



**DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE
(AUTONOMOUS)**

College With Potential Excellence

Linguistic Minority Institution, Affiliated to University of Madras

CRITERION 1-CURRICULAR ASPECTS

1.1 CURRICULUM DESIGN AND DEVELOPMENT

1.1.3 LIST OF COURSES FOCUSING ON EMPLOYABILITY/ENTREPRENEURSHIP/SKILL DEVELOPMENT

PROGRAMME NAME –BBM 04

Sl no	Course code	Name of Course	Old/New Syllabus	Employability	Enterprenuership	Skill Development
1	1604101	Principles of Financial accounting	Old	✓	✓	✓
2	1604102	Business Management	Old	✓	✓	✓
3	1604104	NME- Essentials of language and communication	Old	✓		✓
4	1604205	Advanced Financial Accounting	Old	✓	✓	✓
5	1604206	Theory of Money and Banking	Old	✓	✓	✓
6	1604207	NME - Essentials of spoken and presentation skills	Old	✓	✓	✓
7	1504309	Corporate Accounting and Bank Audit	Old	✓	✓	✓
8	1504310	Legal System In Business	Old	✓	✓	✓
9	1504311	Banking Theory Law and Practice	Old	✓	✓	✓
10	1504312	Entrepreneurial Development	Old	✓	✓	✓
11	1504313	Computer application in Business	Old	✓	✓	✓
12	1504414	Advanced corporate accounting	Old	✓	✓	✓
13	1504415	Financial Services and Bancassurance	Old	✓	✓	✓
14	1504416	Principles of Insurance	Old	✓	✓	✓
15	1504417	Banking Advances	Old	✓	✓	✓
16	1504418	Principles of Human resource management	Old	✓	✓	✓
17	1513412	Environmental Studies	Old	✓	✓	✓
18	1404519	Management Accounting	Old	✓	✓	✓
19	1404520	Business taxation	Old	✓	✓	✓
20	1404521	Marketing	Old	✓	✓	✓
21	1404522	Investment Management	Old	✓	✓	✓
22	1404523	Visual Basic	Old	✓	✓	✓
23	1404624	Cost Accounting	Old	✓	✓	✓
24	1404625	Customer Relationship Management	Old	✓	✓	✓
25	1404626	Banking Technology and Personality Skills	Old	✓	✓	✓
26	1404627	Organisational behaviour	Old	✓	✓	✓
27	1404628	Income Tax Law and Practice	Old	✓	✓	✓
28	1704627	Marketing of Banking Services	New	✓	✓	✓

B. Vijayakumar
Head

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(Signature)

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29	1804520	Indirect taxes	New	✓	✓	✓
30	1904104	NME- Basics of Banking and insurance I	New	✓	✓	✓
31	1904207	NME-Basics of banking and insurance -II	New	✓	✓	✓
32	2004101	Financial accounting	New	✓	✓	✓
33	2004102	Business Communication	New	✓	✓	✓

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**PROGRAMME NAME –
DEPARTMENT OF B.COM
(BANK MANAGEMENT)**

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

2016-2017

PRINCIPAL

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DEPARTMENT OF B.COM (BANK MANAGEMENT)

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

COURSE STRUCTURE

I year - Sem I	1604101	Core Paper I- Principles of Financial Accounting
	1604102	Core Paper II- Business Management
	1604104	NME I- Essentials of language and communication
I year - Sem II	1604205	Core Paper III - Advanced Financial Accounting
	1604206	Core Paper IV - Theory of money and Banking
	1604208	NME - II Essentials of spoken and presentation skills
II year - Sem III	1604309	Core Paper V - Corporate Accounting & Bank audit
	1604310	Core Paper VI - Legal Systems in Business
	1604311	Core Paper VII - Banking Theory Law and Practice
	1604312	Core Paper VIII - Entrepreneurial Development

	1604313	Practical - Computer Application in Business
II year - Sem IV	1604414	Core Paper IX- Advanced Corporate Accounting
	1604415	Core Paper XIXI/X - Financial Services & Bancassurance
	1604416	Core Paper XI/XII -Principles of Insurance
	1604417	Core Paper XII/XIII - Banking Advances
	1604418	Core Paper XIII/XIV -Principles of Human Resource Management
III year - Sem V	1604519	Core Paper XIV/XV - Management Accounting
	1604520	Core Paper XV/XVI – Business taxation
	1604521	Core Paper XVI/XVII - Marketing
	1604522	Core Paper XVII/XVIII/XIV -Investment Management
	1604523	Core Paper XIX-Practical-Visual Basic
III year - Sem VI	1604624	Core Paper XVIII/XX - Cost Accounting
	1604625	Core Paper XIX/XXI - Customer Relationship Management
	1604626	Core Paper XX/XXII - Banking Technology and Personality Skills
	1604627	Core Paper XXI/XXIII - Organisational Behaviour
	1604628	Core Paper XXII/XXIV-Income Tax Law and Practice
Total no of courses	26	***

PRINCIPLES OF FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Accounting: Meaning and Scope, Objectives of Accounting- Accounting Concepts & Conventions- Double Entry Book Keeping- Journals-Accounts from incomplete records- Statement of affairs- Conversion method simple problems only	18	
2	Trial Balance – Errors- Rectification of errors- Bank Reconciliation statements.	18	
3	Accounting for Depreciation - Straight Line method- Written down Value method With (Simple Adjustments)	18	
4	Manufacturing- Trading – Profit and loss Account – Balance sheet with Simple Adjustments	18	
5	Admission of a partner : Calculation of new profit sharing ratio and sacrificing ratio-Treatment of Good will- Revaluation Account- Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance sheet of new firm.	18	

BUSINESS MANAGEMENT
CHOICE BASED CREDIT SYSTEM

S No	Contents of Module	Hrs	Co
1	Management: Meaning- Role of management- Management process- Importance- Management & Administration- Level of Management- Taylor's scientific Management- Fayol's Administrative Management Principles.	18	1
2	Planning: Nature and Characteristics- Importance-Advantages and Limitation- Steps in Planning: Decision making: Process, limitations and techniques used in decision making.	18	2
3	Organization: Importance- Types-Line, Functional, Line and Staff- Authority and Responsibility- Delegation- Departmentalization- Decentralization- Formal and Informal organization; Staffing: Nature and Importance.	18	3
4	Directing: Nature and Importance- Elements of directing function Motivation: Importance- Types of motivators- Maslow's Needs Hierarchy Theory-Herzberg's Two factor Theory- Douglas McGregor's theory & Theory Y- Theory Z	18	4,5
5	Leadership: Importance- Formal & Informal Leaders- Leadership styles- Traits of a good leader – Communication: importance of communication- The process-communication network –grapevine-oral &written communication-barriers to communication. Controlling: Meaning – Importance – Control Process	18	6

NME – ESSENTIALS OF LANGUAGE AND COMMUNICATION

CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Definition- Methods– Types– principles of Effective Communication – Barriers to communication– Business Letter- Layout	18	
2	Kinds of Business Letters : Interview- Appointment- Acknowledgement- Promotion- Enquiries- Replies- Orders- Sales- Circular- Complaints	18	
3	Bank correspondence - Insurance correspondence- Agency correspondence- correspondence with shareholders, Directors.	18	
4	Report writing - Agenda, Minutes of meeting- Memorandum- office order- Circular- Notes	18	
5	Modern forms of communication : Fax- E-mail- Video conferencing- Internet- Websites & their use in business	18	

ADVANCED FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Retirement, Admission cum retirement of partner and Death of a partner: Calculation of New ProfitSharing ratio and Gaining Ratio- Treatment of Goodwill-Revaluation Account-Memorandum Revaluation Account- Adjustment of Capital- Preparation of Balance Sheet of New Firm. Dissolution of Partnership firm : Dissolution of a firm- Insolvency of a Partner and all Partners- Garner Vs. Murray rule- Piece-meal distribution (maximum loss & Proportionate Capital Method).	18	
2	Departmental Accounting : Meaning- Need-Advantages-Apportionment of Expenses-Inter-Departmental transfers (at cost and selling price) - Stock Reserve-Preparation of departmental Trading and Profit and Loss account and Balance Sheet.	18	
3	Branch Accounting : Meaning-Objects-Types of Branches- Accounting under Debtors System- Accounting Stock and Debtors System- Final Accounts System- Accounting for Wholesale Branches- Accounting for Independent branches (Foreign Branches excluded).	18	
4	Hire Purchase and Instalment purchase System: Definition-Salient features- Accounting Treatment - Calculation of interest and cash price- Default and repossession- Complete and partial repossession Instalment purchase system: Meaning- Hire purchase Vs. Instalment system- Accounting Treatment.	18	
5	Bills of exchange : Definition-Features-Important terms pertaining to bill of exchange-Recording transaction relating to bills journal, ledger- Retiring a bill under Rebate-dishonour of a bill and its renewal- Accomodation Bills Averaged due Date- Account current	18	

THEORY OF MONEY AND BANKING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Nature and Function of Money : Barter System- Primary, Secondary and Contingent Function of Money- Metallic Money-Paper Money-Credit Money- Role of Money in capitalistic and socialistic economic system- Defects of Evils of money- Composition of money supply in India	18	
2	Business Cycle : Definition- Characteristics- Phases of Trade cycle- Types of Business Cycles. Inflation and Deflation: Definition- Characteristics- Types- Causes- Consequences of Inflation and Deflation- Control measures.	18	
3	Overview of Indian Banking System : Banking Structure in India- Defects of indigenous banking- Nationalization of banks- Rationale & Arguments for Nationalization- Performance & Growth after nationalization- Impact of Liberalization on Banking Industry- Role of Private sector banks- Merger of Banks -CTS rules –scanned cheque	18	
4	Bank Accounts : Types- Opening of Various types of accounts- Precautions to be exercised- Entries in Pass book- Legal aspects- closing of a bank account- Special types of customers including Partnership firm, Joint Stock Companies, Club, Societies, Charitable Institution and NRIs-	18	
5	Banker and Customer Relationship : Definition of a Customer- Relationship as debtor and creditor- Banker as Trustee- As Agent- Obligation of a Banker- Rights of a Banker	18	

NME – ESSENTIALS OF SPOKEN AND PRESENTATION SKILLS
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Spoken skills: Voice, Vocabulary, and Audience-Awareness Mapping Voice.	18	
2	Making speeches and Oral Presentation: Qualities of a Good Speaker.	18	
3	Presentation Skills: Research Preparation, Visual Representation	18	
4	Combining Oral and Visual Presentation Skills: Expertise in Combining Minimum Bulleted Material on Slide with Oral Description Knowledge of PPT & PPS	18	
5	Precise Writing:	18	

CORPORATE ACCOUNTING AND BANK AUDIT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Issue of shares and debentures: various kinds – forfeiture- reissue- underwriting of shares and debentures- distinction between capital reserve and reserve capital- Difference between lien and forfeiture of shares.	18	1
2	Redemption of preference shares and debentures- Purchase of business - profits prior to incorporation- steps involved in ascertaining preincorporation profits and post incorporation profits.	18	2
3	Preparation of company final accounts - company balance sheet- computation of net profits for managerial remuneration- forms of balance sheet- valuation of goodwill and shares	18	3
4	Bank accounts - business of banking companies- preparation of profit and loss account – balance sheet- guidelines for RBI for balance sheet- Items requiring special attention in preparation of bank final accounts. Insurance accounts - life insurance- accounts of life insurance business- preparation of final accounts – revenue accounts- computation of profit in life insurance business- accounting principles for preparations of financial statements.	18	4
5	Bank audit – bank audit process- precommencement work-understanding the business of bank branch – overall audit plan – audit programmes – audit procedures- substantive testing and analytical procedure- bank audit report.	18	5

LEGAL SYSTEMS IN BUSINESS
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents of Module	Hrs.	CO
1	Law and contract - nature of contract- classification – offer and acceptance –capacity of the parties to contract – free consent-Consideration-legality of objects-agreement declared void-performance of contract-remedies for breach of contract.	18	
2	Sale of goods act -definition-sale-agreement to sell-distinction between sale and agreement of sell- condition and warranties-distinctions between conditions and warranties	18	
3	Company – types of companies- Memorandum of association – Articles of association- prospectus- shares- debentures- classification of shares- distinction between shares and debentures- company meetings.	18	
4	Securities exchange board of India (SEBI) -functions-powers-guidelines to capitals to capital market	18	
5	Foreign Exchange Management Act 1999 (FEMA)- Information Technology Act -Intellectual Property Rights Act (IPRA)	18	

BANKING THEORY LAW AND PRACTICE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Banking regulation act, 1949 (Definition of banking, licensing, opening of branches, functions of bank, inspection)- Role of RBI and their functions	18	
2	Commercial bank- functions- accepting deposits- lending of funds , e banking, atm cards, debit cards, personal identification number- online enquiry and update facility- electronic fund transfer- electronic clearing system- Anti-money laundering –Cheque Truncation System(CTS)	18	2
3	Opening of an account - types of deposit account- types of customers- (Individuals, Firms, trust and and companies)- Importance of customer relations- customers grievances and redressal – Ombudsman.	18	
4	Principles of lending - types of borrowing- precautions to be taken by a banker- credit information bureau of India Ltd	18	
5	Negotiable Instruments : Promissory Note- Bills of Exchange, cheques, draft- definitions, features- crossing- endorsement- material alteration- paying banker- rights and duties- statutory protection- dishonor of cheques- role of collecting banker.	18	

ENTREPRENEURIAL DEVELOPMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Concept of entrepreneurship -entrepreneurship-meaning- types- qualities of an entrepreneur- classification of an entrepreneur- factors influencing entrepreneurship- functions of entrepreneurs.	18	
2	Entrepreneurial development - agencies- commercial banks- district industries centres- national small industries corporation- small industries development organization-small industries services institute. All India financial Institutions – IDBI-IFCI-ICICI-IRDBI.	18	
3	Project management - business idea generation techniques- identification of business opportunities feasibility study- marketing, finance, TECHNOLOGY AND LEGAL formalities- preparation of project report-tools of appraisal.	18	
4	Entrepreneurial development programmes(EDP) - role, relevance and achievements- role of government in organizing EDP's- critical evaluation.	18	
5	Economic development and entrepreneurial growth : Role of entrepreneur in economic growth- strategic approaches in the changing economic scenario for small scale entrepreneurs- networking- Niche play, geographic concentration, franchising/ dealership- development of women entrepreneurship.	18	

COMPUTER APPLICATION IN BUSINESS
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to Tally - Company Creation – group and ledgers creation- features and configuration.	18	
2	Accounting vouchers - Purchase, debit note, sales, credit note, receipt, payments and contra.	18	
3	Inventory information - stock group, stock categories, units of measure, stock items and godowns. Statements of reports- trial balance, profit and loss account- balance sheet- stock summary.	18	
4	Introduction to statistical package for social sciences - construction of frequency and cross tabulation.	18	
5	Graphical representation of Data - simple, multiple and cluster bar diagram pie-chart and Histogram- measures of central tendency(Mean, median, mode)- measures of dispersion (standard deviation, quartile deviation) – measures of skewness (Correaltion and regression).	18	

ADVANCED CORPORATE ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Accounting for price level changes- Social responsibility accounting- human resources accounting.	18	
2	Amalgamation, absorption and external reconstruction.	18	
3	Consolidated final statement of holding companies and subsidiary companies- (intercompany owing excluded)- treatment of dividend.	18	
4	Liquidation – statement of affairs and liquidator’s final statement of account.	18	
5	Alteration of share capital and internal reconstruction and reduction of capital.	18	

FINANCIAL SERVICES AND BANASSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services	18	1
2	Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting	18	2
3	Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor – advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting	18	3
4	Venture capital – credit rating- consumer finance. Mutual funds: meaning- types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors	18	4
5	Bancassurance – meaning of bancassurance –definition of bancassurance- origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance-demerits of bancassurance- bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India.	18	5

PRINCIPLES OF INSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Nature and functions of insurance – risk and insurance – classification of risks – mathematical value of risks – minimization of risks.	18	
2	Principles of insurance – insurable interest – indemnity – subrogation – utmost good faith.	18	
3	Forms of general insurance – fire, marine – motor vehicles – liability insurance- workmen compensation insurance – features and changes of general insurance agreement – role of banks in life insurance.	18	
4	Public liability act 1991 – reimbursement of medical claims, married women property act 1987.	18	
5	Insurance Marketing – Insurance Salesmanship, use of IT in Insurance.	18	

BANKING ADVANCES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Advances – introduction – loans – OD – cash credits – clean advances – term loans – bridge loans – loans to small borrowers – discounting of bills – cash credits – principles of good lending.	18	
2	Advances against documents of title to goods – stock exchange securities – FD receipts – life insurance policies – precautions to be take before advancing – documents to title against FD receipts, insurance policies and against securities.	18	
3	Personal loan – Introduction – purpose – security and margin – amount of disbursement – interest – appraisal – repayment – precautions – borrower’s death – documentation – prospects.	18	
4	Advances to small scale of industries – finance by commercial banks – agricultural finance – financial assistance to agriculturalist – objectives and approach – nature of finance – special types of agricultural finance.	18	
5	Appraisal of term loan proposal – financial feasibility - technical feasibility – economic feasibility – extent of finance managerial competence – pre-sanction inspection – valuation of security – rate of interest – charge – re-finance.	18	

PRINCIPLES OF HUMAN RESOURCES MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Human resource management – nature and scope of the human resource management – managerial and operating functions – difference between personnel management and human resource management – qualities and qualification of human resource managers.	18	
2	Recruitment – selection- methods of selection – interview techniques in selection – recruitment practices in India.	18	
3	Placement and induction – training- methods- techniques – performance appraisal - methods – promotions and transfers.	18	
4	Job analysis – purpose – steps in job analysis – job description – uses – guidelines for job description- job simplifications, job enlargement, and job enrichment.	18	
5	Quality of work life – issues in quality of work life – measuring quality of work life – obstacles to quality of work life.	18	

