

BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI – 620 024
M.Com. (Bank Management) – Revised Course Structure under CBCS
(For the candidate admitted from the academic year 2008-2009 onwards)

Sem ester	Course	Course Title	Ins. Hrs / Week	Credit	Exam Hrs	Marks		Total
						Int.	Ext.	
I	Core Course – I (CC)	Banking System	6	4	3	25	75	100
	Core Course – II (CC)	Financial Accounting	6	5	3	25	75	100
	Core Course – III (CC)	Business Law	6	5	3	25	75	100
	Core Course – IV (CC)	Monetary Theory	6	5	3	25	75	100
	Core Course – V (CC)	Entrepreneurial Development	6	4	3	25	75	100
II	Core Course – VI (CC)	Quantitative Techniques for Business Decisions	6	5	3	25	75	100
	Core Course – VII (CC)	Bank Audit	6	5	3	25	75	100
	Core Course – VIII (CC)	Marketing for Banking Services	6	4	3	25	75	100
	Core Course – IX (CC)	Computer Applications in Business (Theory & Practical)	6	5	4*	25	75	100
	Elective Course – I (EC)	Banking Law & Practice	6	4	3	25	75	100
III	Core Course – X (CC)	Management Accounting	6	5	3	25	75	100
	Core Course – XI (CC)	Research Methodology	6	5	3	25	75	100
	Core Course – XII (CC)	E – Commerce	6	4	3	25	75	100
	Elective Course – II (EC)	Foreign Exchange Management	6	4		25	75	100
	Elective Course – III (EC)	E – Banking	6	4	3	25	75	100
IV	Core Course – XIII (CC)	Portfolio Management	6	5	3	25	75	100
	Core Course – XIV (CC)	Fundamentals of Information Technology (Theory & Practical)	6	4	4*	25	75	100
	Core Course – XV (CC)	Project Work Viva voce 20 marks Dissertation 80 marks	6	5	-	-	-	100
	Elective Course - IV (EC)	Banking for Economic Development	6	4	3	25	75	100
	Elective Course - V (EC)	Global Banking System	6	4	3	25	75	100
			120	90				2000

Note: For Core Courses IX & XIV Examination - Theory 2 Hours; Practical 2 Hours.

SEMESTER – I

CORE COURSE I – BANKING SYSTEM

Credit Allotted: 4

Max. Marks: 75

Objective : To make the student to know the various banking concepts

Unit I

Banking – evolution – traditional functions – Banking concepts – Commercial banking ; Central banking; investment banking and recent developments – merchant banking; leasing finance; mutual funds.

Unit II

Banking system – Branch banking – Unit banking – Universal banking – co-operative banking – structure – objectives – functions, difference between commercial banking and co-operative banks – in outlook and operations.

Unit III

Commercial banking – functions – credit creation mechanism – limitations – portfolio management – Balance sheet structure and analysis – priority sector banking pressures and problems

Unit IV

Financing of trade – domestic and foreign – loans and advances – type – secured and unsecured – securities - documentation – procedures syndicated advance – participation – project financing.

Unit V

Banking Nationalization – objectives – experience – case for and against privatization – recent developments in outlook and practice – role of commercial banks in developing economics.

Books for Reference :

1. Prem Kumar Srivastav, Banking Theory and Practice.
2. K.P.M. Sundaram, Banking Theory
3. M.C. Vaish, Money, Banking and International Trade.
4. M.L. Seth, Banking Theory
5. R.S. Sayers Modern Banking
6. Frederick A. Bradford, Money and Banking.

CORE COURSE II – FINANCIAL ACCOUNTING

Credit Allotted: 5

Max. Marks: 75

Objectives: To make the students to understand the basic financial accounting concepts with problem.

Unit I

Fundamental principles, concepts and conventions of Double entry system of accounting. Journal, Ledger, Subsidiary books and Trial Balance – Preparation and their significance, Rectification of errors – Bank Reconciliation statement – final accounts of sole trading concerns - Adjusting and closing entries.

Unit II

Bank accounts : Writing of Day book, cash book – Ledger for fixed, saving and current Accounts – Loan ledger – Slip system of Ledger posting. Final accounts (as per the latest legal requirements).

