



**BHARATHIDASAN UNIVERSITY  
TIRUCHIRAPPALLI- 620 024**

**M.Com (Bank Management)**

(For the candidates admitted from the Academic year 2014 -15 offered through  
Centre for Distance Education)

**Course Duration: 2 Years – (Non-Semester System)**

Year	Papers	Title of the Paper	Marks
I	I	Business Management	100
	II	Marketing Management	100
	III	Advanced Corporate Accounting	100
	IV	Business Tools for Decision Making	100
	V	Banking Systems & Services	100
II	VI	Human Resource Management	100
	VII	Entrepreneurship Development	100
	VIII	E- Banking	100
	IX	Central and Developmental Banking	100
	X	Information Technology (Theory & Practical)	100
		<b>TOTAL MARKS</b>	<b>1000</b>

## **Paper I - Business Management**

Marks:100

### **Unit I:**

Management – Evolution – Approaches to the study of Management – Contributions of T.W. Taylor and Henri Fayol – Management By Objectives - Management By Exception – Management and Administration – Importance of Management.

### **Unit II:**

Planning - Nature and purpose – Planning objectives – Process of planning – Planning Premises – Types of plans – Policies, Programmes, Procedures etc., - Forecasting and Decision Making – Steps in Decision Making – Aids to Decision Making.

### **Unit III:**

Organising – Principles of organization – Organization chart – Organization manual – Departmentation – Types of organization – Line, Line and Staff, Functional, Committee etc., Authority, Responsibility and Accountability – Centralisation and Decentralisation – Delegation – Communication, Barriers to Communication – Means to overcome - Barriers.

### **Unit IV:**

Staffing – Selection, Training, Promotion and Appraisal Peter Principle, Parkinson’s Law – Directing – Principle – Motivation – Morale – Theories of Motivation – Leadership – Theories of Leadership – Styles of Leadership.

### **Unit V:**

Controlling – Nature and Scope – Requirements – Control Devices – Span of control – Budgetary control – PERT, CPM, Statistical Quality Control – Production control Criteria for success of control – Co-ordination – Importance – Process - Techniques.

### **Books for Reference:**

1. LM Prasad - Principles of Management Sultan Chand & Co., New Delhi
2. Dinker Pagare – Principles of Management
3. Griffin – Management Tools
4. Koontz + O Donnel – Essentials of Management.

## **Paper II - MARKETING MANAGEMENT**

**Max. Marks: 100**

### **UNIT I:**

Marketing Management – Meaning – Evolution – Functions & Problems of Marketing Management – Marketing Organisation – Importance – Structure – Qualities, Responsibilities and Functions of a Marketing Manager - Marketing Environment – Recent Trends in Marketing – Mass customization – Customer relationship Management - Online Marketing.

### **UNIT II:**

Buyers' Behaviour – Organisational Buying behaviour – determinants – Buying Motives – Buyer Attitudes – Consumer Adoption Process Market segmentation – Marketing Information System – Need – Characteristics – Components – Marketing Research – Scope and objectives – Elements – Importance – Area of marketing Research – Marketing Research techniques.

### **UNIT III:**

Product Life Cycle – Product strategies in various stages in the product life cycle - Product planning and development strategy – Organizational arrangements for new products – Branding decision strategy – Packaging strategies – Product differentiation – Segmentation – Line Strategies diversification.

### **UNIT IV:**

Pricing – Objectives – Methods – Adopting the price – Initiating and responding to price changes – Factors affecting price determination – Procedures for price determination – Pricing policies and strategies. Physical distribution – Components – Objective and Importance - Selection of Channels.

### **UNIT V:**

Promotion – purpose – Social aspects – Promotion process – strategy – Sales-Promotion – Objectives and kinds of sales promotion – Channels of distribution – Channel Management Decisions – selecting, motivating and evaluating channel members conventional and vertical marketing channels – Growth of multi channel marketing systems. Advertising – features – importance – purposes – Media selection – Essentials of Goods Advertisement – Role played by Indian advertising – Personal Selling – Process – Essential – factors.

### **BOOKS FOR REFERENCE:**

1. S. A. Sherlekar - Marketing Management
2. S. M. Jha & L. P. Sing - Marketing Management
3. Philip Kotler - Marketing Management
4. S. P. Bansal - Marketing Management

**Paper III - ADVANCED CORPORATE ACCOUNTING**

**Max. Marks: 100**

**UNIT I:**

Valuation of Goodwill – Valuation of Shares

**UNIT II:**

Liquidation – Statement of Affairs and Deficiency Accounts – Liquidator Final Statement of Account.

