BHARATHIDASAN UNIVERSITY,TIRUCHIRAPPALLI - 620 024

B.COM- BANK MANAGEMENT

CHOICE BASED CREDIT SYSTEM –LEARNING OUTCOMES BASED CURRICULUM FRAMEWORK (CBCS - LOCF)

(Applicable to the candidates admitted from the academic year 2026-27 onwards)

Sem.	Part	Courses	Title	Credits	Exam. Hours	Maximum Marks		
						Int.	Ext.	Total
I	I	Language Course - 1 (Tamil /Other Languages)		3	3	25	75	100
	II	English Course-I		3	3	25	75	100
	III	Core Course – I (CC)	Principles of Accountancy	5	3	25	75	100
		Core Course-II (CC)	Indian Financial System	5	3	25	75	100
		First Allied Course-I (AC)	Management Concepts	4	3	25	75	100
	IV	Value Education	Value Education	2	3	25	75	100
		Total		**22**				**600**
II	I	Language Course - 1I (Tamil /Other Languages)		3	3	25	75	100
	II	English Course-II		**3**	**3**	**25**	**75**	**100**
	III	Core Course – III (CC)	Banking Theory	5	3	25	75	100
		Core Course-IV (CC)	Business Tools For Decision Making	5	3	25	75	100
		First Allied Course-II (AC)	Business Economics	4	3	25	75	100
	IV	Environmental Studies	Environmental Studies	2	3	25	75	100
			Total	**22**				**600**

SUMMARY OF CURRICULUM STRUCTURE OF PROGRAMMES – COMMERCE

Sl. No.	Part	Types of the Courses	No. of Courses	No. of Credits	Marks
1.	I	Language Courses	4	12	400
2.	II	English Courses	4	12	400
3.	III	Core Courses	15	75	1500
4.		Allied Courses I & II	4	16	400
5.		Major Based Elective Courses	2	6	200
6.		Project	1	7	100
7.	IV	Non Major Elective Courses	2	4	200
8.		Soft Skills Development	1	2	100
9.		Value Education	1	2	100
10.		Environmental Science	1	2	100
11.	V	Gender Studies	1	2	100
		Total	**36**	**140**	**3600**

First Year **CORE COURSE-I** **Semester-I**

PRINCIPLES OF ACCOUNTANCY

(Theory)

LEARING OBJECTIVES:

- To enable the students to understand the basic principles and concepts of Accountancy.
- To enhance the students to prepare the Final accounts for Sole Traders and rectification oferrors.
- To gain the knowledge to prepare the accounts for Non-Profit organisation and Bills of exchange.
- To motivate the students to prepare Accounts for Consignment and Joint Ventures.
- In overall students can acquire conceptual knowledge and prepare the accounts of the Single Entry System. Depreciation - Methods, provisions and reserves.

UNIT-I INTRODUCTION OF ACCOUNTING AND CONCEPTS:

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

UNIT-II FINAL ACCOUNTS OF SOLE TRADERS:

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

UNIT- III ACCOUNTS FOR NON PROFIT ORGANISATION:

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

UNIT-IV CONSIGNMENTS AND JOINT VENTURES ACCOUNTS:

Consignments and Joint Ventures.

UNIT-V SINGLE ENTRY SYSTEM AND DEPRECIATION:

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

(Theory 20% Problems 80%)

UNIT- VI CURRENT CONTOURS (For continuous Internal Assessment Only) :

Contemporary Development related to the course during the Semester concerned

TEXT AND REFERENCE BOOKS (Latest revised edition only)

1. R.L.Gupta and Others,"**Advanced Accountancy,**"Sultan Chand Sons, New Delhi
2. S.P.Jainand K.L.Narang**,"Advanced Accounting**,"KalyaniPublishers, New Delhi
3. RSN.Pillai, Bagavathi S.Uma,"Advanced **Accounting**," S.Chand&Co, New Delhi.
4. M.C.Shukla,**"Advanced Accounts**,"S.Chand and Co., New Delhi.
5. Mukerjee and Haneef, **Advanced Accountancy,**Tata McGraw Hill, New Delhi.
6. Arulanandam**,"Advanced Accountancy**,"Himalaya Publication, Mumbai.
7. R.L. Gupta & V.K. Gupta "**Principles and practice of Accountancy"**, Eleventh edition-2005 Sultan & Sons, New Delhi
8. S.Manikandan&R.RakeshSankar**,"FinancialAccounting**,"Scitech Publications Pvt Ltd, Chennai. Volume I & II.
9. T.S.Reddy&Dr.A.Murthy,**"Financial Accounting**,"MarghamPublications,Chennai.
10. Tulsian., P.C.(2016) Financial Accounting, Tata Mcgraw-Hill, New Delhi.

