



**HINDUSTAN  
UNIVERSITY**  
HINDUSTAN INSTITUTE OF TECHNOLOGY & SCIENCE

**Department of Management Studies**

**B.Com. Bank Management**

**Curriculum & Syllabus**

**2014 Regulations**

## **ACADEMIC REGULATIONS–BBA/BCA/B.Com:**

### **1. Vision, Mission & Objectives**

**1.1** The Vision of the Institute is to make everyone a success and no one a failure

In order to progress towards the vision, the Institute has identified itself with a mission to provide every individual with a conducive environment suitable to achieve his / her career goals, with a strong emphasis on personality development, and to offer quality education in all spheres of engineering, technology, applied sciences and management, without compromising on the quality and code of ethics.

**1.2** Further, the Institute always strive

- To train our students with the latest and the best in the rapidly changing fields of Engineering, Technology, Management, Science & Humanities.
- To develop the students with a global outlook possessing, state of the art skills, capable of taking up challenging responsibilities in the respective fields.
- To mould our students as citizens with moral, ethical and social values so as to fulfill their obligations to the nation and the society.
- To promote research in the field of science, Humanities, Engineering, Technology and allied branches

**1.3** Aims and Objectives of the Institute are focused on

- Providing world class education in engineering, technology, applied science and management.

- Keeping pace with the ever changing technological scenario to help the students to gain proper direction to emerge as competent professionals fully aware of their commitment to the society and nation.

- To inculcate a flair for research, development and entrepreneurship.

### **2. Admission**

**2.1.** The admission policy and procedure shall be decided from time to time by the Board of Management (BOM) of the Institute, following guidelines issued by Ministry of Human Resource Development (MHRD), Government of India. The number of seats in each branch of the BBA / B.Com programme will be decided by BOM as per the directives from MHRD, Government of India and taking into account the market demands. Some seats for Non Resident Indians and a few seats for foreign nationals shall be made available.

**2.2.** At the time of applying for admission, the candidates should have passed / appeared and be awaiting results of the final examination of the 10+2 system or its equivalent study in the appropriate subjects of study.

**2.3.** The selected candidates will be admitted to the BBA / BCA/ B.Com programme after he/she fulfills all the admission requirements set by the Institute after payment of the prescribed fees.

**2.4.** In all matters relating to admission to the BBA / BCA/ B.Com programme, the decision of the Institute and its interpretation given by the Chancellor of the Institute shall be final.

**2.5.** If at any time after admission, it is found that a candidate has not fulfilled any of the

requirements stipulated by the Institute, the Institute may revoke the admission of the candidate with information to the Academic Council.

### 3. Structure of the programme

3.1. The programme of instruction will have the following structure:

- i) A general programme of English, Tamil, other Languages and Applied Mathematics
- ii) A core programme introducing the student to the foundations of respective branch.
- iii) An elective programme enabling the student to opt and undergo a set of courses of interest to him/ her.
- iv) Professional practice including project, seminar and industrial training.
- v) General elective courses, such as, Environmental Studies, Physical Education, Professional ethics, and National Service Scheme.

The distribution of total credits required for the degree programme into the above five categories will nominally be 15%, 60%, 15%, 5% and 5% respectively.

3.2 The duration of the programme will be a minimum of 6 semesters. Every branch of the BBA/BCA/B.Com programme will have a curriculum and syllabi for the courses approved by the Academic Council.

3.3 The academic programmes of the Institute follow the credit system. The general pattern is:

- One credit for each lecture hour per week per semester.
- One credit for each tutorial hour per week per semester.
- One credit for each laboratory practical of three hours per week per semester.
- One credit for 4 weeks of industrial training and
- One credit for 4 hours of project per week per semester

3.4. For the award of degree, a student has to earn certain minimum total number of credits specified in the curriculum of the relevant branch of study. The curriculum of the different programs shall be so designed that the minimum prescribed credits required for the award of the degree shall be within the limits specified below

Program	Minimum prescribed credit range
B.Com/BBA	135-145
BCA	115- 125

3.5. The medium of instruction, examination and the language of the project reports will be English.

### 4. Faculty Advisor

4.1. To help the students in planning their courses of study and for getting general advice on the academic programme, the concerned Department will assign a certain number of students to a Faculty member who will be called their Faculty Advisor.

## 5. Class Committee

5.1 A Class Committee consisting of the following will be constituted by the Head of the Department for each class:

- (i) A Chairman, who is not teaching the class.
- (ii) All subject teachers of the class.
- (iii) Two students nominated by the department in consultation with the class.

The Class Committee will meet as often as necessary, but not less than three times during a semester.

The functions of the Class Committee will include:

- (i) Addressing problems experienced by students in the classroom and the laboratories.
- (ii) Analyzing the performance of the students of the class after each test and finding ways and means of addressing problems, if any.
- (iii) During the meetings, the student members shall express the opinions and suggestions of the class students to improve the teaching / learning process.