Unit III

Bills of Exchange, Account current and Average due date Reserves and provisions – Depreciation – Different methods of depreciation.

Unit IV

Branch and Departmental Accounts – Hire purchase and Installment system of accounts. – Insolvency Accounts.

Unit V

Partnership Accounts : Fixed Vs Fluctuating Capital – Admission, Retirement and death of a partner – Dissolution (simple problem).

(Theory: 25 Marks; Problem: 50 Marks)

Books for Reference:

1. Advanced Accounts – M.C. Shukla, T.S. Grewal & S.C. Gupta, S.Chand & Co.,
2. Advanced . Accountancy – R.L. Gupta & Radasamy
3. Advanced Accountancy - Jain & Narang, Kalyani Publications.
4. Advanced Accountancy - Arulandam & Raman, Himalaya Publishers.

CORE COURSE III – BUSINESS LAW

Credit Allotted: 5

Max. Marks: 75

Objectives: To make the students to understand the law relating to various commercial transaction.

Unit I

The Contract Act, 1872 (I of 1872, Nature and Kinds of Contract – Contractual terms (offer, acceptance, consideration, capacity, free consent) performance and Discharge of contracts – Breach of contracts – Remedies for Breach.

Unit II

Indemnity and Guarantee – Bailment and Pledge – Law of Agency.

Unit III

Major provisions relating to sale of Goods Act, 1930 Partnership Act, 1932 and Law of Insurance (Fire and Marine insurance only).

Unit IV

Major provision of Law relating to carriage of goods by land, sea and Air.

Unit V

General concepts and main provisions relating to The Registration, 1908 (16 of 1908) The Stamp Act, 1899 (2 of 1899) .

Question paper must contain one question of case Law in section “C”.

Books for Reference:

1. Hand book of Mercantile Law – Venkatesan. E (M.L.J. Publications)
2. A Manual of Mercantile Law – M.C. Shukla (S.Chand & Co.,)
3. Principles of Mercantile Law - R.P. Maheswari & S.N. Maheswari (National Publishing Trust)
4. Essentials of Mercantile Law - N.D. Kapoor (Sulthan Sons & Co.)
5. Mercantile Law - Das Gupta (Sterling Publishers)

CORE COURSE IV – MONETARY THEORY

Credit Allotted: 5

Max. Marks: 75

Objective: To make the students to know various monetary economics concepts.

Unit I

Money – Meaning, definitions, functions & Significance. Value of money – traditional and modern theories of money – demand for and supply of money.

Unit II

Business cycle – concepts and components – theories of business cycle – inflations– meaning, causes and effects – theories of inflation – analysis of inflationary pressure – measures on control it – deflation.

Unit III

Keynesian theory of money – interest and employment, various theories of interest. Post-keynesian developments in monetary system. The consumption function of money – multiplier – Acceleration – marginal efficiency of capital – price, wage, interest flexibility and full employment.

Unit IV

Concept and mechanism of variations in money supply in India – Dichotomy in the Indian money market – Relationship between money and capital markets in India.

Unit V

Indian monetary and fiscal policies – objectives – method – effects – Monetary policy and economic development – Reserve Bank of India and monetary management – Instrument and techniques of monetary controls.

Books for Reference :

1. G.Growth – An outline of Money
2. M.C. Vaich – Monetary Theory
3. K.P.M. Sundaram – Monetary Theory
4. Seyers - Modern Banking
5. RBI – Reserve Bank of India, Functions and Working

CORECOURSE V ENTREPRENEURIAL DEVELOPMENT

Credit Allotted: 4

Max. Marks: 75

OBJECTIVE:

To develop the entrepreneurial knowledge and skill through understanding of the concepts in entrepreneurial development

UNIT - I

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

UNIT – II

Entrepreneurship – Concept – Distinction between Entrepreneur and Entrepreneurship - Entrepreneurship Development Programmes – Objectives - Stages in EDP- Pre-training Stage – Training phase – Post Training – Evaluation and Feedback of EDP.

UNIT - III

Project Identification - Sources of ideas – Preliminary evaluation and testing of ideas – Constraints - Project formulation – Stages- Feasibility study and Feasibility Report – Selection Criteria.

