



SRI KANYAKA PARAMESWARI ARTS & SCIENCE COLLEGE FOR WOMEN

(Managed by SKPD & Charities)

“Linguistic (Telugu) Minority Institution

Conferred by the Government of Tamil Nadu”

Affiliated to University of Madras

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DEPARTMENT OF BANK MANAGEMENT

PROGRAMME OUTCOME

PO 1: Cultivate the skill of applying concepts and techniques used in Commerce effectively and efficiently in a business environment and Communicate effectively in different contexts.

PO2: Ethical and collegial in professional practice.

PO3: Integrate knowledge, skill and attitude that will sustain an environment of learning and creativity among the students and Analyze socio-political-economic environment of business organizations.

PO4: Inclination towards lifelong learning and pursuing professional courses such as CA, CS, ICWA and other courses.

PO5: Develop skills in Banking Regulations Act and gain practical exposure in the fields of Banking, Finance, Law, Direct & Indirect Tax and Corporate Sector.

PROGRAM SPECIFIC OUTCOME

PSO 1: Acquire knowledge on Indian Banking system and Banking Regulation Acts pertaining to it.

PSO 2: Involve in various co-curricular activities to demonstrate relevancy of foundational and theoretical knowledge of their academic major and to gain practical exposure.

PSO 3: 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.

PSO 4: Obtain advanced lessons in Business Communication, Business Economics Paper, Environmental Studies, Entrepreneurial Development, Accountancy, Portfolio and Investment Management, GST & Income Tax, Law, Statistics.

PSO5: Carry out advanced research in the field of Commerce, banking and finance.

PSO6: Recognize features and roles of businessmen, entrepreneur, managers, consultant, which will help learners to possess knowledge and other soft skills and to react aptly when confronted with critical decision making.

UNIT I – Preparation of Financial Statements

Final Accounts of a Sole Trading Concern – Adjustments – Receipts and Payments - Income and Expenditure and Balance Sheet of Non- Trading Organizations.

UNIT II – Depreciation and Insurance Claims

Depreciation Accounting: Depreciation – Meaning - Causes – Types - Straight Line method - Written down value method – Concept of useful life under Companies Act, 2015

Insurance Accounting: Insurance Claims –Calculation of Claim Amount – Average Clause (Loss of stock only).

UNIT III – Single Entry System

Meaning and Features of Single Entry System – Defects – Difference between Single Entry and Double Entry System – Methods of Calculation of Profit – Statement of Affairs Method – Conversion Method.

UNIT IV – Rectification of Errors and Bank Reconciliation Statement

Classification of Errors – Rectification of Errors – Preparation of Suspense A/c. Bank Reconciliation Statement – Need and preparation.

UNIT V – Hire Purchase and Instalment system

Hire purchase system - Default and repossession - Hire purchase trading account - Instalment system - calculation of profit.

Note: Questions in Sec. A, B & C shall be in the proportion of 20:80 between Theory and Problems.

TEXT BOOK:

1. Lt Bhupinder – principles of Financial Accounting – CENGAGE, New Delhi
2. Raj Kumar Sah –Concepts Building Approach to Financial Accounting – CENGAGE, New Delhi
3. Gupta, R.L & Gupta, V.K, Advanced Accounting, Sulthan Chand & Sons, New Delhi

REFERENCE BOOKS:

1. Jain & Narang, Financial Accounting, Kalyani Publishers, NewDelhi
2. Reddy, T.S & Murthy, A. Financial Accounting, Margham Publications, Chennai
3. Shukla & Grewal, Advanced Accounting, S.Chand & Co. NewDelhi
4. Parthasarathy, S.& Jaffarulla, A. Financial Accounting, Kalyani Publishers, NewDelhi

WEB REFERENCE:

www.accountingcoach.com
www.accountingstudyguide.com
www.futureaccountant.com
www.onlinelibrary.wiley.com

COURSE OUTCOME

CO1: Summarize the final accounts.

CO2: Determine the Bank reconciliation statement and Rectification of Errors.

CO3: Apply different methods of Calculation of Depreciation and Insurance claims.

CO4: Compute single entry system under various methods.

CO5: Understand the Hire Purchase and Installment system.

UNIT I – Communication

Definition – Methods – Types – Principles of effective Communication – Barriers to communication- Business Letters – Layout.

UNIT II – Business Letters

Kinds of Business Letters: Interview – Application for a situation – Interview – Appointment – Acknowledgement – Promotion – Enquiries – Reply Letter – Orders – Sales Letter – Circular Letter – Complaint Letter.

UNIT III – Correspondence

Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors.

UNIT IV – Reports and Meetings

Report Writing – Meetings – Agenda – Minutes of Meeting – Memorandum – Office order – Circular Notes.

UNIT V – Forms of Communication

Modern forms – Fax – E-mail – video conferencing – Internet – Websites – uses of the various forms of communication.

Suggested Readings:

1. Mallika Nawal – Business Communication – CENGAGE
2. Pragyan Rath, K. Shalini, Debankita Ray - Corporate Communication – CENGAGE
3. C.B.Gupta - Essential Business Communication - CENGAGE
4. Rajendra Paul & Korlahalli, J.S. Essentials of Business Communication, Sultan chand & Sons, New Delhi.
5. Shirley Taylor, Communication for Business, Pearson Publications, New Delhi.
6. Bovee, Thill, Schatzman, Business Communication Today – Pearson Education Private Ltd – New Delhi.
7. Penrose, Rasbery, Myers, Advanced Business Communication, Bangalore.
8. Simon Collin, Doing Business on the Internet, Kogan Page Ltd, London.
9. Mary Ellen Guffey, Business Communication – Process and Product, International Thomson Publishing, Ohio.
10. Sundar, K. & Kumarraj, A, Business Communication, Vijay Nicole Imprints Pvt. Ltd., Chennai.

E- RESOURCES

www.newagepublishers.com
www.managementstudyguide.com
www.businesscommunication.org
www.smallbusiness.chorn.com

COURSE OUTCOME

CO1: Understand Communication and its types.

CO2: Understand the various Kinds of Business letters.

CO3: Reproduce the Correspondence with shareholders and directors.

CO4: Apply how to write a Report

CO5: List the various modern forms of communication and describe them.

UNIT I - Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics - Definition – Scope and Importance of Business Economics Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency – Business Cycle:- Inflation, Depression, Recession, Recovery, Reflation and Deflation.

UNIT II - Demand and Supply Functions: Meaning of Demand – Determinants and Distinctions of demand – Law of Demand – Elasticity of Demand – Demand Forecasting – Supply concept and Equilibrium

UNIT III - Consumer Behaviour: Law of Diminishing Marginal utility – Equi marginal Utility – Indifference Curve – Definition, Properties and equilibrium

UNIT IV - Production: Law of Variable Proportion – Laws of Returns to Scale – Producer's equilibrium – Economies of Scale - Cost Classification – Break Even Analysis

UNIT V - Product Pricing: Price and Output Determination under Perfect Competition, Monopoly – Discrimination monopoly – Monopolistic Competition – Oligopoly – Pricing Objectives and Methods.

RECOMMENDED TEXTS

1. S.Shankaran, Business Economics - Margham Publications - Ch -17
2. P.L. Mehta, Managerial Economics – Analysis, Problems & Cases - Sultan Chand & Sons - New Delhi – 02.
3. Francis Cherunilam, Business Environment-Himalaya Publishing House -Mumbai-4.
4. Peter Mitchelson and Andrew Mann, Economics for Business - Thomas Nelson Australia -Can -004603454.
5. C.M.Chaudhary, Business Economics - RBSA Publishers - Jaipur - 03.
6. H.L.Ahuja, Business Economics–Micro & Macro-Sultan Chand & Sons-New Delhi.
7. T. Aryamala – Business Economics- Vijay Nicole Imprints Private Ltd.,

COURSE OUTCOME

CO1: Understand the basic concepts of Economics.

