



SHRIMATI INDIRA GANDHI COLLEGE

(Nationally Accredited at “A” Grade (3rd Cycle) by NAAC)

Chatram Bus Stand, Tiruchirappalli – 620002.

CRITERION - II

2.6.2. PO CO MAPPING FOR BANK MANAGEMENT

SHRIMATI INDIRA GANDHI COLLEGE

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

ODD SEMESTER (2021-2022)

PROGRAMME OUTCOMES

- Become knowledgeable in the field of Commerce and apply the conceptual interpersonal managerial skills for decision making in a business enterprise
- Gain analytical skill in the areas of Accounting, Finance, Taxation and related Commerce courses.
- Understand and appreciate Professional Ethics, Community Living and Nation Building initiatives.
- Exhibit professional skills and knowledge for pursuing CA, CMA, ACS and other Career oriented programmes like ACCA, CFA, MBA and related PG Build competency to manage business and leadership challenges.

Programme Specific Outcome

PSO 1	Prepare financial statements of business using accounting principles, concepts, conventions and provisions.
PSO 2	Develop skills to take up career opportunities ranging from roles in Finance and Accounting, Banking Industry, Corporate Sector etc. Some of the sectors which employ B.Com Bank Management degree holders are Banking, Media, BPOs, Tourism Industry, Hospitality, FMCG Telecom etc
PSO3	Giving exposure to students regarding different aspects of setting up a new business
PSO4	Develop necessary professional knowledge and skills in finance and taxation
PSO5	Understanding legal issue/ law relating to banking and insurance sector

K. Sujatha

The Head
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DEPARTMENT OF BANK MANAGEMENT

CORE COURSE - I SEM:I

16CCCBM1 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.

Course Outcome

- Remember to apply knowledge of generally accepted accounting principles (GAAP) and managerial accounting theories to business organizations, state and local
- Understand how the 'accrual principle' creates a fundamental difference between profit and cash flow. Describe how profit, cash flow and the balance sheet are connected.
- Apply to understand integrate fundamental concepts underlying accounting, finance, management, marketing, and economics
- Analyse the quantitative skills to help analyze and solve business problems and to take advantage of business opportunities
- Evaluate and explain the ethical and social responsibilities of accountants in ensuring the integrity of financial information



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DEPARTMENT OF BANK MANAGEMENT

16CCCBM1- PRINCIPLES OF ACCOUNTANCY

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO- CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	3	2	-	3	3	2	3	3
CO2	3	3	3	3	2	3	3	3	2
CO3	3	2	3	3	3	3	3	3	2
CO4	3	3	3	3	2	3	3	3	3
CO5	3	-	2	3	3	2	3	-	2
Average	2.8	2.2	2.6	2.4	2.6	2.8	2.6	2.4	2.4

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DEPARTMENT OF BANK MANAGEMENT

CORE COURSE

SEM:I

INDIAN FINANCIAL SYSTEM

16CCCBM2

Objective: To learn about the Indian Financial System and to understand the role and development of Banks in India.

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.

COURSE OUTCOME

- Remember financial system of India
- Understand the instruments of the money and bond markets.
- Apply the various derivative instruments.
- Analyse the participants in the financial markets
- Evaluate the students in taking investment decisions and in future If they pursue higher studies in this field they can become Financial Advisors as well.



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DEPARTMENT OF BANK MANAGEMENT

16CCCBM2 -INDIAN FINANCIAL SYSTEM

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO -CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	3	2	3	3	2	3	3
CO2	3	3	2	3	3	-	2	3	3
CO3	3	2	3	3	3	2	3	-	3
CO4	3	3	3	3	2	3	3	3	3
CO5	2	3	3	3	3	3	2	3	-
Average	2.8	2.6	2.8	2.8	2.8	2.2	2.4	2.4	2.4

16CCCBM5

**CORE COURSE – V
 FINANCIAL ACCOUNTING**

SEM:III

Objective: To enable the students to know the importance of Financial Accounting and to understand the basic concepts.

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.

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DEPARTMENT OF BANK MANAGEMENT

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)

COURSE OUTCOME

- Remember and apply their knowledge in measuring the value of goodwill and equity shares of a company
- Understand and record the journal entries and prepare a ledger account for Redemption of Preference Shares and Debentures
- Apply the provisions for Buyback of Equity Shares and measure the number of shares to be bought back by a company in a given year
- Analyse the Accounting Standards,
Classification of income and expenses and Introduction to Bank Reconciliation Statement.



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DEPARTMENT OF BANK MANAGEMENT

16CCCBM5 - FINANCIAL ACCOUNTING

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	3	3	2	3	3	2	3	3
CO2	3	2	-	3	3	3	3	3	3
CO3	3	-	3	3	2	3	-	3	2
CO4	3	3	2	3	3	3	3	2	3
CO5	3	3	2	3	3	3	3	3	2
Average	2.8	2.2	2	2.8	2.8	3	2.2	2.8	2.6

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ALLIED COURSE – III

SEM:III

BUSINESS LAW

16CACBM1C

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.)