UNIT – IV

Project Report - Project Appraisal – Technical – commercial appraisal –Financial appraisal– Sources of finance – Steps to star an industrial unit.

UNIT – V

Incentives and subsidies of State and Central Govt. – Aims – Backward areas – Industrial Estates –Role of DIC,SISI, TCO in entrepreneurial growth

Books Recommended:

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

SEMESTER – II
CORE COURSE – VI – QUANTITATIVE TECHNIQUES FOR
BUSINESS DECISIONS

Credit Allotted: 5

Max. Marks: 75

Objective : To make the students to understand the various techniques of statistics used in business for taking decisions.

Unit - I Concept of probability Distributions :

Probability meaning & theorem, Types of Probability, Baye's Theorem – Binomial Distribution - Poisson Distribution – Normal Distribution.

Unit - II Testing of Hypothesis

Definition of Hypothesis –Types of Hypothesis – Type I Error - Type II Error – Testing of Population Mean – Proportion – Difference between Means –Difference between proportions – ANOVA – Chi - square Test.

Unit - III

Transportation Problems – Initial Basic Feasible Solutions by North west corner Rule – Matrix Minima method - Vogel's Approximation Method – Optimization test by Modi Method - Assignment problems.

Unit IV – Linear Programming and Theory of Games

Meaning of Linear Programming – Basic concepts and notation – Linear Programming Model – Formulation – graphic and simple solution– Theory of games – Types of games – Dominance – Rule for Dominance – Solution through graphic Simplex Method. (Simple Problems only)

Unit V - Network Analysis – CPM and PERT

Introduction to Network Analysis – Preparation of Network Diagram – Critical Path Method (CPM) – Time cost Consideration – Limitation of CPM – Programme Evaluation and Review Technique (PERT) - Advantages and Limitations of PERT – Similarities and Dissimilarities of PERT and CPM.

(Theory: 30 Marks; Problem: 45 Marks)

Books for Reference:

1. Richart I. Levin, and Rubin, Statistics for Management – Prentice Hall of India.
2. Homy A. Taha, Operations Research – An Introduction, McMillan.
3. Richard I Levin, Charles A. Kirpathic and David S.Rubin, Quantitative Approaches to Management, McGraw Hill.
4. Bunkdick F.S. Et.al. Principles of Operations Research for Management, Richards D. Irwin.
5. Anderson, Sweeney, Williams, An Introduction to Management Science : Quantitative Approaches to Decision Making, 7th ed. West Publishing Company, 1994.
6. Quantitative Methods – S.P. Gupta
7. Quantitative Methods – Gopi Kuttan, Himalaya Publications
8. Quantitative Methods - Kanthi Swarup – Sultan Chand Publications

CORECOURSE VII BANK AUDIT

Credit Allotted: 5

Max. Marks: 75

Objective: To make the students to know about the various forms of bank audit.

Unit I

Definition of Audit – Difference between book keeping, accountancy, auditing and investigation – objectives of audit – Qualities of an Auditor – Advantages of Audit – Limitations.

Unit II

Detection of Errors – Location of Errors – Detection of fraud – Fraudulent Manipulation of account – prevention of fraud.

Unit III

Audit of Banking companies – capital adequacy norms - provision of the Banking Regulation Act, 1949, relating to capital, reserves, P & L a/c and Balance sheet.

Unit IV

Audit of prudential Accounting Norms – Types of assets – Good Assets, performing assets, non-performing assets.

Unit V

Verification and valuation Fixed assets. Investment and liabilities –Audit of bank branches – Publication of accounts – control by Board of Inspection of RBI.

Books for Reference:

1. M.L. Tandon – Auditing
2. Jeqdesb Prakash – Auditing
3. Spicer and Pegler – Auditing
4. Narashimahan Committee report on Bank Reforms

CORE COURSE VIII – MARKETING FOR BANKING SERVICES

Credit Allotted: 4

Max. Marks: 75

Objectives: To make the students to know the various bank marketing techniques.