## 6. Grading

6.1 A grading system as below will be adhered to.

Range of Marks	Letter Grade	Grade points
90-100	S	10
80-89	A	09
70-79	B	08
60-69	C	07
50-59	D	06
40-49	E	05
< 40	U	00
	I (Incomplete)	

## 6.2 GPA & CGPA

GPA is the ratio of the sum of the product of the number of credits  $C_i$  of course "i" and the grade points  $P_i$  earned for that course taken over all courses "i" registered by the student to the sum of  $C_i$  for all "i". That is,

$$GPA = \frac{\sum_i C_i P_i}{\sum_i C_i}$$

CGPA will be calculated in a similar manner, at any semester, considering all the courses enrolled from first semester onwards.

**6.3.** For the students with letter grade I in certain subjects, the same will not be included in the computation of GPA and CGPA until after those grades are converted to the regular grades S to F.

**6.4** Raw marks will be moderated by a moderation board appointed by the Vice Chancellor of the University. The final marks will be graded using absolute grading system. The Constitution and composition of the moderation board will be dealt with separately.

## **7. Registration & Enrolment**

**7.1** Except for the first semester, registration and enrollment will be done in the beginning of the semester as per the schedule announced by the University.

**7.2** A student will be eligible for enrollment only if he/she satisfies regulation 10 (maximum duration of the programme) and will be permitted to enroll if (i) he/she has cleared all dues in the Institute, Hostel & Library up to the end of the previous semester and (ii) he/she is not debarred from enrollment by a disciplinary action of the University.

**7.3.** Students are required to submit registration form duly filled in.

## **8. Registration requirement**

### **8.1. (i) BBA/B.Com**

The student shall not register for less than 16 credits or more than 28 credits in any given semester.

### **(ii) BCA**

The student shall not register for less than 14 credits or more than 24 credits in any given semester.

**8.2** If a student finds his/her load heavy in any semester, or for any other valid reason, he/she may withdraw from the courses within three weeks of the commencement of the semester with the written approval of his/her Faculty Advisor and HOD. However the student should ensure that the total number of credits registered for in any semester should enable him/her to earn the minimum number of credits per semester for the completed semesters.

## **9. Minimum requirement to continue the programme**

**9.1.** For those students who have not earned the minimum required credit prescribed for that particular semester examination, a warning letter to the concerned student and also to his parents regarding the shortage of his credit will be sent by the HOD after the

announcement of the results of the university examinations

## **10. Maximum duration of the programme**

**10.1** The normal duration of the programme is six semesters. However a student may complete the programme at a slower pace by taking more time, but in any case not more than 10 semesters excluding the semesters withdrawn on medical grounds or other valid reasons.

## **11. Temporary discontinuation**

**11.1.** A student may be permitted by the Director (Academic) to discontinue temporarily from the programme for a semester or a longer period for reasons of ill health or other valid reasons. Normally a student will be permitted to discontinue from the programme only for a maximum duration of two semesters.

## **12. Discipline**

**12.1.** Every student is required to observe discipline and decorum both inside and outside the campus and not to indulge in any activity which will tend to bring down the prestige of the University.

**12.2.** Any act of indiscipline of a student reported to the Director (Academic) will be referred to a Discipline Committee so constituted. The Committee will enquire into the charges and decide on suitable punishment if the charges are substantiated. The committee will also authorize the Director

(Academic) to recommend to the Vice-Chancellor the implementation of the decision. The student concerned may appeal to the Vice-Chancellor whose decision will be final. The Director (Academic) will report the action taken at the next meeting of the Council.

**12.3.** Ragging and harassment of women are strictly prohibited in the University campus and hostels.

## **13. Attendance**

**13.1.** A student whose attendance is less than 75% in a semester is not eligible to appear for the end-semester examination. The details of all students who have less than 75% attendance in a course will be announced by the teacher in the class. These details will be sent to the concerned HODs and Director (Academic).

**13.2** Those who have less than 75% attendance will be considered for condonation of shortage of attendance. However, a condonation of 10% in attendance will be given on medical reasons. Application for condonation recommended by the Faculty Advisor, concerned faculty member and the HOD is to be submitted to the Director (Academic) who, depending on the merits of the case, may permit the student to appear for the end semester examination. A student will be eligible for this concession at most in two semesters during the entire degree programme. Application for medical leave, supported by medical certificate with endorsement by a Registered Medical Officer, should reach the HOD within seven days after

returning from leave or, on or before the last instructional day of the semester, whichever is earlier.

**13.3** As an incentive to those students who are involved in extra curricular activities such as representing the University in Sports & Games, Cultural Festivals, and Technical Festivals, NCC/ NSS events, a relaxation of up to 10% attendance will be given subject to the condition that these students take prior approval from the officer – in-charge. All such applications should be recommended by the concerned HOD and forwarded to Director (Academic) within seven instructional days after the programme / activity.

#### 14. Assessment Procedure

**14.1.** The Academic Council will decide from time to time the system of tests and examinations in each subject in each semester.

**14.2** For each theory course, the assessment will be done on a continuous basis as follows:

Test / Exam	Weightage	Duration of Test / Exam
First Periodical Test	5%	1 Period
Second Periodical Test	10%	2 Period
Third Periodical Test	10%	3 Periods
End – semester examination	75%	3 Hours

**14.3.** For practical courses, the assessment will be done by the subject teachers as below:

(i) Weekly assignment/Observation note book / lab records – weightage 60%.

