

**BHARATHIDASAN UNIVERSITY, TIRUCHIRAPALLI – 620 024**

**B. Com. (Bank Management) Programme - COURSE STRUCTURE UNDER CBCS  
(applicable to the candidates admitted from the academic year 2010 – 2011 onwards)**

SEM	PART	COURSE TITLE	HRS/ WEEK	CRED IT	EXAM HRS	MARKS		TOTAL	
						INT	EXT		
I	I	Language Course – I (LC) – Tamil*/Other Language +#	6	3	3	25	75	100	
	II	English Language Course –I (ELC)	6	3	3	25	75	100	
	III	Core Course I (CC) Banking Theory		6	5	3	25	75	100
		Core Course II (CC) Business Management		6	4	3	25	75	100
		Allied Course I Principles of Accountancy		6	3	3	25	75	100
	Total			30	18				500
II	I	Language Course –II (LC) – Tamil*/Other Language +#	6	3	3	25	75	100	
	II	English Language Course –II (ELC)	6	3	3	25	75	100	
	III	Core Course III (CC) Banking Law & Practice		5	5	3	25	75	100
		Allied Course II Financial Accounting		5	4	3	25	75	100
		Allied Course III Economic Analysis		4	3	3	25	75	100
	IV	Environmental Studies		2	2	3	25	75	100
	IV	Value Education		2	2	3	25	75	100
	Total			30	22				700

III	I	Language Course –III (LC) – Tamil*/Other Language +#	6	3	3	25	75	100
	II	English Language Course –III (ELC)	6	3	3	25	75	100
	III	Core Course IV - Statistical Tools for Decision Making	6	5	3	25	75	100
		Core Course V Co-operative Banking	5	4	3	25	75	100
		Allied Course IV Business Laws	5	3	3	25	75	100
	IV	Non-Major Elective – I for those who studied Tamil under Part I a) Basic Tamil for other language students b) Special Tamil for those who studied Tamil upto 10 <sup>th</sup> +2 but opt for other languages in degree programme Stock Market Practices (or) Management Concepts	2	2	3	25	75	100
	Total			30	20			
IV	I	Language Course –IV (LC) – Tamil*/Other Language +#	6	3	3	25	75	100
	II	English Language Course –IV (ELC)	6	3	3	25	75	100
	III	Core Course VI Credit Management	5	5	3	25	75	100
		Allied Course V Corporate Accounting	5	4	3	25	75	100
		Allied Course VI Services Marketing	4	3	3	25	75	100
	IV	Non-Major Elective – II for those who studied Tamil under Part I a)Basic Tamil for other language students b)Special Tamil for those who studied Tamil upto 10 <sup>th</sup> +2 but opt for other languages in degree programme Mutual Funds (or) Introduction to Accountancy	2	2	3	25	75	100
	IV	Skill Based Elective – I	2	4	3	25	75	100
	Total			30	24			

V	III	Core Course VII Development Banking	6	5	3	25	75	100
		Core Course VIII Management Accounting	5	4	3	25	75	100
		Core Course IX Computer Applications to Banking	5	4	3	15 +	45 +	100
		Core Course X Indian Financial System	5	4	3	25	75	100
		Major Based Elective – I International Trade	5	5	3	25	75	100
	IV	Skill Based Elective – II	2	4	3	25	75	100
	IV	Skill Based Elective – III	2	4	3	25	75	100
	Total		30	30				700
VI	III	Core Course XI Financial Management	6	5	3	25	75	100
		Core Course XII Income Tax Law and Practice	6	5	3	25	75	100
		Core Course XIII Financial Services	6	5	3	25	75	100
		Major Based Elective – II Foreign Exchange Management	5	5	3	25	75	100
		Major Based Elective – III E-Banking	6	4	3	25	75	100
	V	Extension Activities** பாலின சமத்துவம்	- 1	1 1	- 3	- 25	- 75	- 100
	Total		30	26				600
Grand Total		180	140		950	2850	3800	

## Core Course I – Banking Theory

### Unit I:

Definition of bank – kinds of banks – Functions of Commercial Banks – Credit creation by banks – Balance sheet of Banks. Unit Banking Vs Branch Banking

### Unit II:

Nature and concept of Central banking – Functions of Central Bank

### Unit III:

Reserve Bank of India – Objectives and Functions – Control of credit by R.B.I. – Indian Money Market

### Unit IV:

Nationalization of Banks in India – Working of Nationalized Banks with Special reference to S.B.I.

### Unit V:

Recent Trends in Indian Banking System

Note: Students are expected to be aware of changes upto 6 months prior to the date of examinations.