CO2: Identify the Demand and Supply functions.

CO3: Apply the Behaviour of consumer and marginal utility.

CO4: Describe the Producers equilibrium and Break Even Analysis.

CO5: Remember the importance of Product pricing, Objectives and methods.

Subject Name: NME - SPOKEN ENGLISH PAPER - I
SUBJECT CODE : NME01

Year: I
Semester : I

UNIT-1: Sounds

- 1.1 Consonants, vowels and diphthongs
- 1.2 Rules for word accent
- 1.3 Weak forms and strong forms
- 1.4 Pronunciation and neutralization of accent.

Practical Assessment:

- a) Loud reading of a poem/passage
- b) Pronunciation of words
- c) Observation of accent

UNIT-2: Communication Skills

- 2.1 Greeting and Introducing
- 2.2 Making request
- 2.3 Giving instructions and directions
- 2.4 Understanding communication

Practical Assessment

- a) Role play

UNIT-3: Telephonic Skills

- 3.1 Handling calls
- 3.2 Asking for and giving information
- 3.4 Leaving a message
- 3.5 Giving spoken feedback

Practical Assessment

- a) Role play

UNIT 4: Grammar

- 4.1 Parts of speech and their definitions
- 4.2 Types of sentences and sentence pattern
- 4.3 Synonyms and their uses
- 4.4 Antonyms and their uses
- 4.5 Prefix and Suffix

Practical Assessment

- A) Speaking on a given topic
- b) Vocabulary

Prescribed Texts:

- i) Kumar, Sasi. et al., A Course in Listening and Speaking –Vol I, 2005. CUP, 2018.
- ii) Balasubramaniam, T. A Textbook of English Phonetics for Indian Students. McmillamP, 1999.
- iii) Jones, Daniel. English Pronunciation Dictionary, 15th ed. CUP, 1997. [Suggested Use of Language Lab for Unit 1

COURSE OUTCOME

CO1: Improve speaking ability in English

CO2: Enhance the vocabulary in English.

CO3: Demonstrate effective communication orally and writing.

CO4: Develop Telephone conversation in English.

CO5: Understand the meaning of targeted grammatical structures in written and spoken form

UNIT I – Introduction: Definition - Importance – Nature and Scope of Management - Process of Management – Role and Functions of a Manager – Levels of Management – Scientific Management - Contribution to Management by different Schools of thought.

UNIT II – Planning: Nature – Importance – Types of Planning – Steps in Planning – Objectives of Planning– Policies – Decision making – Decision making process – Types of Decisions. HRM- Meaning – Nature and Scope of HRM.

UNIT III – Organisation: Meaning and Types of Organisations – Principles – Formal and Informal Organization - Organisation Structure – Span of Control – Departmentalization – Basis-Meaning and Importance of Departmentalization. Policies – Meaning and Types – Procedures – Forecasting.

UNIT IV – Authority and Responsibility: Authority – Definition – Sources – Limitations – Difference between Authority and Responsibility – Delegation of Authority – Meaning – Principles and importance – Centralization Vs Decentralisation – Leadership and Communication.

UNIT V – Direction Co-ordination & Control: Direction – Nature – Purpose. Co-ordination – Need, Type and Techniques - Requisites for excellent Co- ordination . Controlling – Meaning - Importance – Control Process.

TEXT BOOK:

1. N.V..S.Raju.- Fundamentals of Management - CENGAGE ,New Delhi.
2. James Campbell Quick, Dbra L.nelson, Preetam Khandelwal - CENGAGE ,New Delhi.
3. Gupta,C.B.Management Theory&Practice,SulthanChand&Sons,New Delhi.
4. Prasad,L.M.Principles&PracticeofManagement,SultanChand&Sons,New Delhi.

REFERENCE BOOKS:

1. Tripathi,P.C.&Reddy,P.N.PrinciplesofManagements,TataMcGrawHill,NewDelhi.
2. WehrichandKoontz,Management-AGlobalPerspective.
3. Premavathy N,PrinciplesofManagement,SriVishnuPublications,Chennai.
4. Jayasankar,J.BusinessManagement,MarghamPublication,Chennai.
5. Sundar,K.PrinciplesofManagement,VijayNicoleImprintsPvt.Ltd.,Chennai

WEB RESOURCE:

1. www.wisdomjobs.com
2. www.aima.in
3. www.clep.collegeboard.org

COURSE OUTCOME

CO1: Understand the basic concepts of management.

CO2: Remember the different types of Planning.

CO3: Analyze the Structure of Organisation.

CO4: Summarize the delegation of Authority and Responsibility.

CO5: Understand the need and importance of Direction, Coordination and Control.

Subject Name: Treasury Management

**Year: I
Semester: II**

UNIT I – Introduction: Asset Liability Management – Objective – Concept – Risk Management – Interest - Risk.

UNIT II - Treasury Management: Concept of Treasury Management – Deployment of Statutory/Surplus funds – Need for Specialized approach in the bank – Role and Function of Treasury Department.

UNIT III - Money Market: Domestic Money Market – Source of Funds – Capital – Reserves – SLR – CRR – Surplus Cash – Market Players.

UNIT IV - Securities: Money Market Instruments and Players – Government Securities – Treasury bill – CP – CD – Call Money Banks and Specified Institutions.

UNIT V - Foreign Treasury Management: Foreign Currency Market – Combined Treasury Management – RBI and Regulatory Functions.

Suggested Readings:

1. Treasury Investment and risk Management, IIB
2. Jack Clank Francis, Management of Investments – McGraw Hill International series
3. Jack Clank Francis, Investments, Analysis and Management, McGraw Hill International series.
4. Avadhani, V.A, Indian capital Market, Himalayam Publishing House (1997)
5. Frank fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall (1996)

COURSE OUTCOME

- CO1:** Understand the objectives of Asset Liability Management.
CO2: Remember the Functions of Treasury Department.
CO3: Analyze the money market Instruments.
CO4: Realize the value of Government Securities.
CO5: Understand the importance of Foreign Treasury Management.

UNIT I - : Economic growth and economic Development - Features of economic development- Indicators of economic development-National Income - Basic concepts and computation of National Income

UNIT II - Major problems of Indian Economy – Human Development Index. Present Scenarios of Population, Unemployment - Poverty – Inequalities – Unemployment - Population. Transport & Foreign Trade

UNIT III – Agriculture – Contribution to economic development - Green Revolution – Organic farming - Food policy and Public Distribution System

UNIT IV – Industry - Role of industries in economic development - Large scale Industries and Small scale Industries -New Economic Policy 1991- Industrial development before and after globalization in India

UNIT V - Five Year plans in India - Achievements and Strategy and failures – Nidhi Aayog

RECOMMENDED TEXTS

1. I.C. Dingra, Indian Economy
2. Rudder Datt & K.P.M. Sundharam, Indian Economy - S.Chand & Sons - New Delhi.
3. K.N. Agarwal, Indian Economy – Problem of Development of Planing - Wishwa Prakasan - New Age of International Ltd.
4. S.K.Misra & V.K.Puri, Indian Economy – Its Development - Himalaya Publishing House - Mumbai.
5. T Aryamala, Indian Economy – Vijay Nicole Imprints Private Ltd.,

COURSE OUTCOME

CO1: Understand the features of Economic Development.

CO2: Remember the problems of Indian Economy.

CO3: Analyze the contribution of Agriculture to economic development.

CO4: Understand the role of Industries in economic development.

CO5: Understand about Five year plans in India.