**UNIT III:**

Holding Company Accounts including Inter- Company Holding.

**UNIT IV:**

Amalgamation by Merger, Amalgamation by Purchase and Reconstruction (Internal & External)

**UNIT V:**

Human Resource Accounting - Final Accounts of Banking and Insurance Companies (New Format) – Accounts of Electricity and Railway Companies under Double Accounts System – Replacement of Capital Assets

<b>Theory</b>	<b>20 Marks</b>
<b>Problems</b>	<b>80 Marks</b>

**Books for Reference:**

1. M.C. Shukla, T.S. Grewal and S.C. Gupta - Advanced Accounts Volume II
2. S.P. Jain and K.L. Narang- Advanced Accounts
3. R.S.N. Pillai & Bhagavathi - Advanced Accounting Volume II
4. T.S. Reddy & Murthi – Corporate Accounting

## **Paper IV - BUSINESS TOOLS FOR DECISION MAKING**

**Max. Marks: 100**

### **UNIT I:**

Correlation Analysis – Karl Pearson Correlation, Multiple Correlation, Partial Correlation – Regression Analysis – Simple and Multiple

### **UNIT II:**

Analysis of Time Series – Components – Fitting a Straight Line by the Method of Least Squares – Moving Averages – Index Numbers – Weighted and un weighted – Price Index Numbers – Types – Tests in Index Numbers – Time and Factor Reversal Test – Cost of Living Index Number.

### **UNIT III:**

Probability – Mathematical Expectations – Theoretical Distributions – Binomial, Poisson and Normal Distributions.

### **UNIT IV:**

Significance Tests in small samples – Testing the significance between sample mean and population mean – Two sample means – Independent samples and dependent samples – Testing the significance between variances

### **UNIT V:**

Chi-square Test – Analysis of variance – One way and two way classifications.

**Theory            20 Marks**

**Problems        80 Marks**

### **Books for Reference:**

1. S.P. Gupta. - Statistical Methods
2. S.C. Gupta – Statistical Methods
3. P.A. Navaneetham – Business Tools for Decision Making
4. R.S.N. Pillai & Bhagavathi – Business Statistics

## **Paper V - BANKING SYSTEMS AND SERVICES**

**UNIT 1** Definition and Meaning of Banking Systems - Branch Vs. Unit Banking - Core Vs Conventional Banking - Retail Vs. Wholesale Banking - Investment Vs Merchant Banking - Rural Vs Urban Banking – Foreign Vs Indigenous Banking- Public Vs Cooperative Vs Private Banking – Virtual Vs Physical Vs Mobile Banking - Indian Commercial Banking Structure – Nationalization and Privatization of Banks in India: Reasons, Achievements and Critical Evaluation –Consolidation in the Indian Banking Industry.

**UNIT 2** Deposit Mobilization: Different types and Mix of deposits– Factors affecting deposit levels –Deposit mobilization drives and dynamics –Cost of Deposits- Deposit rate deregulation- Types of Customers - Points to be considered by the Banker while Opening and Conducting Accounts - Regulations as to Know Your Customer (KYC).

**UNIT 3** Lending Operations- Principles of Sound Lending – Various Forms of Advances- Lending to Corporates – SME Loans- Personal Loans: Nature and Growth- Cost of Advances- Banker’s Spread- Asset-Liability Balancing- Securities for Advances: Types and Varieties- Essentials and Features of good Securities –Modes of Creating Charges: Lien, Pledge, Hypothecation, Mortgage and Assignment – Documentation of Charges- Credit and Debit Cards: Nature and Features- Problems of Non-Performing Assets (NPAs): Trend and Reasons for rising NPAs – BASEL Norms.

**UNIT 4** Investment Services and Insurance Services- Mutual funds: Types, Nature Growth and Risk-return Aspects- Portfolio Management and Personal Investment Functions- Negotiable Instruments: Definition, Kinds and Essential Features – Distinguishing Features of a Cheque, Bill and Promissory Note – Endorsement – Meaning and Kinds – Different types of Crossing of Cheques- Insurance Services: Definition and Principles- Functions of Insurance –Benefits of Insurance to Individuals, Business Units and the Society.