(ii) End semester examination of 3 hours duration including viva – weightage 40%.

**14.4** For courses on Physical Education, NSS, etc, the assessment will be as satisfactory/not satisfactory only.

#### 15. Make up Examination/Periodical Test

**15.1.** Students who miss the end-semester examinations / periodical test for valid reasons are eligible for make-up examination /periodical test. Those who miss the end-semester examination / periodical test should apply to the Head of the Department concerned within five days after he / she missed examination, giving reasons for absence.

**15.2.** Permission to appear for make-up examination / periodical test will be given under exceptional circumstances such as admission to a hospital due to illness. Students should produce a medical certificate issued by a Registered Medical Practitioner certifying that he/she was admitted to hospital during the period of examination / periodical test and the same should be duly endorsed by parent / guardian and also by a medical officer of the University within 5 days.

#### 16. Project evaluation

**16.1** For Project work, the assessment will be done on a continuous basis as follows:

Review / Exam	Weightage
First Review	10%
Second Review	20%
Third Review	20%
End - semester Exam	50%

For end – semester exam, the student will submit a Project Report in a format specified by the Director (Academic). The first three reviews will be conducted by a Committee constituted by the Head of the Department. The end – semester examination will be conducted by a Committee constituted by the Registrar / Controller of examination. This will include an external expert.

## 17. Declaration of results

**17.1.** A candidate who secures not less than 40% of total marks prescribed for a course with a minimum of 40% of the marks prescribed for the end semester examination shall be declared to have passed the course and earned the specified credits for the course.

17.2 After the valuation of the answer scripts, the tabulated results are to be scrutinized by the Result Passing Boards of UG and PG programmes constituted by the Vice-Chancellor. The recommendations of the Result Passing Boards will be placed before the Standing Sub Committee of the Academic Council constituted by the Chancellor for scrutiny. The minutes of the Standing Sub Committee along with the results are to be placed before the Vice-Chancellor for approval. After getting the approval of the Vice-Chancellor, the results will be published by the Controller of Examination / Registrar.

17.3. If a candidate fails to secure a pass in a course due to not satisfying the minimum requirement in the end semester examination, he/she shall register and re-appear for the end semester examination during the following semester. However, the sessional marks secured by the candidate will be retained for all such attempts.

17.4. If a candidate fails to secure a pass in a course due to insufficient sessional marks though meeting the minimum requirements of the end semester examination, wishes to improve on his/her sessional marks, he/she will have to register for the particular course and attend the course with permission of the HOD concerned and Dean with a copy marked to the Registrar. The sessional and external marks obtained by the candidate in this case will replace the earlier result.

17.5. A candidate can apply for the revaluation of his/her end semester examination answer paper in a theory course within 2 weeks from the declaration of the results, on payment of a prescribed fee through proper application to the Registrar/Controller of Examinations through the Head of the Department. The Registrar/Controller of Examinations will arrange for the revaluation and the results will be intimated to the candidate concerned through the Head of the Department. Revaluation is not permitted for practical courses and for project work.

## 18. Grade Card

**18.1** After results are declared, grade sheet will be issued to each student which will contain the following details:



- (i) Program and branch for which the student has enrolled.
- (ii) Semester of registration.
- (iii) List of courses registered during the semester and the grade scored.
- (iv) Semester Grade Point Average (GPA)
- (v) Cumulative Grade Point Average (CGPA).

## 19. Class / Division

Classification is based on CGPA and is as follows:

CGPA  $\geq$  8.0 : **First Class with distinction**

7.0  $\leq$  CGPA < 8.0 : **First Class**

6.0  $\leq$  CGPA < 7.0 : **Second Class**

5.0  $\leq$  CGPA < 6.0 : **Third Class**

## 20. Transfer of credits

**20.1.** Within the broad framework of these regulations, the Academic Council, based on the recommendation of the transfer of credits committee so consulted by the Chancellor may permit students to earn part of the credit requirement in other approved institutions of repute and status in the country or abroad.

## 21. Eligibility for the award of BBA / BCA / B.Com. Degree

**21.1.** A student will be declared to be eligible for the award of the BBA/BCA/B.Com Degree if he/she has

- i) Registered and successfully obtained credit all the core courses;
- ii) Successfully acquired the credits in the different categories as specified in the curriculum corresponding to the discipline (branch) of his/her study within the stipulated time;
- iii) Has no dues to all sections of the Institute including Hostels, and
- iv) Has no disciplinary action pending against him/her.

The award of the degree must be recommended by the Academic Council and approved by the Board of Management of the University.

**22.2** All students who have successfully completed the first semester of the course will be eligible for consideration for change of branch subject to the availability of vacancies.

## 23. Power to modify

**23.1.** Notwithstanding all that has been stated above, the Academic Council shall modify any of the above regulations from time to time subject to approval by the Board of Management.