ENVIRONMENTAL STUDIES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	The Multidisciplinary nature of Environmental Studies	18	
2	Natural Resources- Renewable and Non- Renewable	18	
3	Ecosystems	18	
4	Biodiversity and its Conservation	18	
5	Environmental Pollution	18	
6	Social Issues and the Environment	18	
7	Human Population and the Environment	18	
8	Field work		

MANAGEMENT ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Management Accounting – Meaning- Objectives- Scope- Financial Accounting- Cost Accounting and Management Accounting- Role of Management Accountant	18	
2	Financial Statements -Steps-Limitations- Comparative Financial Statements- Common Size Financial Statements- Trend Percentages. Ratio Analysis- Nature and Interpretation- Classification of Ratios- Profitability Ratios- Turnover Ratios- Financial Ratios- Uses and limitations of Ratios- (SIMPLE PROBLEMS ONLY)	18	
3	Funds Flow Statement - Cash Flow Statement- (SIMPLE PROBLEMS ONLY)	18	
4	Budgeting and Budgetary Control - Definition, Importance, Essentials- Production Budget- Fixed and Flexible Budget.	18	
5	Marginal Costing and Break-Even Analysis - (SIMPLE PROBLEMS ONLY) . Decisions Involving Alternate Cost Analysis or Differential Cost Analysis- Make or buy- Key Factor- Export order at lower price- Shut Down decisions etc.	18	

BUSINESS TAXATION
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Objectives of Taxation - Canons of Taxation- Tax system in India- Direct and Indirect Taxes	18	
2	Income Tax Act 1969 - Basic Concepts and definitions- Income, Assesses, Person, Previous year, Assessment year- Heads of income- Gross Total Income- Total Income. Meaning of PAN, TAN, TDS, Return of Taxation, Assessment procedure	18	
3	Central Excise - Factors for levy for Excise Duty- Goods, Excisable Goods, Manufacture, India- Types of Excise Duty- Philosophy of Cenvat	18	
4	Customs Duty - Factors for levy of Customs Duty- First Principles of Valuation- Types of Customs Duty- Drawback	18	
5	Service Tax - Factors for levy of Service Tax- Procedure for assessment and payment of Service Tax- Registration	18	

MARKETING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to Marketing - Meaning- Definition of Marketing- Functions of Marketing- Importance of Marketing- Need for Marketing- Definition of Market- Classification of Markets	18	
2	Marketing Environment - Micro and Macro Environment (Factors affecting internal environment an External Environments)-	18	
3	Marketing Segmentation - Concepts- Benefits- Bases of Market Segmentation and levels of Market Segmentation- Advantages of Market Segmentation- Introduction to Consumer Behavior- Need for Study- Consumer Buying Decision Process	18	
4	Marketing Mix - Meaning- Introduction to stages of New Product Development- Types- Introduction to Product life cycle- Product Mix- Price- Pricing Policy and Methods- Place- Channels of Distribution- Promotion- Basics of Advertisements- Sales Promotion and Personal Selling	18	
5	Recent Trends in Marketing - Basic understanding of E-Marketing- MIS (Management Information System) – Introduction to Commodity Exchange-	18	

INVESTMENT MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Investment ; Definition, Concepts and Goals - Classification of Investment- Speculation- Distinction between Investment and Speculation	18	
2	Various Investment Avenues and their characteristics- Bank Deposits- Postal Savings Schemes- Equity- Debentures and Bonds- Mutual Fund- Insurance- NBFC Deposits- Derivatives(Meaning)	18	
3	Capital Market - Primary Market- Stock Market- MIDCAPS(Meaning)- Procedure for Buying and Selling Shares- Tax consideration in Investment Management- SEBI Guidelines on Primary and Secondary Market- Recent Trends in Security Market- Depositories- On Line Trading of securities- Securitization(Introduction)	18	
4	Investment Analysis - Fixed Income Avenues Analysis- Time Value of Money- Credit Rating, CRISIL, CARE and ICRA- Economic- Company- Industry Analysis	18	
5	Investment Information- Fundamental Analysis - Technical Analysis- Differences- Dow Theory- Efficient Market Hypothesis- Random Walk Theory(Weak)- Semi Strong Form- Strong Form- Portfolio Management Theory- Markowitz Theory- Efficient Portfolio.	18	

VISUAL BASIC
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Changing the Colour, Font and Size of the Text.	18	
2	Implementation of Drag and Drop events using images.	18	
3	Event handling using writer Timer Control	18	
4	Develop Scientific Calculator	18	
5	Student's Information	18	
6	E-Banking	18	
7	Payroll Processing	18	
8	Inventory processing	18	
9	Electricity Bill Processing	18	
10	Income Tax Processing	18	

COST ACCOUNTING
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Introduction- Meaning, Objectives and Advantages Of Cost Accounting Difference Between Cost and Financial Accounting- Cost Sheet, Tenders and Quotation.	18	
2.	Accounting and Control of Material-Cost Issue of Materials- Methods of Pricing of Materials-Issues-FIFO, LIFO, Weighted Average. Inventory Control -Concepts And Techniques Like Fixing Of Stock Levels, EOQ, ABC Analysis, Perpetual And Periodic Inventory System-Material Losses And Their Treatment.	18	
3..	Accounting And Control Of Labour Cost: Time Keeping And Time Booking, Concept And Treatment Of Idle Time, Overtime And Labour Turnover- Labour Hour Rate.	18	
4.	Overheads: Classification, Allocation, Apportionment And Absorption Of Overhead, Treatment Of Overhead and Under absorption- Machine Hour Rate.	18	
5.	Operating Cost: Computation Of Cost Unit In Road Transport Business- Contract Costing- Unit Or Single Costing. simple problems only	18	

CUSTOMER RELATIONSHIP MANAGEMENT
CHOICE BASED CREDIT SYSTEM

SI NO	Contents Of Module	Hrs	CO
1.	Communication- Need- Barrier To Communication- Channels Of Communication- Oral, Writing, Listening Skills- Verbal Skills- Principles Of Effective Communication- Essentials Of Business Letter.	18	
2.	CRM- Definition- Concept And Approach- CRM In Competitive Environment- Public Relation And Image Building.	18	
3.	Relationship Between Banker And Customer- Responsibility Of Bank Staff In Successful Implementation Of CRM- Retaining And Enlarging Customer Base- Customer Service- Quality Circle- Norms Satisfying KYc Complaints- Importance Of KYC.	18	
4.	Nature And Type Of Bank Customers- Customer's Grievances And Redressal- Consumer Protection Act 1956- Customer Day- Banking Ombudsman Scheme.	18	
5.	CRM Banking Benefits- Future Of Relationship Banking- Recommendations For Successful Customer Relationship Management.	18	

BANKING TECHNOLOGY AND PERSONALITY SKILLS
CHOICE BASED CREDIT SYSTEM

Si No	Contents Of Module	Hrs	Co
1.	Contemporary Banking Developments: E-Banking- Internet Banking- Mobile Banking- Anywhere Banking- Any Time Banking- Plastic Cash- Functions And Mechanism- Different Approaches To Bank Computerization WAN,LAN, VSAT.	18	
2.	Signature Storage And Display By Electronic Means- Document Handling System, Document Storage And Retrieval System.	18	
3.	Impact Of Technology- On Its Employees-Customer Service- Management Control- Cyber Laws And Its Implication- Impact Of It Revolution In Indian Banking System.	18	
4.	Other Information Technology Enabled Services; E-Trade- Dematerialisation (Demat) - Electronic Bill Payment -Bills-Registration- Types Of Bills -E-Shopping-E-Rail-E-Money Order-ASBA (Application Supported By Blocked Amount).	18	
5.	Interview, Personality Development And Communication Skills.	18	

ORGANISATIONAL BEHAVIOUR
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to OB - Definition- Key Elements of OB- Nature and Scope of OB- Contributing Disciplines to OB- Models of OB	18	
2	Individual Behavior - Individual differences, Determines of Personality- Types- Theories of Personality- Perception- Factors affecting Perception	18	
3	Attitude concepts- Measurement of Attitude- Meaning of Learning- Learning Principles	18	
4	Leadership - Role and Functions of a Leader- Leadership styles and theories- Organizational Change approaches and resistance to change	18	
5	Conflict Management- Organizational Development- Approaches , Intervention, Organizational culture- Relevance of Culture in Changing Scenario	18	

INCOME TAX LAW AND PRACTICE
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	HRs	CO
1.	Meaning - Definition of Income, Person, Assessment Year, Previous Year And Assesse, Exempted Income. Income From Salaries – Basis of Charge –Allowances –Perquisites And Its Valuation –Deduction From Salary Income. (Provident Fund, Gratuity, HRA, RFA).	18	
2.	Income From House Property - Computation of Annual Value - Deduction From Annual Value.	18	
3.	Income From Business And Profession - Basic Principles of Arriving At Business Income – Specific Deduction In Computing Income From Business.	18	
4.	Income From Capital Gain – Meaning of Capital Assets- Short Term Long Term- Transfer of Capital Assets-Certain Transaction that do not Constitute Transfer-Computation of Capital Gain-Cost of Acquisition-Cost of Improvement-Exempted Capital Gain-Method of Computation of Income From Other Sources.	18	
5.	TDS (Tax Deducted At Source) -TCS (Tax Collected At Source)-Kinds of Returns & Procedure for Filing of Return.	18	



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(BANK MANAGEMENT)**

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

2017-2018

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CHOICE BASED CREDIT SYSTEM

COURSE STRUCTURE

I year - Sem I	1704101	Core Paper I- Principles of Financial Accounting
	1704102	Core Paper II- Business Management
	1704104	NME I- Essentials of language and communication
I year - Sem II	1704205	Core Paper III - Advanced Financial Accounting
	1704206	Core Paper IV - Theory of money and Banking
	1704208	NME - II Essentials of spoken and presentation skills
II year - Sem III	1704309	Core Paper V - Corporate Accounting & Bank audit
	1704310	Core Paper VI - Legal Systems in Business
	1704311	Core Paper VII - Banking Theory Law and Practice

	1704312	Core Paper VIII - Entrepreneurial Development
	1704313	Practical - Computer Application in Business
II year - Sem IV	1704414	Core Paper IX- Advanced Corporate Accounting
	1704415	Core Paper XIXI/X - Financial Services & Bancassurance
	1704416	Core Paper XI/XII -Principles of Insurance
	1704417	Core Paper XII/XIII - Banking Advances
	1704418	Core Paper XIII/XIV -Principles of Human Resource Management
III year - Sem V	1704519	Core Paper XIV/XV - Management Accounting
	1704520	Core Paper XV/XVI – Business taxation
	1704521	Core Paper XVI/XVII - Marketing
	1704522	Core Paper XVII/XVIII/XIV -Investment Management
	1704523	Core Paper XIX-Practical-Visual Basic
III year - Sem VI	1704624	Core Paper XVIII/XX - Cost Accounting
	1704625	Core Paper XIX/XXI - Customer Relationship Management
	1704626	Core Paper XX/XXII - Banking Technology and Personality Skills
	1704627	Core Paper XXI/XXIII – Marketing of banking services
	1704628	Core Paper XXII/XXIV-Income Tax Law and Practice
Total no of courses	26	***

PRINCIPLES OF FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Accounting: Meaning and Scope, Objectives of Accounting- Accounting Concepts & Conventions- Double Entry Book Keeping- Journals-Accounts from incomplete records- Statement of affairs- Conversion method simple problems only	18	
2	Trial Balance – Errors- Rectification of errors- Bank Reconciliation statements.	18	
3	Accounting for Depreciation- Straight Line method- Written down Value method With (Simple Adjustments)	18	
4	Manufacturing- Trading – Profit and loss Account – Balance sheet with Simple Adjustments	18	
5	Admission of a partner: Calculation of new profit sharing ratio and sacrificing ratio-Treatment of Good will- Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital-Preparation of Balance sheet of new firm.	18	

BUSINESS MANAGEMENT
CHOICE BASED CREDIT SYSTEM

S No	Contents of Module	Hrs	Co
1	Management: Meaning- Role of management- Management process- Importance- Management & Administration- Level of Management- Taylor's scientific Management- Fayol's Administrative Management Principles.	18	1
2	Planning: Nature and Characteristics- Importance-Advantages and Limitation- Steps in Planning: Decision making: Process, limitations and techniques used in decision making.	18	2
3	Organization: Importance- Types-Line, Functional, Line and Staff- Authority and Responsibility- Delegation- Departmentalization- Decentralization- Formal and Informal organization; Staffing: Nature and Importance.	18	3
4	Directing: Nature and Importance- Elements of directing function Motivation: Importance- Types of motivators- Maslow's Needs Hierarchy Theory-Herzberg's Two factor Theory- Douglas McGregor's theory & Theory Y- Theory Z	18	4,5
5	Leadership: Importance- Formal & Informal Leaders- Leadership styles- Traits of a good leader – Communication: importance of communication- The process-communication network –grapevine-oral &written communication-barriers to communication. Controlling: Meaning – Importance – Control Process	18	6

NME – ESSENTIALS OF LANGUAGE AND COMMUNICATION
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Definition- Methods– Types– principles of Effective Communication– Barriers to communication– Business Letter- Layout	18	
2	Kinds of Business Letters: Interview- Appointment- Acknowledgement- Promotion- Enquiries- Replies- Orders- Sales- Circular- Complaints	18	
3	Bank correspondence- Insurance correspondence- Agency correspondence- correspondence with shareholders, Directors.	18	
4	Report writing- Agenda, Minutes of meeting- Memorandum- office order- Circular- Notes	18	
5	Modern forms of communication: Fax- E-mail- Video conferencing- Internet- Websites & their use in business	18	

ADVANCED FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Retirement, Admission cum retirement of partner and Death of a partner: Calculation of New ProfitSharing ratio and Gaining Ratio- Treatment of Goodwill-Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance Sheet of New Firm. Dissolution of Partnership firm: Dissolution of a firm- Insolvency of a Partner and all Partners- Garner Vs. Murray rule- Piece-meal distribution (maximum loss & Proportionate Capital Method).	18	
2	Departmental Accounting: Meaning- Need-Advantages-Apportionment of Expenses-Inter-Departmental transfers (at cost and selling price) - Stock Reserve-Preparation of departmental Trading and Profit and Loss account and Balance Sheet.	18	
3	Branch Accounting: Meaning-Objects-Types of Branches- Accounting under Debtors System- Accounting Stock and Debtors System- Final Accounts System- Accounting for Wholesale Branches- Accounting for Independent branches (Foreign Branches excluded).	18	
4	Hire Purchase and Instalment purchase System: Definition-Salient features-Accounting Treatment- Calculation of interest and cash price- Default and repossession- Complete and partial repossession Instalment purchase system: Meaning- Hire purchase Vs. Instalment system- Accounting Treatment.	18	
5	Bills of exchange: Definition-Features-Important terms pertaining to bill of exchange-Recording transaction relating to bills- journal, ledger- Retiring bill under Rebate-dishonour of a bill and its renewal- Accomodation Bills, Average Due Date-Account current	18	

THEORY OF MONEY AND BANKING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Nature and Function of Money: Barter System- Primary, Secondary and Contingent Function of Money- Metallic Money-Paper Money-Credit Money- Role of Money in capitalistic and socialistic economic system- Defects of Evils of money- Composition of money supply in India	18	
2	Business Cycle: Definition- Characteristics- Phases of Trade cycle- Types of Business Cycles. Inflation and Deflation: Definition- Characteristics- Types- Causes- Consequences of Inflation and Deflation- Control measures.	18	
3	Overview of Indian Banking System: Banking Structure in India- Defects of indigenous banking- Nationalization of banks- Rationale & Arguments for Nationalization- Performance & Growth after nationalization- Impact of Liberalization on Banking Industry- Role of Private sector banks- Merger of Banks -CTS rules –scanned cheque	18	
4	Bank Accounts: Types- Opening of Various types of accounts- Precautions to be exercised- Entries in Pass book- Legal aspects- closing of a bank account- Special types of customers including Partnership firm, Joint Stock Companies, Club, Societies, Charitable Institution and NRIs-	18	
5	Banker and Customer Relationship: Definition of a Customer- Relationship as debtor and creditor- Banker as Trustee- As Agent- Obligation of a Banker- Rights of a Banker	18	

NME – ESSENTIALS OF SPOKEN AND PRESENTATION SKILLS
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Spoken skills: Voice, Vocabulary, and Audience-Awareness Mapping Voice.	18	
2	Making speeches and Oral Presentation: Qualities of a Good Speaker.	18	
3	Presentation Skills: Research Preparation, Visual Representation	18	
4	Combining Oral and Visual Presentation Skills: Expertise in Combining Minimum Bulleted Material on Slide with Oral Description Knowledge of PPT & PPS	18	
5	Precise Writing:	18	

CORPORATE ACCOUNTING AND BANK AUDIT
CHOICE BASED CREDIT SYSTEM

S. No.	Contents of Module	Hrs.	CO
1	Issue of shares and debentures: various kinds – forfeiture- reissue- underwriting of shares and debentures- distinction between capital reserve and reserve capital- Difference between lien and forfeiture of shares	18	
2	Redemption of preference shares and debentures- Purchase of business- profits prior to incorporation- steps involved in ascertaining pre -incorporation profits and post incorporation profits	18	
3	Preparation of company final accounts- company balance sheet- computation of net profits for managerial remuneration- forms of balance sheet- valuation of goodwill and shares	18	
4	Bank accounts- business of banking companies- preparation of profit and loss account – balance sheet- guidelines for RBI for balance sheet- Items requiring special attention in preparation of bank final accounts. Insurance accounts- life insurance- accounts of life insurance business- preparation of final accounts – revenue accounts- computation of profit in life insurance business- accounting principles for preparations of financial statements.	18	
5	Bank audit – bank audit process- pre-commencement work- understanding the business of bank branch – overall audit plan – audit programme – audit procedures- substantive testing and analytical procedure- bank audit report.	18	