**UNIT 5**– Types of Life Insurance: Pure and Term – Types of General Insurance – Fire, Marine, Motor and Miscellaneous- Insurance Regulatory and Development Authority (IRDA): Powers and Functions- Foreign Capital in Insurance sector- Overview of Private and Public sector Insurance companies in India.

### **REFERENCE BOOKS**

D.M. Mithani, *The Anatomy of Indian Banking*.

Varshney and Sundaram, *Banking Theory, law and Practice*.

M.L. Tannan, *Banking Law and Practice in India*.

N.S.Toor, *Information Hand Book for Bankers*.

1. M.H. De Kock, *Central Banking*.

2. RBI Publications, *Functions and Working of the RBI*

3. Peter S Rose and Sylvia C.Hudgins, *Bank Management & Financial Services*

4. Indian Institute of Banking and Finance, Advanced Bank Management
5. Gurusamy, S , Merchant Banking & Financial Services
6. Websites of World Bank and IMF.
7. Google sites on New Development Banks.

## **Paper VI - HUMAN RESOURCE MANAGEMENT**

**Max. Marks: 100**

### **UNIT I:**

Introduction to HRM – Meaning - Objectives – Significance – Functions –Evolution and Development of HRM – Human Resource Planning – HRP at Different levels – Process of Human Resource Planning.

### **UNIT II:**

Recruitment - Sources and Techniques of Recruitment – Selection Procedure – Tests– Interviews–Placement–Induction–Training, Methods– Training Procedure & Steps

### **UNIT III:**

Human Resource Development – Significance - Management Development Programmes – Techniques of Management Development – Performance Analysis and Development – Performance Appraisal –Managerial Appraisal.

### **UNIT IV:**

Career Planning - Succession Planning – Career Development – Counseling – Absenteeism - Job Evaluation Methods / Techniques – Advantages of Job Evaluation – Problems of Job Evaluation.

### **UNIT V:**

Reward System – Wage and Salary administration – Bonus – Objectives of Fringe Benefits–Types of Fringe Benefits– Non Monetary Rewards – Motivation – Concept-Theories – Leadership - Team Building - Morale –Job Satisfaction.

### **Books for Reference:**

1. P. Subba Rao – Essentials of Human Resource Management and Industrial Relations, Himalaya Publishing House
2. C. S. Venkata Ratnam & K.Srivastava Personnel Management and Human Resources
3. P.C. Tripathi – Personnel Management and Industrial Relations –Sultan Chand
4. B.S. Bhatia and G.S.Batra – Human Resource Management –Deep & Deep Publications
5. S. S. Khanka - Human Resource Management
6. A. M. Sheikh - Human Resource Development & Management
7. N. K. Sahni – Personnel Management –Kalyani Publishers New Delhi
8. Dale Yoder - Personnel Management and Industrial Relations
9. B. P. Singh, T. N.Chabbra, P.L.Taneja - Personnel Management and Industrial Relations
10. Dale Yoder -Personnel Management and Industrial Relations
11. S. Balasubramanian & A.R. Ramachandran – Human Resource Management, Learn Tech Press, Chennai

## **Paper VII - ENTREPRENEURSHIP DEVELOPMENT**

**Max. Marks: 100**

### **UNIT - I**

Concept of Entrepreneurship – Entrepreneur and Enterprise – Meaning – Definition – Characteristics – Functions – Role of Entrepreneurs in the economic development – Classification of entrepreneurs – Factors affecting entrepreneurial growth.

### **UNIT – II**

Entrepreneurship Development Programmes – Sources of Business ideas – Preliminary evaluation and testing of ideas – Project identification – Project formulation – Project Report.

### **UNIT - III**

Appraisal of a Project – Technical – commercial appraisal – Information required – Demand forecasting – Sources of market information – Financial appraisal – Capital cost of project – Sources of finance – Financial problems.

### **UNIT – IV**

Licensing procedures – Procedures to start an industrial unit – Project financing – Role of promotional & Consultancy organizations.

### **UNIT – V**

Incentives and subsidies of State and Central Govt. – Aims – Backward areas – Industrial Estates – DICs – Role of financial institutions in the entrepreneurial growth

### **Books for Reference**

1. P.N. Singh – Developing Entrepreneurship for Economic Growth
2. Guide to Entrepreneurs – Industrial Development – Govt. of Tamil Nadu – SIPCOT
3. Gupta & N. Srinivasan – Entrepreneurship Development

## **Paper VIII - E – BANKING**

**Max. Marks: 100**

### **Unit I**

Networking of computers – Types – LAN – WAN – Internet and Intra net – E-mail – rise of on-line – banking technology in banking services.