**BACHELOR OF COMMERCE (BANK MANAGEMENT)****CURRICULUM****I SEMESTER**

<b>S.No</b>	<b>Course Code</b>	<b>Course Title</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>C</b>	<b>TCH</b>
1		Language I	3	0	0	3	3
	BA 1101	Tamil					
	BA 1102	French					
2	EL 1105	English – I	3	0	0	3	3
3	BA 1103	Financial Accounting	3	1	0	4	4
4	BA 1104	Business Communication	3	1	0	4	4
5	BA 1105	Allied I-Business Economics	4	1	0	5	5
6	BA 1107	Soft skill subject	2	0	0	2	2
7	-	Any one of the Non Major Elective.	2	0	0	2	2
<b>TOTAL</b>						<b>23</b>	<b>23</b>

**NON MAJOR ELECTIVE – SEM I**

<b>S. No</b>	<b>Course Code</b>	<b>Course Title</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>C</b>	<b>TCH</b>
1	BA 1012	Basics of Computer	2	0	0	2	2
2	BA 1110	Basics of Retail Marketing	2	0	0	2	2
3	BA 1013	An Overview of ISO	2	0	0	2	2
4	BA 1014	Basics of Healthcare Management	2	0	0	2	2

## II SEMESTER

S.No	Course Code	Course Title	L	T	P	C	TCH
1		Language II	3	0	0	3	3
	BA 1113	Tamil					
	BA 1114	French					
2	EL 1106	English – II	4	0	0	4	4
3	BA 1106	Principles of Management	3	1	0	4	4
4		Theory of Money & Banking	3	1	0	4	4
5		Allied II – International Economics	4	1	0	5	5
6	BA 1111	Soft skill subject – II	2	0	0	2	2
7	-	Any one of the Non major electives	2	0	0	2	2
TOTAL						24	24

## NON MAJOR ELECTIVE – SEM II

S. No	Course Code	Course Title	L	T	P	C	TCH
1	BA 1022	Basic of Cyber law	2	0	0	2	2
2	BA 1112	Basics of Business Insurance	2	0	0	2	2
3	BA 1023	Fundamentals of Disaster Management	2	0	0	2	2
4	BA 1024	Concept of self help groups	2	0	0	2	2

### III SEMESTER

S. No	Course Code	Course Title	L	T	P	C	TCH
1		Corporate Accounting	3	1	0	4	4
2		Legal Systems in Business	3	1	0	4	4
3		Banking, Theory Law & Practice	3	1	0	4	4
4		Entrepreneurial Development	3	1	0	4	4
5		Allied III –(1) Indian Economy – I OR (2) Business Mathematics – I	3	1	0	4	4
6		Soft skill subject – III	2	0	0	2	2
7		Environmental Studies * (Examination will be held in semester IV)	1	0	0	0	1
<b>TOTAL</b>						<b>22</b>	<b>23</b>

### IV SEMESTER

S. No	Course Code	Course Title	L	T	P	C	TCH
1		Adv. Corporate Accounting	3	1	0	4	4
2		Financial Services	3	1	0	4	4
3		Business Taxation	3	1	0	4	4
4		Company Law	3	1	0	4	4
5		Allied IV- (1) Indian Economy – II (OR) (2) Business Mathematics - II	3	1	0	4	4
6		Soft skill subject – IV	2	0	0	2	2
7		Environmental Studies*	2	0	0	2	2
<b>TOTAL</b>						<b>24</b>	<b>24</b>

\* **NOTE:** Examination for Environmental Studies will be held in Semester IV

### V SEMESTER

S. No	Course Code	Course Title	L	T	P	C	TCH
1		Practical Auditing	3	1	0	4	4
2		Banking Theory Regulatory Mechanism	3	1	0	4	4
3		Investment Management	3	1	0	4	4
4		International Banking	3	1	0	4	4
5		Elective I –(1) Credit & Risk Management in Banking	4	1	0	5	5
6	-	Value Education	1	0	0	0	0
<b>TOTAL</b>						<b>21</b>	<b>21</b>

### VI SEMESTER

S. No	Course Code	Course Title	L	T	P	C	TCH
1		Marketing of Banking Services	3	1	0	4	4
2		Technology in Banking	3	1	0	4	4
3		Management Accounting	3	1	0	4	4
4		Elective II (1)Customer Relationship Management	4	1	0	5	5
5		Elective III-(1) Security Analysis & Portfolio Management. OR (2) Treasury Management.	0	0	10	5	10
6		Value Education	2	0	0	2	2
7		Extension Activities (NCC,NSS,YRC)	0	0	1	1	0
<b>TOTAL</b>						<b>25</b>	<b>29</b>

**SYLLABUS  
DEPARTMENT OF B.COM BANK MANAGEMENT**

**I SEMESTER**

**BA1101**

**TAMIL I**

**3 0 0 3**

**B.A., B.S.C., B.COM., DEGREE COURSE – TAMIL**

midj;Jg; gl;lg;gbg;Gg; gphpTfSf;Fk; le;jhz;L xUq;F Kiwg;gl;l Nkw;gbg;Gg; gphpTfSf;Fk; nghJthdJ.  
Common to all undergraduate Courses and five year integrated Post graduate Courses.