LEGAL SYSTEMS IN BUSINESS
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents of Module	Hrs.	CO
1	Law and contract- nature of contract- classification – offer and acceptance –capacity of the parties to contract – free consent-Consideration- legality of objects-agreement declared void-performance of contract-remedies for breach of contract.	18	
2	Sale of goods act-definition-sale-agreement to sell-distinction between sale and agreement of sell- condition and warranties-distinctions between conditions and warranties	18	
3	Company – types of companies- Memorandum of association – Articles of association- prospectus- shares- debentures- classification of shares- distinction between shares and debentures- company meetings.	18	
4	Securities exchange board of India (SEBI)- functions- powers- guidelines to capital to capital markets- SEBI regulations on venture capital institutions –SEBI regulations for foreign direct investors- reasons for slow growth of venture capital.	18	
5	Foreign exchange management act 1999(FEMA) – Information technology act – advantages of information technology in the organization- intellectual property rights act (IPRA) – impact of foreign exchange earnings on Indian economy- advantages of intellectual property rights.	18	

BANKING THEORY LAW AND PRACTICE

CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Banking regulation act, 1949 (Definition of banking, licensing, opening of branches, functions of bank, inspection)- Role of RBI and their functions	18	
2	Commercial bank- functions- accepting deposits- lending of funds, e banking, atm cards, debit cards, personal identification number- online enquiry and update facility- electronic fund transfer- electronic clearing system- Anti-money laundering –Cheque Truncation System(CTS)	18	2
3	Opening of an account- types of deposit account- types of customers- (Individuals, Firms, trust and and companies)- Importance of customer relations- customers grievances and redressal – Ombudsman.	18	
4	Principles of lending- types of borrowing- precautions to be taken by a banker- credit information bureau of india Ltd.	18	
5	Negotiable Instruments: Promissory Note- Bills of Exchange, cheques, draft- definitions, features- crossing- endorsement- material alteration- paying banker- rights and duties- statutory protection- dishonor of cheques- role of collecting banker.	18	

ENTREPRENEURIAL DEVELOPMENT

CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Concept of entrepreneurship-entrepreneurship-meaning- types- qualities of an entrepreneur- classification of an entrepreneur- factors influencing entrepreneurship- functions of entrepreneurs.	18	
2	Entrepreneurial development- agencies- commercial banks- district industries centres- national small industries corporation- small industries development organization-small industries services institute. All India financial Institutions – IDBI-IFCI-ICICI-IRDBI.	18	
3	Project management- business idea generation techniques- identification of business opportunities feasibility study- marketing, finance, TECHNOLOGY AND LEGAL formalities- preparation of project report- tools of appraisal.	18	
4	Entrepreneurial development programmes(EDP)- role, relevance and achievements- role of government in organizing EDP's- critical evaluation.	18	
5	Economic development and entrepreneurial growth: Role of entrepreneur in economic growth- strategic approaches in the changing economic scenario for small scale entrepreneurs- networking- Niche play, geographic concentration, franchising/ dealership- development of women entrepreneurship.	18	

COMPUTER APPLICATION IN BUSINESS

CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to Tally- Company Creation – group and ledgers creation- features and configuration.	18	
2	Accounting vouchers- Purchase, debit note, sales, credit note, receipt, payments and contra.	18	
3	Inventory information- stock group, stock categories, units of measure, stock items and godowns. Statements of reports- trial balance, profit and loss account- balance sheet- stock summary.	18	
4	Introduction to statistical package for social sciences- construction of frequency and cross tabulation.	18	
5	Graphical representation of Data- simple, multiple and cluster bar diagram pie-chart and Histogram- measures of central tendency(Mean, median, mode)- measures of dispersion (standard deviation, quartile deviation) – measures of skewness (Correaltion and regression).	18	

ADVANCED CORPORATE ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Accounting for price level changes- Social responsibility accounting- human resources accounting.	18	
2	Amalgamation, absorption and external reconstruction.	18	
3	Consolidated final statement of holding companies and subsidiary companies- (intercompany owing excluded)- treatment of dividend.	18	
4	Liquidation – statement of affairs and liquidator’s final statement of account.	18	
5	Alteration of share capital and internal reconstruction and reduction of capital.	18	

FINANCIAL SERVICES AND BANCASSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services	18	
2	Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting	18	
3	Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor -advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting	18	
4	Venture capital – credit rating- consumer finance. Mutual funds: meaning- types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors	18	
5	Bancassurance – meaning of bancassurance – definition of bancassurance- origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance-demerits of bancassurance- bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India.	18	

PRINCIPLES OF INSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Nature and functions of insurance – risk and insurance – classification of risks – mathematical value of risks – minimization of risks.	18	
2	Principles of insurance – insurable interest – indemnity – subrogation – utmost good faith.	18	
3	Forms of general insurance – fire, marine – motor vehicles – liability insurance- workmen compensation insurance – features and changes of general insurance agreement – role of banks in life insurance.	18	
4	Public liability act 1991 – reimbursement of medical claims, married women property act 1987.	18	
5	Insurance Marketing – Insurance Salesmanship, use of IT in Insurance.	18	

BANKING ADVANCES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Advances – introduction – loans – OD – cash credits – clean advances – term loans – bridge loans – loans to small borrowers – discounting of bills – cash credits – principles of good lending.	18	
2	Advances against documents of title to goods – stock exchange securities – FD receipts – life insurance policies – precautions to be taken before advancing – documents to title against FD receipts, insurance policies and against securities.	18	
3	Personal loan – Introduction – purpose – security and margin – amount of disbursement – interest – appraisal – repayment – precautions – borrower’s death – documentation – prospects.	18	
4	Advances to small scale of industries – finance by commercial banks – agricultural finance – financial assistance to agriculturalist – objectives and approach – nature of finance – special types of agricultural finance.	18	
5	Appraisal of term loan proposal – financial feasibility - technical feasibility – economic feasibility – extent of finance managerial competence – pre-sanction inspection – valuation of security – rate of interest – charge – re-finance.	18	

PRINCIPLES OF HUMAN RESOURCES MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Human resource management – nature and scope of the human resource management – managerial and operating functions – difference between personnel management and human resource management – qualities and qualification of human resource managers.	18	
2	Recruitment – selection- methods of selection – interview techniques in selection – recruitment practices in India.	18	
3	Placement and induction – training- methods- techniques – performance appraisal - methods – promotions and transfers.	18	
4	Job analysis – purpose – steps in job analysis – job description – uses – guidelines for job description- job simplifications, job enlargement, and job enrichment.	18	
5	Quality of work life – issues in quality of work life – measuring quality of work life – obstacles to quality of work life.	18	

MANAGEMENT ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Management Accounting – Meaning- Objectives- Scope- Financial Accounting- Cost Accounting and Management Accounting- Role of Management Accountant	18	
2	Financial Statements-Steps-Limitations- Comparative Financial Statements- Common Size Financial Statements- Trend Percentages. Ratio Analysis- Nature and Interpretation- Classification of Ratios- Profitability Ratios- Turnover Ratios- Financial Ratios- Uses and limitations of Ratios- (SIMPLE PROBLEMS ONLY)	18	
3	Funds Flow Statement- Cash Flow Statement- (SIMPLE PROBLEMS ONLY)	18	
4	Budgeting and Budgetary Control- Definition, Importance, Essentials- Production Budget- Fixed and Flexible Budget.	18	
5	Marginal Costing and Break-Even Analysis- (SIMPLE PROBLEMS ONLY) . Decisions Involving Alternate Cost Analysis or Differential Cost Analysis- Make or buy- Key Factor- Export order at lower price- Shut Down decisions etc.	18	

BUSINESS TAXATION
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Objectives of Taxation- Canons of Taxation- Tax system in India- Direct and Indirect Taxes	18	
2	Income Tax Act 1969- Basic Concepts and definitions- Income, Assesses, Person, Previous year, Assessment year- Heads of income- Gross Total Income- Total Income. Meaning of PAN, TAN, TDS, Return of Taxation, Assessment procedure	18	
3	Central Excise- Factors for levy for Excise Duty- Goods, Excisable Goods, Manufacture, India- Types of Excise Duty- Philosophy of Cenvat	18	
4	Customs Duty- Factors for levy of Customs Duty- First Principles of Valuation- Types of Customs Duty- Drawback	18	
5	Service Tax- Factors for levy of Service Tax- Procedure for assessment and payment of Service Tax- Registration	18	

MARKETING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Introduction to Marketing- Meaning- Definition of Marketing- Functions of Marketing- Importance of Marketing- Need for Marketing- Definition of Market- Classification of Markets- Differences of Marketing and Selling- Features to Marketing- Approaches to the Study of Marketing- Micro Marketing- Macro Marketing- Objectives of Marketing	18	
2	Marketing Environment- Micro and Macro Environment (Factors affecting internal environment an External Environments)- Impact of Internal Environment and External Environments towards the business- Features of Business Environment	18	
3	Marketing Segmentation- Concepts- Benefits- Bases of Market Segmentation and levels of Market Segmentation- Advantages of Market Segmentation- Introduction to Consumer Behaviour- Need for Study- Consumer Buying Decision Process- Marketing implications of consumer decision process	18	
4	Marketing Mix- Meaning- Introduction to stages of New Product Development- Types- Introduction to Product life cycle- Product Mix- Price- Pricing Policy and Methods- Place- Channels of Distribution- Promotion- Basics of Advertisements- Sales Promotion and Personal Selling	18	
5	Recent Trends in Marketing- Basic understanding of E-Marketing- MIS (Management Information System) – Introduction to Commodity Exchange- Advantages of E-Marketing- Impact of Electronic Marketing on Modern Business.	18	

INVESTMENT MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Investment; Definition, Concepts and Goals- Classification of Investment- Speculation- Distinction between Investment and Speculation	18	
2	Various Investment Avenues and their characteristics- Bank Deposits- Postal Savings Schemes- Equity- Debentures and Bonds- Mutual Fund- Insurance- NBFC Deposits- Derivatives(Meaning)	18	
3	Capital Market- Primary Market- Stock Market- MIDCAPS(Meaning)- Procedure for Buying and Selling Shares- Tax consideration in Investment Management- SEBI Guidelines on Primary and Secondary Market- Recent Trends in Security Market- Depositories- On Line Trading of securities- Securitization(Introduction)	18	
4	Investment Analysis- Fixed Income Avenues Analysis- Time Value of Money- Credit Rating, CRISIL, CARE and ICRA- Economic- Company- Industry Analysis	18	
5	Investment Information- Fundamental Analysis- Technical Analysis- Differences- Dow Theory- Efficient Market Hypothesis- Random Walk Theory(Weak)- Semi Strong Form- Strong Form- Portfolio Management Theory- Markowitz Theory- Efficient Portfolio.	18	

VISUAL BASIC
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Changing the Colour, Font and Size of the Text.	18	
2	Implementation of Drag and Drop events using images.	18	
3	Event handling using writer Timer Control	18	
4	Develop Scientific Calculator	18	
5	Student's Information	18	
6	E-Banking	18	
7	Payroll Processing	18	
8	Inventory processing	18	
9	Electricity Bill Processing	18	
10	Income Tax Processing	18	

COST ACCOUNTING
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Introduction- Meaning, Objectives and Advantages Of Cost Accounting Difference Between Cost and Financial Accounting-Cost Sheet, Tenders and Quotation.	18	
2.	Accounting and Control of Material-Cost Issue of Materials-Methods of Pricing of Materials-Issues-FIFO, LIFO, Weighted Average. Inventory Control-Concepts And Techniques Like Fixing Of Stock Levels, EOQ, ABC Analysis, Perpetual And Periodic Inventory System-Material Losses And Their Treatment.	18	
3..	Accounting And Control Of Labour Cost: Time Keeping And Time Booking, Concept And Treatment Of Idle Time, Overtime And Labour Turnover- Labour Hour Rate.	18	
4.	Overheads: Classification, Allocation, Apportionment And Absorption Of Overhead, Treatment Of Overhead and Underabsorption- Machine Hour Rate.	18	
5.	Operating Cost: Computation Of Cost Unit In Road Transport Business- Contract Costing- Unit Or Single Costing. simple problems only	18	

CUSTOMER RELATIONSHIP MANAGEMENT
CHOICE BASED CREDIT SYSTEM

SI NO	Contents Of Module	Hrs	CO
1.	Communication- Need- Barrier To Communication- Channels Of Communication- Oral, Writing, Listening Skills- Verbal Skills- Principles Of Effective Communication- Essentials Of Business Letter.	18	
2.	CRM- Definition- Concept And Approach- CRM In Competitive Environment- Public Relation And Image Building.	18	
3.	Relationship Between Banker And Customer- Responsibility Of Bank Staff In Successful Implementation Of CRM- Retaining And Enlarging Customer Base- Customer Service- Quality Circle- Norms Satisfying KYc Complaints- Importance Of KYC.	18	
4.	Nature And Type Of Bank Customers- Customer's Grievances And Redressal- Consumer Protection Act 1956- Customer Day- Banking Ombudsman Scheme.	18	
5.	CRM Banking Benefits- Future Of Relationship Banking- Recommendations For Successful Customer Relationship Management.	18	

BANKING TECHNOLOGY AND PERSONALITY SKILLS
CHOICE BASED CREDIT SYSTEM

Si No	Contents Of Module	Hrs	Co
1.	Contemporary Banking Developments: E-Banking- Internet Banking- Mobile Banking- Anywhere Banking- Any Time Banking- Plastic Cash- Functions And Mechanism- Different Approaches To Bank Computerization WAN,LAN, VSAT.	18	
2.	Signature Storage And Display By Electronic Means- Document Handling System, Document Storage And Retrieval System.	18	
3.	Impact Of Technology- On Its Employees-Customer Service- Management Control- Cyber Laws And Its Implication- Impact Of It Revolution In Indian Banking System.	18	
4.	Other Information Technology Enabled Services; E-Trade- Dematerialisation (Demat) - Electronic Bill Payment-Bills-Registration- Types Of Bills-E-Shopping-E-Rail-E-Money Order-ASBA (Application Supported By Blocked Amount).	18	
5.	Interview, Personality Development And Communication Skills.(PRACTICALS ONLY)	18	

REVISED SYLLABUS
MARKETING OF BANKING SERVICES
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Marketing Concepts And Their Application To Banking Industry- Marketing Concepts And Elements- Why Marketing? – Special Features Of Bank Marketing – Product And Service .Marketing	18	
2.	Environmental Scanning – Assessment And Management Of Competition – Macro And Micro Factors Influencing The Market Goods And Services – Applicability To Banking – Banking Regulation And Its Impact On Bank Marketing Strategies – Understanding Competition , Identification Of Competition And Their Focus – Strategic Benefits Of Good Competition – What Makes A Good Competitor.	18	
3.	Customer Need Analysis And Customer Care : Customer Focus – Understanding Customer Need – Customer Care – Consumer Motivation And Buying Behaviour – Perception / Behaviour – Other Factor Affecting Buying Behaviour – Decision Making Process – Individual And Organizational – Selective Exposure , Selective Distortion , And Effect On Consumer Behaviour.	18	
4.	sMarket Segmentation – Product Designing – Marketing – Feedback And Review – Purpose And Content Of Product / Market Expansion – Mass Marketing And Marketing Segmentation – Definition Of Market Segmentation – Characteristics Of A Viable Market Segment – Benefits From Market Segmentation – Disadvantages – Market Segmentation Techniques For Personal And Corporate Customers.	18	
5.	Market Information Research – Definition Of Marketing Research And Market Research – Differences – Contributions Of Marketing Research To A Bank – Types Of Data – Primary And Secondary – Management Information System And Marketing Research – Need For Situation Analysis – Steps Involved In The Development Of A Situation Analysis – Objective , Strategies And Tactics – Sources Of Information For Situation Analysis.	18	

INCOME TAX LAW & PRACTICE
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	HRs	CO
1.	Meaning - Definition of Income, Person, Assessment Year, Previous Year And Assesse, Exempted Income. Income From Salaries – Basis of Charge –Allowances –Perquisites And Its Valuation –Deduction From Salary Income. (Provident Fund, Gratuity, HRA, RFA).	18	
2.	Income From House Property - Computation of Annual Value - Deduction From Annual Value.	18	
3.	Income From Business And Profession - Basic Principles of Arriving At Business Income – Specific Deduction In Computing Income From Business.	18	
4.	Income From Capital Gain – Meaning of Capital Assets- Short Term Long Term- Transfer of Capital Assets-Certain Transaction that do not Constitute Transfer-Computation of Capital Gain-Cost of Acquisition-Cost of Improvement-Exempted Capital Gain-Method of Computation of Income From Other Sources.	18	
5.	TDS (Tax Deducted At Source)-TCS (Tax Collected At Source)-Kinds of Returns & Procedure for Filing of Return.	18	



**DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE
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Linguistic Minority Institution, Affiliated to University of Madras