Unit I

Role of Marketing – Relevance of Marketing to Banks – Six P's in Bank Marketing – Components of Marketing mix – Customer Segment – Future of Bank Marketing.

Unit II

Marketing Plan – Market information system – Marketing Research in Indian Banks – Product (service) – Development of IBA – Desirable Product Mix.

Unit III

Pricing in Bank Marketing – Costing and Pricing Practices – Uniformity in services charges – Branch Expansion Policy in India – Suitable location for a Bank Branch.

Unit IV

Branch Layout – Promotional Mix in Bank Marketing – Joint publicity Committee – Media Support – Effectiveness.

Unit V

Marketing Department at the Bank Level – Selection of Marketing Officers – Motivation of Marketing personnel – Training in Bank Marketing – Training Needs – Training Programme – Marketing in Rural Areas.

Books for Reference:

1. R.K. Madukar – Dynamics of Bank Marketing
2. Kenneth Andrew – Bank Marketing concepts and Applications.
3. KK.Sexena – Bank Marketing Concepts and Applications
4. Richard Handscombe – Bank Management Handbook.

CORE COURSE IX – COMPUTER APPLICATIONS IN BUSINESS

Credit Allotted: 5

Max. Marks: 75

Internal Assessment Theory – 15 Marks; Practical – 10 marks

Univ. Exam. Theory - 45 marks Practical - 30 marks
(Theory – 60 marks)

Objectives :

1. To make the student to have basic knowledge about the computers.
2. To make the student to understand the computerized accounting.

Unit I

Meaning of computer – characteristics – areas of application – i-p-o cycle – input device – out put devices – hardware and software – machine language – assembly language – high level. Language – operating system – introduction to windows – 98.

Unit II

Introduction to Word 2000 – creating word documents – editing – formatting documents – spelling and grammar check – working with tables – saving, opening and closing documents – mail merge.

Unit III

Introduction to spreadsheets – MSEXCEL and its features – building worksheets – entering data in worksheet, editing and formatting work sheets, creating – and formatting different types of charts – applications of financial and statistical functions – creating a list – sorting data using auto filter – customs filters.

Unit IV

Introduction to Oracle – to managing data – Basic database concepts – characteristics of a relational DBMS model – E.F.TED CODD’S Laws for a fully functional relational database management system – Table creation using SQL- Manipulation of dates in SQL – Queries.

Unit V

Foxpro Fundamentals and Programming : Database : Creation and use of data insertion, deletion and modification – sorting and indexing – managing multiple data bases – Display of data – Foxpro Programming – memory variables – Date, time, string and maths function – Report generation.

(Theory 60 marks & Practical 40 marks)

Books for Reference:

1. Introduction to computers and Basic Programming – C.Xavier
2. Illustrated Foxpro. Granilo. BPB Publications.
3. Computer Application in Business – P.Parameswaran.

Note: The University examination in this paper shall consist of 2 parts theory and practicals. For theory, questions shall be for the I unit, II, III and IV units as per the question paper decided by the Board. For practicals. Questions shall be from unit II, III and V.

List of practical using

1. Word : Document creation
2. Excell (a) mark list preparation
3. Foxpro (a) Inventory Control
(b) Paybill Preparation

Note : Theory 60 marks [UE 45 + IA 15]
Practicals 40 marks [UE 30 + IA 10]

ELECTIVE COURSE I - BANKING LAW & PRACTICE

Credit Allotted: 4

Max. Marks: 75

Objective: To make the students to know the law relating to banking transactions.

Unit I

Evolution of Banking legislation in India – Major provisions of banking Regulations Act, 1949. Reserve Bank of India Act, 1934 and Banking Companies (Acquisition and transfer undertaking) Act, 1970.

Unit II

Banker and customer – Concepts Definitions – Legal relationship – general and special feature – opening of new accounts – special types of customers – precautions to be taken before opening new accounts. Pass book – entries in the pass book – its legal implications.

Unit III

Cheques – features – Material alternations – crossing of cheques – their significance – Endorsement. Paying banker – duties – statutory protection – forgery of customer's signature – payment in due course – Closure of Accounts.