**Kjw;gUtk; (First Semester)**

1. nra;As;- gy;fiyf;fof ntspaPL
2. ,yf;fzk; - ,yf;fzf;Fwpg;G kl;Lk;
3. nkhopj;jpwd;
4. ghle;jOtpa ,yf;fpa tuyhW
5. nghJf;fl;Liu

**SYLLABUS**

**1.nra;As;**

m	kNdhd;kzPak;	jkpo;j; nja;t tzf;fk; "ePuhUq; fiYLj;j.. vd;W njhlq;Fk; Kjw;ghly; "fly; Fbj;j.." vd;W njhlq;Fk; MW fz;zpfs;
M	,uhkypq;f mbfshh;	Mwhe;jpUKiwapy; ,lk; ngw;Ws;s 'mUs; tpsf;f khiyapy; "NfhilapNy" fjpf;F top" "jdpj;jdp" vdj; njhlq;Fk; %d;W ghly;fs; kl;Lk;
,	ftpkzp Njrpa tpehafk; gps;is	kyUk; khiyAk; vd;Dk; E}ypy; ,lk; ngw;Ws;s "Nfhpty; topghL" tho;f;ifj; jj;Jtq;fs; vDk; jiyg;gpYs;s ftpij KOikAk;.
<	ghujpahh;	'fz;z; vd; Nrtfd;" vd;w jiyg;gpy; mike;Js;s ftpij KOikAk;
c	ghujpjhrd;	'mofpd; rphpg;G" E}ypy; ,lk; ngw;Ws;s "My;" vd;w jiyg;gpy; cs;s ghly;fs;
C	<NuhL jkpod;gd;	"me;j ee;jid vhpj;j neUg;gpd; kpr;rk;" vd;w E}ypy; ,lk; ngw;Ws;s "thf;Fr; rPl;LfSf;F xU mh;j;jk; tul;Lk; vd;Dk; ftpij kl;Lk;
v	ftpQh; ituKj;J	'jpUj;jp vOjpa jPh;g;Gfs; vd;Dk; E}ypy; ,lk; ngw;Ws;s epyj;ij n[ap;j tpj' ftpij kl;Lk;

2	,yf;fzk;	
	,yf;fzf;Fwpg;G	ghlj;jpl;l;jpy; ,lk; ngw;Ws;s nra;Al;fspy; mike;Js;s ,yf;fzf;Fwpg;Gfis vLj;Jf; fhI;Ljy;
3	nkhopj;jpwd;	1. fiyr; nrhy;yhf;fk;
		2. Neh; fhzy;
		3. nghUe;jpa nrhy; jUjy;
		4. kuGj; njhIh;
4	ghle;jOtpa ,yf;fpa tuyhW	
5	nghJf;fl;Liu ,lQ;RI;bg; nghUs; tpsf;fk; nra;As; gFjpapy; ,lk; ngwNtz;Lk;.	

**SEMESTER I-(PART I)****Objectives:**

- i. To teach basic skills in written and spoken French.
- ii. To encourage students oral and written mastery of the language.

**Prescribed text book**

- Krishnan, C & Alber Adeline, Le Tramway Volant-I, Saraswathi House Pvt Ltd, India 2011

**Syllabus**

Lessons 0 to 7 taken from the prescribed textbook

**Recommended Reading:**

- ❖ CAPELLE Guy; MENAND, Robert Taxi-1, Hachette, Paris,2008
- ❖ MERIEUX, Regine; LOISEAU, Yves, Connexions-1,Didier,Paris,2004
- ❖ MIQUEL, Claire, Vite et Bien-1, CLE International, Paris, 2009
- ❖ POISSON QUINTON, Sylvie, SIREJOLS, Evelyne, Amical-1, CLE International, Pairs, 20011

**Websites**

- ✓ <http://bouche-a-oreille.pagesperso-orange.fr>
- ✓ [www.franparler.org](http://www.franparler.org)
- ✓ [www.francaisfacile.com/exercices/](http://www.francaisfacile.com/exercices/)
- ✓ [www.lepointdufle.net](http://www.lepointdufle.net)
- ✓ [www.ccdmd.qu.ca/fr/](http://www.ccdmd.qu.ca/fr/)

**COURSE CONTENT****Unit I (12 hours-lecons 1 et 2)**

1.1	Se presenter a des publics different et saluer	-1 hr	
1.2	Saluer et prendre conge		-1 hr
1.3	La presentation, s 'appeler et etre et pronoms sujets, C' est / il est / elle est.	-1 hr	
1.5	Articles definis /indefinis, Voici / voila/il ya	-1 hr	
1.6	Des cartes d'identite.	-1 hr	
1.7	Presenter quelqu'un	-2 hrs	
1.8	Parler de soi	-1 hr	
1.9	Les nationalites, les verbs er(commencer, habiter...)	-2 hrs	



1.2.1	Les chiffres 1 a 50	-30 minutes
1.2.2	Des vedettes et leurs nationalities	-30 minutes
1.2.1	Epreuves	-1 hr

### **Unit II (12 hours-lecons 3 et 4)**

2.1	Exprimer ses goûts, ses preferences.	-1 hr
2.2	La negation, les articles definis.	-1 hr
2.3	Les mois et les jours / le calendrier.	-1 hr
2.4	Les verbs er (suite).	-1 hr
2.5	L'interrogation avec intonation	-1 hr
2.6	decrire un lieu, les noms des differentes salles...	-2 hrs
2.7	Les adjectives qualificatifs mon, ma, mes et notre, nos	-1 hr
2.8	Epreuves	-1 hr