### Books recommended:

1. Banking Law and Practice in India – M.L. Tannan
2. Banking Law and Practice – Varshney
3. Modern Banking – Sayers
4. Banking Law and Practice – Sundaram & Varshney
5. Theory, Practice of Banking – Radhaswamy & Vasudevan
6. Central Banking – De Kock

## Core Course II – BUSINESS MANAGEMENT

### Unit I:

Management – Meaning – Art or Science – Management and Administration  
Functions – Contributions by F.W. Taylor – Henry Fayal – Scientific Management

### Unit II:

Planning – Nature, Characteristics – Steps in Planning – types of planning –  
components – MBO – MBE

### Unit III:

Organization – principles of organization structure – organization charts –  
departmentation – authority – responsibility – delegation of authority –  
centralization and decentralization – line and staff organization – committed form  
of organization.

### Unit IV:

Manpower Planning – Objectives – Recruitment and selection – Training methods  
– Motivation – Communication – Leadership

### Unit V:

Controlling – Meaning – Importance – steps in controlling process – essential  
effective control – controlling techniques – budgetary control.

### Books Recommended:

1. Business Management - Dinkar Pager
2. Business Management – Y.K. Bhushan
3. Principles of Business Management – S.A. Sherelakar
4. Essential of Management – Koontz & O'Donnel

## First Allied Course I – PRINCIPLES OF ACCOUNTANCY

### Unit I:

Principles of double entry – Books of Prime entry and subsidiary records – Basic accounting concepts and conventions – capital and revenue expenditure

### Unit II:

Bank reconciliation statement – bills of exchange including accommodation bills – Rectification of errors including suspense account.

### Unit III:

Preparation of Trial balance and Final accounts of sole trade with simple adjustments.

### Unit IV:

Consignment, Joint venture, Account current and average due date.

### Unit V:

Accounts of non-profit organization – depreciation and reserves.

### Books Recommended:

1. Shukla & Grewal : Advanced Accountancy
2. Grewal T.S. : An introduction to Accountancy
3. Gupta R.L. : Advanced Accountancy
4. Jain & Narang : Advanced Accountancy
5. Mukherje & Hanif : Advanced Accountancy – TMH

## Core Course III – BANKING LAW AND PRACTICE

#### Unit I:

Definition of banker and customer – feature of their relationship – banker's obligation to honour cheques – wrongful dishonour – Rights of the banker – Secrecy of accounts – Pass Book.

#### Unit II:

Types of accounts – Types of customers – opening and closure of accounts.

#### Unit III:

Bills of exchange and cheque - essentials – Types of crossing – endorsement.

#### Unit IV:

Payment and collection of cheques, bills and drafts (including marking of cheques, material alteration holder in due course)

#### Unit V:

Loans and advances against different type of securities (exclude case laws).

#### Books Recommended:

1. Banking Law and Practice in India – M.L. Tannan
2. Banking Law and Practice – Varshney
3. Modern Banking – Sayers
4. Banking Law and Practice – Sundaram & Varshney
5. Theory, Practice of Banking – Radhaswamy & Vasudevan

## Unit I:

Self balancing ledgers excluding rectifications of errors – Accounts from incomplete records.

## Unit II:

Partnership Accounts – Admission, retirement and death of a partner, Joint life Policy, amalgamation of firms

## Unit III:

Partnership accounts – Dissolution – Insolvency of a partner – sale to a company – piece meal distribution.

## Unit IV

Hire purchase and installment systems – Royalties – Insolvency Accounts

## Unit V:

Branch & Departmental accounts excluding foreign branches – Insurance claims.

## Books Recommended:

1. Shukla & Grewal : Advanced Accountancy
2. Grewal T.S. : An introduction to Accountancy
3. Gupta R.L. : Advanced Accountancy
4. Jain & Narang : Advanced Accountancy
5. Mukherje & Hanif : Advanced Accountancy – TMH

## First Allied Course III – ECONOMIC ANALYSIS

## Unit I:



The nature and scope of economics – Comparative study of Capitalists, Socialist and Mixed economics – Laws of Economics

Unit II:

Utility analysis – Analysis of Consumer demand – Indifference curves and the equilibrium – Elasticity of demand – Law of demand – Consumer surplus – Elasticity supply.

Unit III:

Production – Factors of production – Their supply in the short and long run – the law of variable proportion and returns to scale – Cost and cost curves.

Unit IV:

Pricing of products – under competition – Monopoly – Duopoly, Monopsony and oligopoly – Price discrimination – Product differentiation.

Unit V:

Theories – population – Malthusian theory of population – Optimum theory of population – National income – Measurement – Difficulties in computation.

Books Recommended:

1. S. Sankaran – Business Economics
2. KPM Sundaram and E.N. Sundaram – Economic Analysis
3. Dutt & Sundaram – Economic Theory
4. M.L. Seth – A Text Book of Economics.

