



SRI KANYAKA PARAMESWARI
ARTS & SCIENCE COLLEGE FOR WOMEN

Managed by SKPD & Charities
Affiliated to University of Madras
Chennai - 600 001.



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 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.

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 – Introduction: Meaning and scope of Accounting, – Objectives of Accounting – Basic accounting concepts - Accounting Transactions – Double Entry Book Keeping – Journal, Ledger, Preparation of Trial Balance – Preparation of Cash Book.

UNIT II – Final Accounts: Preparation of Final Accounts of a Sole Trading Concern – Adjustments – Preparation of Receipts and Payments Account, Income & Expenditure Account and Balance Sheet of Non Trading Organizations.

UNIT III – Rectification of Errors and Bank Reconciliation Statement: Classification of errors – Rectification of errors – Preparation of Suspense Account. Bank Reconciliation Statement – Need and preparation.

UNIT IV – Depreciation and Insurance Claims: Depreciation – Meaning, Causes, Types – Straight Line Method – Written Down Value Method – Concept of useful life under Companies Act, 2013. Insurance claims – Calculation of Claim Amount - Average Clause.

UNIT V – Single Entry System: Meaning and Features of Single Entry System – Defects - Differences between Single Entry and Double Entry System – Methods of Calculation of Profit - Statement of Affairs Method – Conversion Method.

Suggested Readings:

1. Gupta, R.L & Gupta, V.K, Advanced Accounting, Sultan Chand & Sons, New Delhi.
2. Jain and Narang, Financial Accounting, Kalyani Publishers, New Delhi.
3. Reddy, T.S & Murthy, A. Financial Accounting, Margham Publications, Chennai.
4. Shukla & Grewal, Advanced Accounting, S.Chand & Co. New Delhi.
5. Parthasarathy, S. & Jafarulla, A. Financial Accounting, Kalyani Publishers, New Delhi.

COURSE OUTCOME

CO1: Understand the Basic Accounting concepts and Preparation of cash book.

CO2: Summarize the final accounts.

CO3: Determine the Bank reconciliation statement and Rectification of Errors.

CO4: Apply different methods of Calculation of Depreciation and Insurance claims.

CO5: Compute single entry system under various methods

Subject Name: Core Paper II Business Communication
Subject Code: CPW1B

Year: I
Semester: I

UNIT I - Communication: Definition – Methods – Types – Principles of Effective Communication – Barriers to Communication – Business Letter – Layout.

UNIT II - Business Letters: Meaning - Kinds of Business Letters - Application for a Situation - Interview – Appointment – Acknowledgement – Promotion – Enquiries – Reply Letter to Enquiries – Orders – Sales letter – Circular Letter – Complaints Letter.

UNIT III – Correspondence: Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders & Directors.

UNIT IV - Reports And Meetings: Reports - Meaning – Writing of Reports – Meetings – Agenda – Minutes – Memorandum – Office Order – Circular Notes.

UNIT V - Forms Of Communication: Modern Forms - Fax – Email – Video Conference – Internet– Websites – Uses of the Various Forms of Communication.

Suggested Readings:

1. Rajendra Paul & Korlahalli, J.S. Essentials of Business Communication, Sultan chand & Sons, New Delhi.
2. Shirley Taylor, Communication for Business, Pearson Publications, New Delhi.
3. Bovee, Thill, Schatzman, Business Communication Today – Pearson Education Private Ltd – New Delhi.
4. Penrose, Rasbery, Myers, Advanced Business Communication, Bangalore.
5. Simon Collin, Doing Busienss on the Internet, Kogan Page Ltd, London.
6. Mary Ellen Guffey, Business Communication – Process and Product, International Thomson Publishing, Ohio.
7. Sundar, K. & Kumarraj, A, Business Communication, Vijay Nicole Imprints Pvt. Ltd., Chennai.

COURSE OUTCOME

CO1: Understand Communication and its types.

CO2: Understand the various Kinds of Business letters.

CO3: Reproduce the Correspondence with share holders 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

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 – Equimarginal 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 – Chennai – 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 - 04.
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- 55.

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 - Functional Mathematics-I
Subject Code: SNM1A

Year: I
Semester: I

UNIT-1: Ratio and proportions

UNIT-2: Percentages

UNIT-3: Profit and Loss, Discounts

UNIT-4: Simple Interest and Compound Interest

UNIT-5: Solutions of simultaneous equations problems on age and two digit number

Book For Reference

1. Quantitative Aptitude - R. S. Agarwal

COURSE OUTCOME

CO1: Understand the Concepts of ratio and proportions.