### **Unit III (12 hours – lecons 5 et 6)**

3.1	Donner des directions / localizer un lieu / trouver un lieu	-2 hrs
3.2	Les verbs aller et mettre.	-1 hr
3.3	L'article contracte et les prepositions de lieu (en, a, au...)	-1 hr
3.4	L' imperatif	-1 hr
3.5	Les mots de caracterisation d'un lieu et les lieux urbains	-2 hrs
3.6	Les transports	-1 hr
3.7	Discuter et acheter des produits, Ca fait...et les expressions De quantite, les fruits, les legumes, les produits alimentaires Les produits propres aux pays different.	-1 hr
3.8	La negation et le COD	-1 hr
3.9	Le conditionnel (je voudrais) et les verbes Irreguliers : pouvoir, vouloir, prendre.	-1 hr
3.9.1	Epreuves	-1 hr

### **Unit IV (12 hours – Lecon 7)**

4.1	fixer un rendez-vous avec le medecin	-2 hrs
4.2	L'heure	-1 hr
4.3	Les nombres de 51 a 100	-1 hr
4.4	Les verbes sortir et partir	-1 hr
4.5	L'interrogation avec est-ce que	-2 hrs
4.6	Les parties du corps, avoir + les expressions et les Maladies communes	-1 hr
4.7	Les adjectifs possessifs – notre/nos, votre/vos, sa/ses/son,....	-1 hr
4.8	Le COI	-1 hr
4.9	L'entrainement DELF	-1 hr
4.9.1	Epreuves	-1 hr

**(Common to all Under Graduate Students)****UNIT I : LISTENING SKILL**

Listening to a short Conversations, telephone conversations and monologues – Listening to prose and poetry reading – Listening to sounds and silent letters in English – Listening to movies – Listening for the gist of the text – Listening for general meaning and specific information – Listening for multiple choice questions – listening for positive and negative comments – Listening for interpretation

**UNIT II : SPEAKING SKILLS**

Self – introduction – Giving information about one-self – Expressing personal opinion – Simple oral interaction – Dialogue – Conversation – Giving and receiving feedback using Johari Window – Debates – Brief Presentations – Difference between disagreeing and being disagreeable – Participating in group discussions, role plays and interviews – Generating talks based on visual or written prompts

**UNIT III : READING SKILL**

Reading for skimming – Reading for scanning – Reading for the gist of a text – Reading for specific information transfer and interpretation (pie chart & bar chart) – Reading and interpretation of anecdotes, short stories, poems – Reading prose passages for comments – Reading and explaining a fish bone diagram for pros and cons – Reading comprehension passages for multiple- choice questions.

**UNIT IV: WRITING SKILL**

Writing emails, messages, notices, agendas – leaflets and brochures –Writing paragraphs— comparisons and contrasts – Letter Writing – Letter to the editor – Letter inviting, letter accepting or declining the invitation – Arranging appointments – Asking for permission – Apologizing and offering compensation—Dealing with requests – Writing presentation with a plan – Introduction, body and Conclusion.

**UNIT V: THINKING SKILL**

Eliciting and imparting the knowledge of English using thinking Blocks – Developing thinking Skills along with critical interpretation side by side with the acquisition of English – Decoding diagrams and pictorial representations into English words, phrases and expressions.

**References:-**

1. Norman Whitby: Business Benchmark: Pre – Intermediate to Intermediate – BEC Preliminary. New Delhi: Cambridge University Press, 2008 (Latest South Asian Edition)
2. Devika Reddy & Shreesh Chaudhary. Technical English. New Delhi: Macmillan, 2009.
3. Rutherford, Andrea J. Basic Communication Skills for Technology. 2nd Edition. New Delhi: Pearson Education, 2010

**UNIT I**

Meaning and scope of Accounting, Basic Accounting Concepts and Conventions– Objectives of Accounting – Accounting Transactions – Double Entry Book Keeping –Journal, Ledger, Preparation of Trial Balance – Preparation of Cash Book.

**UNIT II**

Preparation of Final Accounts of a Sole Trading Concern – Adjustments Receipts and Payments Account, Income & Expenditure Account and Balance Sheet of NonTrading Organizations

**UNIT III**

Average Due date – Account Current Classification of errors – Rectification of errors – Preparation of Suspense Account. Bank Reconciliation Statement

**UNIT IV**

Depreciation – Meaning, Causes, Types – Straight Line Method – Written Down. Value Method Insurance Policy Method, Sinking Fund Method & Annuity Method. Insurance claims – Average Clause (Loss of stock & Loss of Profit)

**UNIT V**

Single Entry – Meaning, Features, Defects, Differences between Single Entry and Double Entry System – Statement of Affairs Method – Conversion Method

**Recommended Texts:-**

1. R.L.Gupta & V.K.Gupta, Advanced Accounting - Sultan Chand & Sons - New Delhi.
2. Jain & Narang, Financial Accounting - Kalyani Publishers - New Delhi.
3. T.S. Reddy & A.Murthy, Financial Accountign - Margham Publications - Chennai– 17.
4. Shukls &Grewal, Advanced Accountign – S Chand - New Delhi.
5. P.C. Tulsian, Financial Accounting
6. S.Parthasarathy and A.Jaffarulla, Financial Accounting - Kalyani Publishers -New Delhi.