**SEMESTER – III**

**CORE COURSE – IV – STATISTICAL TOOLS FOR DECISION MAKING**

## **UNIT – I**

Introduction – tabulation and classification – diagrams and graphs, measure of Central Tendency – arithmetic mean, Median, Mode, Geometric mean – harmonic mean.

## **UNIT – II**

Measures of Dispersion – range – quartiles – deciles – percentiles – quartile deviation – mean deviation – standard deviation – co-efficient of variation.

## **UNIT – III**

Measurement of Skewness - Karl person & Bowley methods – correlation – simple rank – co-efficient of concurrent deviation.

## **UNIT – IV**

Regression analysis – simple regression – equations – X on Y, Y on X – Time series analysis – Components – fitting a straight line by method of least square – moving average.

## **UNIT – V**

Index numbers – weighted and unweighted – price Index numbers – types – tests in index numbers – time and factor reversal test – cost of living index number aggregate method – family budget method.

**Theory: 25%**

**Problem: 75%**

### **Text Books Recommended:**

1. Business Statistics by PA. Navnitham M.Sc., M.Phil. Jai Publications – Trichy – 2.
2. Elements of Practical Statistics by S.K. Kapoor – Oxford and IBHP Publishing Company, New Delhi.
3. Statistical Methods by S.P. Gupta – Chand & Sons.
4. Business Statistics by Prof. Navaneetham – Anand publishers.
5. Business Statistics by G.V.Shenoy, U.K. Srivastava and S.C.Sharma – Wiley eastern limited. (Can be handled by members of Commerce Dept. of Statistics Dept., Depending on the availability of Staff)

**SEMESTER – III**  
**CORE COURSE – V – CO-OPERATIVE BANKING**

**UNIT – I**

Growth of Co-operative Credit in India - Structure of Co-operative Credit - Limitations and Problems.

**UNIT – II**

Primary Credit Co-operative Banks – Organisation, Functions and Working - Lending Policies – Programmers – Recovery and Overdue Problems – Viability of Primary Co-operatives.

**UNIT – III**

District Co-operative Banks – Organisation Functions and Working – Lending Policy and Procedures. Funds Position – Recovery and Overdue Problems. State Co-operative Banks – Constitution and Working. Its role in institutional Financing.

**UNIT – IV**

Co-operative Land Development Bank – SLDB – PLDB – Constitution, Objects, Working – Sources of Funds Lending and Overdue Problems.

Urban Co-operative Banks – Employee Co-operative Credit Societies – Objects – Functions and Working.

**UNIT – V**

Role of NABARD and Co-operative Development. SBI and Co-operatives – Commercial Banks and Co-operative Credit – Marketing Co-operatives – Structure – Primary Co-operative Marketing Societies – State Co-operative Marketing Society – Constitution – Objectives – Functions.

**Text Books Recommended:**

1. Cooperative Banking in India – Dr. S. Nakkiran.
2. Cooperative Banking – C.D. Indule
3. Principles and practice of Cooperative Banking in India – B.N. Chubeg.

**SEMESTER – III**  
**ALLIED COURSE – IV – BUSINESS LAWS**

**UNIT – I**

Introduction – Definition and scope of mercantile law – growth and sources of mercantile law – Nature and kinds of contracts – offer and acceptance – consideration – capacity of parties – free consent – legality of object and of consideration, Void Agreements – contingent contracts

**UNIT – II**

Performance of contracts – Discharge of contracts – remedies for breach including specific performance – Quasi contracts.

**UNIT – III**

Indemnity and Guarantee – Bailment and pledge – Agency.

**UNIT – IV**

Laws of sale of Goods

**UNIT – V**

Law of Negotiable Instruments.

**Text Books Recommended:**

1. Mercantile law by M.C. Shukla – S. Chand & Company.
2. Commercial law by Chawla and Garg – Kalyani Publishers
3. Business law by N.D.Kapoor – S. Chand & Sons.
4. Mercantile law by Batra and Kalra – Tata McGraw Hill Co.
5. Mercantile law by M.C. Kuchhal – Vikas Publishing House.
6. Mercantile law with Industrial law by S.P.Iyengar and B.K.Goyal – R. Chand & Co.

**SEMESTER – III**  
**NON MAJOR ELECTIVE – I – STOCK MARKET PRACTICES**

**UNIT – I**

Capital Market – Need and importance – Structure – Primary and Secondary market

**UNIT – II**

New Issue Market – Functions – Methods of Issue.

**UNIT – III**

Stock Market – Functions of Stock Exchanges.

**UNIT – IV**

OTCEI – NSE – Listing of Securities – Procedures, Advantages of Listing – Screen Based Trading – Demat Accounts – Mechanics of Trading in Stock Exchanges.