LEARNING OUT COMES: On successful completion of the subject, the students acquired knowledge about:

- The Concepts and Conventions of Financial Accounting.
- Accounting for sole traders with adjustment entries and Rectification of Errors
- Calculation of Accounts of Non-profit organization and Bills of exchange.
- Accounts of the Agency Business and temporary partnership.
- Preparation of Accounts under Single Entry System. Calculation of Depreciation and Provisions and Reserves by using the various methods

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First Year **CORE COURSE-II** **Semester-I**

INDIAN FINANCIAL SYSTEM

(Theory)

LEARNING OBJECTIVES:

- To enable the students to know the meaning and significance of financial system.
- To make the students to know the organization and functions of RBI.
- To enable the students to know the functions of commercial banks.
- To develop knowledge about all India development banks.
- To know the objectives and functions of state level development banks.

UNIT – I FINANCIAL SYSTEM :

Meaning, significance and components – composition of Indian financial system. Indian money market – Indian capital market.

UNIT – II RESERVE BANK OF INDIA :

Organization , management and functions – credit creation and credit control ; monetary policy.

UNIT – III COMMERCIAL BANKS:

Meaning , functions , management and investment polices of commercial banks – recent trends in Indian commercial banks.

UNIT – IV ALL INDIA DEVELOPMENT BANKS :

Meaning, concept, objectives and functions operational and promotional activities of all India Development Banks - UTI.

UNIT – V STATE LEVEL DEVELOPMENT BANKS:

Objectives, functions and role of State level banks; State financial corporations;development banks in industrial financing.

UNIT VI CURRENT CONTOURS (For continuous Internal Assessment Only) :

Cooperative Banks

TEXT AND REFERENCE BOOKS (Latest revised edition only):

1. Bhol, L.M " **Financial Markets and Institution"** Tata Mcgraw-Hill Publishing Company, New Delhi.
2. Khan, M.Y., " **Indian Financial system: Theory and practice" ,** Vikas publishing House, New Delhi.
3. Chandra, Prasanna, " **Finacial Management: Theory and practice"** , Tata McGrawHill, New Delhi.
4. Kapila, Raj and Kapila, Uma, "**Banking and Financial Sector Reform in India"**, Academic Foundations. Delhi.
5. Madura, Jeff, " **Financial Markets and Institutions"**, West Publishing Co., New York.
6. Srivastava, R.M., "**Management of India Financial Instituions"**, Himalaya Publishing House, Mumbai.

OUTCOMES : On successful completion of the subject, the students acquired knowledge about **:**

- The meaning and significance of financial system.
- The organisation and functions of RBI.
- The functions of commercial banks.
- The objectives and functions of all India Development Banks.
- The objectives and functions of state level Development Banks.

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First Year **FIRST ALLIED COURSE-I** **Semester-I**

MANAGEMENT CONCEPTS

(Theory)

OBJECTIVES :

- To expose students to the history of management thought.
- To facilitate students, understanding of their own managerial skills for decision making,
- To examine the complexity of organization structure for business,
- To understand the importance of communication,
- To aware of controlling techniques used in organization.

UNIT -I INTRODUCTION TO MANAGEMENT:

Management- Definition- Nature, Scope, Functions and Levels of Management- Art, Science and Profession-Functions of Managers - Development of Management Thought-Contributions by F.W.Taylor, Henry Fayol and Others.

UNIT- II ROLE OF PLANNING:

Planning - Classification- Objectives- Characteristics- Steps- Process- Types- Methods-Advantages-Limitations, Decision Making- Policies.

UNIT –III ORGANIZATION STRUCTURE:

Organization and Structure- Types-Supervision and Span of Control- Departmentation-Organisation Charts-Authority and Responsibility-Delegation and Decentralization.

UNIT -IV MOTIVATION AND COMMUNICATION:

Motivation- Types-Theories-Maslow, Herzberg, Mc Gregor and Others – Communication-Principles-Types and Barriers of Communication.

UNIT -V LEADERSHIP:

Leadership - Functions- Styles - Theories- Coordination- Features-Types and Techniques-Control -Process-Effective Control System-Techniques of Control.

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment Only):

Globalization- Development of Environment-Ethics and Social Responsibility- Multicultural Effectiveness- Challenges in Modern Leadership-Time Management-Increasing Team Spirit

REFERENCE BOOKS:

1. L.M.Prasad, Principles and Practice of Management -Sultan Chand and Company
2. K.Sundar, Principles of Management- Vijay Nicole Imprints Private Limited Chennai
3. Fred Luthans ,Organisational Behaviour - Mcgraw Hill New York
4. Louis A.Allen Management And Organisation - Mcgraw Hill Tokyo
5. Weihrich And Koontz Et.Al Essentials of Manangement –Tata Mcgraw Hill New Delhi.

COURSE OUTCOMES:

- To Understand the Evolution and theory of Management,
- To develop the students to take decisions in various fields.
- To get a knowledge about various organization structure and its responsibility,
- To develop the flow of communication among the people,
- To examine and practice the suitable leadership pattern in organization.