**UNIT I**

Definition – Methods – Types – Principles of effective Communication – Barriersto Communication – Business Letter – Layout.

**UNIT II**

Kinds of Business Letters: Interview – Appointment – Acknowledgement –Promotion – Enquiries – Replies – Orders – Sales – Circular – Complaints.

**UNIT III**

Bank Correspondence – Insurance Correspondence – Agency Correspondence –Correspondence with Shareholders, Directors.

**UNIT IV**

Reports Writing – Agenda, Minutes of Meeting – Memorandum – Office Order –Circular – Notes.

**UNIT V**

Modern Forms of Communication: Fax – Email – Video Conferencing – Internet– Websites and their use in Business.

**Recommended Texts:-**

1. Rajendra Pal & J.S. Korlahalli, Essentials of Business Communication - Sultan Chand & Sons - New Delhi.
2. Shirley Taylor, Communication for Business - Pearson Publications - New Delhi.
3. Bovee, Thill, Schatzman, Business Communication Today - Peason EducationPrivate Ltd - New Delhi.
4. Penrose, Rasbery, Myers, Advanced Business Communication - Bangalore.
5. Simon Collin, Doing Business on the Internet - Kogan Page Ltd - London.
6. Mary Ellen Guffey, Business Communication – Process and Product InternationalThomson Publishing - Ohio.

**UNIT I**

Introduction to Economics – Wealth, Welfare and Scarcity Views on Economics – Positive and Normative Economics Definition – Scope and Importance of Business Economics Concepts: Production Possibility frontiers – Opportunity Cost – Accounting Profit and Economic Profit – Incremental and Marginal Concepts – Time and Discounting Principles – Concept of Efficiency

**UNIT II**

Demand and Supply Functions: Meaning of Demand – Determinants and Distinctions of demand – Law of Demand – Elasticity of Demand – Demand Forecasting – Supply concept and Equilibrium

**UNIT III**

Consumer Behaviour: Law of Diminishing Marginal utility – Equimarginal Utility – Indifference Curve – Definition, Properties and equilibrium

**UNIT IV**

Production: Law of Variable Proportion – Laws of Returns to Scale – Producer's equilibrium – Economies of Scale Cost Classification – Break Even Analysis

**UNIT V**

Product Pricing: Price and Output Determination under Perfect Competition, Monopoly – Discrimination monopoly – Monopolistic Competition – Oligopoly – Pricing objectives and Methods

**Recommended Texts:-**

1. S.Shankaran, Business Economics - Margham Publications - Ch -17
2. P.L. Mehta, Managerial Economics – Analysis Problems & Cases - Sultan Chand & Sons - New Delhi – 02.
3. Francis Cherunilam, Business Environment - Himalaya Publishing House - Mumbai – 04.
4. Peter Mitchelson and Andrew Mann, Economics for Business - Thomas Nelson Australia - Can -004603454.
5. C.M.Chaudhary, Business Economics - RBSA Publishers - Jaipur - 03.
6. H.L. Ahuja, Business Economics – Micro & Macro - Sultan Chand & Sons - New Delhi – 55.

**II SEMESTER**

**BA1113**

**TAMIL II**

**3 0 0 3**

**B.A., B.S.C., B.COM., DEGREE COURSE – TAMIL**

**,uz;lhk; gUtk; ( Second Semester )**

1. nra;As; - nrd;idg; gy;fiyf;fofk; ntspaPL
2. ,yf;fzk; - ,yf;fzf;Fwpg;G kl;Lk;
3. ciueil - lhf;lh; K.tujuhrd; vOjpa 'ey;tho;T'  
(ghhp epiyak;> nrd;id)
4. ghle;jOtpa ,yf;fpa tuyhW
5. nkhopngah;g;G – nghJ (Mq;fpyj;jpypUe;J jkpo;)

**1. nra;As;**

m	jpUehTf;furh; Njthuk;	ehd;fhk; jpUKiw - ekr;rpthaj; jpUg;gjpfk; 10 ghly;fs;
M	FyNrfuMo;thh;	ngUkhs; jpUnkhop- MiyePs; fUk;gd;dtd; vdj; njhlq;Fk; Njtfp Gyk;gy; (KOikAk;) 21
,	esntz;gh	fyp ePq;F fhz;l; Njh;e;njLf;fg;gl;l 40 ghly;fs;
<	rPwhg;Guhzk;	khDf;Fg; gpiz epd;wglyk; Njh;e;njLf;fg;gl;l 65 ghly;fs;
c	fz;zjhrd;	VR fhtpak; "ghLfspd; ghij" Njh;e;njLf;fg;gl;l ghly;fs; kl;Lk;
2	,yf;fzk;	,yf;fzf;Fwpg;G - nra;Al; gFjpapy; mikjy; Ntz;Lk;
3	Ciueil	lhf;lh; K.t.tpd; 'ey;tho;T" E}y; KOikAk; ghhepiyak; nrd;id-600108
4	ghle; jOtpa ,yf;fpa tuyhW	
5	nkhop ngah;g;G	ngghJ (Mq;fpyj;jpypUe;J jkpo;) ,lQ;Rl;bg; nghUs; tpsf;fk; nra;Al; gFjpapy; ,lk;ngwNtz;Lk;

**Objectives**

- i. To reinforce the basic skills in written and spoken French acquired in the first semester.
- ii. To encourage greater written skills through letter writing and composition writing.