**UNIT – V**

Registration of Stock Brokers – Role of Merchant bankers – Kinds of Brokers, Speculation.

**Text Books Recommended:**

1. V.A. Avadhani: Indian Capital Market, Himalaya Publishing House
2. E. Gordon and K.Natarajan: Financial Market and Institutions – Himalaya Publishing House
3. P.N.Varshney: Indian Financial System.
4. Preeti Singh: Investment Management, Himalaya Publishing House.
5. Punidhavathi Pandiyan: Security Analysis and Portfolio Management.

**SEMESTER – III**  
**NON MAJOR ELECTIVE – I – MANAGEMENT CONCEPTS**

**UNIT – I**

Definition of Management – Functions of management - Contributions of Taylor, Henri Fayol, Elton Mayo, Gilbreth, Maslow and Peter Drucker

**UNIT – II**

Planning – Nature and Purpose – Objectives – Types – Steps in planning – Limitations.

**UNIT – III**

Organising – Meaning – Departmentation - Delegation of authority

**UNIT – IV**

Communication: Meaning - Characteristics – Process – Types – Barriers to Communication – Effective Communication.

**UNIT – V**

Leadership: Meaning - Characteristics – Types - Theories of leadership.

Motivation: Meaning - Theories of motivation: maslow, McGregor X and Y theories.

**Text Books Recommended:**

1. Principles of management – L.M.Prasad
2. Principles of management – Sherlekar
3. Business management – Dinkar and Pegare
4. Principles of management – Tripathi & Reddy
5. Essentials of management – Koontz and “O” Donnel (TMH)
6. Business Organization – Dr. S.C.Saxena.

**SEMESTER – IV**  
**CORE COURSE – VI – CREDIT MANAGEMENT**

**UNIT – I**

Definition of Credit. Forms of credit: Consumer credit, Commercial credit, Export credit, Banking credit, Agriculture credit.

**UNIT – II**

Principles of lending – The 7C's of Credit – Fair practice code – Various types of Borrowers.

**UNIT – III**

Benefits and dangers in using credit, understanding consumer rights and obligations.

**UNIT – IV**

Credit Policy: Definition – Role and use of the policy – Basic contents of the policy.

**UNIT – V**

Consumer Assessments: Credit Bureau, Credit Applications, References, Credit evaluation of borrowers, Collection procedure, Debit Recovery Tribunal, Writing off Bad Debts.

**Text Books Recommended:**

1. Credit Management by Ed.Vol – Oscar Publication.
2. Credit Management Hand book by Cecil J.Bond
3. Credit Planning and Management by Krishna Gupta – Purana Books
4. Credit Appraisal, Risk Analysis and Decision making – Mukherjee
5. Risk Management, IIBF, Macmillan, New Delhi.
6. Credit Risk Management, Andrew Fight.



**SEMESTER – IV**  
**ALLIED COURSE – V – CORPORATE ACCOUNTING**

**UNIT – I**

Company accounts – introduction – legal provisions regarding issues of shares, applications, allotment, calls, forfeiture, re-issue, premium and discount – accounting entries.

**UNIT – II**

Issue and redemption of debentures and preference shares

**UNIT – III**

Amalgamation, Absorption, external and internal reconstruction of companies.

**UNIT – IV**

Holding companies account – Consolidation of balance sheet (excluding chain holding).

**UNIT – V**

Final accounts of banking companies(new format) and Insurance companies(new format).

**Theory: 25%            Problem: 75%**

**Text Books Recommended:**

1. Advanced Accountancy by Shukla and Grewal – Sultan Chand & Sons.
2. Advanced Accountancy by R.L. Gupta and radhaswamy – Sultan Chand & Sons.
3. Advanced Accountancy by Jain and Narang – kalyani Publishers
4. Advanced Accountancy by Arulanandam and Raman – Himalayan Publishers.

## **SEMESTER – IV**

### **ALLIED COURSE – VI – SERVICES MARKETING**

#### **UNIT – I**

Concept of service in marketing – Growth of service markets – classification of services – consumer services and industrial services – significance of services in buyers market and sellers market.

#### **UNIT – II**

Marketing of Banking services – Consumer Services – efficiency Vs. Productivity – Problems of programming the marketing effort to suit consumer needs – professional approach and promotion strategies.

#### **UNIT – III**

Marketing of financial services – Investment and merchant banking services – challenges before financial institutions customer choice and culture – Need for diversification.

#### **UNIT – IV**

Marketing of Entertainment services – catering and Tourism Role of transport services – Need for better public relations – Importance of service positioning.

#### **UNIT – V**

Marketing of professional services – Insurance services entrepreneurial services and Health Care Services – Role of Agencies involved – need for demand oriented approach – awareness – A deciding factor of success.