Subject Name: NME - Spoken English Paper - II
Subject Code: NME02

Year: I
Semester: II

UNIT-1: Patterns

- 1.1 Greetings
- 1.2 Introducing oneself
- 1.3 Invitation
- 1.4 Making request
- 1.5 Expressing gratitude
- 1.6 Expressing sympathy
- 1.7 Participating in conversation

Practical Assessment: a) Using English in real-life situations

UNIT-2: Using English in real-life situation

- 2.1 At the bank/post office
- 2.2 At the grocery shop
- 2.3 At the restaurant
- 2.4 At the police station/ railway station
- 2.5 At the library
- 2.6 At the travel agency

Practical Assessment: a) Using English in real-life situations

UNIT-3: Words and phrases used for conversation

- 3.1 Making statements, questions, order & suggestions – denying –rejecting-disagreeing-possibility- ability, permission, obligations etc.
- 3.2 Dialogue Speaking

Practical Assessment: a) Role-play

UNIT 4: Public Speaking

- 4.1 Helpful expressions of Introduction and conclusion
- 4.2 Taking Command of audience attention span - Role of Accent , Tone ,Intonation
- 4.3 Body Language

Practical Assessment:

- a) Speech, Elocution, Extempore, debate etc.

Prescribed Texts:

- i) Kumar, Sasi. et al., A Course in Listening and Speaking –Vol.I, 2005. CUP, 2018.
- ii) ii) Kushner, Malcolm and Bob Yeung, Public speaking & Presentations for Dummies. UK edition. CUP. 2004.

COURSE OUTCOME

CO1: Apply English in day-today life situations

CO2: Understanding the function of grammatical items used in spoken /written language

CO3: Apply English improved conversations in English

CO4: Demonstrate public speeches in English

CO5: Develop Effective Communication

Subject Name: Core Paper V - Corporate Accounting
Subject Code: CPW3A

Year: II
Semester: III

UNIT I: Share Capital: Issue of Shares – Types of shares – Forfeiture of shares – Reissue of shares – Underwriting of Shares – Stock Split – Meaning of Redemption – Redemption of Preference Shares.

UNIT II : Debentures and Acquisition of Business: Meaning - Types of Debentures – Issue – Underwriting of Debentures- Redemption of Debentures. Acquisition of Business - Meaning – Profits Prior to Incorporation.

UNIT III : Final Accounts: Final Accounts - Preparation of P&L A/c and Balance Sheet– Managerial Remuneration - Calculation and Legal Provisions.

UNIT IV: Valuation of Shares and Goodwill :Valuation of Shares and Goodwill – Meaning – Methods of Valuation of Shares and Goodwill.

UNIT V: Alteration of Share Capital: Meaning – Internal Reconstruction – Reduction of Share Capital

Suggested readings:

1. Gupta, R.L. & Radhaswamy, M, Advanced Accounts, Sultan Chand, New Delhi.
2. Jain, S.P & Narand, N.L. Advanced Accounting, Kalyani Publications,.
3. Reddy T.S. & Murthy, A, Corporate Accounting, Margham Publications, Chennai.
4. Shukla & Grewal & Gupta, Advanced Accounting, S. Chand & Co., New Delhi.

COURSE OUTCOME

CO1: Understand the concept of share capital and apply in issue of Share capital.

CO2: Remember the Underwriting of Debentures.

CO3: Analyze the Preparation of Final Accounts.

CO4: Compute Value of Shares and Goodwill.

CO5: Implement the Alteration of Share Capital.

Subject Name: Core Paper VI - Business Laws
Subject Code: CPW3B

Year: II
Semester: III

UNIT I :Formation of Contract:Indian contract Act – Formation - Nature and Elements of contract- Classification of Contracts – Contract Vs Agreement.

UNIT II: Offer, Acceptance and Consideration:Offer – Definition – Forms of Offer – Requirements of a Valid Offer. Acceptance – Meaning – Legal rules as to a Valid Acceptance. Consideration – Definition – Types – Essentials.

UNIT III: Other Elements of Valid Contract:Capacity of Parties – Definition – Persons competent to contract. Free consent – Coercion – Undue Influence – Fraud – Misrepresentation – Mistake. Legality of object – Void agreements – Unlawful Agreements.

UNIT IV: Performance of Contracts:Performance of Contracts – Actual Performance – Attempted Performance – Tender. Quasi Contract – Definition and Essentials. Discharge of Contract – Modes of Discharge – Breach of Contract – Remedies available for Breach of Contract.

UNIT V :Sale of Goods Act:Sale – Contract of Sale – Sale Vs Agreement to Sell – Meaning of Goods – Condition and Warranties – Caveat Emptor – Exceptions of Caveat Emptor – Buyer and Seller of Goods – Unpaid Seller – Definition – Rights of Unpaid Seller.

Suggested Readings:

1. Kapoor, N.D. Business Laws, Sultan Chand and Sons.
2. Sreenivasan, M.R. Business Laws, Margam Publications.
3. Dhandapani, M.V. Business Laws, Sultan Chand and Sons.
4. Badre Alam, S. & saravanel, P. Mercantile Law.
5. Pillai, R.S.N. & Chand, S. Business Law, S.Chand & Co, Delhi.
6. Ramaswamy, K.N., Business Law, S Chand & Co, Delhi.
7. Shukla, M.C, Business Law, S. chand & Co.
8. Balachandran. V& Thothadri. S, Business Law, Vijay Nicole Imprints Pvt. Ltd. Chennai.

COURSE OUTCOME

CO1: Understand the concept of contract and its essentials and types.

CO2: Detail about Offer, Acceptance and Consideration.

CO3: Remember about the Other Elements of valid contract.

CO4: Apply the Performance of Contract and know the bailment of contract.

CO5: Remember the Sale of Goods Act.

UNIT I - Introduction to Banking: History of banking – Components of Indian banking – Indian banking system – Phases of development – Banking Structure in India – Payment banks and Small Banks – Commercial banking – Definition - Classification of Banks. Banking system – Universal banking – Commercial Banking – functions – Role of Banks in Economic Development. Central Banking – Definition – Need – Principles – Central Banking Vs. Commercial banking – Functions of Central bank.

UNIT II – RBI : Establishment – Objective – Legal framework – Functions – SBI – Origin and History – Establishment – Indian subsidiaries – Foreign subsidiaries – Non-banking – Subsidiaries – Personal banking – International banking – Trade financing – Correspondent banking. Co-operative banks – Meaning and Definition – Features – Co-operative banks Vs Commercial banks – Structure.

UNIT III - e -banking: Meaning – Services – e-banking and Financial services – Initiatives – Opportunities – Internet banking – Meaning – Internet banking Vs Traditional banking – Services – Drawbacks – Frauds in Internet banking. Mobile banking – Meaning – Features – Services – Security issues – Electronic Mobile Wallets. ATM – Evolution – Concept – Features – Types – Mechanism – Functions. Electronic money – Meaning – Categories – Merits of e-money – Electronic Funds Transfer (EFT) System – Meaning – Steps – Benefits.

UNIT IV - Bank Account: Opening – Types of accounts – FDR – Steps in opening Accounts – Savings Vs Current Account – „Donatio Mortis Causa“ – Passbook – Bank Customer Relationship – Special Types of customers – KYC norms. Bank Lending – Lending sources – Bank Lending Principles – Forms of lending – Loan evaluation process – Securities of lending – Factors influencing Bank lending – Negotiable Instruments – Meaning – Characteristics – Types. Crossing – Definition – Objectives – Crossing and negotiability – Consequences of crossing.

UNIT V – Endorsement: Meaning – Components – Kinds of Endorsement – Cheques payable to fictitious persons – Endorsement by legal representative – Negotiation back – effect of endorsement – Rules regarding endorsement. Paying banker – Banker’s duty – Dishonoring of Cheque – Discharge of paying banks – Payment of a crossed cheque – Material alteration – Statutory protection under Section 85 – Refusal of cheque payment. Collecting Banker – Statutory protection under section 131 – Collecting banker’s duty – RBI instructions – Paying banker Vs Collecting Banker – Customer grievances – Grievances redressal – Banking Ombudsman.