**PROGRAMME NAME –
DEPARTMENT OF B.COM
(BANK MANAGEMENT)**

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

2018-2019

PRINCIPAL

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COURSE STRUCTURE

I year - Sem I	1804101	Core Paper I- Principles of Financial Accounting
	1804102	Core Paper II- Business Management
	1804104	NME I- Essentials of language and communication
I year - Sem II	1804205	Core Paper III - Advanced Financial Accounting
	1804206	Core Paper IV - Theory of money and Banking
	1804208	NME - II Essentials of spoken and presentation skills
II year - Sem III	1804309	Core Paper V - Corporate Accounting & Bank audit
	1804310	Core Paper VI - Legal Systems in Business
	1804311	Core Paper VII - Banking Theory Law and Practice
	1804312	Core Paper VIII - Entrepreneurial Development

	1804313	Practical - Computer Application in Business
II year - Sem IV	1804414	Core Paper IX- Advanced Corporate Accounting
	1804415	Core Paper XIXI/X - Financial Services & Bancassurance
	1804416	Core Paper XI/XII -Principles of Insurance
	1804417	Core Paper XII/XIII - Banking Advances
	1804418	Core Paper XIII/XIV -Principles of Human Resource Management
III year - Sem V	1804519	Core Paper XIV/XV - Management Accounting
	1804520	Core Paper XV/XVI – Indirect taxes
	1804521	Core Paper XVI/XVII - Marketing
	1804522	Core Paper XVII/XVIII/XIV -Investment Management
	1804523	Core Paper XIX-Practical-Visual Basic
III year - Sem VI	1804624	Core Paper XVIII/XX - Cost Accounting
	1804625	Core Paper XIX/XXI - Customer Relationship Management
	1804626	Core Paper XX/XXII - Banking Technology and Personality Skills
	1804627	Core Paper XXI/XXIII – Marketing of banking services
	1804628	Core Paper XXII/XXIV-Income Tax Law and Practice
Total no of courses	26	***

PRINCIPLES OF FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Accounting: Meaning and Scope, Objectives of Accounting- Accounting Concepts & Conventions- Double Entry Book Keeping- Journals-Accounts from incomplete records- Statement of affairs- Conversion method simple problems only	18	
2	Trial Balance – Errors- Rectification of errors- Bank Reconciliation statements.	18	
3	Accounting for Depreciation- Straight Line method- Written down Value method With (Simple Adjustments)	18	
4	Manufacturing- Trading – Profit and loss Account – Balance sheet with Simple Adjustments	18	
5	Admission of a partner: Calculation of new profit sharing ratio and sacrificing ratio-Treatment of Good will- Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital-Preparation of Balance sheet of new firm.	18	

BUSINESS MANAGEMENT
CHOICE BASED CREDIT SYSTEM

S No	Contents of Module	Hrs	Co
1	Management: Meaning- Role of management- Management process- Importance- Management & Administration- Level of Management- Taylor's scientific Management- Fayol's Administrative Management Principles.	18	1
2	Planning: Nature and Characteristics- Importance-Advantages and Limitation- Steps in Planning: Decision making: Process, limitations and techniques used in decision making.	18	2
3	Organization: Importance- Types-Line, Functional, Line and Staff- Authority and Responsibility- Delegation- Departmentalization- Decentralization- Formal and Informal organization; Staffing: Nature and Importance.	18	3
4	Directing: Nature and Importance- Elements of directing function Motivation: Importance- Types of motivators- Maslow's Needs Hierarchy Theory-Herzberg's Two factor Theory- Douglas McGregor's theory & Theory Y- Theory Z	18	4,5
5	Leadership: Importance- Formal & Informal Leaders- Leadership styles- Traits of a good leader – Communication: importance of communication- The process-communication network –grapevine-oral &written communication-barriers to communication. Controlling: Meaning – Importance – Control Process	18	6

NME – ESSENTIALS OF LANGUAGE AND COMMUNICATION
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Definition- Methods– Types– principles of Effective Communication– Barriers to communication– Business Letter- Layout	18	
2	Kinds of Business Letters: Interview- Appointment- Acknowledgement- Promotion- Enquiries- Replies- Orders- Sales- Circular- Complaints	18	
3	Bank correspondence- Insurance correspondence- Agency correspondence- correspondence with shareholders, Directors.	18	
4	Report writing- Agenda, Minutes of meeting- Memorandum- office order- Circular- Notes	18	
5	Modern forms of communication: Fax- E-mail- Video conferencing- Internet- Websites & their use in business	18	

ADVANCED FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Retirement, Admission cum retirement of partner and Death of a partner: Calculation of New ProfitSharing ratio and Gaining Ratio- Treatment of Goodwill-Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance Sheet of New Firm. Dissolution of Partnership firm: Dissolution of a firm- Insolvency of a Partner and all Partners- Garner Vs. Murray rule- Piece-meal distribution (maximum loss & Proportionate Capital Method).	18	
2	Departmental Accounting: Meaning- Need-Advantages-Apportionment of Expenses-Inter-Departmental transfers (at cost and selling price) - Stock Reserve-Preparation of departmental Trading and Profit and Loss account and Balance Sheet.	18	
3	Branch Accounting: Meaning-Objects-Types of Branches- Accounting under Debtors System- Accounting Stock and Debtors System- Final Accounts System- Accounting for Wholesale Branches- Accounting for Independent branches (Foreign Branches excluded).	18	
4	Hire Purchase and Instalment purchase System: Definition-Salient features- Accounting Treatment- Calculation of interest and cash price- Default and repossession- Complete and partial repossession Instalment purchase system: Meaning- Hire purchase Vs. Instalment system- Accounting Treatment.	18	
5	Bills of exchange: Definition-Features-Important terms pertaining to bill of exchange-Recording transaction relating to bills- journal, ledger- Retiring bill under Rebate-dishonour of a bill and its renewal- Accomodation Bills, Average Due Date-Account current	18	

THEORY OF MONEY AND BANKING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Nature and Function of Money: Barter System- Primary, Secondary and Contingent Function of Money- Metallic Money-Paper Money-Credit Money- Role of Money in capitalistic and socialistic economic system- Defects of Evils of money- Composition of money supply in India	18	
2	Business Cycle: Definition- Characteristics- Phases of Trade cycle- Types of Business Cycles. Inflation and Deflation: Definition- Characteristics- Types- Causes- Consequences of Inflation and Deflation- Control measures.	18	
3	Overview of Indian Banking System: Banking Structure in India- Defects of indigenous banking- Nationalization of banks- Rationale & Arguments for Nationalization- Performance & Growth after nationalization- Impact of Liberalization on Banking Industry- Role of Private sector banks- Merger of Banks -CTS rules –scanned cheque	18	
4	Bank Accounts: Types- Opening of Various types of accounts- Precautions to be exercised- Entries in Pass book- Legal aspects- closing of a bank account- Special types of customers including Partnership firm, Joint Stock Companies, Club, Societies, Charitable Institution and NRIs-	18	
5	Banker and Customer Relationship: Definition of a Customer- Relationship as debtor and creditor- Banker as Trustee- As Agent- Obligation of a Banker- Rights of a Banker	18	

NME – ESSENTIALS OF SPOKEN AND PRESENTATION SKILLS
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Spoken skills: Voice, Vocabulary, and Audience-Awareness Mapping Voice.	18	
2	Making speeches and Oral Presentation: Qualities of a Good Speaker.	18	
3	Presentation Skills: Research Preparation, Visual Representation	18	
4	Combining Oral and Visual Presentation Skills: Expertise in Combining Minimum Bulleted Material on Slide with Oral Description Knowledge of PPT & PPS	18	
5	Precise Writing:	18	

CORPORATE ACCOUNTING AND BANK AUDIT
CHOICE BASED CREDIT SYSTEM

S. No.	Contents of Module	Hrs.	CO
1	Issue of shares and debentures: various kinds – forfeiture-reissue- underwriting of shares and debentures- distinction between capital reserve and reserve capital- Difference between lien and forfeiture of shares	18	
2	Redemption of preference shares and debentures- Purchase of business- profits prior to incorporation- steps involved in ascertaining pre -incorporation profits and post incorporation profits	18	
3	Preparation of company final accounts- company balance sheet- computation of net profits for managerial remuneration- forms of balance sheet- valuation of goodwill and shares	18	
4	Bank accounts- business of banking companies- preparation of profit and loss account – balance sheet- guidelines for RBI for balance sheet- Items requiring special attention in preparation of bank final accounts. Insurance accounts- life insurance- accounts of life insurance business- preparation of final accounts – revenue accounts- computation of profit in life insurance business- accounting principles for preparations of financial statements.	18	
5	Bank audit – bank audit process- pre-commencement work- understanding the business of bank branch – overall audit plan – audit programme – audit procedures- substantive testing and analytical procedure- bank audit report.	18	

LEGAL SYSTEMS IN BUSINESS
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents of Module	Hrs.	CO
1	Law and contract- nature of contract- classification – offer and acceptance –capacity of the parties to contract – free consent-Consideration- legality of objects-agreement declared void-performance of contract-remedies for breach of contract.	18	
2	Sale of goods act-definition-sale-agreement to sell-distinction between sale and agreement of sell- condition and warranties-distinctions between conditions and warranties	18	
3	Company – types of companies- Memorandum of association – Articles of association- prospectus- shares- debentures- classification of shares- distinction between shares and debentures- company meetings.	18	
4	Securities exchange board of India (SEBI)- functions- powers- guidelines to capital to capital markets- SEBI regulations on venture capital institutions – SEBI regulations for foreign direct investors- reasons for slow growth of venture capital.	18	
5	Foreign exchange management act 1999(FEMA) – Information technology act – advantages of information technology in the organization- intellectual property rights act (IPRA) – impact of foreign exchange earnings on Indian economy- advantages of intellectual property rights.	18	

BANKING THEORY LAW AND PRACTICE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Banking regulation act, 1949 (Definition of banking, licensing, opening of branches, functions of bank, inspection)- Role of RBI and their functions	18	
2	Commercial bank- functions- accepting deposits- lending of funds, e banking, atm cards, debit cards, personal identification number- online enquiry and update facility- electronic fund transfer- electronic clearing system- Anti-money laundering –Cheque Truncation System(CTS)	18	2
3	Opening of an account- types of deposit account- types of customers- (Individuals, Firms, trust and and companies)- Importance of customer relations- customers grievances and redressal – Ombudsman.	18	
4	Principles of lending- types of borrowing- precautions to be taken by a banker- credit information bureau of india Ltd.	18	
5	Negotiable Instruments: Promissory Note- Bills of Exchange, cheques, draft- definitions, features- crossing- endorsement- material alteration- paying banker- rights and duties- statutory protection- dishonor of cheques- role of collecting banker.	18	

ENTREPRENEURIAL DEVELOPMENT

CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Concept of entrepreneurship-entrepreneurship-meaning- types- qualities of an entrepreneur- classification of an entrepreneur- factors influencing entrepreneurship- functions of entrepreneurs.	18	
2	Entrepreneurial development- agencies- commercial banks- district industries centres- national small industries corporation- small industries development organization-small industries services institute. All India financial Institutions – IDBI-IFCI-ICICI-IRDBI.	18	
3	Project management- business idea generation techniques- identification of business opportunities feasibility study- marketing, finance, TECHNOLOGY AND LEGAL formalities- preparation of project report- tools of appraisal.	18	
4	Entrepreneurial development programmes(EDP)- role, relevance and achievements- role of government in organizing EDP's- critical evaluation.	18	
5	Economic development and entrepreneurial growth: Role of entrepreneur in economic growth- strategic approaches in the changing economic scenario for small scale entrepreneurs- networking- Niche play, geographic concentration, franchising/ dealership- development of women entrepreneurship.	18	

COMPUTER APPLICATION IN BUSINESS
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to Tally- Company Creation – group and ledgers creation- features and configuration.	18	
2	Accounting vouchers- Purchase, debit note, sales, credit note, receipt, payments and contra.	18	
3	Inventory information- stock group, stock categories, units of measure, stock items and godowns. Statements of reports- trial balance, profit and loss account- balance sheet- stock summary.	18	
4	Introduction to statistical package for social sciences- construction of frequency and cross tabulation.	18	
5	Graphical representation of Data- simple, multiple and cluster bar diagram pie-chart and Histogram- measures of central tendency(Mean, median, mode)- measures of dispersion (standard deviation, quartile deviation) – measures of skewness (Correaltion and regression).	18	

ADVANCED CORPORATE ACCOUNTING
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Accounting for price level changes- Social responsibility accounting- human resources accounting.	18	
2	Amalgamation, absorption and external reconstruction.	18	
3	Consolidated final statement of holding companies and subsidiary companies- (intercompany owing excluded)- treatment of dividend.	18	
4	Liquidation – statement of affairs and liquidator’s final statement of account.	18	
5	Alteration of share capital and internal reconstruction and reduction of capital.	18	

FINANCIAL SERVICES AND BANCASSURANCE

CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services	18	
2	Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting	18	
3	Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor -advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting	18	
4	Venture capital – credit rating- consumer finance. Mutual funds: meaning- types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors	18	
5	Bancassurance – meaning of bancassurance –definition of bancassurance- origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance-demerits of bancassurance- bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India.	18	

PRINCIPLES OF INSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Nature and functions of insurance – risk and insurance – classification of risks – mathematical value of risks – minimization of risks.	18	
2	Principles of insurance – insurable interest – indemnity – subrogation – utmost good faith.	18	
3	Forms of general insurance – fire, marine – motor vehicles – liability insurance- workmen compensation insurance – features and changes of general insurance agreement – role of banks in life insurance.	18	
4	Public liability act 1991 – reimbursement of medical claims, married women property act 1987.	18	
5	Insurance Marketing – Insurance Salesmanship, use of IT in Insurance.	18	

BANKING ADVANCES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Advances – introduction – loans – OD – cash credits – clean advances – term loans – bridge loans – loans to small borrowers – discounting of bills – cash credits – principles of good lending.	18	
2	Advances against documents of title to goods – stock exchange securities – FD receipts – life insurance policies – precautions to be taken before advancing – documents to title against FD receipts, insurance policies and against securities.	18	
3	Personal loan – Introduction – purpose – security and margin – amount of disbursement – interest – appraisal – repayment – precautions – borrower’s death – documentation – prospects.	18	
4	Advances to small scale of industries – finance by commercial banks – agricultural finance – financial assistance to agriculturalist – objectives and approach – nature of finance – special types of agricultural finance.	18	
5	Appraisal of term loan proposal – financial feasibility - technical feasibility – economic feasibility – extent of finance managerial competence – pre-sanction inspection – valuation of security – rate of interest – charge – re-finance.	18	

PRINCIPLES OF HUMAN RESOURCES MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Human resource management – nature and scope of the human resource management – managerial and operating functions – difference between personnel management and human resource management – qualities and qualification of human resource managers.	18	
2	Recruitment – selection- methods of selection – interview techniques in selection – recruitment practices in India.	18	
3	Placement and induction – training- methods- techniques – performance appraisal- methods – promotions and transfers.	18	
4	Job analysis – purpose – steps in job analysis – job description – uses – guidelines for job description- job simplifications, job enlargement, and job enrichment.	18	
5	Quality of work life – issues in quality of work life – measuring quality of work life – obstacles to quality of work life.	18	

MANAGEMENT ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Management Accounting – Meaning- Objectives- Scope- Financial Accounting- Cost Accounting and Management Accounting- Role of Management Accountant	18	
2	Financial Statements-Steps-Limitations- Comparative Financial Statements- Common Size Financial Statements- Trend Percentages. Ratio Analysis- Nature and Interpretation- Classification of Ratios- Profitability Ratios- Turnover Ratios- Financial Ratios- Uses and limitations of Ratios- (SIMPLE PROBLEMS ONLY)	18	
3	Funds Flow Statement- Cash Flow Statement- (SIMPLE PROBLEMS ONLY)	18	
4	Budgeting and Budgetary Control- Definition, Importance, Essentials- Production Budget- Fixed and Flexible Budget.	18	
5	Marginal Costing and Break-Even Analysis- (SIMPLE PROBLEMS ONLY). Decisions Involving Alternate Cost Analysis or Differential Cost Analysis- Make or buy- Key Factor- Export order at lower price- Shut Down decisions etc.	18	

REVISED SYLLABUS
INDIRECT TAXES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	<u>Basics- Tax Vs. Duty</u> ; Direct Tax Vs. Indirect Tax- Powers of Union/States- Varieties of Indirect Taxes	18	
2	<u>Factors for Levy of Customs Duty</u> - First Principles of Valuation- Procedure for assessment and payment of Customs Duty- Types of Customs Duty- Warehousing- Drawbacks	18	
3	<u>An Overview of Goods and Services Tax (GST)</u> - Introduction of Goods and Services Tax in India- Constitutional Amendment under Pre-Goods & Service Tax Regime & Transitional Provisions. Goods & Service Tax: Concepts, Meaning, Significance, Dual GST, Features and benefits. GST Common Portal- Taxes & Duties not submitted in GST- Rates of GST on India.	18	
4	<u>Goods and Services Tax (GST) Council & its role</u> - Registration and Returns- functions and services performed by Goods and Service Tax Network (GSTN) - E-Way Bill Compliance- Doctrine of unjust enrichment- Anti-profiteering- Important definitions.	18	
5	<u>Goods and Services Tax (GST) Incidence</u> - Challenges for the government after implementation of GST- Principle of Supply: Meaning, classification, time and valuation of supply, Integrated Goods and Services Tax (IGST) Mechanism: Features, Inter State vs Intra Supply. Input Tax Credit (ITC): Eligibility and Conditions to avail ITC- Reverse Charge Mechanism.	18	