Unit IV

Collection banker – Legal position – Duties – Statutory protection – Holder in due course. Bills of exchange and promissory notes – Special features – Rights and Liabilities of parties to Negotiable Instruments.

Unit V

Employment of Funds – Loan, Cash credits and over Drafts – Advances against documents of title of goods. Pledge, Hypothecation and Mortgage – Advances against securities FDRs, shares, Debentures, Life Assurance policies, Movable and other immovable properties.

(One question from Section 'C' should be of Case Law)

Books for Reference:

1. M.L. Tandon – Banking Law and Practice in India
2. S.S. Gulson & Kapoor – Banking Law and Practice
3. H.P. Sheldon – Practice and Law of banking.
4. T.N. Chobra and Tanega – Law and Practice of banking.

SEMESTER III
CORECOURSE X MANAGEMENT ACCOUNTING

Credit Allotted: 5

Max. Marks: 75

Objective: To make the students know the various tools for decision making

Unit I

Management accounting – Meaning, Definition, scope, functions, significance and limitations – Distinction between management accounting and financial and cost accounts – analysis and interpretations of financial statements – ratio analysis – meaning, classification, uses and limitations.

Unit II

Planning for liquidity – cash flow and fund flow forecasts. The working capital – requirements – sources of working capitals.

Unit III

Budgeting – meaning, classifications, importance and limitations. Functional budgets Vs performance budgets – Zero Base Budgeting. Capital budgeting – methods of appraising capital expenditure.

Unit IV

Costing – methods of costing – classification of costs - implication of costing for banker – marginal costing, cost – volume – Profit analysis – Break – Even Analysis – Profit planning.

Unit V

Standard costing – meaning and significance – controlling of cost by Bankers through standard costing control techniques, various analysis (Material and Labour only) management reports – types of information and its relevance to banks.

(Theory 30 marks, Problem 45 marks)

Books for Reference:

1. S.K. Battacharya and John Deanden – Accounting for Management Tests and Cases.
2. S.N. Maheswari – Management Accounting for Bankers
3. Hingorani and Ramanathan – Management Accounting.
4. S.C. Kuchal – Financial Management
5. D.S. Egginton – Accounting for the Bankers.
6. M.A. Picher – Management Accounting for landing Bankers.

CORE COURSE XI – RESEARCH METHODOLOGY

Credit Allotted: 5

Max. Marks: 75

Theory only

Objective: To make the students understand the process of research.

UNIT – I

Research in Management: An Introduction – Definition, meaning and nature – Scope and objects of Research. Types of Research : Experimental Research – Survey Research – Case Study methods – Ex Post Facto Research.

UNIT – II

Research Design – Defining Research Problem and Formulation of Hypothesis – Experimental Designs.

UNIT – III

Research Process – Steps in the process of Research, Data Collection and Measurement: Sources of Secondary data – Methods of Primary data collection – Questionnaire construction - Attitude measurement and Scales – Sampling and Sampling Designs – Pilot study and Pretesting.

UNIT – IV

Data presentation and Analysis – Data Processing – Statistical analysis and interpretation of Data

UNIT – V

Report writing and presentation –steps in Report writing – Substance of Reports – Formats of Reports – Presentation of a Report.

BOOKS FOR REFERENCE:

1. V.P.Michael : Research Methodology in Management, Kitib Mohan Publications, Alahabad.
2. C.R.Kothari : Research Methodology, Wiley Eastern Ltd, New Delhi
3. P.Saravanel, Research Methodology, Kitab Mahal, Alahabad.
4. O.R. Krishnaswami : Methodology of Research in Social Science
5. D.Amarchend : Research Methods in Commerce.

CORE COURSE – XII – E – COMMERCE

Credit Allotted: 4

Max. Marks: 75

Theory only

UNIT I

Introduction to E-Commerce – Electronic Commerce Frame work – Electronic commerce and Media convergence – The anatomy of E-Commerce Applications – Components of the IWay – Network Access Equipment – Global Information Distribution Networks – Internet Terminology – NSFNET : Architecture and Components - National Research and Educational Network.

