurance Product - Traditional unit Linked Policies: Individual and group policies; with- profit and without profit policies; Different types of insurance products - Whole life products, interest sensitive products, term- assurance annuities, Endowment, Assurance.

#### **Unit - V**

Options and Guarantees- Group Insurance, pension plans, & health insurance.

#### **Text and Reference Books (Latest revised edition only)**

- 1 Mishra M.N: Insurance Principles and practice; S. Chand and co, New Delhi.
2. Periasamy P, Fundamentals of Insurance; Vijay Nicole Imprints (P) Ltd
3. Insurance Regulatory Development Act 1999 3 Life Insurance Corporation Act 1956.