MARKETING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Introduction to Marketing- Meaning- Definition of Marketing- Functions of Marketing- Importance of Marketing- Need for Marketing- Definition of Market- Classification of Markets- Differences of Marketing and Selling- Features to Marketing- Approaches to the Study of Marketing- Micro Marketing- Macro Marketing- Objectives of Marketing	18	
2	Marketing Environment- Micro and Macro Environment (Factors affecting internal environment an External Environments)- Impact of Internal Environment and External Environments towards the business- Features of Business Environment	18	
3	Marketing Segmentation- Concepts- Benefits- Bases of Market Segmentation and levels of Market Segmentation- Advantages of Market Segmentation- Introduction to Consumer Behaviour- Need for Study- Consumer Buying Decision Process- Marketing implications of consumer decision process	18	
4	Marketing Mix- Meaning- Introduction to stages of New Product Development- Types- Introduction to Product life cycle- Product Mix- Price- Pricing Policy and Methods- Place- Channels of Distribution- Promotion- Basics of Advertisements- Sales Promotion and Personal Selling	18	
5	Recent Trends in Marketing- Basic understanding of E-Marketing- MIS (Management Information System) – Introduction to Commodity Exchange- Advantages of E-Marketing- Impact of Electronic Marketing on Modern Business.	18	

INVESTMENT MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Investment; Definition, Concepts and Goals- Classification of Investment- Speculation- Distinction between Investment and Speculation	18	
2	Various Investment Avenues and their characteristics- Bank Deposits- Postal Savings Schemes- Equity- Debentures and Bonds- Mutual Fund- Insurance- NBFC Deposits- Derivatives(Meaning)	18	
3	Capital Market- Primary Market- Stock Market- MIDCAPS(Meaning)- Procedure for Buying and Selling Shares- Tax consideration in Investment Management- SEBI Guidelines on Primary and Secondary Market- Recent Trends in Security Market- Depositories- On Line Trading of securities- Securitization(Introduction)	18	
4	Investment Analysis- Fixed Income Avenues Analysis- Time Value of Money- Credit Rating, CRISIL, CARE and ICRA- Economic- Company- Industry Analysis	18	
5	Investment Information- Fundamental Analysis- Technical Analysis- Differences- Dow Theory- Efficient Market Hypothesis- Random Walk Theory(Weak)- Semi Strong Form- Strong Form- Portfolio Management Theory- Markowitz Theory- Efficient Portfolio.	18	

VISUAL BASIC
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Changing the Colour, Font and Size of the Text.	18	
2	Implementation of Drag and Drop events using images.	18	
3	Event handling using writer Timer Control	18	
4	Develop Scientific Calculator	18	
5	Student's Information	18	
6	E-Banking	18	
7	Payroll Processing	18	
8	Inventory processing	18	
9	Electricity Bill Processing	18	
10	Income Tax Processing	18	

COST ACCOUNTING
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Introduction- Meaning, Objectives and Advantages Of Cost Accounting Difference Between Cost and Financial Accounting-Cost Sheet, Tenders and Quotation.	18	
2.	Accounting and Control of Material-Cost Issue of Materials-Methods of Pricing of Materials-Issues-FIFO, LIFO, Weighted Average. Inventory Control-Concepts And Techniques Like Fixing Of Stock Levels, EOQ, ABC Analysis, Perpetual And Periodic Inventory System-Material Losses And Their Treatment.	18	
3..	Accounting And Control Of Labour Cost: Time Keeping And Time Booking, Concept And Treatment Of Idle Time, Overtime And Labour Turnover- Labour Hour Rate.	18	
4.	Overheads: Classification, Allocation, Apportionment And Absorption Of Overhead, Treatment Of Overhead and Underabsorption- Machine Hour Rate.	18	
5.	Operating Cost: Computation Of Cost Unit In Road Transport Business- Contract Costing- Unit Or Single Costing. simple problems only	18	

CUSTOMER RELATIONSHIP MANAGEMENT

CHOICE BASED CREDIT SYSTEM

SI NO	Contents Of Module	Hrs	CO
1.	Communication- Need- Barrier To Communication- Channels Of Communication- Oral, Writing, Listening Skills- Verbal Skills- Principles Of Effective Communication- Essentials Of Business Letter.	18	
2.	CRM- Definition- Concept And Approach- CRM In Competitive Environment- Public Relation And Image Building.	18	
3.	Relationship Between Banker And Customer- Responsibility Of Bank Staff In Successful Implementation Of CRM- Retaining And Enlarging Customer Base- Customer Service- Quality Circle- Norms Satisfying KYc Complaints- Importance Of KYC.	18	
4.	Nature And Type Of Bank Customers- Customer's Grievances And Redressal- Consumer Protection Act 1956- Customer Day- Banking Ombudsman Scheme.	18	
5.	CRM Banking Benefits- Future Of Relationship Banking- Recommendations For Successful Customer Relationship Management.	18	

BANKING TECHNOLOGY AND PERSONALITY SKILLS
CHOICE BASED CREDIT SYSTEM

Si No	Contents Of Module	Hrs	Co
1.	Contemporary Banking Developments: E-Banking- Internet Banking- Mobile Banking- Anywhere Banking- Any Time Banking- Plastic Cash- Functions And Mechanism- Different Approaches To Bank Computerization WAN,LAN, VSAT.	18	
2.	Signature Storage And Display By Electronic Means- Document Handling System, Document Storage And Retrieval System.	18	
3.	Impact Of Technology- On Its Employees-Customer Service- Management Control- Cyber Laws And Its Implication- Impact Of It Revolution In Indian Banking System.	18	
4.	Other Information Technology Enabled Services; E-Trade- Dematerialisation (Demat) - Electronic Bill Payment-Bills-Registration- Types Of Bills-E-Shopping-E-Rail-E-Money Order-ASBA (Application Supported By Blocked Amount).	18	
5.	Interview, Personality Development And Communication Skills.(PRACTICALS ONLY)	18	

MARKETING OF BANKING SERVICES

CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Marketing Concepts And Their Application To Banking Industry- Marketing Concepts And Elements- Why Marketing? – Special Features Of Bank Marketing – Product And Service .Marketing	18	
2.	Environmental Scanning – Assessment And Management Of Competition – Macro And Micro Factors Influencing The Market Goods And Services – Applicability To Banking – Banking Regulation And Its Impact On Bank Marketing Strategies – Understanding Competition , Identification Of Competition And Their Focus – Strategic Benefits Of Good Competition – What Makes A Good Competitor.	18	
3.	Customer Need Analysis And Customer Care : Customer Focus – Understanding Customer Need – Customer Care – Consumer Motivation And Buying Behaviour – Perception / Behaviour – Other Factor Affecting Buying Behaviour – Decision Making Process – Individual And Organizational – Selective Exposure , Selective Distortion , And Effect On Consumer Behaviour.	18	
4.	Market Segmentation – Product Designing – Marketing – Feedback And Review – Purpose And Content Of Product / Market Expansion – Mass Marketing And Marketing Segmentation – Definition Of Market Segmentation – Characteristics Of A Viable Market Segment – Benefits From Market Segmentation – Disadvantages – Market Segmentation Techniques For Personal And Corporate Customers.	18	
5.	Market Information Research – Definition Of Marketing Research And Market Research – Differences – Contributions Of Marketing Research To A Bank – Types Of Data – Primary And Secondary – Management Information System And Marketing Research – Need For Situation Analysis – Steps Involved In The Development Of A Situation Analysis – Objective , Strategies And Tactics – Sources Of Information For Situation Analysis.	18	

INCOME TAX LAW & PRACTICE
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	HRs	CO
1.	Meaning - Definition of Income, Person, Assessment Year, Previous Year And Assesse, Exempted Income. Income From Salaries – Basis of Charge –Allowances –Perquisites And Its Valuation –Deduction From Salary Income. (Provident Fund, Gratuity, HRA, RFA).	18	
2.	Income From House Property - Computation of Annual Value - Deduction From Annual Value.	18	
3.	Income From Business And Profession - Basic Principles of Arriving At Business Income – Specific Deduction In Computing Income From Business.	18	
4.	Income From Capital Gain – Meaning of Capital Assets- Short Term Long Term- Transfer of Capital Assets-Certain Transaction that do not Constitute Transfer-Computation of Capital Gain-Cost of Acquisition-Cost of Improvement-Exempted Capital Gain-Method of Computation of Income From Other Sources.	18	
5.	TDS (Tax Deducted At Source)-TCS (Tax Collected At Source)-Kinds of Returns & Procedure for Filing of Return.	18	



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Vaishnav College (Shift II)
Arumbakkam, Chennai-600 106.



**DWĀRAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE
(AUTONOMOUS)**

College With Potential Excellence

Linguistic Minority Institution, Affiliated to University of Madras

DEPARTMENT OF B.COM (BANK MANAGEMENT)

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

COURSE STRUCTURE

I year - Sem I	1904101	Core Paper I- Principles of Financial Accounting
	1904102	Core Paper II- Business Management
	1904104	NME -I Basics of Banking & Insurance -I
I year - Sem II	1904205	Core Paper III - Advanced Financial Accounting
	1904206	Core Paper IV - Theory of money and Banking
	1904208	NME - II Basics of Banking & Insurance-II
II year - Sem III	1904309	Core Paper V - Corporate Accounting & Bank audit
	1904310	Core Paper VI - Legal Systems in Business
	1904311	Core Paper VII - Banking Theory Law and Practice
	1904312	Core Paper VIII - Entrepreneurial Development

	1904313	Practical - Computer Application in Business
II year - Sem IV	1904414	Core Paper IX- Advanced Corporate Accounting
	1904415	Core Paper XIXI/X - Financial Services & Bancassurance
	1904416	Core Paper XI/XII -Principles of Insurance
	1904417	Core Paper XII/XIII - Banking Advances
	1904418	Core Paper XIII/XIV -Principles of Human Resource Management
III year - Sem V	1904519	Core Paper XIV/XV - Management Accounting
	1904520	Core Paper XV/XVI - Indirect Taxes
	1904521	Core Paper XVI/XVII - Marketing
	1904522	Core Paper XVII/XVIII/XIV -Investment Management
	1904523	Core Paper XIX-Practical-Visual Basic
III year - Sem VI	1904624	Core Paper XVIII/XX - Cost Accounting
	1904625	Core Paper XIX/XXI - Customer Relationship Management
	1904626	Core Paper XX/XXII - Banking Technology and Personality Skills
	1904627	Core Paper XXI/XXIII -Marketing of Banking Services
	1904628	Core Paper XXII/XXIV-Income Tax Law and Practice
Total no of courses	26	***

PRINCIPLES OF FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	CO
1	Accounting: Meaning and Scope, Objectives of Accounting- Accounting Concepts & Conventions- Double Entry Book Keeping- Journals-Accounts from incomplete records- Statement of affairs- Conversion method simple problems only	18	
2	Trial Balance – Errors- Rectification of errors- Bank Reconciliation statements.	18	
3	Accounting for Depreciation- Straight Line method- Written down Value method With (Simple Adjustments)	18	
4	Manufacturing- Trading – Profit and loss Account – Balance sheet with Simple Adjustments	18	
5	Admission of a partner: Calculation of new profit sharing ratio and sacrificing ratio-Treatment of Good will- Revaluation Account- Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance sheet of new firm.	18	

BUSINESS MANAGEMENT
CHOICE BASED CREDIT SYSTEM

S No	Contents of Module	Hrs	Co
1	Management: Meaning- Role of management- Management process- Importance- Management & Administration- Level of Management- Taylor's scientific Management- Fayol's Administrative Management Principles.	18	1
2	Planning: Nature and Characteristics- Importance-Advantages and Limitation- Steps in Planning: Decision making: Process, limitations and techniques used in decision making.	18	2
3	Organization: Importance- Types-Line, Functional, Line and Staff- Authority and Responsibility- Delegation- Departmentalization- Decentralization- Formal and Informal organization; Staffing: Nature and Importance.	18	3
4	Directing: Nature and Importance- Elements of directing function Motivation: Importance- Types of motivators- Maslow's Needs Hierarchy Theory-Herzberg's Two factor Theory- Douglas McGregor's theory & Theory Y- Theory Z	18	4,5
5	Leadership: Importance- Formal & Informal Leaders- Leadership styles- Traits of a good leader – Communication: importance of communication- The process-communication network –grapevine-oral &written communication-barriers to communication. Controlling: Meaning – Importance – Control Process	18	6

REVISED SYLLABUS
BASICS OF BANKING & INSURANCE – I
CHOICE BASED CREDIT SYSTEM

S No	Module	Hrs	Co
1	Meaning of Banking – functions of commercial banks: Primary Functions, Different types of Deposits and Loans, Agency and General Utility Services of Banks, Safe Deposit Lockers.	6	
2	Opening of a Bank Account - Procedure, Withdrawal slip, Cheque and demand draft – Customer of a Bank- Banker-Customer relationship.	6	
3	Crossing of cheque – types. Open cheque. Dishonour of cheques – Wrongful dishonour – MICR, IFSC Code &CTS. Rules for filling up a cheque.	6	
4	Bankers right of lien , right of set off and right of appropriation – Endorsement – Mortgage – Pledge and Hypothecation.	6	
5	Meaning of Insurance – Principles – Indemnity – Subrogation and Contribution – Insurable Interest	6	

ADVANCED FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Retirement, Admission cum retirement of partner and Death of a partner: Calculation of New Profit Sharing ratio and Gaining Ratio- Treatment of Goodwill-Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance Sheet of New Firm. Dissolution of Partnership firm: Dissolution of a firm- Insolvency of a Partner and all Partners- Garner Vs. Murray rule- Piece-meal distribution (maximum loss & Proportionate Capital Method).	18	
2	Departmental Accounting: Meaning- Need-Advantages-Apportionment of Expenses-Inter-Departmental transfers (at cost and selling price) - Stock Reserve-Preparation of departmental Trading and Profit and Loss account and Balance Sheet.	18	
3	Branch Accounting: Meaning-Objects-Types of Branches- Accounting under Debtors System- Accounting Stock and Debtors System- Final Accounts System- Accounting for Wholesale Branches- Accounting for Independent branches (Foreign Branches excluded).	18	
4	Hire Purchase and Instalment purchase System: Definition-Salient features-Accounting Treatment- Calculation of interest and cash price- Default and repossession- Complete and partial repossession Instalment purchase system: Meaning- Hire purchase Vs. Instalment system- Accounting Treatment.	18	
5	Bills of exchange: Definition-Features-Important terms pertaining to bill of exchange-Recording transaction relating to bills- journal, ledger-Retiring bill under Rebate-dishonour of a bill and its renewal-Accommodation Bills, Average Due Date-Account current	18	

THEORY OF MONEY AND BANKING
CHOICE BASED CREDIT SYSTEM

Sl No.	Contents Of Module	Hrs.	CO
1	Nature and Function of Money: Barter System- Primary, Secondary and Contingent Function of Money- Metallic Money-Paper Money-Credit Money- Role of Money in capitalistic and socialistic economic system- Defects of Evils of money- Composition of money supply in India	18	
2	Business Cycle: Definition- Characteristics- Phases of Trade cycle- Types of Business Cycles. Inflation and Deflation: Definition- Characteristics- Types- Causes- Consequences of Inflation and Deflation- Control measures.	18	
3	Overview of Indian Banking System: Banking Structure in India- Defects of indigenous banking- Nationalization of banks- Rationale & Arguments for Nationalization- Performance & Growth after nationalization- Impact of Liberalization on Banking Industry- Role of Private sector banks- Merger of Banks -CTS rules –scanned cheque	18	
4	Bank Accounts: Types- Opening of Various types of accounts- Precautions to be exercised- Entries in Pass book- Legal aspects- closing of a bank account- Special types of customers including Partnership firm, Joint Stock Companies, Club, Societies, Charitable Institution and NRIs-	18	
5	Banker and Customer Relationship: Definition of a Customer- Relationship as debtor and creditor- Banker as Trustee- As Agent- Obligation of a Banker- Rights of a Banker	18	

REVISED SYLLABUS

BASICS OF BANKING & INSURANCE – II

CHOICE BASED CREDIT SYSTEM

Sl No	Module	Hrs	Co
1	ATMs - how to draw cash from ATMs? – Activating ATM Cards – PIN – safeguards against ATM frauds – NEFT and RTGS	6	
2	Internet Banking and Mobile Banking – Precautions to be taken while banking online- Debit and Credit cards – Master and Visa cards – Payment Apps such as PAYTM, BHIM and GOOGLEPAY- IMPS	6	
3	Passbook printing and currency depositing kiosks – currency counting machines – Demonetization – Meaning and objectives – Core Banking	6	
4	Reserve Bank of India – Functions - Credit control by RBI – Quantitative and selective Controls- Principles of Note Issue.	6	
5	Life Assurance and General Insurance – Assignment and Nomination of Life policies – Surrender Value – Re-insurance and Double Insurance – Average clause	6	

CORPORATE ACCOUNTING AND BANK AUDIT
CHOICE BASED CREDIT SYSTEM

S. No.	Contents of Module	Hrs.	CO
1	Issue of shares and debentures: various kinds – forfeiture- reissue- underwriting of shares and debentures- distinction between capital reserve and reserve capital- Difference between lien and forfeiture of shares	18	
2	Redemption of preference shares and debentures- Purchase of business- profits prior to incorporation- steps involved in ascertaining pre -incorporation profits and post incorporation profits	18	
3	Preparation of company final accounts- company balance sheet- computation of net profits for managerial remuneration- forms of balance sheet- valuation of goodwill and shares	18	
4	Bank accounts- business of banking companies- preparation of profit and loss account – balance sheet- guidelines for RBI for balance sheet- Items requiring special attention in preparation of bank final accounts. Insurance accounts- life insurance- accounts of life insurance business- preparation of final accounts – revenue accounts- computation of profit in life insurance business- accounting principles for preparations of financial statements.	18	
5	Bank audit – bank audit process- pre-commencement work- understanding the business of bank branch – overall audit plan – audit programme – audit procedures- substantive testing and analytical procedure- bank audit report.	18	