UNIT II

Electronic Commerce and World Wide Web: Architectural Frame work for E-Commerce – WWW Architecture – Hypertext Publishing – Consumer Oriented Applications – Mercantile Process Models – Consumer’s Perspective – Merchant’s Perspective – Electronic Payment Systems (EPS) – Types - Designing EPS - Smart Cards and EPS – Credit Cards and EPS.

UNIT III

Electronic Data Interchange (EDI) : Applications – Security and Privacy Issues – Software Implementations – Value Added Networks – Internal Information System – Work-flow Automation and Coordination – Customization – Supply Chain Management .

UNIT IV

Marketing on the Internet: Advertising on the Internet – Charting the On-Line Marketing Process – E-Commerce Catalogs or Directories – Information Filtering – Consumer-Data Interface: Emerging Tools.

UNIT V

Multimedia and Digital Video: Concepts – Digital Video and E-Commerce – Video Conferencing – Frame Relay – Cell Relay – Mobile Computing Frame Work – Wireless Delivery Technology – Cellular Data Communication Protocols – Mobile Computing Applications.

Books for Reference:

1. Frontiers of Electronic Commerce - Ravi Kalakota, Andrew Winston
2. E-Commerce- A Managerial perspective - P.T.Joseph
3. Designing Systems for Internet Commerce- G.Winfield Treese & Lawrence C.Stewart
4. E-Commerce The Cutting Edge Of Business - Kamelesh K Bajaj, Debjani Nag
5. E Business Road Map for Success - Dr.Ravi Kalakota, Marcia Robinson
- 6.E – Commerce –Srinivasa Vallabhan .S.V.

ELECTIVE COURSE – II FOREIGN EXCHANGE MANAGEMENT

Credit Allotted: 4

Max. Marks: 75

Objectives: To make the student to have basic knowledge about Foreign exchange management.

Unit I

Foreign exchange – Meaning and Administration – Function of Foreign Exchange Department of Commercial Banks – Foreign Exchange and Balance of Trade and Balance of Payment.

Unit II

Exchange Arithmetic – Nostro and Vostro Accounts – Spot and Forward Deal of Foreign Currencies – Forward Rates – Foreign Exchange Regulation Act, 1973 (Relevant Provisions).

Unit III

Financing Imports – Letter of Credit – Payment for import Bills – Foreign Inward Trust Receipt – Diferred Payment Imports.

Unit IV

Financing Exports – Commercial Banks pre-shipment credit – post – shipment credit – negotiation of Bills – Advance Against Bills sent for collection – Advance against Export Incentives.

Unit V

ECGC of India – Function and Schemes – Export Promotion measures – WTO – GATT – Method of Exchange Control and Administrative Authority.

Books for Reference:

1. N.S. Jeevanandam – Foreign Exchange – Practice, Concepts and Control.
2. A.K. Chatterji – Principle of Foreign Exchange
3. Francis Cherumnilam – International Trade and Export Management
4. K.R. Gupta – International Economics

ELECTIVE COURSE – III E - BANKING

Credit Allotted: 4

Max. Marks: 75

Objectives: To make the students to understand the e-banking transactions.

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 smar card – 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.

SEMESTER IV
CORE COURSE – XIII PORTFOLIO MANAGEMENT

Credit Allotted: 5

Max. Marks: 75

Objective: To make the students understand the investment management techniques

Unit I

Nature and scope of investment management – Investment objectives – constraints – Factors – Investment – Process – Investment Management and Portfolio Management.

Unit II

Security Analysis – Approaches to security analysis – Technical – fundamental and random walk – Risk and return analysis – Valuations models for equity – preference convertible and debt securities.

Unit III

Financial statement – Analysis of prospectus – Ratio analysis – EPS, DPS – Dividend payout – ROI, ROCI – technical analysis – Market indicators – Security prices Movement. Dow theory – tools and Limitations.

Unit IV

Capital Market theory – Investment opportunities in Risk Scale – assumptions underlying capital market theory – pricing model (CAPM) – Empirical risk – return estimates – data stability portfolio selection by utility theory – Graphical method.

Unit V

Portfolio Evaluation : Meaning and objectives – process of portfolio evaluation – Traditional and modern portfolio theories – Diversification – Markowitz's assumption – portfolio selection – significance of Beta in the portfolio.