Suggested Readings:

1. Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publications, 2015, Chennai.
2. Clifford Gomez, Banking and Finance, Theory, Law, and Practice, Jain Book Agency, 2010, Mumbai.
3. Gupta, R.K Banking Law and Practice, Jain Book Agency, 2001, New Delhi
4. Sundaram and Varshney, Banking Theory Law and Practice, Sultan Chand Co, 2010,
5. Maheswari, S.N. Banking Law Theory and Practice, Kalyani Publications, 2011, Mumbai.
6. Santhanam B, Banking Theory: Law and Practice, Margham Publications.

COURSE OUTCOME

CO1: Understand the Origin and the growth of the Indian Banking System.

CO2: Remember broad functions of RBI.

CO3: Analyze the functions of e-service in Modern Banking.

CO4: Classify the different types of Bank Accounts.

CO5: Understand the concept of endorsement and its Kinds.

SKBPC

UNIT I – Introduction: Management Accounting – Meaning, scope, importance and limitations – Management Accounting vs Cost Accounting. Management Accounting vs Financial Accounting.

UNIT II - Financial Statement Analysis: Analysis and Interpretation of Financial Statements – Nature and significance – Types of Financial Analysis – Tools of Analysis - Comparative Statements, Common Size statement - Trend analysis.

UNIT III - Ratio Analysis: Meaning - Advantages - Limitations - Types of Ratios – Liquidity Ratios – Profitability Ratios – Turnover Ratios - Capital Structure Ratios - Leverage Ratios – Calculation Of Ratios.

UNIT IV - Cash Flow Analysis & Managerial Costing: Meaning of Cash flow statements – Advantages – Limitations – Preparation of Cash Flow Statement – Types of Cash flows – Operating , Financing and Investing Cash flows. Application of Marginal Costing in Decision Making – Make or Buy – Shutdown or Continue – Exploring New Markets.

UNIT V - Budgetary Control & Capital Budgeting Control: Budgetary control – Meaning – Preparation of various Budgets – Cash Budget - Flexible Budget – Production Budget - Sales Budgets. Capital Expenditure Control – Meaning of Capital Budgeting – Assessment of Capital Expenditure through Pay Back Method – Net Present Value Method and Accounting Rate of Return Method.

Suggested Reading:

- 1 .Maheswari,S.N., Management Accounting, Sultan Chand & Sons
- 2.Charles T. horngen and Gary Sundem, N , Introduction to Management Accounting, Prentice Hall
3. Murthy A and Gurusamy S, ManagementAccounting- Theory & Practice, Vijay Nicole Imprints Pvt.Ltd. Chennai
- 4 .Sharma and Shashi K. Gupta, Management Accounting, Kalyani Publishers,
5. Reddy, T.S. & Dr. Hariprasad Reddy, Y, ManagementAccounting, Margham Publications, Chennai.
6. Hansen – Mowen, Cost Management Accounting and Control, South Western College

COURSE OUTCOME

CO1: Understand the Various techniques of Management Principles.

CO2: Prepare the Financial Statement Analysis.

CO3: Analyze the Ratio Analysis.

CO4: Evaluate the Cash flow and Marginal costing

CO5: To know the preparation of Budgets for planning and control purposes.

UNIT I - Economic growth and Economic Development , Features of a developing Economy – Indicators of Economic Development.

UNIT II - National Income – Trends – Structural changes – Regional Development Disparities.

UNIT III - Major problems of Indian Economy – Poverty and Inequality – Unemployment – Population.

UNIT IV - India's planned economy – Objectives strategies – Financing , Achievements and failures.

UNIT V - Infrastructure for Development – Transport, Communication, Power, Irrigation. Social infrastructure – Education , Primary health.

Reference Books:

1. Indian Economy – I.C.Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Rudder Datt and K.P.M. Sundharam
4. Indian Economy – Problem of Development and Planning, A.N. Agarwal.

COURSE OUTCOME

CO1: Understand the concept of Economic Development and Growth

CO2: Remember the concepts of National Income, Trends, and Structural changes of Indian Economy.

CO3: Identify the Major problem of Indian Economy.

CO4: Apply Economic Planning and Objectives in various sectors.

CO5: Understand the need for Infrastructure development in India.

UNIT I - Company Accounts: Amalgamation, Absorption and External Reconstruction of Companies.

UNIT II - Holding Company: Holding Company – Subsidiary Company - Meaning – Preparation of Consolidated final statement of Accounts – Treatment of dividend. (Inter-company owing excluded)

UNIT III - Banking Company and Insurance Company: Preparation of - Final Accounts of Banking Insurance companies.

UNIT IV – Liquidation: Liquidation – Meaning – Preparation of Liquidator’s Final statement of Account – Calculation of Liquidator’s Remuneration.

UNIT V - Special Accounts: Accounting for Price Level Changes – Human Resources Accounting –Computerised Accounting Meaning.

Suggested readings:

1. Gupta, R.L. & Radhaswamy, M, Advanced Accounts, Sultan Chand, New Delhi.
2. Jain, S.P & Narand, N.L. Advanced Accounting, Kalyani Publications,.
3. Reddy T.S. & Murthy, A, Corporate Accounting, Margham Publications, Chennai.
4. Shukla & Grewal & Gupta, Advanced Accounting, S. Chand & Co., New Delhi.

COURSE OUTCOME

CO1: Apply and Prepare Company accounts.

CO2: Understand how to Consolidate Final Statement of Accounts for Holding and Subsidiary Companies.

CO3: Analyze the Final Accounts for Banking and Insurance Companies.

CO4: Compute Liquidator’s Remuneration and liquidators final accounts.

CO5: Understand the Special Accounting for Price Level Changes and Computerized Accounting.

UNIT I - Introduction: Financial services – Concept – Objectives – Functions – Characteristics - Financial Services Market – Concept – Constituents – Growth of Financial Services in India - Financial Services Sector Problems – Financial Services Environment – The Forces – Players in Financial Markets – Interest Rate Determination – Macro Economic Aggregates in India.

UNIT II - Merchant Banking and Public Issue Management: Definition – Functions –Merchant Bankers Code of Conduct – Public Issue Management – Concept – Functions – Categories of Securities Issue – Mechanics of Public Issue Management – Issue Manager – Role of Issue Manager – Marketing of Issue – New Issues Market Vs Secondary Market – Underwriting – Types – Benefits Functions.

UNIT III - Money Market and Stock Exchange: Characteristics – Functions – Indian Capital Market – Constituents of Indian Capital Market – New Financial Institutions and Instruments – Investor Protection - Stock Exchange – Functions – Services – Features – Role – Stock Exchange Traders – Regulations of Stock Exchanges – Depository – SEBI – Functions and Working.

UNIT IV – Leasing: Characteristics – Types – Participants – Myths about Leasing – Hire Purchase – Lease Financing Vs Hire Purchase Financing – Factoring – Mechanism – Functions of a Factor – Factoring – Players – Types – Operational Profile of Indian Factoring – Operational Problems in Indian Factoring – Factoring Vs bills Discounting – Consumer Finance – Mechanics – Sources – Modes – Demand for Consumer Finance – Factors – Consumer Finance Insurance.

UNIT V - Venture Capital: Origin and Growth of Venture Capital – Investment Nurturing Methods – Mutual Funds – Portfolio Management Process in Mutual funds – Credit Rating system – Growth Factors – Credit Rating Process – Global and Domestic Credit Rating agencies – Principles of Insurance – Life and Non – Life Insurance – IRDA – Powers – Pension Fund – Objectives – Functions – Features – Types – Chilean Model – Pension Investment Policy – Pension Financing.

Suggested Readings:

1. Gurusamy.S, Essentials of Financial Services, Vijay Nicole Imprints, Chennai, 2014.
2. Gomez Clifford, Prentice Hall Of India, Financial Markets, Institutions and Financial Services, 2008.
3. MeirKohn, Financial Institutions and Markets, Oxford University Press.
4. Rajesh Kothari, Financial Services in India: Concept and Application, Sage Publications, 2012, New Delhi.
5. MadhuVij & SwatiDhawan, Merchant Banking and Financial Services, Jain Book Agency, 2000, Mumbai.
6. Vasant Desai, Financial Markets and Financial Services, Himalayan Publishing House Pvt Ltd, 2000, Mumbai.
7. Santhanam B, Financial Services, Margham Publications.