LEGAL SYSTEMS IN BUSINESS
CHOICE BASED CREDIT SYSTEM

SI No.	Contents of Module	Hrs.	CO
1	Law and contract- nature of contract- classification – offer and acceptance –capacity of the parties to contract – free consent-Consideration- legality of objects-agreement declared void-performance of contract-remedies for breach of contract.	18	
2	Sale of goods act-definition-sale-agreement to sell-distinction between sale and agreement of sell- condition and warranties-distinctions between conditions and warranties	18	
3	Company – types of companies- Memorandum of association – Articles of association- prospectus- shares- debentures- classification of shares- distinction between shares and debentures- company meetings.	18	
4	Securities exchange board of India (SEBI)- functions- powers- guidelines to capital to capital markets- SEBI regulations on venture capital institutions – SEBI regulations for foreign direct investors- reasons for slow growth of venture capital.	18	
5	Foreign exchange management act 1999(FEMA) – Information technology act – advantages of information technology in the organization- intellectual property rights act (IPRA) – impact of foreign exchange earnings on Indian economy- advantages of intellectual property rights.	18	

BANKING THEORY LAW AND PRACTICE
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Banking regulation act, 1949 (Definition of banking, licensing, opening of branches, functions of bank, inspection)- Role of RBI and their functions	18	
2	Commercial bank- functions- accepting deposits- lending of funds, e banking, atm cards, debit cards, personal identification number- online enquiry and update facility- electronic fund transfer- electronic clearing system- Anti-money laundering –Cheque Truncation System(CTS)	18	2
3	Opening of an account- types of deposit account- types of customers- (Individuals, Firms, trust and and companies)- Importance of customer relations- customers grievances and redressal – Ombudsman.	18	
4	Principles of lending- types of borrowing- precautions to be taken by a banker- credit information bureau of india Ltd.	18	
5	Negotiable Instruments: Promissory Note- Bills of Exchange, cheques, draft- definitions, features- crossing- endorsement- material alteration- paying banker- rights and duties- statutory protection- dishonor of cheques- role of collecting banker.	18	

ENTREPRENEURIAL DEVELOPMENT
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Concept of entrepreneurship-entrepreneurship-meaning- types- qualities of an entrepreneur- classification of an entrepreneur- factors influencing entrepreneurship- functions of entrepreneurs.	18	
2	Entrepreneurial development- agencies- commercial banks- district industries centres- national small industries corporation- small industries development organization-small industries services institute. All India financial Institutions – IDBI-IFCI-ICICI-IRDBI.	18	
3	Project management- business idea generation techniques- identification of business opportunities feasibility study- marketing, finance, TECHNOLOGY AND LEGAL formalities- preparation of project report- tools of appraisal.	18	
4	Entrepreneurial development programmes(EDP)- role, relevance and achievements- role of government in organizing EDP's- critical evaluation.	18	
5	Economic development and entrepreneurial growth: Role of entrepreneur in economic growth- strategic approaches in the changing economic scenario for small scale entrepreneurs- networking- Niche play, geographic concentration, franchising/ dealership- development of women entrepreneurship.	18	

COMPUTER APPLICATION IN BUSINESS
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Introduction to Tally- Company Creation – group and ledgers creation- features and configuration.	18	
2	Accounting vouchers- Purchase, debit note, sales, credit note, receipt, payments and contra.	18	
3	Inventory information- stock group, stock categories, units of measure, stock items and godowns. Statements of reports- trial balance, profit and loss account- balance sheet- stock summary.	18	
4	Introduction to statistical package for social sciences- construction of frequency and cross tabulation.	18	
5	Graphical representation of Data- simple, multiple and cluster bar diagram pie-chart and Histogram- measures of central tendency(Mean, median, mode)- measures of dispersion (standard deviation, quartile deviation) – measures of skewness (Correaltion and regression).	18	

ADVANCED CORPORATE ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Accounting for price level changes- Social responsibility accounting- human resources accounting.	18	
2	Amalgamation, absorption and external reconstruction.	18	
3	Consolidated final statement of holding companies and subsidiary companies- (intercompany owing excluded)- treatment of dividend.	18	
4	Liquidation – statement of affairs and liquidator’s final statement of account.	18	
5	Alteration of share capital and internal reconstruction and reduction of capital.	18	

FINANCIAL SERVICES AND BANCASSURANCE
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services	18	
2	Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting	18	
3	Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor -advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting	18	
4	Venture capital – credit rating- consumer finance. Mutual funds: meaning- types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors	18	
5	Bancassurance – meaning of bancassurance – definition of bancassurance- origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance- demerits of bancassurance- bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India.	18	

PRINCIPLES OF INSURANCE
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Nature and functions of insurance – risk and insurance – classification of risks – mathematical value of risks – minimization of risks.	18	
2	Principles of insurance – insurable interest – indemnity – subrogation – utmost good faith.	18	
3	Forms of general insurance – fire, marine – motor vehicles – liability insurance- workmen compensation insurance – features and changes of general insurance agreement – role of banks in life insurance.	18	
4	Public liability act 1991 – reimbursement of medical claims, married women property act 1987.	18	
5	Insurance Marketing – Insurance Salesmanship, use of IT in Insurance.	18	

BANKING ADVANCES
CHOICE BASED CREDIT SYSTEM

SI No.	CONTENTS OF MODULE	Hrs.	CO
1	Advances – introduction – loans – OD – cash credits – clean advances – term loans – bridge loans – loans to small borrowers – discounting of bills – cash credits – principles of good lending.	18	
2	Advances against documents of title to goods – stock exchange securities – FD receipts – life insurance policies – precautions to be taken before advancing – documents to title against FD receipts, insurance policies and against securities.	18	
3	Personal loan – Introduction – purpose – security and margin – amount of disbursement – interest – appraisal – repayment – precautions – borrower’s death – documentation – prospects.	18	
4	Advances to small scale of industries – finance by commercial banks – agricultural finance – financial assistance to agriculturalist – objectives and approach – nature of finance – special types of agricultural finance.	18	
5	Appraisal of term loan proposal – financial feasibility - technical feasibility – economic feasibility – extent of finance managerial competence – pre-sanction inspection – valuation of security – rate of interest – charge – re-finance.	18	

PRINCIPLES OF HUMAN RESOURCES MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Human resource management – nature and scope of the human resource management – managerial and operating functions – difference between personnel management and human resource management – qualities and qualification of human resource managers.	18	
2	Recruitment – selection- methods of selection – interview techniques in selection – recruitment practices in India.	18	
3	Placement and induction – training- methods- techniques – performance appraisal - methods – promotions and transfers.	18	
4	Job analysis – purpose – steps in job analysis – job description – uses – guidelines for job description- job simplifications, job enlargement, and job enrichment.	18	
5	Quality of work life – issues in quality of work life – measuring quality of work life – obstacles to quality of work life.	18	

MANAGEMENT ACCOUNTING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Management Accounting – Meaning- Objectives- Scope- Financial Accounting- Cost Accounting and Management Accounting- Role of Management Accountant	18	
2	Financial Statements-Steps-Limitations- Comparative Financial Statements- Common Size Financial Statements- Trend Percentages. Ratio Analysis- Nature and Interpretation- Classification of Ratios- Profitability Ratios- Turnover Ratios- Financial Ratios- Uses and limitations of Ratios- (SIMPLE PROBLEMS ONLY)	18	
3	Funds Flow Statement- Cash Flow Statement- (SIMPLE PROBLEMS ONLY)	18	
4	Budgeting and Budgetary Control- Definition, Importance, Essentials- Production Budget- Fixed and Flexible Budget.	18	
5	Marginal Costing and Break-Even Analysis- (SIMPLE PROBLEMS ONLY) . Decisions Involving Alternate Cost Analysis or Differential Cost Analysis- Make or buy- Key Factor- Export order at lower price- Shut Down decisions etc.	18	

INDIRECT TAXES
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	<u>Basics-</u> Tax Vs. Duty; Direct Tax Vs. Indirect Tax- Powers of Union/States- Varieties of Indirect Taxes	18	
2	<u>Factors for Levy of Customs Duty-</u> First Principles of Valuation- Procedure for assessment and payment of Customs Duty- Types of Customs Duty- Warehousing- Drawbacks	18	
3	<u>An Overview of Goods and Services Tax (GST)-</u> Introduction of Goods and Services Tax in India- Constitutional Amendment under Pre-Goods & Service Tax Regime & Transitional Provisions. Goods & Service Tax: Concepts, Meaning, Significance, Dual GST, Features and benefits. GST Common Portal- Taxes & Duties not submitted in GST- Rates of GST on India.	18	
4	<u>Goods and Services Tax (GST) Council & its role-</u> Registration and Returns- functions and services performed by Goods and Service Tax Network (GSTN) - E-Way Bill Compliance- Doctrine of unjust enrichment- Anti-profiteering- Important definitions.	18	
5	<u>Goods and Services Tax (GST) Incidence-</u> Challenges for the government after implementation of GST- Principle of Supply: Meaning, classification, time and valuation of supply, Integrated Goods and Services Tax (IGST) Mechanism: Features, Inter State vs Intra Supply. Input Tax Credit (ITC): Eligibility and Conditions to avail ITC- Reverse Charge Mechanism.	18	

MARKETING
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	COs
1	Introduction to Marketing- Meaning- Definition of Marketing- Functions of Marketing- Importance of Marketing- Need for Marketing- Definition of Market- Classification of Markets- Differences of Marketing and Selling- Features to Marketing- Approaches to the Study of Marketing- Micro Marketing- Macro Marketing- Objectives of Marketing	18	
2	Marketing Environment- Micro and Macro Environment (Factors affecting internal environment an External Environments)- Impact of Internal Environment and External Environments towards the business- Features of Business Environment	18	
3	Marketing Segmentation- Concepts- Benefits- Bases of Market Segmentation and levels of Market Segmentation- Advantages of Market Segmentation- Introduction to Consumer Behaviour- Need for Study- Consumer Buying Decision Process- Marketing implications of consumer decision process	18	
4	Marketing Mix- Meaning- Introduction to stages of New Product Development- Types- Introduction to Product life cycle- Product Mix- Price- Pricing Policy and Methods- Place- Channels of Distribution- Promotion- Basics of Advertisements- Sales Promotion and Personal Selling	18	
5	Recent Trends in Marketing- Basic understanding of E-Marketing- MIS (Management Information System) – Introduction to Commodity Exchange- Advantages of E-Marketing- Impact of Electronic Marketing on Modern Business.	18	

INVESTMENT MANAGEMENT
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Investment; Definition, Concepts and Goals- Classification of Investment- Speculation- Distinction between Investment and Speculation	18	
2	Various Investment Avenues and their characteristics- Bank Deposits- Postal Savings Schemes- Equity- Debentures and Bonds- Mutual Fund- Insurance- NBFC Deposits- Derivatives(Meaning)	18	
3	Capital Market- Primary Market- Stock Market- MIDCAPS(Meaning)- Procedure for Buying and Selling Shares- Tax consideration in Investment Management- SEBI Guidelines on Primary and Secondary Market- Recent Trends in Security Market- Depositories- On Line Trading of securities- Securitization(Introduction)	18	
4	Investment Analysis- Fixed Income Avenues Analysis- Time Value of Money- Credit Rating, CRISIL, CARE and ICRA- Economic- Company- Industry Analysis	18	
5	Investment Information- Fundamental Analysis- Technical Analysis- Differences- Dow Theory- Efficient Market Hypothesis- Random Walk Theory(Weak)- Semi Strong Form- Strong Form- Portfolio Management Theory- Markowitz Theory- Efficient Portfolio.	18	

VISUAL BASIC
CHOICE BASED CREDIT SYSTEM

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	Changing the Colour, Font and Size of the Text.	18	
2	Implementation of Drag and Drop events using images.	18	
3	Event handling using writer Timer Control	18	
4	Develop Scientific Calculator	18	
5	Student's Information	18	
6	E-Banking	18	
7	Payroll Processing	18	
8	Inventory processing	18	
9	Electricity Bill Processing	18	
10	Income Tax Processing	18	

COST ACCOUNTING
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Introduction- Meaning, Objectives and Advantages Of Cost Accounting Difference Between Cost and Financial Accounting- Cost Sheet, Tenders and Quotation.	18	
2.	Accounting and Control of Material-Cost Issue of Materials- Methods of Pricing of Materials-Issues-FIFO, LIFO, Weighted Average. Inventory Control-Concepts And Techniques Like Fixing Of Stock Levels, EOQ, ABC Analysis, Perpetual And Periodic Inventory System-Material Losses And Their Treatment.	18	
3..	Accounting And Control Of Labour Cost: Time Keeping And Time Booking, Concept And Treatment Of Idle Time, Overtime And Labour Turnover- Labour Hour Rate.	18	
4.	Overheads: Classification, Allocation, Apportionment And Absorption Of Overhead, Treatment Of Overhead and Underabsorption- Machine Hour Rate.	18	
5.	Operating Cost: Computation Of Cost Unit In Road Transport Business- Contract Costing- Unit Or Single Costing. simple problems only	18	

CUSTOMER RELATIONSHIP MANAGEMENT
CHOICE BASED CREDIT SYSTEM

SI NO	Contents Of Module	Hrs	CO
1.	Communication- Need- Barrier To Communication- Channels Of Communication- Oral, Writing, Listening Skills- Verbal Skills- Principles Of Effective Communication- Essentials Of Business Letter.	18	
2.	CRM- Definition- Concept And Approach- CRM In Competitive Environment- Public Relation And Image Building.	18	
3.	Relationship Between Banker And Customer- Responsibility Of Bank Staff In Successful Implementation Of CRM- Retaining And Enlarging Customer Base- Customer Service- Quality Circle- Norms Satisfying KYc Complaints- Importance Of KYC.	18	
4.	Nature And Type Of Bank Customers- Customer's Grievances And Redressal- Consumer Protection Act 1956- Customer Day-Banking Ombudsman Scheme.	18	
5.	CRM Banking Benefits- Future Of Relationship Banking- Recommendations For Successful Customer Relationship Management.	18	

BANKING TECHNOLOGY AND PERSONALITY SKILLS

CHOICE BASED CREDIT SYSTEM

Si No	Contents Of Module	Hrs	Co
1.	Contemporary Banking Developments: E-Banking- Internet Banking- Mobile Banking- Anywhere Banking- Any Time Banking- Plastic Cash- Functions And Mechanism- Different Approaches To Bank Computerization WAN,LAN, VSAT.	18	
2.	Signature Storage And Display By Electronic Means- Document Handling System, Document Storage And Retrieval System.	18	
3.	Impact Of Technology- On Its Employees-Customer Service- Management Control- Cyber Laws And Its Implication- Impact Of It Revolution In Indian Banking System.	18	
4.	Other Information Technology Enabled Services; E-Trade- Dematerialisation (Demat) - Electronic Bill Payment-Bills- Registration-Types Of Bills-E-Shopping-E-Rail-E-Money Order- ASBA (Application Supported By Blocked Amount).	18	
5.	Interview, Personality Development And Communication Skills.(PRACTICALS ONLY)	18	

MARKETING OF BANKING SERVICES

CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	Hrs	CO
1.	Marketing Concepts And Their Application To Banking Industry- Marketing Concepts And Elements- Why Marketing? – Special Features Of Bank Marketing – Product And Service .Marketing	18	
2.	Environmental Scanning – Assessment And Management Of Competition – Macro And Micro Factors Influencing The Market Goods And Services – Applicability To Banking – Banking Regulation And Its Impact On Bank Marketing Strategies – Understanding Competition , Identification Of Competition And Their Focus – Strategic Benefits Of Good Competition – What Makes A Good Competitor.	18	
3.	Customer Need Analysis And Customer Care : Customer Focus – Understanding Customer Need – Customer Care – Consumer Motivation And Buying Behaviour – Perception / Behaviour – Other Factor Affecting Buying Behaviour – Decision Making Process – Individual And Organizational – Selective Exposure , Selective Distortion , And Effect On Consumer Behaviour.	18	
4.	Market Segmentation – Product Designing – Marketing – Feedback And Review – Purpose And Content Of Product / Market Expansion – Mass Marketing And Marketing Segmentation – Definition Of Market Segmentation – Characteristics Of A Viable Market Segment – Benefits From Market Segmentation – Disadvantages – Market Segmentation Techniques For Personal And Corporate Customers.	18	
5.	Market Information Research – Definition Of Marketing Research And Market Research – Differences – Contributions Of Marketing Research To A Bank – Types Of Data – Primary And Secondary – Management Information System And Marketing Research – Need For Situation Analysis – Steps Involved In The Development Of A Situation Analysis – Objective , Strategies And Tactics – Sources Of Information For Situation Analysis.	18	

INCOME TAX LAW & PRACTICE
CHOICE BASED CREDIT SYSTEM

SI NO	CONTENTS OF MODULE	HRs	CO
1.	Meaning - Definition of Income, Person, Assessment Year, Previous Year And Assesse, Exempted Income. Income From Salaries – Basis of Charge –Allowances –Perquisites And Its Valuation –Deduction From Salary Income. (Provident Fund, Gratuity, HRA, RFA).	18	
2.	Income From House Property - Computation of Annual Value - Deduction From Annual Value.	18	
3.	Income From Business And Profession - Basic Principles of Arriving At Business Income – Specific Deduction In Computing Income From Business.	18	
4.	Income From Capital Gain – Meaning of Capital Assets- Short Term Long Term- Transfer of Capital Assets-Certain Transaction that do not Constitute Transfer-Computation of Capital Gain-Cost of Acquisition-Cost of Improvement-Exempted Capital Gain-Method of Computation of Income From Other Sources.	18	
5.	TDS (Tax Deducted At Source)-TCS (Tax Collected At Source)-Kinds of Returns & Procedure for Filing of Return.	18	