### **Unit II**

Electronic payment system : Automatic teller machine merits and demerits – installation and security aspects a of ATM, MICR equipment – precautions in handling MICR instrument – benefits and limitations.

### **Unit III**

E-cash : features – benefits of e-cash – limitations of electronic data interchange – electronic fund transfer credit card – debit card – payment through bank network – payment by smartcard – electronic pass book – home banking.

### **Unit IV**

Electronic clearing services – SWIFT – types of message in SWIFT (society for world wide interbank financial telecommunication) – message format in SWIFT – bank information code – message flow in SWIFT system – advantages and structure of SWIFT.

### **Unit V**

E-Banking challenges and opportunities – services offered through e-banking – strengths of e-banking – weakness of e-banking – opportunities – theories of e-banking.

### **Books for Reference:**

1. Knowledge based system in banking sector – R.V. Kulkarni
2. Computer Application in Business and, Commerce and Banking – R.S. Viramani.
3. Computer Application in Business – R.Parameswaran.

## **Paper IX**

### **CENTRAL AND DEVELOPMENT BANKING**

UNIT I: Central Banking: Functions of Central Bank - Role of a Central Bank in developing Economy.

UNIT II: Monetary policy - Objectives and Instruments of monetary policy - Credit control methods – Quantitative and Qualitative credit control methods - Monetary policy in planned economy of India.

UNIT III: Development banking: Functions, objectives and operations of a Development Bank - Role of Development Banks in developing economy like India.

UNIT IV: IDBI: Objectives, functions and role - ICICI: Objectives, functions, role and performance.

UNIT V: Performance evaluation of (1) State Financial Corporation, (2) State Industrial Development Corporations, (3) Small Industries Development Bank of India, (4) State Small Industries Development Corporations.

#### **Reference Books:**

1. S.N. Sen: Central Banking in underdeveloped Money Markets 1967.
2. M.H. De Kock: Central Banking.
3. C.R. Basu: Central Banking in a Planned Economy
4. R.M. Srivasthava: Management of Financial Institutions in India.
5. Vasanth Desai: Development Banks: Issues and Operations.

## **Paper X - INFORMATION TECHNOLOGY**

**Max. Marks: 100**

**Theory : 60**

**Practical: 40**

### **THEORY (60 Marks)**

#### **UNIT I:**

Introduction to Computers – Classification of Computers – Generations of Computer – Memory Units – Auxiliary Storage Devices – Input and Output Devices.

#### **UNIT II:**

Introduction to Computer Software – Operating System – Programming Languages – General Software Features and Trends.

#### **UNIT III:**

Computerization – Problems and Prospects – Information Technology for achieving competitive edge in Business and Industry – Infrastructure requirement – Selection of Hardware and Software.

### **PRACTICAL (40 Marks)**

#### **UNIT IV**

Fundamentals of Computerized Accounting – Computerized Accounting Vs Manual Accounting – Architecture and Customization of Tally – Features of Tally –

Configuration of Tally – Tally Screens and Menus – Creation of a New Company – Creation of Groups – Editing and Deleting groups – Group Account Alteration.

Ledgers – Editing and Deleting Ledgers – Vouchers – Voucher entry – Payment Voucher – Receipt Voucher – Sales Vouchers – Purchase Vouchers, Contra Vouchers – Journal Vouchers – Editing and Deleting Vouchers.

#### **UNIT V**

Introduction to Inventories – Creation of stock category – Creation of stock groups – Creation of stock items – Configuration of stock items – Editing and deletion of stock items – Usage of stock in voucher entry – Stock vouchers or purchase orders purchase and sales orders – Introduction to Cost Creation of Cost Category – Creation of Cost Centers – Editing and Deleting Cost Centers – Usages of Cost Category and Cost Centers in voucher entry – Budget Control – Creation of Budget – Edition and Deleting budget..

#### **Books for Reference:**

1. Alexis Leon and Mathews Leon - Fundamentals of Information Technology
2. S. V. Srinivasa Vallaban – Computer Applications in Business
3. Henry C. Lucas - Information Technology for Management

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