COURSE OUTCOME

- Remember the legal environment of business
- Understand the fundamental legal principles behind contractual agreements.
- Apply basic legal knowledge to business transactions
- Analyse standard business and legal terminology
- Evaluate the relevance of business law to individuals and businesses and the role of law in a political and social context

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DEPARTMENT OF BANK MANAGEMENT

16CACBM1C - BUSINESS LAW

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

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CO1	3	2	3	3	3	-	3	2	3
CO2	2	3	-	3	2	3	2	-	3
CO3	3	2	3	3	3	3	2	3	-
CO4	2	3	3	3	2	3	3	3	3
CO5	3	3	2	3	3	2	3	3	3
Average	2.6	2.6	2.2	3	2.6	2.2	2.6	2.2	2.4

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DEPARTMENT OF BANK MANAGEMENT

CORE COURSE – X

SEM:V

E – BANKING

16CCCBM10

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.

COURSE OUTCOME

- Remember the banking and commerce and what goes into electronic banking and commerce
- Understand the fundamental changes in banking and financial markets as financial institutions and brokers have extended to electronic platform.
- Apply cash management, decision-making, and controlling techniques in an electronic interface.
- Analyse to gain insight knowledge into cheque truncation and electronic settlement and clearance system



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DEPARTMENT OF BANK MANAGEMENT

- Evaluate with a clear understanding of the concept of electronic banking (E-banking).

16CCCBM10 -E- BANKING

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO -CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	3	-	3	2	3	3	3
CO2	3	3	2	3	3	3	-	2	3
CO3	3	3	-	3	3	3	3	3	3
CO4	2	3	3	3	2	-	3	3	3
CO5	3	3	2	3	3	3	2	2	3
Average	2.8	2.8	2	2.4	2.8	2.2	2.2	2.6	3

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DEPARTMENT OF BANK MANAGEMENT

MAJOR BASED ELECTIVE – I (A)
ENTREPRENEURIAL DEVELOPMENT

SEM:V
16MBEBM1

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, TIIC, 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.

COURSE OUTCOME

- Remember the development of entrepreneurship as a field of study and as a profession.
- Understand the creative process of opportunity identification and screening.
- Apply new concept/product/service ideas as an entrepreneur.
- Analyse the role of government In promoting entrepreneurship
- Evaluate the importance of building a support network for the new venture.



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DEPARTMENT OF BANK MANAGEMENT

16MBEBM1 - ENTREPRENEURIAL DEVELOPMENT MAPPING

CO – PO -PSO matrices of course

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B.COM BANK MANAGEMENT

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CO4	3	3	2	3	2	3	2	3	3
CO5	2	3	3	3	2	3	-	3	3
Average	2.8	2.6	2.2	2.8	2	2.2	2.2	2.8	2.6

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PROGRAMME OUTCOMES

- Become knowledgeable in the field of Commerce and apply the conceptual interpersonal managerial skills for decision making in a business enterprise
- Gain analytical skill in the areas of Accounting, Finance, Taxation and related Commerce courses.
- Understand and appreciate Professional Ethics, Community Living and Nation Building initiatives.
- Exhibit professional skills and knowledge for pursuing CA, CMA, ACS and other Career oriented programmes like ACCA, CFA, MBA and related PG Build competency to manage business and leadership challenges.

Programme Specific Outcome

PSO 1	Prepare financial statements of business using accounting principles, concepts , conventions and provisions.
PSO 2	Develop skills to take up career opportunities ranging from roles in Finance and Accounting, Banking Industry, Corporate Sector etc. Some of the sectors which employ B.Com Bank Management degree holders are Banking, Media, BPOs, Tourism Industry, Hospitality, FMCG Telecom etc
PSO3	Giving exposure to students regarding different aspects of setting up a new business
PSO4	Develop necessary professional knowledge and skills in finance and taxation
PSO5	Understanding legal issue/ law relating to banking and insurance sector

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DEPARTMENT OF BANK MANAGEMENT

CORE COURSE – III

SEM:II

BUSINESS TOOLS FOR DECISION MAKING (Theory & Problem) 16CCCBM3

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%)

COURSE OUTCOME

- Remember how to apply a particular statistical tool on the data and variables under consideration and apply various data type using various statistics techniques
- Understand and analyse complex business banking related problems
- Apply different perspectives on what counts as an effective decision.
- Analyse the decision making processes of other individuals and groups.
- Evaluate to make more effective decisions.

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DEPARTMENT OF BANK MANAGEMENT

16CCCBM3 - BUSINESS TOOLS FOR DECISION MAKING

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

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CO1	3	3	-	2	3	3	3	2	3
CO2	3	3	2	3	3	2	-	3	3
CO3	3	2	3	-	3	2	3	3	3
CO4	3	3	2	3	3	3	2	3	3
CO5	2	3	3	3	2	3	2	3	2
Average	2.8	2.8	2	2.2	2.8	2.6	2	2.8	2.8

CORE COURSE – IV

SEM:II

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

BANKING THEORY LAW AND PRACTICE

16CCCBM4-

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 its 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.