COURSE OUTCOME

CO1: Understand the Basic concepts of Financial Services.

CO2: Remember the Merchants Banking system and Public Issue Management.

CO3: Identify the functions of Money Market and Stock Exchange

CO4: Analyze the difference between Leasing and Hire Purchase.

CO5: Evaluate the Venture Capital and its growth.

SKBPC

Subject Name: Indirect Taxation
Subject Code: CPW4E

Year:II
Semester: IV

UNIT 1 – Introduction: History and Objectives of Taxation – Tax System in India – Direct & Indirect Taxes – Meaning and Types – Powers of Union and States to levy taxes.

UNIT 2 - GST -Overview & Concepts: Background behind implementing GST – The need for GST – Business impact – Benefits of GST – SGST – CGST and IGST- Taxes covered by GST- Definitions – Scope and Coverage Scope of supply – Levy of tax – Rate Structure – Taxable Events.

UNIT 3 - GST - Taxation / Assesment Proceedings: Return – Refunds – Input Tax Credit – Reverse charge Mechanism, Transitional Provisions composition under GST- Administrative structure of GST – Officers as per CGST Act – Officers as per SGST Act – Jurisdiction – Appointment Powers.

UNIT 4 - GST -Audit: Assessment and Audit under GST- Demands and Recovery – Appeals and revision – Advance ruling Offences and Penalties.

UNIT 5 - Customs Duty: The customs duty – Levy and collection of customs duty – Organizations of custom departments- Officers of customs – powers – Appellate Machinery – Infringement of the Law – Offences and penalties – Exemptions from duty Customs duty draw back – duties free Zones.

Suggested Readings:

- 1.Swetha Jain GST Law & Practice Taxmann Publishers. July 2017
- 2.V.S.Daty-GST-Input Tax Credit - Taxmann Publishers. 2nd Edition Aug 2017
- 3.C.A.AnuragPandy – Law & Praticce of GST- Sumedha Publication House 2017
- 4.Dr.Vandhana Banger- Beginner`s- GuideAadhayaprakahan Publishers- 2017
- 5.Dr.M. Govindarajan-A Pratical Guide-Cenetax publications- July 2017

COURSE OUTCOME

- CO1:** Understand the concept and Objectives of Indirect Taxation.
CO2: Remember the implementation of GST.
CO3: Analyze the various Benefits of GST.
CO4: Apply GST Reverse charge mechanism.
CO5: Prepare the Audit under GST and collection of customs duty.

Subject Name: Company Law
Subject Code: CPW4D

Year:II
Semester: IV

UNIT I - Joint Stock Company: Meaning – Kinds of Companies – (Special Provisions with respect to Private Company, Public Company, One Person Company, Small Company, Dormant Company) – Formation – Memorandum of Association – Contents – Restriction on “Other Objects” – Doctrine of Ultra Vires – Articles of Association – Contents – Prospectus – Contents – Types (Statement in Lieu of Prospectus, Shelf Prospectus, Red Herring Prospectus) – Underwriting – Book Building Process – Green Shoe Option – E-Filing – Dematerialisation.

UNIT II - Share Capital And Debentures: Meaning of Shares – Kinds of Shares – Voting rights – Issue of shares at a Premium and Discount – Partly paid Shares – Bonus Shares – Rights shares – Sweat Equity Shares. Debentures – Meaning – Types.

UNIT III - Managerial Personnel: Directors – Women Directors – Independent Directors – Director Identification Number – Other Key Managerial Personnel – Related Party Transactions.

UNIT IV - Meetings And Resolutions: Meeting - Statutory Meeting – Annual General Meeting – Extraordinary General Meeting – Notice of Meeting – Quorum – Proxy – Board of Directors Meeting – Committee – Types of Committee – Audit Committee – Stake Holders Relationship Committee – Corporate Social Responsibility Committee. Resolutions – Ordinary - Special Resolution – Resolution requiring special notice.

UNIT V - Winding Up Of Company: Modes of Winding up – Winding up by the court – Voluntary Winding up – Types - Members Voluntary Winding up – Creditors Voluntary Winding up. National Company Law Appellate Tribunal.

Suggested Readings:

- 1.Kapoor, N.D., Business Laws, Sultan Chand and Sons, New Delhi.
- 2.Sreenivasan,M.R. Business Laws, Margam Publications, Chennai.
- 3.Dhandapani, M.V. Business Laws, Sultan Chand and Sons, New Delhi.
- 4.Avatar Singh, Company Law, Eastern Book Company
- 5.Shukla, M.C. & Gulshan, S.S., Principles of Company Law
- 6.BadriAlam, S & Saravanavel, Company Law, Himalaya Publications
- 7.Gogna, P.P.S., Text Book of Company Law, S. Chand & Co.
- 8.Gaffor & Thothadri, Company Law, Vijay Nicole Imprints Pvt. Ltd. Chennai

COURSE OUTCOME

- CO1:** Classify the various Kinds of Companies
CO2: Understand the concept and types of Share Capital and Debentures.
CO3: Remember the importance of Managerial Personnel.
CO4: Analyze the Meetings and Resolutions.
CO5: Evaluate the method of Winding up of company.

Subject Name: Indian Economy II
Subject Code: CDW4A

Year: II
Semester: IV

UNIT I - Agriculture – Contribution to economic development, green revolution, agriculture productivity; land reforms; sources of farm credit;- Food subsidy and public distribution system.

UNIT II - Industry – Role of industries in economic development - Industrial development under the planning regime. New economic policy 1991. Role of public sector and restructuring the public sector. Role of small scale industries in economic development.

UNIT III - Foreign Trade: Composition, direction, and EXIM policy

UNIT IV - Public Finance: Fiscal policy – Components, fiscal policy in the liberated era.

UNIT V - Information technology (IT) Industry – Information technology and knowledge Economy – Growth and present state of IT industry in India – Future prospects of IT industry.

Reference Books

1. Indian Economy - I .C. Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddhar Datt and K.P.M. Sundharam
4. Indian Economy – Problem Of Development And Planning – A.N.Agarwal
5. Indian Economy – Its Development Experience – S.K.Misra and V.K.Puri.
6. Indian Economy – 2008 58th Editions By Rudder Datt and K.P.M. Sundram P .xiv – Part – IV Indian Industries 37th Chapter pp 643-655.”

COURSE OUTCOME

CO1: Understand the Contribution of Agriculture to economic development.

CO2: Remember the role of Industry in economic development.

CO3: Analyze the various foreign trade policies.

CO4: Summarize the Fiscal policy in the liberated era.

CO5: Know the importance of information technology Industry.

Unit 1 - Introduction to Environmental Studies

- Multidisciplinary nature of environmental studies;
- Scope and importance; concept of sustainability and sustainable development.

Unit 2 - Ecosystem

- What is an ecosystem? Structure and function of ecosystem; Energy flow in an ecosystem:
Food chains, food webs and ecological succession, Case studies of the following ecosystem:
 - a) Forest ecosystem
 - b) Grassland ecosystem
 - c) Desert ecosystem
 - d) Aquatic ecosystem (ponds, stream, lakes, rivers, ocean, estuaries)

Unit 3 - Natural Resources : Renewable and Non – renewable Resources

- Land resources and land use change: Land degradation, soil erosion and desertification.
- Deforestation : Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations.
- Water : Use and over –exploitation of surface and ground water, floods, droughts, conflicts over water (international and inter-state).
- Energy resources : Renewable and non renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Unit 4 - Biodiversity and Conservation

- Levels of biological diversity: genetics, species and ecosystem diversity, Biogeographic zones of India: Biodiversity patterns and global biodiversity hot spots
- India as a mega- biodiversity nation, Endangered and endemic species of India.
- Threats to biodiversity : Habitat loss, poaching of wildlife, man- wildlife conflicts, biological invasions; Conservations of biodiversity : In-situ and Ex-situ Conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Informational value.