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First Year **CORE COURSE-III** **Semester-II**

BANKING THEORY

(Theory)

LEARNING OBJECTIVES

- To acquire knowledge about relationship between banker and customer and services rendered
- To make the students understand the various types of accounts and savings schemes
- To give them an overview about types of customers
- To have clarity about the rights, responsibilities and duties of paying and collecting banker
- To make them aware of recent trends in Modern Banking,

UNIT -I BANKER AND CUSTOMER:

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

UNIT- II TYPES OF SAVING ACCOUNTS:

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

UNIT -III TYPES OF CUSTOMERS:

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

UNIT- IV PAYING AND COLLECTING BANKER:

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

UNIT -V PASS BOOK AND CHEQUES:

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

UNIT- VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS (Latest revised edition only)

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

LEARNING OUTCOME

- Elucidate the services rendered by banks
- Have an understanding about various types of accounts and savings schemes
- Generate information types of customers
- Analyse information about the rights, responsibilities and duties of paying and collecting banker
- Express opinions recent trends in Modern Banking,

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First Year **CORE COURSE-IV** **Semester-II**

BUSINESS TOOLS FOR DECISION MAKING
(Theory)

LEARNING OBJECTIVE:

- To impart introduction to statistics, and Measure of central tendency
- To learn Measures of Dispersion and Skewness.
- To understand Simple correlation and regression
- To familiar with Time series and interpolation
- To study Index numbers.

UNIT – I:

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

UNIT – II:

Measures of Dispersion – Range – Quartile deviation – Mean deviation – Standard deviation – Co-efficient of variation - Measurement of Skewness.

UNIT – III:

Correlation – Simple correlation – Karl Pearson's coefficient of correlation – Spearman's rank correlation – Concurrent deviation method - Regression analysis – Simple regression – Regression equations

UNIT – IV:

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

UNIT – V:

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

(Theory 20% Problems 80%)

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment):

Recent Trends, assignments and Seminars

TEXT AND REFERENCE BOOKS (Latest revised edition only):

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

LEARNING OUTCOMES: On successful completion of the course, the students will acquire knowledge on:

- Basics in statistics, Classification, Tabulation and Measure of central tendency
- Measures of Dispersion and Skewness.
- Simple correlation and regression
- Time series and interpolation
- Index numbers

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First Year **FIRST ALLIED COURSE-II** **Semester-II**

BUSINESS ECONOMICS

(Theory)

LEARNING OBJECTIVE:

- To know about basics of Economics
- To understand the concept of demand and supply
- To know the factors of production and economics of large scaleproduction.
- To understand the concept of pricing under perfect and monopolisticcompetition.
- To learn fiscal policy of the Government.

UNIT –I:

Introduction: Definition, Nature and Scope of Economics– Art or Science – Concepts – Tools of Economic Analysis –Micro and Macro Economics – Decision making in Business – Meaning of Business Economics- The Economic System–Objectives of the Business Firm.

UNIT –II:

Demand Analysis: Types of Demand–Law of Demand– Demand curves - Utility Analysis of Demand–Elasticity of Demand and Demand Forecasting – Production function and law of returns: Factors of production–Law of variable proportions–The law of returns to scale– Economies of scale – Consumer's Equilibrium.

UNIT –III:

Analysis of Supply: Supply – Law of Supply - supply schedule and supply curve – Determinants of supply–Measurement of Elasticity of supply – Market Structure – Equilibrium of firm and industry – Optimum firm – Pricing under perfect & Monopolistic competition – Types of supply curves.

UNIT –IV:

Competitions and Theories of Factors of Production: Perfect Competition–Imperfect Competition–Theories of Rent, Wages, Interest and Population – National Income and Expenditure – Measurement – Fiscal policy method.

UNIT –V:

Cost and Revenue: Concepts of Cost –Cost of Production in short and long period–Demand and revenue curves–Relation between average and marginal revenue– Break Even Analysis.

UNIT –VI CURRENT CONTOURS (For Continuous Internal Assessment) :

Recent Trends, assignments and Seminars

REFERENCE BOOK:

1. Business Economics by **T. Aryamala** – vijay Nicole Imprints Private Limited – Chennai.
2. Business Economics by **Dr.S.Sankaran**– Margam Publication , Chennai.
3. Business Economics by **K.P.M. Sundaram and Sundharam -** Sultan chand & Co., New Delhi.
4. Business Economics by Misra & Puri – Himalaya Publications, Mumbai.
5. Business Economics by P. N. Reddy &Appannaiah – S.Chand& Co., Chennai.

LEARNING OUTCOMES:

- The Micro and Macro Economics relating to business.
- Demand and concepts in relation to Law of Demand, Demand Curves and Elasticity of Demand.
- Production function, scale of production and economics of large scale production and limitations.
- Law of Supply, Optimum firm, pricing under Perfect and Monopolistic competition.
- Income and Expenditure pattern of National Income.

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