COURSE OUTCOME

- Remember the basic concepts of banking and functions of banking
- Understand legal and regulatory aspects of banking.
- Apply the basic concepts of insurance and elaborate the kinds of business risks
- Analyse the insurance business environment in India
- Evaluate the working of Indian banking system.

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DEPARTMENT OF BANK MANAGEMENT

16CCCBM4-BANKING THEORY LAW & PRACTICE

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO- CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	3	3	3	3	3	-	2	3
CO2	3	3	2	3	3	2	3	3	2
CO3	2	-	3	2	2	3	3	3	3
CO4	3	3	2	3	3	2	3	2	3
CO5	3	2	3	2	3	2	2	-	2
Average	2.6	2.2	2.6	2.6	2.8	2.4	2.2	2	2.6

CORE COURSE – VII

CREDIT MANAGEMENT

SEM IV

16CCCBM7

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DEPARTMENT OF BANK 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.

COURSE OUTCOME

- Remember risk in derivative products
- Understand to apply various techniques to mitigate credit risk
- Apply debtors and know how to communicate with them effectively
- Analyse risks and minimize bad debts
- Evaluate the credit assessment policy and its control mechanism



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DEPARTMENT OF BANK MANAGEMENT

16CCCBM7 - CREDIT MANAGEMENT

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO -CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	2	-	3	2	3	3	2
CO2	2	3	3	3	2	3	2	3	3
CO3	3	-	3	3	3	2	3	2	-
CO4	3	2	3	3	2	3	2	3	3
CO5	2	3	2	2	-	3	2	2	3
Average	2.6	2	2.6	2.2	2	2.6	2.4	2.6	2.2

CORE COURSE – VIII

SEM:IV

SERVICES MARKETING

16CCCBM8

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

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

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 coproduction – 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. 17

Unit - V: Service Mix Scenario Role of Service Mix – Health Care – Tourism – Hotel – Travel – Education – Insurance – Banking.

COURSE OUTCOME

- Remember the Concept of Services and intangible products
- Understand the relevance of the services Industry to Industry

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DEPARTMENT OF BANK MANAGEMENT

- Apply the characteristics of the services industry .
- Analyse the role and relevance of Quality in Services
- Evaluate the future changes in the services Industry

16CCCBM8 -SERVICES MARKETING MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

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PO-PSO-CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	2	3	3	2	3	2	3	-	2
CO2	3	2	-	3	2	3	3	3	3
CO3	2	3	3	2	3	2	3	2	2
CO4	3	-	2	3	2	3	2	3	3
CO5	3	3	2	-	3	2	2	3	3
Average	2.6	2.2	2	2	2.6	2.4	2.6	2.2	2.6

CORE COURSE – XIV

SEM:VI

INCOME TAX THEORY LAW & PRACTICE

16CCCBM14

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

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

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%

COURSE OUTCOME

- Remember the basic concepts in the law of income tax and determine the residential status of different persons.
- Understand the five heads in which income is categorised and compute income under the heads 'Salaries' and 'Income from House Property'.
- Apply income under the head ' Profits and gains of business or profession', 'Capital gains' and 'Income from other sources'.
- Analyse aggregate income after set-off and carry forward of losses, and deductions allowed under the Income Tax Act; and further to compute taxable income and tax liability of individuals and firms.

16CCCBM14 - INCOME TAX THEORY LAW & PRACTICE MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO -CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	2	-	3	3	2	3	2	3
CO2	2	3	3	3	3	3	2	-	3
CO3	3	2	3	2	2	3	3	3	3
CO4	2	-	2	2	3	2	2	3	3
CO5	3	3	3	3	3	3	2	2	3
Average	2.6	2	2.2	2.6	2.8	2.6	2.4	2	2.3

MAJOR BASED ELECTIVE – III (B)

SEM:VI

DEVELOPMENT BANKING

16MBEBM6

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.

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

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.

COURSE OUTCOME

- Remember the Universal Banking its products and services..
- Understand information about the commercial banking, its functions and types of banking activities undertaken.
- Apply various Financial Institutions and its functions.
- Analyse the structure of Indian development banking system
- Evaluate medium and long term finance to business units.

16MBEBM6 - DEVELOPMENT BANKING

MAPPING

CO – PO -PSO matrices of course

1: Slight (Low) 2: Moderate (Medium) 3: Substantial (High)

If there is no correlation, put “-”

B.COM BANK MANAGEMENT

PO-PSO -CO	PO1	PO2	PO3	PO4	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	3	3	2	3	3	2	-	2	3

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TIRUCHIRAPPALLI- 6

DEPARTMENT OF BANK MANAGEMENT

CO2	2	3	3	2	-	3	3	3	3
CO3	3	2	2	3	3	3	3	2	3
CO4	2	3	3	2	3	3	3	2	3
CO5	2	3	3	3	2	2	2	-	3
Average	2.4	2.8	2.6	2.6	2.2	2.6	2.2	2	3

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