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(BANK MANAGEMENT)**

PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

OUTCOME BASED EDUCATION

2020-2021

PRINCIPAL

Dr S SANTHOSH BABOO

PRINCIPAL

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Head

**Department of Bank Management
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Arumbakkam, Chennai-600 106.**



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DEPARTMENT OF B.COM (BANK MANAGEMENT) PROGRAMME CODE - BBM04

CHOICE BASED CREDIT SYSTEM

COURSE STRUCTURE

I year - Sem I	2004101	Core Paper I- Financial Accounting
	2004102	Core Paper II- Business Communication
	2036108	NME -I Basics of Banking & Insurance -I
I year - Sem II	2004104	Core Paper III - Advanced Financial Accounting
	2004205	Core Paper IV - Theory of money and Banking
	2004206	NME - II Basics of Banking & Insurance-II
II year - Sem III		Core Paper V - Corporate Accounting
		Core Paper VI - Legal Systems in Business
		Core Paper VII - Banking Theory Law and Practice
		Core Paper VIII – Business Management
		Allied- Computer Application in Business
II year - Sem IV		Core Paper IX- Advanced Corporate Accounting
		Core Paper X - Financial Services & Bancassurance
		Core Paper XI -Entrepreneurial Development

		Core Paper XII/XIII - Banking Advances
		Core Paper XII - Marketing of Banking Services
		Allied- Business Economics
III year - Sem V		Core Paper XIII – Cost and Management Accounting
		Core Paper XIV - Investment Management
		Core Paper XV - Indirect Taxes
		Elective I -Income Tax Law and Practice-I
		Open Elective-Rural Banking/ Consumer affairs
III year - Sem VI		Core Paper XVI–Practical Auditing
		Core Paper XVII-Human Resource Management
		Core Paper XVIII - Financial Management
		Core Paper XIX –Technology in Banking
		Elective I -Income Tax Law and Practice-I
Total no of courses	28	***

FINANCIAL ACCOUNTING
CHOICE BASED CREDIT SYSTEM
2020-2021

S No	Module	Hrs	Co
1	Accounting: Meaning and Scope, Objectives of Accounting- Accounting Concepts & Conventions- Double Entry Book Keeping- Journals- Bank Reconciliation statements.	18	1,2
2	Average Due Date -Account Current.	18	3
3	Trial Balance - Manufacturing- Trading- profit & loss Account- Balance sheet with (Simple Adjustments)	18	4
4	Accounting for Depreciation- Straight Line method- Written down Value method With (Simple Adjustments)	18	5
5	Admission of a partner: Calculation of new profit sharing ratio and sacrificing ratio- Treatment of Good will- Revaluation Account- Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance sheet of new firm.	18	6

BUSINESS COMMUNICATION
CHOICE BASED CREDIT SYSTEM

2020-2021

S No	Module	Hrs	Co
1	Definition – Methods, Types , Purpose, Process – Importance And Principles Of Effective Communication – Barriers To Communication – Layout Of Business Letters – Features Of Communication 7c – Requisites Of Effective Business Communication.	18	1
2	Kinds Of Business Letters: Interview – Appointment – Acknowledgement – Promotion – Enquires – Replies – Orders – Sales – Circular – Complaints To Offer – Quotation , Collection Letters.	18	2
3	Bank Correspondence – Meaning, Features – Letters From Customers To Banks, Bank To Customers, Correspondence Within Bank – Insurance Correspondence – Introduction, Specific Terms Used In Insurance – Subrogation in general Insurance , Marine Insurance And Fire Insurance – Types Of Insurance Policies – Agency Correspondence – Meaning , Features , Letter Between Agent And Principal, Correspondence With Shareholders And Directors.	18	3
4	Reports Writing – Meaning , Features , Objectives – Kinds Of Report – Format Of Report – Necessity Of Writing Reports – Agenda , Minutes Of Meeting – Memorandum – Office Order – Circular – Notes.	18	4
5	Modern Forms Of Communication: Introduction – Factors Determining The Use Of Modern Communication – Fax – E-Mail – Sms – Teleconferencing – Video Conferencing – Internet – Websites And Their Use In Business(Both Merits And Demerits) – Impact Of Technological Advancement On Business Communication – Group Communication – Media Management, Press Conference, Media Interview , Seminars , Workshop , Conferences , Business Etiquettes.	18	5,6

NON-MAJOR ELECTIVE - I
BASICS OF BANKING AND INSURANCE- PAPER I
CHOICE BASED CREDIT SYSTEM
2020-2021

S No	Module	Hrs	Co
1	Meaning of Banking – functions of commercial banks: Primary Functions, Different types of Deposits and Loans, Agency and General Utility Services of Banks, Safe Deposit Lockers.	6	1
2	Opening of a Bank Account- Procedure, Withdrawal slip, Cheque and demand draft – Customer of a Bank- Banker-Customer relationship.	6	2
3	Crossing of cheque – types. Open cheque. Dishonour of cheques – Wrongful dishonour – MICR, IFSC Code &CTS. Rules for filling up a cheque.	6	3
4	Bankers right of lien, right of set off and right of appropriation – Endorsement – Mortgage – Pledge and Hypothecation.	6	5
5	Meaning of Insurance – Principles – Indemnity – Subrogation and Contribution – Insurable Interest	6	6

ADVANCED FINANCIAL ACCOUNTING**CHOICE BASED CREDIT SYSTEM****2020-2021**

Sl No.	Contents Of Module	Hrs.	Cos
1	Retirement, Admission cum retirement of partner and Death of a partner: Calculation of New Profit Sharing ratio and Gaining Ratio- Treatment of Goodwill-Revaluation Account-Memorandum Revaluation Account-Adjustment of Capital- Preparation of Balance Sheet of New Firm.	18	1
2	Dissolution of Partnership firm: Dissolution of a firm- Insolvency of a Partner and all Partners- Garner Vs. Murray rule- Piece-meal distribution (maximum loss & Proportionate Capital Method).	18	2
3	Departmental Accounting: Meaning- Need-Advantages-Apportionment of Expenses-Inter-Departmental transfers (at cost and selling price) - Stock Reserve-Preparation of departmental Trading and Profit and Loss account and Balance Sheet.	18	3
4	Branch Accounting: Meaning-Objects-Types of Branches- Accounting under Debtors System- Accounting Stock and Debtors System- Final Accounts System- Accounting for Wholesale Branches- Accounting for Independent branches (Foreign Branches excluded).	18	4
5	Hire Purchase and Installment purchase System: Definition-Salient features- Accounting Treatment- Calculation of interest and cash price- Default and repossession- Complete and partial repossession Installment purchase system: Meaning- Hire purchase Vs. Installment system- Accounting Treatment.	18	5,6

THEORY OF MONEY AND BANKING

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	Nature and Function of Money: Barter System- Primary, Secondary and Contingent Function of Money- Metallic Money-Paper Money-Credit Money- Role of Money in capitalistic and socialistic economic system- Defects of Evils of money- Composition of money supply in India	18	
2	Business Cycle: Definition- Characteristics- Phases of Trade cycle- Types of Business Cycles. Inflation and Deflation: Definition- Characteristics- Types- Causes- Consequences of Inflation and Deflation- Control measures.	18	
3	Overview of Indian Banking System: Banking Structure in India- Defects of indigenous banking- Nationalization of banks- Rationale & Arguments for Nationalization- Performance & Growth after nationalization- Impact of Liberalization on Banking Industry- Role of Private sector banks- Merger of Banks -CTS rules –scanned cheque	18	
4	Bank Accounts: Types- Opening of Various types of accounts- Precautions to be exercised- Entries in Pass book- Legal aspects- closing of a bank account- Special types of customers including Partnership firm, Joint Stock Companies, Club, Societies, Charitable Institution and NRIs-	18	
5	Banker and Customer Relationship: Definition of a Customer- Relationship as debtor and creditor- Banker as Trustee- As Agent- Obligation of a Banker- Rights of a Banker	18	

NON- MAJOR ELECTIVE – II
BASICS OF BANKING AND INSURANCE- II
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No	Module	Hrs	Co
1	ATMs- how to draw cash from ATMs? – Activating ATM Cards – PIN – safeguards against ATM frauds – NEFT and RTGS	6	1
2	Internet Banking and Mobile Banking – Precautions to be taken while banking online- Debit and Credit cards – Master and Visa cards – Payment Apps such as Paytm, Bhim and Googlepay- IMPS	6	2
3	Passbook printing and currency depositing kiosks – currency counting machines – Demonetization – Meaning and objectives – Core Banking	6	3
4	Reserve Bank of India – Functions- Credit control by RBI – Quantitative and selective Controls- Principles of Note Issue.	6	4
5	Life Assurance and General Insurance – Assignment and Nomination of Life policies – Surrender Value – Re-insurance and Double Insurance – Average clause	6	5,6

CORPORATE ACCOUNTING
CHOICE BASED CREDIT SYSTEM
2020-2021

S. No.	Contents of Module	Hrs.	Cos
1	Issues of shares and Debentures: Various kinds – Forfeiture – Reissue - Distinction between capital reserve and reserve capital- Difference between lien and forfeiture of shares - Underwriting of shares and Debentures	18	1
2	Preparation of company final accounts-Company Balance Sheet-Computation of net profits for Managerial remuneration-forms of balance sheet.	18	2
3	Bank accounts – Business of banking companies – Preparation of profit and loss account- balance sheet- Guidelines for RBI for balance sheet	18	3
4	Profits prior to incorporation-Valuation of Goodwill-Factors affecting Goodwill-Methods of valuation-Valuation of shares-Methods of Valuation	18	4,5
5	Insurance Accounts –Life Insurance-Accounts of Life Insurance Business-Preparation of Final Accounts – Revenue Accounts – Computation of Profit in statements Life Insurance Business-Accounting principles for preparation of financial	18	6

LEGAL SYSTEMS IN BUSINESS
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents of Module	Hrs.	Cos
1	Law and contract- nature of contract- classification – offer and acceptance – capacity of the parties to contract – free consent.	18	1
2	Consideration -legality of objects-agreement declared void-performance of contract-remedies for breach of contract.	18	2
3	Sale of goods act-definition-sale-agreement to sell-distinction between sale and agreement of sell- condition and warranties-distinctions between conditions and warranties.	18	3
4	Company – types of companies- Memorandum of association – Articles of association- prospectus- shares- debentures- classification of shares- distinction between shares and debentures- company meetings.	18	4,5
5	Securities exchange board of India (SEBI)-functions-powers-guidelines to capitals to capital market-SEBI regulation on venture capital institutions-SEBI regulations for foreign direct investors-Reasons for slow growth of venture capital-FOREX.	18	6

BANKING THEORY, LAW AND PRACTICE

CHOICE BASED CREDIT SYSTEM

2020-2021

S.No	Contents Of Module	Hrs.	Cos
1	Banking regulation act, 1949 (Definition of banking, licensing, opening of branches, functions of bank, inspection)- Role of RBI and their functions- department of reserve bank of India – Importance of RBI in economic development.	18	1
2	Commercial bank- functions- accepting deposits- lending of funds, e banking, ATM cards, debit cards, credit cards - online enquiry and update facility- electronic fund transfer- electronic clearing system.	18	2
3	Opening of an account- types of deposit account- types of customers- (Individuals, Firms, trust and companies)- Importance of customer relations- customers grievances and Redressal – Ombudsman.	18	3
4	Principles of lending- types of borrowing- mortgage – guarantee – guarantor – personal guarantee- pledge – hypothecation-assignment- precautions to be taken by a banker- credit information bureau of India Ltd. – loans and advances - prerequisites – assessment, documentation and recovery.	18	4
5	Negotiable Instruments: negotiable instrument act section 182 & 142 - Promissory Note- Bills of Exchange, cheques, draft- definitions, features- crossing- endorsement- material alteration- paying banker- rights and duties- statutory protection- dishonour of cheques- role of collecting banker.	18	5,6

BUSINESS MANAGEMENT
CHOICE BASED CREDIT SYSTEM

2020-2021

S No	Contents of Module	Hrs	Co
1	Management: Meaning- Role of management- Management process- Importance- Management & Administration- Level of Management- Taylor's scientific Management- Fayol's Administrative Management Principles.	18	1
2	Planning: Nature and Characteristics- Importance-Advantages and Limitation- Steps in Planning: Decision making: Process, limitations and techniques used in decision making.	18	2
3	Organization: Importance- Types-Line, Functional, Line and Staff- Authority and Responsibility- Delegation- Departmentalization- Decentralization- Formal and Informal organization; Staffing: Nature and Importance.	18	3
4	Directing: Nature and Importance- Elements of directing function Motivation: Importance- Types of motivators- Maslow's Needs Hierarchy Theory-Herzberg's Two factor Theory- Douglas McGregor's theory & Theory Y- Theory Z- Leadership: Importance- Formal & Informal Leaders- Leadership styles- Traits of a good leader	18	4,5
5	Co-ordination - Need – Types and Techniques – Requisites for Excellent Co-ordination. Controlling: Meaning – Importance – Control Process	18	6

COMPUTER APPLICATIONS IN BUSINESS

CHOICE BASED CREDIT SYSTEM

2020-2021

SI No.	Contents Of Module	Hrs.	Cos
1	Introduction to Tally- Company Creation – group and ledgers creation- features and configuration.	18	1
2	Accounting vouchers- Purchase, debit note, sales, credit note, receipt, payments and contra.	18	2
3	Inventory information- stock group, stock categories, units of measure, stock items and godowns. Statements of reports- trial balance, profit and loss account- balance sheet- stock summary.	18	3
4	Introduction to statistical package for social sciences- construction of frequency and cross tabulation.	18	4
5	Graphical representation of Data- simple, multiple and cluster bar diagram pie-chart and Histogram- measures of central tendency (Mean, median, mode)- measures of dispersion (standard deviation, quartile deviation) – measures of skewness (Correlation and regression).	18	5,6

ADVANCED CORPORATE ACCOUNTING

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	Accounting for Inflation Accounting - Social responsibility accounting- human resources accounting.	18	1
2	Alteration of share capital and internal reconstruction and reduction of capital.	18	2
3	Amalgamation, absorption and external reconstruction.	18	3,4
4	Consolidated final statement of holding companies and subsidiary companies- (intercompany owing excluded)- treatment of dividend.	18	5
5	Liquidation – statement of affairs and liquidator’s final statement of account.	18	6

FINANCIAL SERVICES AND BANCASSURANCE

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	COs
1	Meaning and Importance of Financial Services – Types of Financial Services – financial services and economic environment – players in financial services sector – characteristics of financial services – growth of financial services in India – Functions of financial services	18	1
2	Merchant banking – functions – issue management – managing of new issues – underwriting – capital market – stock exchange – role of SEBI – activities involved in public issue management – law relating to issue of management – underwriting agencies – variants of underwriting	18	2
3	Leasing and hire purchase – concepts and features – types of lease accounts, factoring – functions of factor – advantages of leasing – advantages of factoring – demerits of factoring – legal aspects of factoring – difference between factoring and bill discounting	18	3
4	Venture capital – credit rating- consumer finance. Mutual funds: meaning- types- functions- advantages- institutions involved- UTI – legal regulations for venture capitals-SEBI regulations on venture capital institutions- SEBI regulations for foreign venture capital investors	18	4
5	Bancassurance – meaning of bancassurance –definition of bancassurance- origin- bancassurance models- strategic alliance- full integration- mixed models- benefits of bancassurance- demerits of bancassurance- bancassurance- A tool of integrating insurance and banking – challenges of bancassurance in India.	18	5,6

ENTREPRENEURIAL DEVELOPMENT

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents of Module	Hrs.	Cos
1	Concept of entrepreneurship -entrepreneurship-meaning- types - classification of an entrepreneur-factors promoting entrepreneurship- barriers to entrepreneurial-women entrepreneurial development and economic development-SHG.	18	1,2
2	Developing successful business ideas - recognizing opportunities- trend analysis-generating ideas- brainstorming, focus groups, surveys, customer advisory boards, day in the life research- encouraging focal point for ideals and creativity at a firm level- protecting ideas from being lost or stolen- patents and IPR.	18	3
3	Project management - generation techniques and screening the project ideas- identification of business opportunities feasibility study- market analysis, technical analysis, network analysis, technology and legal formalities- preparation of project report-tools of appraisal-assessment of project feasibility-dealing with basic and initial problem of setting up of enterprises.	18	4
4	Business planning process - meaning of business plan- business plan process- advantages of business planning- preparing a model project for starting a new venture (Team-based project work).	18	5
5	Entrepreneurial growth : Role of entrepreneur in economic growth- strategic approaches in the changing economic scenario for small scale entrepreneurs-networking- Niche play, geographic concentration, franchising/ dealership-development of women entrepreneurship.	18	6

MARKETING OF BANKING SERVICES

CHOICE BASED CREDIT SYSTEM

2020-2021

SL No	Contents of Module	Hrs	Cos
1.	Marketing concepts and their application to banking industry-marketing concepts and elements- why marketing? – special features of bank marketing – product and service.marketing	18	1
2.	Environmental scanning – assessment and management of competition – macro and micro factors influencing the market goods and services – applicability to banking – banking regulation and its impact on bank marketing strategies – understanding competition, identification of competition and their focus – strategic benefits of good competition – what makes a good competitor.	18	2
3.	Customer need analysis and customer care: customer focus – understanding customer need – customer care – consumer motivation and buying behaviour – perception / behaviour – other factor affecting buying behaviour – decision making process – individual and organizational – selective exposure, selective distortion, and effect on consumer behaviour.	18	3
4.	Market segmentation – product designing – marketing – feedback and review – purpose and content of product / market expansion – mass marketing and marketing segmentation – definition of market segmentation – characteristics of a viable market segment – benefits from market segmentation – disadvantages – market segmentation techniques for personal and corporate customers.	18	4
5.	Market information research – definition of marketing research and market research – differences– contributions of marketing research to a bank – types of data – primary and secondary – management information system and marketing research – need for situation analysis – steps involved in the development of a situation analysis – objective, strategies and tactics – sources of information for situation analysis.	18	5,6