#### **Text Books Recommended:**

1. C.B. Memoria – Principles and Practice of Marketing in India
2. S.A. Sherlekar – Marketing Management.
3. Bidhi – Marketing of Services.
4. Vasanti Venugopal and Raghu V.N. – Services Marketing, Himalaya Publishing House
5. Christopher Lovelock – Services Marketing, Pearson Education.
6. E.G. Bateson – Managing Services Marketing – Text & Readings, Dryden Press, Hinsdale.
7. Payne- The Essence of Services Marketing Professional Services, Prentice Hall.

**SEMESTER – IV**  
**NON-MAJOR ELECTIVE – II – MUTUAL FUNDS**

**UNIT – I**

Concepts of mutual fund – Evaluation of mutual funds – Role of mutual funds – Types of mutual funds.

**UNIT – II**

Legal structure of mutual fund – Rights and responsibilities of market constituents – Fund mergers and Scheme takeovers.

**UNIT – III**

Role of regulators in India – RBI, SEBI – Rights and Obligations of the investors.

**UNIT – IV**

Accounting of mutual funds – NAV computation – Pricing of units – Valuation of mutual funds.

**UNIT – V**

Distribution channels – Direct marketing – Broker – Mutual fund schemes in India.

**Text Books Recommended:**

1. Financial Instruments and Services – Nalini Prava Tripathy, Prentice Hall of India.
2. Financial Services and Markets – Dr.S. Gurusamy, Vijay Nicole Imprints (P) Ltd.
3. Financial Services – M.Y. Khan, Tata McGraw Hill Publishing Company Ltd.
4. Financial Services – Dr. D.Joseph Anbarasu and others, Sultan Chand & Sons.
5. Mutual Funds in India- H.Sadbak.
6. Mutual Funds in India- Nalini Prava Tripathy, Excel books.

**SEMESTER – IV**  
**NON-MAJOR ELECTIVE – II – INTRODUCTION TO ACCOUNTANCY**

**UNIT – I**

Definition of Accounting – Nature, Objectives and Utility of Accounting in Industrial and Business Enterprise – Difference between Book-keeping and Accounting – Accounting Concepts and Conventions.

**UNIT – II**

Double Entry System – Rules – Advantages and Disadvantages – Journal – Subsidiary Books.

**UNIT – III**

Ledger – Meaning – Balancing of Accounts – Difference between Journal and Ledger – Trial Balance – Objectives – Limitations – Preparation of Trail Balance.

**UNIT – IV**

Rectification of Errors – Objectives – Types – Methods – Bank Reconciliation Statement.  
(simple problems only)

**UNIT – V**

Financial Accounts of Sole Trader (with Simple Adjustments).

**Theory: 25%                      Problem: 75%**

**Text Books Recommended:**

1. Advanced Accountancy – Arulanandam, Himalaya Publications
2. Advanced Accounting – S.P. Jain and K.L. Narang, Kalyani Publishers
3. Advanced Accounts – M.C. Shukla T.S. Grewal and S.C. Gupta, S.Chand & Sons.
4. Principles of Accounting – Finnelly, H.A. and Miller, H.E., Prentice Hall.

**SEMESTER-V**

## **CORE COURSE-VII-DEVELOPMENT BANKING**

### **UNIT I:**

Concept of Development banks – Difference between commercial banking and development banking – role of development banks in developing countries – sources of funds – uses of funds – priorities and criteria for financial assistance.

### **UNIT II:**

Industrial banking – Mixed banking – the German experience – investment banking in India – its evolution and growth.

### **UNIT III:**

The capital Market – definition and characteristics – the capital market in India prior to Independence and after independence.

### **UNIT IV:**

Development banks in India – Investment Trust – U.T.I. - I.F.C.I. – I.C.I.C.I – I.D.B.I – S.F.C. – N.D.C. – I.R.B. – N.S.I.C. – L.I.C. AND R.E.C. – their organization – objects – working – review and future.

### **UNIT V:**

The international bank for reconstruction and development – Asian Development Bank.

### **Text Books Recommended:**

1. Corporation Finance in India by S.C.Kuchchal.
2. Development Banks by Williams Palmond.
3. Development Banking by Vasant Desai – Himalaya.

## **SEMESTER-V**

### **CORE COURSE –VIII – MANAGEMENT ACCOUNTING**

#### **UNIT I:**

Definition – nature – scope – objectives – merits – limitations – differences between management accounting and financial accounting – financial statement analysis – comparative statements – common size statements – trend percentages.

#### **UNIT II:**

Fund flow statement – Cash flow statement as per Accounting Standard 3 – forecasting of working capital requirements.