Reference Books :

- | | |
|-------------------|--|
| 1. Gupta L.C. | - Return of Equities the Indian experience |
| 2. Bhala V.K. | - Investment management and portfolio management |
| 3. Fisher & Jodon | - Security analysis and portfolio management |

CORE COURSE – XIV – FUNDAMENTALS OF INFORMATION TECHNOLOGY

Credit Allotted: 4

Max. Marks: 75

Internal Assessment Theory – 15 Marks; Practical – 10 marks

Univ. Exam. Theory - 45 marks Practical - 30 marks
(Theory – 45 marks)

UNIT – I

Introduction to Computer – Classification of Digital Computer System – Computer Architecture – 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

Database Management Systems – Data Processing – Introduction to Database Management System – database design.

UNIT – IV (Practical 30 Marks)

Basic concepts relating to Financial Accounting – Chart of Accounts – The General Ledger Master (Entering Opening Balances) – Grouping of GL Accounts – The sub Ledger Master (Entering party Accounts Debtors and creditors) – Types of Transactions (Main cash receipts and payments, Petty cash receipts and payments, Bank deposits, Cheques and Bank cheques, journal Vouchers (Debits and Credits). Installing and starting the package – setting up a new company – setting up account heads – voucher Entry – Viewing and editing data.

UNIT – V

Cash flow – Funds Flow statements, Ratio Analysis, Budget Vs Actual Expenditures, Sales Analysis, Trend Analysis, Consolidation Security review.

Books for Reference:

1. S. V. Srinivasa Vallaban – Introduction to Information Technology
2. V.K. Kapoor - Information Technology.

CORE COURSE XV – PROJECT WORK

Credit Allotted: 5

Max. Marks: 100

Project Dissertation - 80 Marks;

(2 Reviews – 20 + 20 = 40 Marks

Report Evaluation = 40 Marks)

Viva – 20 Marks

ELECTIVE COURSE IV– BANKING FOR ECONOMIC DEVELOPMENT

Credit Allotted: 4

Max. Marks: 75

Objective: To make the student know the role of Banks in Economic Development

Unit I

Banking Development in India – Need, Evaluation, objectives and role – co-ordination among development Banks – Commercial Banks and state Level Financial Institutions.

Unit II

Functions of RBI – Monetary control and Monetary Policies – Changing Role of RBI in the Liberalization of economy – Privatization.

Unit III

Commercial Banks – Credit Management – Recovery Management and Documentation for Bank Advances – Norms – Norms of Tandon Committee – Chore Committee Report, Fraud Prevention in Banking Operations – Investment policies and Procedure – Clearing operations.

Unit IV

Co-operative Banking – State Co-operative Banks – Central Co-operative Banks – Functions - Role of Primary Agricultural Credit Societies and Primary Urban – Co-operative Banks.

Unit V

Development Banking – Functions and structures of IFCI – ICICI – IDBI – SIDBI – LIC – UTI – EKIM Bank – IRBI – Credit Rate Agencies – Stock Holding Corporation of India – OTCEI Limited.

Books for Reference:

1. Vasanth Desai – Indian Banking Nature and Problem
2. Vasanth Desai – Banking and Financial Systems
3. Vasanth Desai – Development Banking : Issues and Options

ELECTIVE COURSE – V GLOBAL BANKING SYSTEM

Credit Allotted: 4

Max. Marks: 75

Unit I

Financial Management in a global control – need for international Finance – The finance function – The emerging challenges – recent changes in global financial markets – objectives of the firm – risk management and wealth maximization - a frame work of financial decisions.

Unit II

Exposure and Risk – the nature of exposure and risk – exchange rate and interest rate volatility – foreign exchange exposure and risk classification of foreign exchange exposures and risk. - Exchange rates, interest rates, inflation rates and exposure.

Unit III

International monetary system and financial markets – exchange rate regimes – the IMF – the problem of adjustment – The European monetary system – the Euro market – overview of major markets – international equity markets.

Unit IV

The foreign exchange market – the structure – mechanics of currency trading – type of transactions and settlement exchange rate quotations and arbitrage – short date and broken date contracts, exchange rate – regimes and the foreign exchange.