Unit 5 - Environmental Pollution

- Environmental pollution: types, causes, effects and controls: Air, Water, soil and noise Pollution.
- Nuclear hazards and human health risks
- Solid waste management: Control measures of urban and industrial waste
- Pollution case studies.

Unit 6 - Environmental Policies & Practices

- Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture
- Environment Laws: Environment Protection Act, Air (Prevention & Control of Pollution) Act; Water (Prevention and Control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD).
- Nature reserves, tribal populations and rights, and human Wildlife conflicts in Indian context.

Unit 7 - Human Communities and the Environment

- Human population growth, impacts on environment, human health and welfare.
- Resettlement and rehabilitation of projects affected persons; case studies.
- Disaster management: floods, earthquake, cyclone and landslides.
- Environmental movements : Chipko, Silent Valley, Bishnois of Rajasthan.
- Environmental ethics : Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies(e.g. CNG Vehicles in Delhi)

Unit 8 - Field Work

- Visit to an area to document environmental assets: river / forest/ flora/ fauna etc.
- Visit to a local polluted site – Urban / Rural/ Industrial/ Agricultural.
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystem- pond, river, Delhi Ridge etc.

COURSE OUTCOME

CO1: Discuss Scope and importance of EVS

CO2: Create Public Awareness on environmental issues

CO3: Explain Structure and functions of ecosystem

CO4: Enumerate Renewable and non-renewable natural resources

CO5: Describe Biodiversity, environmental pollution, environmental policies and practices.

CO6: Explain Link between human communities and the environment

Subject Name: Income Tax Law & Practice – I
Subject Code:

Year : III
Semester : V

Unit 1: Introduction: Meaning of Income – Features of Income Tax – Types – Important Definitions under the Income Tax Act – Assessee – Types – Rates of Tax – Residential Status – Scope of Total Income – Incomes Exempt from tax.

Unit 2 : Income from Salary: Definition – Allowances – Valuation of perquisites – Deductions from Salary – Gratuity – Pension – Commutation of Pension – Leave Salary – Profits in lieu of Salary – Provident Funds – Deductions under sec. 80.

Unit 3: Income from House Property: Annual Value – Meaning and Computation – Deductions from Annual Value – Legal Provisions

Unit 4 : Profits and Gains from Business or Profession: Income from Business or Profession – Allowable expenses – Not allowable expenses – General deductions – Provisions relating to Depreciation – Deemed Business Profits – Undisclosed incomes – Investments – Compulsory maintenance of Books of accounts – Audit of Accounts of certain persons – Special provisions for computing Incomes on estimated basis – Computation of Income from business of profession.

Units 5 : E-filing and Submission of Returns: E-filing – Concept – Procedure – 26 AS – TDS – Traces – Filing of Return – Various Returns – Permanent Account Number (PAN) – Usage of PAN – Concept of Transfer Pricing – Fundamentals.

Reference Books:

1. Vinod.K, Singhanian, Students Guide to Income Tax, Taxman Publications Pvt.Ltd.,
2. Mehrota – Income Tax Law & Accounts, Goyal, Sathiya Bhavan Publications
3. Garu & Narang, Income Tax Law & Practice, Kalyani Publishers.
4. Reddy T.S & Hariprasad Reddy.Y, Income Tax Theory, Law &Practice, Margham publications, Chennai
5. Murthy.A Income Tax Law & Practice, Vijay Nicole Imprints Pvt.ltd. Chennai
6. Hariharan.N. Income Tax Law & Practice, Vijay Nicole Imprints Pvt.ltd. Chennai

COURSE OUTCOME

CO1: Understand Income tax and Residential status

CO2: Compute Income under the Head Salary

CO3: Compute Income from House Property

CO4: Compute Profits and gains from Business or profession

CO5: E- file and submission of returns

Subject Name: Banking Theory Regulatory Mechanism
Subject Code: CPW5B

Year: III
Semester: V

UNIT I - Introduction: Banking Regulation Act 1949 – Title and Scope of the Act – RBI Act 1934 – Role of RBI as a Regulatory Mechanism.

UNIT II - Financial Reforms: Financial Sector Reforms – Sakhmoy Chakravarty Committee 1985 – Narasimman Committee Report I and II – Prudential Norms: Capital Adequacy norms – Classification of Assets and Provisioning.

UNIT III - Rationalization of Interest Rates: Meaning – Structures of Interest Rates (Short – Term and Long – Term) – Impact on Savings and Borrowings.

UNIT IV - Monetary Policy: Monetary Policy – Regulatory Measures – Concept of Money Supply – Regulation of Money Supply through Bank Rate – Open Market Operation and CRR and their Effectiveness.

UNIT V – NBFC: Growth – Role – Failures of NBFC – Current RBI's Regulations on NBFC.

Suggested Readings

1. Indian Institute of Bankers, Law and Practices relating to Banking, IIB
2. Prajan Bhasin, Lalit, Digest of Banking Law and Practice, Volume 1 and 2, May 1983
3. Naganathan and Jayaraman, S. & Sridhar. Law and Practice of Prudential Accounting Norms
4. Bhatnagar J.P, Banking Law Digest 1988
5. Desai K.C, Bank Documentation, A Practical Approach.

COURSE OUTCOME

CO1: Understand the Banking Regulation Act 1949 and RBI Act 1934.

CO2: Know the role of Various committees recommendations.

CO3: Analyze the Rationalization of Interest rates.

CO4: Apply the Monetary policy and Regulatory measures.

CO5: Understand the Growth, Role and failures of NBFC.

Subject Name: Portfolio management
Subject Code: CPW5C

Year: III
Semester: V

UNIT I – Introduction: Portfolio – Meaning – Objectives – Terms relating to Portfolio – Securities – Risk – Return – Introduction to Portfolio Management – Role of Portfolio Managers.

UNIT II - Value of Money: Time value – Computation of Present Value Interest Factor (PVIF), Future Value Interest Factor (FVIF), Present Value Interest Factor at an Annuity (PVIFA) – Future Value Interest Factor at an Annuity (FVIFA) Simple Problems relating to it.

UNIT III - Portfolio Analysis: Planning – Selection – Evaluation – Revision – Various Steps involved in Portfolio Development – Theories relating to Portfolio Analysis.

UNIT IV - Risk & Return: Interpretation of Risk and Return – Mean – Variance Analysis – B (Beta) Measures. Portfolio Diversification – Bond Valuation.

UNIT V - Need and Importance of Portfolio Management: Portfolio Management Vs Wealth Management – Introduction of Derivatives – Futures Options – Swaps – SEBI Regulations relating to Portfolio Operations.

Suggested Readings:

1. Francis – Management of Investments, McGraw Hill
2. V.K.Bhalla – Investment Management, S Chand & Co
3. Gurusamy s, Security Analysis and Portfolio Management, Vijay Nicole Imprints, Chennai
4. Fisher & Jordan – Security Analysis & Portfolio Management, Prentice Hall
5. Punithaathi Pandian – Security Analysis & Portfolio Management, Vikas Publishing House.

COURSE OUTCOME

CO1: Understand the Objectives and Role of Portfolio Managers.

CO2: Remember the various Methods of Valuation of Money.

CO3: Evaluate the Portfolio Analysis.

CO4: Analyze how to Measure and manage risk.

CO5: Know the Need and Importance of Portfolio Management.

Subject Name: International banking
Subject Code: CPW5D

Year: III
Semester: V

UNIT I - Introduction: International Banking vis – a – vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders.