CO2: Evaluate percentages

CO3: Analyze impacts of computing on profit and loss, discounts.

CO4: Understand the basic concepts of simple interest and compound interest.

CO5: Solve the simultaneous equations problems

Subject Name: Core Paper III - Principles of Management
Subject Code: CPW2A

Year: I
Semester: II

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.

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.

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.

Suggested Readings

1. Gupta, C.B. Management Theory & Practice, Sultan Chand & Sons, New Delhi.
2. Prasad, L.M. Principles & Practice of Management, Sultan Chand & Sons, New Delhi.
3. Tripathi, P.C. & Reddy, P.N. Principles of Managements, Tata Mc Graw Hill, New Delhi.
4. Weihrich and Koontz, Management – A Global Perspective.
5. Premavathy N, Principles of Management, Sri Vishnu Publications, Chennai.
6. Jayashankar, J. Business Management, Margham Publications, Chennai.
7. Sundar, K. Principles of Management, Vijay Nicole Imprints Pvt. Ltd. Chennai.

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.

UNIT I - Introduction: Meaning and Definition of Auditing – Distinction between Auditing and Accounting. Objectives – Advantages and limitations of Audit – Scope of Audit – Classifications of Audit – Audit Planning-Meaning. Audit Programme, meaning, objectives and contents Audit note book- contents, Usefulness of Audit Note Book – Audit working papers-Meaning. Ownership and Custody – Test checking and Routine checking, Meaning- Internal control, Meaning –Definition- Objectives- Technique for evaluation of Internal Control System . Internal check- Meaning- Objectives, difference between internal control, Internal check and Internal Audit.

UNIT II - Vouching and Verification: Vouching- Meaning and Definitions- Objectives. – Trading Transactions – Audit of Ledger- Scrutinizing of ledgers - Vouching of cash Receipts and Payments. Vouching of Outstanding Assets And Liability – Verification, Meaning Objectives And Process – Valuation Of Assets and Liabilities- Distinction between Verification And Valuation.

UNIT III - Audit and Accounting Standards: Types of Audit – Statutory Audit – Concurrent Audit – Stock Audit – Cost Audit – Secretarial Audit – CAG Audit – Management Audit. Accounting Standards – Standards on Auditing – Standards on Internal Audit – Penal Provisions – Role of National Financial Reporting Authority (NFRA)

UNIT IV - Auditors and Audit Report: Appointment - Procedures – Eligibility and Qualification – Powers and Duties – Rotation and Removal of Auditors – Resignation of Auditors - Remuneration of Auditors – Audit report – Preparation and Presentation. Auditor's Responsibility and liabilities towards Shareholders, Board and Audit committee. Restriction on other Services.

UNIT V - Recent Trends in Auditing: EDP Audit – Meaning -Division of Auditing in EDP Environment – Impact of Computerization on Audit Approach – Online Computer System Audit – Types of Online Computer Systems – Audit Around with the Computers – Procedure of Audit under EDP System.

Suggested Readings:

1. Auditing, D.P.Jain Konark Publishers Pvt. Ltd.
2. Auditing, Principles and Practice, Ravinder Kumar and Virender Sharma, Eastern Economy Edition.
3. Practical Auditing, B.N. Tandon, Sultan Chand and Co., New Delhi.
4. Contemporary Auditing, Kamal Gupta, Tata Mc Graw Hill.
5. Practical Auditing, Dinkar Pagare, Sultan Chand & Sons
6. Sundar.K. & Paari. K, Practical Auditing, Vijay Nicole Imprints Pvt. Ltd. Chennai.

COURSE OUTCOME

CO1: Understand the basic concepts and Objectives of Auditing.

CO2: Analyze the Vouching, Verification and Valuation of Assets and Liabilities.

CO3: Remember the types of Audit and Accounting Standards.

CO4: Apply how to report and audit and to understand the rights and Auditors.

CO5: Analyze the recent trends in Auditing.