BUSINESS ECONOMICS
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents of Module	Hrs.	Cos
1	Introduction To Economics – Wealth, Welfare And Scarcity – Meaning, Definition, Features, Criticisms – Positive And Normative Economics – Meaning And Differences – Concepts – Accounting Profit And Economic Profit: Meaning And Differences – Incremental And Marginal Costing: Meaning And Differences – Time And Discounting Principles: Meaning And Mechanism Of Operation – Concept Of Efficiency: Meaning, Definition, Elements, And Types – Definition, Nature, Scope And Significance Of Economics.	18	1,2
2	Demand: Meaning, Definition – Types Of Demand – Features – Determinants Of Demand – Law Of Demand : Meaning, Definition, Assumption, Explanation, Diagrammatic Representation, Exceptions, Importance Of The Law – Elasticity Of Demand : Meaning, Definition, Importance, Types, Factors Influencing Elasticity Of Demand – Demand Forecasting: Meaning, Definition, Objectives, Types, Methods Of Demand Forecasting – Features Of Good Forecasting Method.	18	3
3	Law Of Supply And Determinants: Meaning, Assumptions Of Law Of Supply – Consumer Behaviour – Utility: Meaning, Concepts And Features – Law Of Diminishing Marginal Utility: Meaning, Definition, Assumption, Explanation, Diagrammatical, Limitations, Criticisms – Equi-Marginal Utility: Definition, Assumption, Explanation (With Diagram), Limitations, Criticisms – Indifference Curve: Meaning, Definition, Assumptions, Significance And Properties – Equilibrium.	18	4
4	Production: Law Of Variable Proportion: Meaning, Assumptions, Explanation(With Diagram) – Three Stages Of The Law: Increasing Returns, Decreasing Returns, Negative Returns – Production: Function And Its Features – Laws Of Returns To Scale : Meaning, Definition, Three Stages Of Law Of Returns To Scale: Stage I Increasing Returns To Scale, Stage Ii Constant Returns To Scale, Stage Iii Decreasing Returns To Scale – Difference Between Laws Of Variable Proportion And Returns To Scale – Producer’s Equilibrium – Least Combination Principle, Limitation – Economies Of Scale – Internal And External Economies – Internal And External Diseconomies.	18	5

5	Product Pricing: Price And Output Determination Under Perfect Competition, Short Period And Long Period Price Determination, Objectives Of Pricing Policy, Its Importance, Pricing Methods And Objectives – Price Determination Under Monopoly , Kinds Of Monopoly, Price Discrimination, Determination Of Price In Monopoly – Monopolistic Competition – Price Discrimination, Equilibrium Of Firm In Monopolistic Competition – Oligopoly – Meaning – Features, “Kinked Demand” Curve	18	6
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ENVIRONMENTAL STUDIES
CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	CONTENTS OF MODULE	Hrs.	CO
1	The Multidisciplinary nature of Environmental Studies	18	
2	Natural Resources- Renewable and Non- Renewable	18	
3	Ecosystems	18	
4	Biodiversity and its Conservation	18	
5	Environmental Pollution	18	
6	Social Issues and the Environment	18	
7	Human Population and the Environment	18	
8	Field work		

COST AND MANAGEMENT ACCOUNTING

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	Introduction – Meaning, objectives and advantages of cost accounting Difference between Cost accounting and Financial accounting – Cost sheet, Tenders and Quotation.- Labour -Direct labour and indirect labour-Time keeping-methods and calculations of wages payments- Time wages –piece wages	18	1
2	Accounting and control of material- Cost Issues of materials- Methods of pricing of materials – Issues- FIFO – LIFO – Weighted Average. Inventory control – Concepts and Techniques like fixing of Stock Levels, EOQ.	18	2
3	Overheads-Allocations and apportionment of overheads-Basis of Allocation-Absorption of overheads-Preparations of overheads distribution statement-Primary and secondary distribution-Machine Hour Rate-Computation of machine Hour rate	18	3
4	Financial Statement - Steps – Limitation-Comparative Financial Statement-Common Size Financial Statements – Trend Percentages Marginal Costing (Excluding Decision Making) – Break Even Analysis – Margin of Safety – P/V Ratio.	18	4,5
5	Budgeting and budgetary control – Definition, importance – Production budget – flexible budget-Sales budget-Cash budget. Cash Flow Statements	18	6

INVESTMENT MANAGEMENT
CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	Investment; Definition, Concepts and Goals- Classification of Investment- Speculation- Distinction between Investment and Speculation	18	1
2	Various Investment Avenues and their characteristics- Bank Deposits- Postal Savings Schemes- Equity- Debentures and Bonds- Mutual Fund- Insurance- NBFC Deposits- Derivatives(Meaning)	18	2
3	Capital Market- Primary Market- Stock Market- MIDCAPS(Meaning)- Procedure for Buying and Selling Shares- Tax consideration in Investment Management- SEBI Guidelines on Primary and Secondary Market- Recent Trends in Security Market- Depositories- On Line Trading of securities- Securitisation(Introduction)	18	3
4	Investment Analysis- Fixed Income Avenues Analysis- Time Value of Money- Credit Rating, CRISIL, CARE and ICRA- Economic- Company- Industry Analysis	18	4
5	Investment Information- Fundamental Analysis- Technical Analysis- Differences- Dow Theory- Efficient Market Hypothesis- Random Walk Theory(Weak)- Semi Strong Form- Strong Form- Portfolio Management Theory- Markowitz Theory- Efficient Portfolio.	18	5,6

INDIRECT TAXES
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents Of Module	Hrs.	COs
1	<u>Basics</u> - Tax Vs. Duty; Direct Tax Vs. Indirect Tax- Powers of Union/States- Varieties of Indirect Taxes.	18	1
2	<u>Factors for Levy of Customs Duty</u> - First Principles of Valuation- Procedure for assessment and payment of Customs Duty- Types of Customs Duty- Warehousing- Drawbacks.	18	2
3	<u>An Overview of Goods and Services Tax (GST)</u> - Introduction of Goods and Services Tax in India- Constitutional Amendment under Pre-Goods & Service Tax Regime & Transitional Provisions. Goods & Service Tax: Concepts, Meaning, Significance, Dual GST, Features and benefits. GST Common Portal- Taxes & Duties not submitted in GST- Rates of GST on India.-Refund of GST.	18	3
4	<u>Goods and Services Tax (GST) Council & its role</u> - Registration and Returns- functions and services performed by Goods and Service Tax Network (GSTN) - E-Way Bill Compliance- Doctrine of unjust enrichment- Anti-profiteering- Important definitions.	18	4
5	<u>Goods and Services Tax (GST) Incidence</u> - Challenges for the government after implementation of GST- Principle of Supply: Meaning, classification, time and valuation of supply, Integrated Goods and Services Tax (IGST) Mechanism: Features, Inter State Vs Intra Supply. Input Tax Credit (ITC): Eligibility and Conditions to avail ITC- Reverse Charge Mechanism.	18	5,6

INCOME TAX LAW AND PRACTICE –I

CHOICE BASED CREDIT SYSTEM

2020-2021

Si No	Contents Of Module	Hrs	Cos
1.	Introduction to Income Tax, Canons of taxation. - Important definitions under the Income Tax Act- Assessee, Person, Assessment Year, Previous Year - Residential Status of different persons	18	1
2.	Income from Salary- Allowances, Perquisites:-Exempted, Rent free accommodation - House rent allowance -Treatment of Provident Fund, Gratuity, Pension - Computation of Salary Income	18	2
3.	Income from House Property – Determination of Annual value, Deductions from annual value-Computation of House Property Income	18	3
4.	Profits and Gains from Business or Profession: Allowable deductions and Provision relating to depreciation- Computation of income from business or profession	18	4,5
5.	Tax deducted at source (TDS) – Various Returns - Due date for filing returns.	18	6

RURAL BANKING
SEMESTER V – OPEN ELECTIVE 1
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	Concept of rural banking – need for rural banking – priority sector lending: terms & condition.	18	1
2	PMEGP (Prime Minister Employment Generation Programme) – Start up India -Stand up India PM Mudra Yojana (PMMY) Digital India Mission.	18	2
3	Institutional sources of finance in rural areas: cooperative banks, commercial banks, regional rural banks – their Structure, policy, Functions, clientele, progress and problem.	18	3
4	Credit planning at the gross root level: lead bank scheme, District credit plans and service area approach their bank features.	18	4,5
5	Institutions supporting rural development: Reserve Bank of India (RBI) , National bank for Agriculture & Rural Development (NABARD), District Industries Centre (DIC) Khadi & Village Industries Commission (KVIC) and Voluntary Organization – their role.	18	6

SEMESTER V – OPEN ELECTIVE 2

**CONSUMER AFFAIRS
CHOICE BASED CREDIT SYSTEM
2020-2021**

Sl No.	Contents Of Module	Hrs.	Cos
1	Consumer and Markets: Concept of Consumer, Nature of markets, Liberalization and Globalization of markets with special reference to Indian Consumer Markets, E-Commerce with reference to Indian Market, Concept of Price in Retail and Wholesale, Maximum Retail Price(MRP), Fair Price, GST, labelling and packaging along with relevant laws, Legal Metrology.	18	1,2
2	Objectives and Basic Concepts: Consumer rights and UN Guidelines on consumer protection, Consumer goods, defect in goods, spurious goods and services, service, deficiency in service, unfair trade practice, and restrictive trade practice.	18	3
3	Grievance Redressal Mechanism under the Indian Consumer Protection Law Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Disposal of cases, Relief/Remedy available; Temporary Injunction, Enforcement of order, Appeal, frivolous and vexatious complaints; Offences and penalties.	18	4
4	Role of Industry Regulators in Consumer Protection i. Banking: RBI and Banking Ombudsman ii. Insurance: IRDA and Insurance Ombudsman iii. Telecommunication: TRAI iv. Food Products: FSSAI v. Electricity Supply: Electricity Regulatory Commission vi. Real Estate Regulatory Authority	18	5
5	Contemporary Issues in Consumer Affairs Consumer Movement in India: Evolution of Consumer Movement in India, Formations of consumer organizations and their role in consumer protection, Misleading Advertisements and sustainable consumption, National Consumer Helpline, Comparative Product testing, Sustainable consumption and energy ratings	18	6

PRACTICAL AUDITING
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents Of Module	Hrs.	Cos
1	<p>Meaning And Definition Of Auditing – Distinction Between Auditing And Accounting – Objectives – Advantages And Limitations Of Audit – Scope Of Audit – Classifications Of Audit – Audit Planning , Meaning – Audit Programme , Meaning, Objectives And Contents – Audit Note Book , Contents , Usefulness Of Audit Note Book – Audit Working Papers, Meaning . Ownership And Custody – Test Checking And Routine Checking , Meaning – Internal Control , Meaning , Definition, Objectives , Difference Between Internal Control , Internal Check And Internal Audit.-Risk based</p> <p>Audit – low, Normal, Moderate and High.</p>	18	1,2
2	<p>Vouching , Meaning And Definitions , Objectives – Trading Transactions – Audit Of Ledger – Scrutinizing Of Ledgers – Vouching Of Cash Receipts And Payments – Vouching Of Outstanding Assets And Liability – Verification , Meaning Objectives And Process – Valuation Of Assets And Liabilities – Distinction Between Verification And Valuation.</p>	18	3
3	<p>Recent Trends In Auditing – Forensic Audit – Meaning And Importance – Forensic Vs Financial Audit – Code Of Conduct And Ethics In Auditing – Audit On Corporate Governance – Risk Based Audit – Meaning – International Financial Reporting Standard(IFRS) – Meaning And Its Applicability In India – (IND- AS) Indian Accounting Standards(Basics Only).</p>	18	4
4	<p>Appointment Of Auditors – Appointment Of First Auditor – Appointment By Central Government – Filling Of Casual Vacancy – Appointment By Special Resolution – Re-Appointment And Compulsory Re-Appointment – Ceiling On The Number Of Auditor ship – Removal Of Auditor – Remuneration – Auditors Lien – Qualification And Disqualification – Duties Of The Company Auditor – Rights And Powers Of Auditors – Different Classes Of Auditors – Audit Report – Preparation And Presentation.</p>	18	5
5	<p>Information Systems Audit(Isa) – Meaning – Division Of Auditing In Isa Environment – Impact Of Computerization On Audit Approach – Online Computer System Audit – Types Of Online Computer Systems – Audit Around With The Computers – Procedure Of Audit Under Isa System.</p>	18	6

HUMAN RESOURCE MANAGEMENT

CHOICE BASED CREDIT SYSTEM

2020-2021

Sl No.	Contents Of Module	Hrs.	COs
1	Human resource management – nature and scope of the human resource management – managerial and operating functions – difference between personnel management and human resource management – qualities and qualification of human resource managers.	18	1,2
2	Recruitment – selection- methods of selection – interview techniques in selection – recruitment practices in India.	18	3
3	Placement and induction – training- methods- techniques – performance appraisal - methods – promotions and transfers.	18	4
4	Job analysis – purpose – steps in job analysis – job description – uses – guidelines for job description- job simplifications, job enlargement, and job enrichment – rotations.	18	5
5	Quality of work life – issues in quality of work life – measuring quality of work life – obstacles to quality of work life.	18	6

FINANCIAL MANAGEMENT
CHOICE BASED CREDIT SYSTEM
2020-2021

Sl No.	Contents Of Module	Hrs.	COs
1	Meaning, Objectives And Importance Of Finance – Sources Of Finance – Functions Of Financial Management – Role Of Financial Manager In Financial Management – Capital Structures Planning – Factors Affecting Capital Structures – Leverage Concept.	18	1,2
2	Capital Expenditure Control – Capital Budgeting Techniques – Pay-Back Period – Accounting Rate Of Return(ARR) – Net Present Value(NPV) Method – Internal Rate Of Return(IRR) – Risk Analysis.	18	3
3	Cost Of Capital – Cost Of Debt– Cost Of Preference Capital – Cost Of Equity - Cost Of Retained Earnings – Weighted Average (Or) Composite Cost Of Capital (WACC).	18	4
4	Dividend Policies – Factors Affecting Dividend Policies – Company Law Provisions On Dividend Payment – Various Dividend Models (Walter’s, Gordon’s, M.M.Hypothesis (Theory Only).	18	5
5	Working Capital – Components Of Working Capital – Working Capital Operating Cycle – Factors Influencing Working Capital – Determining (Or) Forecasting Of Working Capital Requirements.	18	6

TECHNOLOGY IN BANKING
CHOICE BASED CREDIT SYSTEM

2020-2021

SL No	Contents Of Module	Hrs	Cos
1.	WAN,LAN,VSAT, Networking system – Single window concept – Bank Branch network applications – Intranet – Internet - other services – Corporate internet – Anywhere Banking – Anytime Banking – Home Banking - Internet Banking –Online enquiry and update facilities – PIN – Debit Card – Smart Card – Credit Card- VISA Card- Master Card - RuPay - benefits –disadvantages.	18	1
2.	Meaning – Services – e-banking and financial services – initiatives – Opportunities – Internet Banking – Meaning – Internet banking Vs Traditional Banking – Services – Drawbacks – Frauds in Internet Banking. Core banking solution (CBS) – Mobile Banking – Meaning – Features – Services – Security Issues – Electronic Mobile Wallets. ATM- Evolution – Concepts – Features – Types – Mechanism – Functions. Electronic Money- Meaning - Categories – Merits of e-money – Electronic Funds Transfer (EFT) system – Meaning – Steps – Benefits. Digital Signature – Document Handling System and Document Storage Retrieval System.	18	2
3.	E – Payments and settlements – NEFT-RTGS-IMPS- Payment Gateway – SWIFT – Electronic Clearing System – ECS Debit and ECS Credit Clearing.	18	3
4.	Impact of Technology on its employees – Customer services – Management control- Impact of Technology Trends in banks.	18	4
5.	Protecting – Confidentiality and Secrecy of Data – Cyber Laws and its Implications : Information Technology Act 2000 – Legal Frame Work – Preamble – Salient Provisions – exceptions – Other statues of Relevance – The Prevention of Money Laundering ACT (PMLA) , 2002 – Payments and Settlements systems Act, 2007 – RBI Guidelines.	18	5,6

INCOME TAX LAW AND PRACTICE – II

CHOICE BASED CREDIT SYSTEM

2020-2021

SI No	Contents Of Module	Hrs	COs
1.	Income under Capital Gains – Meaning of Short term & Long term capital assets - Computation of Income from capital gains - Cost of Acquisition – Cost of Improvement- Exempted Capital Gain .	18	1
2.	Income from Other Sources – General & Specific Income, Grossing up - Computation of Income from Other Sources	18	2
3.	Clubbing of income - Set-off & Carry forward and Set off of losses	18	3,4
4.	Permissible deductions from gross total income- Sec 80C, 80CCC, 80CCCD, 80CCE, 80CCG, 80D, 80DD, 80DDB, 80E, 80G, 80GG, 80 GGB, 80 GGC, 80QQB, 80TTA, 80RRB,80U	18	5
5.	Assessment of Firms - Computation of Tax Liability	18	6