UNIT II - Foreign Exchange Market: Rate and Currency – Exchange rate determination under Fixed exchange rate and Floating exchange rate regimes – Determination of exchange Rates :Spot and Forward – Basic exchange Arithmetic – Forward Cover and Hedging.

UNIT III - International Financial Institutions: Definition – Functions - World Bank – IMF - Asian Development Bank – International Financial Corporation - International Development Association.

UNIT IV - Sources of Exchange: Sources of Foreign Exchange – Export Earnings – Invisible Export Earnings – Role of NRI Remittances – Foreign Direct Investment – Foreign Institutional Investment – External Commercial Borrowings – Global Depositors Receipts – Offshore Borrowings.

UNIT V - Exchange Management: Foreign Exchange Management – Composition of Foreign Exchange Reserves : Foreign Currencies – Gold and SDR – Current Account Convertibility - Capital Account Convertibility and Precautions.

Suggested Readings:

1. Indian Institute of Bankers, International Banking, IIB
2. Indian Institute of Bankers, International Corporate Finance, IIB
3. Frederic S. Mishkin, “Understanding Financial Crisis, a Developing Country Perspective”, In, Michael Bruno, ed. Annual world Bank Conference Development Economics”, 1996.
4. Indian Institute of Bankers Introduction to Foreign Trade, Foreign Trade, Foreign Exchange Risk Management, IIB
5. Gurusamy, Global Financial Institutions, Vijay Nicole Imprints, Chennai, 2015.

COURSE OUTCOME

CO1: Understand the Basic concept of International Banking Structure.

CO2: Apply value for Foreign Exchange Market and Determination of Exchange rates.

CO3: Remember various International Financial Institutions and its functions.

CO4: Analyze the various Sources of Foreign Exchange.

CO5: Know the value of Foreign Exchange Management.

Subject Name: Credit & Risk Management In Banking
Subject Code: CVW5A

Year: III
Semester: V

UNIT I – Introduction: Bank credit – Basic Principles and Approach – Three C’s – Purpose of lending – Security aspects – Business experience/Management – Market – Purpose Trading – Manufacturing Service, Agriculture, Personal – Security : Primary – Collateral – Stock, Machinery, Land and Building – Guarantee – Different types of Mortgages – Management/Experience : Business Experience – Technical Qualification – Professional Management – Market : Local – National -Global – Types of Credit – Demand Loan – Cash Credit – Overdraft – Term Loan – Basic Characteristics and difference between the four – Legal and Regulatory Aspect – Legal Documents – Loan Documents – RBI Directives – Various Committees – Tandon – Chore, Nayak and such other committees – Brief details.

UNIT II - Lending Policy: Lending to Different Customers – Individuals – Partnership – Limited companies – Trust – Association – Legal aspects – Documents to be called for.

UNIT III - Loans & Disbursement: Loan Processing – Sanctioning – Monitoring – Recovering Commercial Loans(Activity Based) – Government Sponsored Loans (mostly agricultural, Rural and Weaver section) – Trading : small – Retail – Wholesale – Chain/Supermarket – Manufacturing : Industrial Advances – Service Transport – Telecommunication – Hospital – Hotel. Infrastructure : Power – Petrol – Port – Agriculture: Crop – Plantation – Well – Motor Pump set – Tractor etc. Miscellaneous : Self – Employed. Business loan (Borrower Based) – Small Business :Self Employed – Transport – Trade – Hotel – Others – Approach – Assessment – Supervision – Recovery Medium and Large Scale: Small Scale Industries – Corporate – Approach – Assessment – Sanction –Disbursement – Follow Up – Recovery Agriculture : Small, Medium and Big Farmers – Short term and Medium term Loans – Corporate Borrowers. Government sponsored : Priority sector lending – Lead Bank Scheme – Government sponsored loan to Weaver section – Subsidy.

UNIT IV - Finance Function: Corporate Finance – Project Finance – Appraisal – Assessment – Documentation – Disbursement – Monitoring – Follow Up – Review – Creation of Charge – Analysis of Balance sheet – Profit and Loss account – Cash flow and Fund flow working – Project approach

UNIT V - N.P.A: NPA – Causes and Remedial Measures – Management of NPA’s – Debt Recovery Tribunals – Asset Reconstruction Fund.

Suggested Readings:

1. Indian Institute of Bankers, Indian Financial System and Commercial Banking, IIB
2. Indian Institute of Bankers, Special and Preferred Sector Finance IIB
3. Indian Institute of Bankers, Management and Accounting and financial Management, IIB
4. Prudential Accounting Norms and Audit of Banks, Naganatham, M. and Jayaraman.
5. Annual Reports of RBI

COURSE OUTCOME

- CO1:** Evaluate the credit risk assessment methods for individual loans to corporate and retail borrowers.
- CO2:** Understand the Lending Policy of different Customers.
- CO3:** Measure and assess the credit risk of portfolios of loans.
- CO4:** Understand the Functions of Corporate and Project finance.
- CO5:** Apply the Management of Non-Performing Assets.

SKBPC

Subject Name: Value Education
Subject Code: VAE5Q

Year: III
Semester: V

UNIT 1 - Value education-its purpose and significance in the present world-Value system-The role of culture and civilization-holistic living-Balancing the outer and inner-Body, Mind and Intellectual level-duties and responsibilities.

UNIT 2 - Salient values for life-Truth, commitment, honesty and integrity, forgiveness and love, empathy and ability to sacrifice, care, unity, and inclusiveness, Self -esteem and Self-confidence , punctuality-Time, task and resources management – Problem solving and decision making skills-Interpersonal and Intra personal relationship-Team work-Positive and creative thinking.

UNIT3 - Human Rights-Universal Declaration of Human Rights-Human Rights violations-National Integration-Peace and non-violence- Dr. APJ Kalam’s ten points for enlightened citizenship-Social Values and Welfare of the citizen –The role of media in value building.

UNIT4 - Environment and Ecological balance-interdependence of all beings-living and non-living. The binding of man and nature-Environment conservation and enrichment.

UNIT5 - Social Evils-corruptions , Cyber- crime, Terrorism-Alcoholism, Drug addiction-Dowry-Domestic violence – untouchability - female infanticide-atrocities against women-how to tackle them.

COURSE OUTCOME

- CO1:** Discuss Self-esteem, ego, anger manifestation, Indian ethos in ethics and individuals personality in the eyes of others
- CO2:** Describe Leadership, ethical business decisions, basic principles of professional ethics and mass media ethics.
- CO3:** Explain Effects of advertising, value of faith, social awareness and commitment and the steps for the protection of environment
- CO4:** Analyse Impact of globalization and consumer awareness, signs for an everlasting peace, evolution of human rights and the international law in operation
- CO5:** Discuss Intellectual activities and responsibility of citizen.

Subject Name: Marketing Of Banking Services
Subject Code: CPW6A

Year: III
Semester: VI

UNIT I: Introduction: Marketing concepts and their Application to Banking Industry – Marketing concepts and elements – Why Marketing? – Special features of Bank Marketing – Product and Service Marketing.

UNIT II : Environmental Banking”Environmental Scanning – Assessment and Management of Competition – Macro and Micro factors influencing the market goods and services – applicability to Banking – Banking regulation and its impact on Bank marketing strategies – Understanding competition, Identification of competition and their focus – Strategic benefits of good competition – What makes a good competitor.

UNIT III : Consumers on Modern Banking: Customer need analysis and customer care : customer focus – Understanding customer need – customer care – Consumer motivation and buying behaviour – perception / behaviour – other factors affecting buying behaviour – decision making process – individual and organizational – selective exposure, selective distortion, and effect on consumer behaviour.

UNIT IV : Marketing & Banking Services: Market Segmentation(banking) – Product Designing – Marketing – feedback and review – purpose and content of product / Market expansion – Mass Marketing and Marketing segmentation – Definition of Market segmentation – Characteristics of a viable Market segment – Benefits from Market segmentation – Disadvantages – Market segmentation techniques for personal and corporate customers.