Subject Name: Allied II - International Economics
Subject Code: CDW2A

Year: I
Semester: II

UNIT I - International Trade – Importance of International Trade, Theories of Foreign Trade:- Theories of Adam Smith, Ricardo, Haberler's Heckscher-Ohlin

UNIT II - Balance of Trade, Balance of Payment – Concepts – Causes of Disequilibrium, Methods to Correct Disequilibrium – Fixed and Floating Exchange Rates – Euro – Dollar Marketing (An Over View)

UNIT III - Export Management – Export Procedure and Documents – Export Finance – Export Promotion – Export Pricing

UNIT IV - International Economic Organizations and its Functions IMF, IDA, IFA, IBRD, ADB, UNCTAD, UNIDO

UNIT V - WTO and Trade Liberalization – Liberalization of Trade in Manufacturing and in Agricultural Trade – TRIPS, TRIMS - Indian Patent Law

Recommended Texts:

1. Francis Cherunilam, International Trade and Export Management – Himalaya Publishing House – Mumbai – 04.
2. Paul. R. Krugman and Maurice Obstfeld, International Economics (Theory and Policy) – Pearson Education Asia – Addison Wesley Longman (P) Ltd – Delhi 9 – 92.
3. Robert J. Carbaugh, International Economics – Thomson Information Publishing Group – Wadsworth Publishing company – California.
4. H.G. Mannur, International Economics – Vikas Publishing House (P) Ltd – New Delhi.

COURSE OUTCOME

CO1: Understand the economic theories and models of international trade.

CO2: Remember the methods to Correct Disequilibrium.

CO3: Analyze the export procedure and Documents.

CO4: Understand the International economic Organizations and its functions.

CO5: Understand about WTO, Liberalization of Trade in Manufacturing and in Agricultural Trade.

Subject Name: NME - Functional Mathematics-II
Subject Code: SNM2E

Year: I
Semester: II

UNIT-1 - Time and work-pipes and cisterns- problem

UNIT-2 - Time and Distance, Relative Speeds-problems on Races, Boats and Streams and Trains

UNIT-3 - Mensurations-Problems

UNIT-4 - Polygons-Interior angles- Numbers of diagonals- Regular polygon- Problem

UNIT-5 - Stocks and Shares – Problems.

Book For Reference:

1.Quantitative Apptitude - R. S. Agarwal

COURSE OUTCOME

CO1: Understand the Concepts of time and work, work-pipes.

CO2: Analyze problems on races, boats and streams.

CO3: Discuss mensuration.

CO4: Understand the concept of polygons and regular polygons.

CO5: Evaluate stocks and shares.

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.

SKPCC

UNIT I – Concept of Entrepreneurship: Entrepreneurship – Meaning – Types – Qualities of an Entrepreneur – Classification of Entrepreneurs – Factors influencing Entrepreneurship – Functions of Entrepreneurs

UNIT II - Entrepreneurial Development Agencies: Commercial Banks – District Industries Centre – National Small Industries Corporation – Small Industries Development Organisation – Small Industries Service Institute. All India Financial Institutions. SIPCOT and its objectives. MSME sector and its coverage – Objectives of Ministry of MSME. Role and functions of MICRO Small and Medium Enterprises – Development Organisation (MSME – DO) – Objectives of SIDCO – Functions of Tamil Nadu SIDCO – IRBI and its Role. NABARD and its role in the Rural Development of India – Introduction to Micro Units Development Refinance Agency (MUDRA).

UNIT III - Project Management: Business idea generation techniques – Identification of Business opportunities – Feasibility study – Marketing, Finance, Technology & Legal Formalities -Preparation of Project Report – Tools of Appraisal.

UNIT IV – Entrepreneurial Development Programmes: Entrepreneurial Development Programmes (EDP) – Role, relevance and achievements – Role of Government in organizing EDPs – Critical evaluation.

UNIT V – Economic development and Entrepreneurial growth: Role of entrepreneur in economic growth – Strategic approaches in the changing Economic scenario for small scale Entrepreneurs – Networking, Niche play , Geographic Concentration, Franchising / Dealership – Development of Women Entrepreneurship. Self-help groups and empowerment of Women in India – Financing SHG and their role in Micro-financing. Financial inclusion and its penetration in India, Challenges and Government role in Financial inclusion – Pradhan Mantri Jan-Dhan Yojana – Six Pillars of its Mission Objectives.