**UNIT III:**

Marginal costing – CVP analysis – break even analysis – managerial applications. Ratio analysis – types – calculations of various ratios – construction of balance sheet.

**UNIT IV:**

Budget and Budgetary control – production, production cost, raw material cost, sales, cash, flexible budgets, standard costing – material and labour variance only.

**UNIT V:**

Capital Budgeting – importance – payback – discounted cash flow – net present value – profitability index – accounting rate of return.

**Theory: 25%            Problem: 75%**

**TEXT BOOKS RECOMMENDED:**

1. Management accounting by Dr.R.Ramachandran and Dr.R.Srinivasan – sriram publication
2. Management accounting by S.N.Maheswari – Sultan Chand & sons.
3. Management Accounting by R.S.N.Pillai & V.Baghavathi – S.Chand & Co.
4. Theory and Problems of management accounting by Khan & Jain – TMH.
5. Management accounting by Hingorani & Ramanathan – S.Chand & Co.

**SEMESTER-V**

**CORE COURSE-IX-COMPUTER APPLICATION TO BANKING**

**UNIT I:**

Meaning of computer – Characteristics of computer – area of application – I-P-O cycle – components of computer – memory and control unit – input and output devices – hardware and software – operating systems – introduction to windows – logging on – desktop & taskbar – icons and desktop – startup menu option – creation files and folder – windows explorer – find option shortcuts – briefcase – running applications customization.

**UNIT II:**

Introduction Microsoft WORD – stating word – creation of shortcut for word – creating word documents – creating business letter using wizards – editing word documents – check – word count – thesauruses, auto correct – working with table – saving – opening and closing documents – mail merge.

### **UNIT III:**

Introduction to spread sheets – spread sheet program and application – MS excel and its features – building work sheets – entering data in work sheets. Editing and formatting work sheets – creating and formatting different types of charts – application financial statistical function – creating a list – sorting data – filtering data using auto filter customs filters. Pivot tables. Analyzing and organizing data using automatic sale totals – saving opening and closing work books.

### **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 company – creation of groups – editing and deleting groups – creation of ledgers – editing deleting ledgers – introduction to vouchers – vouchers entry – payment of vouchers – receipt voucher – sales voucher – purchase vouchers – contra voucher – journal voucher – editing and deleting vouchers.

### **UNIT V:**

Introduction to inventories – creation of stock categories – creation stock groups – creation of stock items – configuration of features of stock item – editing and deleting stocks – usage of stocks in voucher entry – purchase order – stock voucher – sales order – stock voucher – introduction to cost – creation of cost category – creation of cost centers – editing & deleting cost centers and categories – usage of cost category and cost center in voucher entry.

**(Theory 60%            Practical 40%)**

### **Text Books Recommended:**

1. Computer Applications in Business – Dr. S.V. Srinivasa Vallabhan – Sultan Chand Publication.
2. Introduction to computer Application – Dr. S.V. Srinivasa Vallabhan – Sultan Chand Publication.
3. Microsoft office for windows 95 Bible Author Ed. Jones Derek Sultan Publications Comdex Computer Publication.
4. TIAL Smart Accountant Book SMW Deva Publication, AVC Deva Publication.
5. Computerized Accounting under Tally Publication, Deva Publication.
6. Implementing Tally 5.4, 6.3, 7.2 versus. Author K.K. Nandhani Publication, BPB Publication.
7. Computer Application in Business – R.Parasuraman – S.Chand & Co.,

8. Computer Application in Accounting software: P.Kasivairavan – Friends Publications – Tirupathur.

9. Computer Application in Business: Dr.Joseph Anbarasu, Learntech Press, Trichy. Model for practical laboratory work

### **Microsoft Word.**

1. Creating personal letter to friend
2. Creating official letter – leave letter
3. Preparation of Bio-Data
4. Use of Mail-merge
5. Creating Circular letter with mail-Merge options
6. Creating a table by using the split and merge options

### **Microsoft Excel**

1. Entering information in the pay bill
2. Sum function, entering formula
3. Aligning data in cells
4. Creating charts
5. Creating pivot tables.

### **Tally**

1. Creation of company
2. Creating groups, creating single groups, creating sub groups
3. Entering values in accounts info
4. Voucher entry – sales, purchase
5. Journal entry – contra journals
6. Creating cost centers
7. Inventory problems.

## **SEMESTER-V**

### **CORE COURSE – X – INDIAN FINANCIAL SYSTEM**

#### **UNIT I:**

Financial System: Meaning, significance and components: Composition of Indian financial system. Indian money market – Indian capital market.

#### **UNIT II:**

Reserve Bank of India: Organization; Management; Functions – credit creation and credit control; Monetary policy.

#### **UNIT III:**

Commercial Banks: Meaning; Functions; Management and investment policies of commercial banks; Recent trends in Indian commercial banks.