UNIT V : MIR: Market information Research – Definition of marketing research and market research – Differences – Contributions of Marketing Research to a bank – Types of data primary and secondary – Management Information System and Marketing Research – Need for situation analysis – steps involved in the development of a situation analysis – objective, strategies and tactics – sources of information for situation analysis.

Suggested Readings:

1. Indian Institute of bankers, Marketing of Banking Service, IIB
2. Rajeev, Marketing of Banking service, MacMillan
3. Morz, Rarph, The formula for successful Marketing, Galotia Publication, 1991
4. Madhukar R.K, Dynamics of Bank Marketing, VBS publishers, 1990
5. Desai, Vasant, Principles of Bank Management, Himalaya Publication, 1993

COURSE OUTCOME

CO1: Understand the role of Banking sector in the Service sector.

CO2: Analyze the Macro and Micro factors influencing the market goods and services.

CO3: Remember the Consumers on Modern Banking.

CO4: Apply Market Segmentation and Product Designing.

CO5: Remember the Market Information Research.

Subject Name: Technology In Banking
Subject Code: CPW6B

Year: III
Semester: VI

UNIT I - Different approaches to Banking computerization, WAN, LAN, VSAT, Networking system – Single Window concept – usage of ATM – Advantages, Limitation Anywhere Banking – Anytime Banking – Home Banking – Internet Banking – Online enquiry and update facilities – PIN – ATM card – Debit card – Smart card – Credit card.

UNIT II - Signature storage and display by electronic means – Document Handling System and Document Storage and Retrieval System.

UNIT III - Electronic fund transfer – SWIFT – Electronic clearing system – Debit and Credit Clearing – RBI – Net data – Net bank wire.

UNIT IV - Impact of Technology – on its employees – Customer service – Management control.

UNIT V - Protecting – Confidentiality and secrecy of data – Cyber laws and its implications.

Suggested Readings

1. Electronic Banking and information technology, IIB
2. Naidu C.A.S, Information Technology in Indian Commercial Banks NIBM, Pune
3. Revell.T.R.S., Technology and Banks NIBM, Pune
4. Sanden, Donald H, Computers Today, McGraw-Hill
5. Tanenbaum, Andrew S, Computer Networks, Prentice, Hall Publication

COURSE OUTCOME

CO1: Understand the various computerization approaches used in banking.

CO2: Remember the signature storage, document handling and retrieval system.

CO3: Apply Electronic means of fund transfer.

CO4: Apply Technology on bank employees, customer service and management control.

CO5: Understand how to maintain secrecy and confidentiality of data.

Subject Name: Income Tax Law & Practice - II
Subject Code:

Year : III
Semester : VI

Unit 1 : Income from Capital Gain: Capital Gain – Meaning – Short term and Long term Capital Gains – Certain Transactions not included as transfer – Cost of Acquisition – Cost of Improvement – Indexation – Capital Gain under different circumstances – Exempted Capital Gains – Computation of Capital Gains.

Unit 2: Income from Other Sources: Computation – Grossing up – Deductions in Computing Income under the head and other related provisions.

Unit 3: Clubbing of Incomes and Set-Off/Carry Forward and Set-Off Losses: Clubbing of Incomes under various situations – Deemed Incomes- Simple Problems on clubbing of incomes – Set off – Carry forward and set off of losses.

Unit 4: Deductions from Gross Income: Permissible Deductions from Gross Total Income – Sec. 80C, 80CCC, 80CCCD, 80D, 80DD, 80DDB, 80E, 80G, 80GG, 80GGA, 80QQB, 80RRB, 80U. Assessment of Individual – Computation of Tax.

Unit 5: Income Tax Authorities and Procedure of Assessment: Income Tax Authorities – Powers of the Central Board of Direct Taxes (CBDT), Commissioners of Income Tax and Income Tax Officers. Assessment Procedures – Self Assessment – Best Judgment Assessment – Income Escaping Assessment (Re assessment) – Advance Payment of Tax – Meaning and Due dates.

Reference Books:

1. Vinod,K. Singhaniania , Students Guide to Income Tax. Taxman Publications Pvt.,Ltd.,
2. Mehrotra – Income Tax Law & Accounts, Goyal, Sathiya Bhavan Publications.
3. Gaur & Narang, Income Tax Law &Practice, Kalyani publishers.
4. Reddy, T.S. & Hariprasad Reddy Y, Income Tax Theory, Law & Practice, Margham Publications, Chennai
5. Murthy.A Income Tax Law & Practice, Vijay Nicole Imprints, Pvt.ltd. Chennai
6. Hariharan.N Income Tax Law & Practice, Vijay Nicole Imprints Pvt Ltd. Chennai

COURSE OUTCOME

CO1: Compute Income from Capital Gain

CO2: Compute Income from other sources

CO3: Compute Clubbing of Incomes and Set off / carry forward and Set - off Losses

CO4: Enumerate Deductions from Gross Income

CO5: Understand the Procedure of Assessment

Subject Name: Treasury Management
Subject Code: CVW6D

Year:III
Semester: VI

UNIT I – Introduction: Asset Liability Management – Objective – Concept – Risk Management – Interest - Risk.

UNIT II - Treasury Management: Concept of Treasury Management – Employment of Statutory/Surplus funds – Need for Specialized approach in the bank – Role and Function of Treasury Department.

UNIT III - Money Market: Domestic Money Market – Source of Funds – Capital – Reserves – SLR – CRR – Surplus Cash – Market Players.

UNIT IV - Securities: Money Market Instruments and Players – Government Securities – Treasury bill – CP – CD – Call Money Banks and Specified Institutions.

UNIT V - Foreign Treasury Management: Foreign Currency Market – Combined Treasury Management – RBI and Regulatory Functions.

Suggested Readings:

- 1.Treasury Investment and risk Management, IIB
- 2.Jack Clank Francis, Management of Investments – McGraw Hill International series
- 3.Jack Clank Francis, Investments, Analysis and Management, McGraw Hill International series.
- 4.Avadhani, V.A, Indian capital Market, Himalayam Publishing House (1997)
- 5.Frank fabozzi and Franco Modiglianni, Capital Markets, Prentice Hall (1996)

COURSE OUTCOME

- CO1:** Understand the objectives of Asset Liability Management.
CO2: Remember the Functions of Treasury Department.
CO3: Analyze the money market Instruments.
CO4: Realize the value of Government Securities.
CO5: Understand the importance of Foreign Treasury Management.

Subject Name: Customer Relationship Management
Subject Code: CVW6A

Year: III
Semester: VI

UNIT I – Introduction: Communication - Need/Mode of Communication – Barriers, Channels of Communication - Oral - Written -Listening Skill – Verbal Skill- Interpersonal Communication and Intra Personal Communication , Essentials of Business Letter.

UNIT II - Customer Relationship Management: CRM - concept and approach - CR in competitive environment public relation and image building.

UNIT III - Banker and Customer: Banker - customer relationship -retaining and enlarging customer base - customer services - quality circle.

UNIT IV – Customer Services: Nature and types of customer - complaint redressed methods Talwar and Goiporia committee report, customer service committee, customer day - Copra Forum - ombudsman.

UNIT V – Marketing: Market Segment - Customer Data Base - Market Research. Review and Evaluation of Customer Satisfaction.

Suggested Reading:

1. Peeru Mohamed, H. & Sangadevan, A, Customer Relationship Management, A Step by step approach, Vikas publishing House Private Limited, Noida.
2. Mukesh Chaturvedi Abhinav, Chaturvedi, Customers Relationship Management, An Indian Perspective, Excel Books, New Delhi.

COURSE OUTCOME

- CO1:** Understand the channels of Communication.
CO2: Remember the Customer Relationship Management.
CO3: Analyze between Bankers and Customer relationship
CO4: Remember the various customer Services provided by banks
CO5: Apply market Segmentation and Research on banking customers.

SKPC