Unit V

Forward, Swaps and Interest parity – Arbitrage – swaps and Deposit markets – option forwards – forward – forward swaps : swap positions – forward exchange rates in India.

Books for Reference:

1. Avadhani V.A. International Finance Theory and Practice, Himalaya Publishing House, New Delhi
2. Chaudhari B.K. Finance of Foreign Trade and Foreign Exchange, Himalaya Publishing House, New Delhi
3. RBI Manual of Exchange control.

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M.Com. (Bank Management)

Core Course VI - Quantitative Techniques for Business Decisions
(For the candidate admitted from the academic year 2009-2010 onwards)

Credit Allotted : 5

Max. Marks:75

Unit I: Meaning of Quantitative Techniques – Role of Quantitative techniques – Advantages and limitations of Quantitative Techniques Correlation analysis – simple – partial and multiple, Regression analysis – Time Series.

Unit II: Probability – Elements of probability – Theorems of probability – theoretical distributions – Binomial – poisson – Normal distribution – Normal distribution.

Unit III: Definition of Hypothesis – Types of Hypothesis – Type I Error – Type II Error – t test – F test – ANOVA – Chi – Square test.

Unit IV: Transportation problem – Initial Basic feasible solutions by North West Corner rule – Minimization method – Maximize method – Vogel's approximation method – optimization test by Modi method – Assignment methods.

Unit V: Linear programming – Basic Concepts and notation – Linear programming formulation – solution through graphic methods, Simplex Method (Simple problem)

Note: 80 % Problem 20 % Theory

Book for Reference:

- 1 Quantitative Technique – C.R. Kothari
2. Statistical Methods – S.C. Gupta
- 3.Statistical Methods – S.P. Gupta
4. Advanced Statistics – D.L. Enclave

BHARATHIDASAN UNIVERSITY, TIRUCHIRAPPALLI – 620 024
CENTRE FOR DISTANCE EDUCATION
M.Com. (Bank Management) – Revised Course Structure under CBCS
(For the candidate admitted from the academic year 2009-2010 onwards)

Sem ester	Course	Course Title	Ins. Hrs / Week	Credit	Exam Hrs	Marks		Total
						Int.	Ext.	
I	Core Course – I (CC)	Banking System	6	4	3	25	75	100
	Core Course – II (CC)	Financial Accounting	6	5	3	25	75	100
	Core Course – III (CC)	Business Law	6	5	3	25	75	100
	Core Course – IV (CC)	Monetary Theory	6	5	3	25	75	100
	Core Course – V (CC)	Entrepreneurial Development	6	4	3	25	75	100
II	Core Course – VI (CC)	Quantitative Techniques for Business Decisions	6	5	3	25	75	100
	Core Course – VII (CC)	Bank Audit	6	5	3	25	75	100
	Core Course – VIII (CC)	Marketing for Banking Services	6	4	3	25	75	100
	Core Course – IX (CC)	Computer Applications in Business (Theory & Practical)	6	5	4*	25	75	100
	Elective Course – I (EC)	Banking Law & Practice	6	4	3	25	75	100
III	Core Course – X (CC)	Management Accounting	6	5	3	25	75	100
	Core Course – XI (CC)	Research Methodology	6	5	3	25	75	100
	Core Course – XII (CC)	E – Commerce	6	4	3	25	75	100
	Elective Course – II (EC)	Foreign Exchange Management	6	4		25	75	100
	Elective Course – III (EC)	E – Banking	6	4	3	25	75	100
IV	Core Course – XIII (CC)	Portfolio Management	6	5	3	25	75	100
	Core Course – XIV (CC)	Fundamentals of Information Technology (Theory & Practical)	6	4	4*	25	75	100
	Core Course – XV (CC)	Project Work Viva voce 20 marks Dissertation 80 marks	6	5	-	-	-	100
	Elective Course - IV (EC)	Banking for Economic Development	6	4	3	25	75	100
	Elective Course - V (EC)	Global Banking System	6	4	3	25	75	100
			120	90				2000

Note: For Core Courses IX & XIV Examination - Theory 2 Hours; Practical 2 Hours.