Suggested Readings:

1. Saravanel, P. Entrepreneurial Development, Principles, Policies and Programmes, Ess Pee Kay Publishing House – 1997, Chennai.
2. Tulsian, P.C. & Vishal Pandey, Business Organisation and Management, Pearson Education India, 2002, New Delhi.
3. Janakiram, B, and Rizwana, M, Entrepreneurship Development, Text and Cases, Excel Books India, 2011, Delhi.
4. Arun Mittal & Gupta, S.L. – Entrepreneurship Development, International Book House Pvt. Ltd., 2011, Mumbai.
5. Anil Kumar, S, Poornima, S, Abraham, K, Jayashree, K- entrepreneurship Development, New Age International (P) Ltd. 2012, Delhi.
6. Gupta C B and Srinivasan NP, Entrepreneurial Development, Sultan chand & Sons
7. Raj Shankar, entrepreneurship, Vijay Nicole Imprints.

COURSE OUTCOME

- CO1:** Understand the basic concept of Entrepreneurship and their work in life.
- CO2:** Remember the entrepreneurial Development Agencies.
- CO3:** Evaluate the Project Management.
- CO4:** Analyze the entrepreneurial Development Programmes.
- CO5:** Understand the need for Economic development and Entrepreneurial growth.

SKPCC

Subject Name: Indian Economy-I
Subject Code: CDW3A

Year: II
Semester: III

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 – Ruddar 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.

Subject Name: Advance Corporate Accounting
Subject Code: CPW4A

Year: II
Semester: IV

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.

SKPCC

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

UNIT I - Introduction: Meaning and Definition of Auditing – Distinction between Auditing and Accounting - Objectives – Advantages and limitations of Audit – Scope of Audit – Classifications of Audit – Audit Planning-Meaning. Audit Programme, meaning, objectives and contents - Audit note book- contents, Usefulness of Audit Note Book – Audit working papers-Meaning. Ownership and Custody – Test checking and Routine checking, Meaning- Internal control, Meaning –Definition- Objectives- Technique for evaluation of Internal Control System . Internal check- Meaning- Objectives, difference between internal control, Internal check and Internal Audit.

UNIT II - Vouching and Verification: Vouching- Meaning and Definitions- Objectives. – Trading Transactions – Audit of Ledger- Scrutinizing of ledgers - Vouching of cash Receipts and Payments. Vouching of Outstanding Assets And Liability – Verification, Meaning Objectives And Process – Valuation Of Assets and Liabilities- Distinction between Verification And Valuation.

UNIT III - Audit and Accounting Standards: Types of Audit – Statutory Audit – Concurrent Audit – Stock Audit – Cost Audit – Secretarial Audit – CAG Audit – Management Audit. Accounting Standards – Standards on Auditing – Standards on Internal Audit – Penal Provisions – Role of National Financial Reporting Authority (NFRA)

UNIT IV - Auditors and Audit Report: Appointment - Procedures – Eligibility and Qualification – Powers and Duties – Rotation and Removal of Auditors – Resignation of Auditors - Remuneration of Auditors – Audit report – Preparation and Presentation. Auditor's Responsibility and liabilities towards Shareholders, Board and Audit committee. Restriction on other Services.

UNIT V - Recent Trends in Auditing: EDP Audit – Meaning -Division of Auditing in EDP Environment – Impact of Computerization on Audit Approach – Online Computer System Audit – Types of Online Computer Systems – Audit Around with the Computers – Procedure of Audit under EDP System.

Suggested Readings:

1. Auditing, D.P. Jain konark Publishers Pvt. Ltd.
2. Auditing, Principles and Prattice, Ravinder Kumar and Virender Sharma, Eastern Economy Edition.
3. Pratical Auditing, B.N. Tandon, Sultan Chand and Co., New Delhi.
4. Contemporary Auditing, Kamal Gupta, Tata Mc Graw Hill.
5. Pratical Auditing, Dinakar Pargare, Sultan Chand & Sons
6. Sundar. K & Paari. K, Pratical Auditing, Vijay Nicole Imprints Pvt. Ltd. Chennai

COURSE OUTCOME

- CO1:** Understand the basic concepts and Objectives of Auditing.
- CO2:** Analyze the Vouching, Verification and Valuation of Assets and Liabilities.
- CO3:** Remember the types of Audit and Accounting Standards.
- CO4:** Apply how to report and audit and to understand the rights and Auditors.
- CO5:** Analyze the recent trends in Auditing

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 – 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.

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.

SKPCC

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.

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.

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