#### **UNIT IV:**

All India Development Banks: Concept, objectives, and functions of various all India Development Banks; Operational and promotional activities of all India Development Banks – UTI.



**UNIT V:**

State Level Development Banks: Objectives, functions and role of state level banks; State financial corporations; Development banks in industrial financing.

**Text Books Recommended:**

1. Bhole, L.M. Financial Markets and Institutions, 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, Financial Management: Theory and Practice, Tata McGraw Hill, New Delhi.
4. IDBI Annual Reports.
5. Sharma, G.L. and Singh, Y.P. (eds.) Contemporary Issues in Finance and Taxation, Academic Foundation, Delhi.
6. Kapila, Raj and Kapila, Uma, Banking and Financial Sector Reforms in India, Vol. I, II, III and IV, Academic Foundations, Delhi.
7. Saunders, Antony, Financial Institutions Management a Modern Perspective, Irwin Publications, McGraw Hill Co., New York.
8. Madura, Jeff, Financial Markets and Institutions, West Publishing Co., New York.
9. Srivastava, R.M., Management of India Financial Institutions, Himalaya Publishing House, Mumbai.

**SEMESTER-V****MAJOR BASED ELECTIVE – I – INTERNATIONAL TRADE****UNIT I:**

Concept of international trade – Reasons for international trade – Salient features of international trade – interdependence of international and domestic trades – advantages of international trade.

**UNIT II:**

Classical Theory of international trade – Theory of comparative costs – its assumptions and criticisms.

**UNIT III:**

Heckscher – Ohlin Theory of trade – and its criticisms.

**UNIT IV:**

Free trade – Arguments for free trade – Protection – meaning – Arguments: Fallacious, non-economic and economic.

General Arguments of Tariffs and Trade – origin – membership – purpose – Tariff reductions and growth in world trade – Defects of GATT – Future of WTO.

**UNIT V:**

United nations conference on Trade and Development – evolution – functions – Unctad I and directive principles – Achievements of Unctad.

**TEXT BOOKS RECOMMENDED:**

1. Money, Banking and International Trade by Vaish
2. International Economics by Vagheesan – Learntech Press Trichy.
3. International economics by Kindleberger
4. International Economy by Ellsworth
5. Developing countries and Unctad.

**SEMESTER-VI**

**CORE COURSE – XI – FINANCIAL MANAGEMENT**

**UNIT I:**

Financial Management: Meaning and scope – objectives – functions – approaches - types financial decisions – time value of money – cost of capital – cost of debt – cost of equity – cost of retained earnings – weighted average cost of capital.

**UNIT II:**

Financial planning – meaning and scope – capital structure – Net income approach – net operating income approach – MM approach – arbitrage process – traditional approach – capital structure planning.

**UNIT III:**

Leverage – meaning and types – significance – operating leverages, financial leverage – combined leverage – Dividend policy – Determinants of dividend policy, types of dividend – theories – bonus issue – stock splits.

**UNIT IV:**

Working capital management – determinants of working capital – forecasting of working capital requirements. Cash management – cash budget – concentration banking and lock box system

#### **UNIT V:**

Receivable management – objectives – factors influencing size of receivables – credit policies – Incremental analysis. Inventory management – meaning – objectives – techniques – purpose of holding inventory – levels of stock – EOQ – inventory turnover ratio – ABC analysis – VED analysis.

**Theory: 25%            Problem: 75%**

#### **TEXT BOOKS RECOMMENDED:**

1. Financial Management by Dr.R.Ramachandran & Dr.R.Srinivasan – Sriram publication.
2. Elements of financial management by S.N.Maheswari – Sultan Chand & Sons.
3. Theory and Problems of Financial management by Khan & Jain.
4. Financial Management by R.K.Sharma – Kalyani publishers.

### **SEMESTER-VI**

#### **CORE COURSE – XII – INCOME TAX LAW & PRACTICE**

#### **UNIT I:**

Basic concepts – Definition – agricultural income – person, income, total income, casual, capital and revenue residential status, incomes exempt from income tax – types of assessment – assessment procedure.

#### **UNIT II:**

Computation of income under the head “Salaries” – Basis of charge – different forms of salary, allowance perquisites and their valuation – deduction from salary – provident funds, superannuation funds.

#### **UNIT III:**

Computation of income under the head income from house property – basis of charge – determination of annual value – income from let-out property – self occupied property – deductions allowed from income from house property.

**UNIT IV:**

Computation of income from profits and gains of business and profession – basis of charge – methods of accounting – deductions – valuation of stock.

**UNIT V:**

Income from capital gains – basis of charge – short and long term capital gains – computation – indexed cost of acquisition and improvement – exemptions – chargeability of short and long term capital gains – interest on securities, etc., - income from other sources – deduction under Sec 80C – Introduction to direct taxes code.

**Theory: 25%            Problem: 75%**

**TEXT BOOKS RECOMMENDED:**

1. Income tax by Reddy & Reddy - Marghum publications.
2. Income tax by T.T.Gaur & Narang - Kalyani publishers
3. Income tax – Law & Practice by Dinakar Pagare – Sultan Chand & Sons
4. Income tax by Bhagwati Prasad – Vishnu Prakasham publication

**SEMESTER-VI****CORE COURSE – XIII – FINANCIAL SERVICES****UNIT I:**

Introduction to financial services – merchant banking, meaning – scope – functions – management of new issue – Indian experience – SEBI Guidelines.

**UNIT II:**

Mutual funds: meaning – types – functions – advantages – institutions involved – UTI, LIC, Commercial banks – entry of private sector – performance – growth of mutual funds in India- SEBI Guidelines - AMC.

**UNIT III:**

Lease financing: The concept – merits and demerits of leasing – types – the Indian leasing scenario.

**UNIT IV:**

Hire purchase: meaning – RBI guidelines – Hire purchase and transport industry – lease vs hire purchases – problems and prospects of hire purchase in India.

## **UNIT V:**

Factoring: Concepts – significance – types – factoring mechanism – factoring vs leasing – factoring in India – forfeitures – Kalyanasundaram committee recommendations..

### **TEXT BOOKS RECOMMENDED:**

1. Emerging scenario of financial services by E.Gordon and K.Natarajan – Himalaya publishing house
2. Financial services by E.Dharmaraj – S.Chand & Co.
3. Financial management by Kuchhal S.C.- Vikas publishing
4. Financial decisions making by Srivastava R.M – Sultan Chand & Sons.
5. Development Banking – Issues and options by Vasant Desai – Himalaya
6. Lease Financing and Hire Purchase by Vinod Kothari – Wadhaw and Co., Nagpur.

## **SEMESTER-VI**

### **MAJOR BASED ELECTIVE – II – FOREIGN EXCHANGE MANAGEMENT**

#### **UNIT I:**

Introduction – Foreign trade & Foreign Exchange – Balance of payments

#### **UNIT II:**

Exchange System – Exchange rate system prior to IMF and under IMF – External value of Rupee – Convertibility of Rupee.

#### **UNIT III:**

Exchange Control – Objectives – Methods – Foreign Exchange Management Act – Administration of Foreign Exchange – Functions of Foreign Exchange Department.

#### **UNIT IV:**

Foreign Exchange Transaction – Exchange Quotations – Spot & Forward Transaction – Forward Exchange contracts. Introduction to currency – features and options.

#### **UNIT V:**

International Financial Institution – International Monetary Fund – Special Drawing Rights – International Bank for Reconstruction and Development – International Finance Corporation – International Development Association.

### **TEXT BOOKS RECOMMENDED:**

1. Surendra.S.Yadav, P.K.Jain and Max peyrard, Foreign Exchange Markets understanding derivatives & other instruments, Macmillan.
2. Yadav, Foreign Exchange

**SEMESTER-VI**  
**MAJOR BASED ELECTIVE – III – E-BANKING**

**UNIT I:**

Banking concepts of E-Banking – features E - banking strategy & models: IT in finance & service delivery. Introduction to ATMs, Internet Banking & Mobile Banking. Standalone systems, LAN & WAN.

**UNIT II:**

Electronic payment systems: Teller machines at the bank counters, cash dispensers, ATMs, Anywhere Anytime banking, Home banking (Corporate and Personal), online enquiry and update facilities personal Identification. Numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, Micro fiche, note and coin counting devices.

**UNIT III:**

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

**UNIT IV:**

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality. A. Audit Trails: Rangarajan, Saraf and shree committee recommendation. B. Technology Management: RTGS: Infrastructure requirement, RTGS transactions.

**UNIT V:**

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS: Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

**TEXT BOOKS RECOMMENDED:**

1. Managing with information by H.Jerome Lenter
2. Computer information Technology Global Business by Puri and Vidin Puri

3. Fundamentals of data base Systems by Jerome Lenter, Pearson
4. An Introduction to Information Technology by Dr. Srinivasa vallabhan, Sulthan Chand & Sons.
5. Law of Information Technology, D.P.Mittal, Tax Man. e Markets, Macmillan, 2007
6. D.Geevanatham – Foreign Exchange – Sulthan chand & Sons.
7. ABC of Foreign Exchange by clare G.Gump.
8. Foreign Exchange management by Rajwadi
9. Guide to Foreign Exchange regulation – Krishnamoorthy. S
10. Money, Banking, International Trade – Vaish

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