**Prescribed Textbook**

- Krishnan. C & Albert Adeline, *Le Tramway Volant – I*, Saraswathi House Pvt Ltd, India.
- Krishnan. C & Albert Adeline, *Le Tramway Volant – I*, Saraswathi House Pvt Ltd, India.

**Syllabus**

- Lessons 8 to 10 taken from the prescribed textbook *Le Tramway Volant – I*
- Lesson 1 to 3 taken from the prescribed textbook *Le Tramway Volant – II*

**Recommended Reading:**

- ❖ CAPELLE Guy; MENAND, Robert *Taxi-I*, Hachette, Paris, 2008.
- ❖ MERIEUX, Régine; LOISEAU, Yves, *Connexions-I*, Didier, Paris, 2004.
- ❖ MIQUEL, Claire, *Vite et Bien – I*, CLE International, Paris, 2009.
- ❖ POISSON QUINTON, Sylvie, SIREJOLS, Evelyn, Amical-1, CLE International, Paris, 2011.

**Websites**

- ✓ <http://bouche-a-oreille.pagesperso-orange.fr>
- ✓ [www.franparler.org](http://www.franparler.org)
- ✓ [www.francaisfacile.com/exercices/](http://www.francaisfacile.com/exercices/)
- ✓ [www.lepointdufle.net/](http://www.lepointdufle.net/)
- ✓ [www.ccdmd.qc.ca/fr/](http://www.ccdmd.qc.ca/fr/)

**COURSE PLAN****Unit I** (12 hours – leçon 8)

5.1	Acheter un billet	- 2 hrs
5.2	Les nombres au-delà de 100	- 1 hr
5.3	Les different types de places (fumeur, non fumeur, aller-retour)	- 1 hr
5.4	Les adjectives démonstrarifs	- 1 hr
5.5	L'interrogation avec inversion	- 1 hr
5.6	Les vêtements	- 1 hr
5.7	L'entraînement DELF	- 2 hrs
5.8	Compréhension/Production écrite	- 2 hrs
5.9	Épreuves	- 1 hr

**Unit II** (12 hours – leçon 9 et 10 du texte prescript I)

1.1	Discuter les plats au restaurant	- 2 hrs
1.2	Les recettes, des plats et boissons différent, Les formules de cuisine, des recettes simples Des different pays.	- 1 hr
1.3	Le passé recent	- 1 hr
1.5	Les pronoms toniques	- 1 hr
1.6	Il faut + infinitif, Le pronom en	- 1 hr
1.7	Faire les projets pour les vacances, decrier le temps	

	Les lieux touristiques et le climat des différents pays	- 2 hrs
1.8	le futur proche et les adverbs, le il impersonnel, le pronom y	- 2 hrs
1.9	Épreuves et entraînement DELF	

**UNIT III** (12 hours – leçon 1 du texte prescript II)

2.1	Le passé composé	- 3 hrs
2.2	Les pronoms relatives (qui, que)	- 1 hr
2.3	Québec et son histoire	- 2 hrs
2.4	Parler du passé et de soi	- 2 hrs
2.5	Compréhension/ production écrite	- 1 hr
2.6	Entraînement DELF	- 2 hrs
2.7	Épreuves	- 1 hrs

**UNIT IV** (12 hours - leçon 1 du texte prescript II)

3.1	Les verbes réfléchis	- 2 hrs
3.2	Les pronoms relatives (dont, où)	- 2 hrs
3.3	L'impératif négative	- 1 hr
3.4	Québec et son histoire	- 1 hrs
3.5	Parler du passé et de soi	- 2 hrs
3.6	Compréhension/ production écrite	- 1 hr
3.7	Entraînement DELF	- 2 hrs
3.8	Épreuves	- 1 hrs

**UNIT V**(12 hours - leçon 1 du texte prescript II)

4.1	L'imparfait	- 3 hrs
4.2	La place des pronoms doubles	- 2 hrs
4.3	Décrive les moeurs et les pays	- 1 hr
4.4	La Réunion	- 2 hrs
4.5	Compréhension/ production écrite	- 1 hr
4.6	Entraînement DELF	- 2 hrs
4.7	Épreuves	- 1 hrs

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**UNIT I: LISTENING SKILL**

Listening to long dialogues, extended conversations, discussions, soliloquies—Listening to modern prose & poetry – Listening to sounds and stressed syllables in English – Listening to feature films – Listening to presentations – multiple – choice questions – Listening to interviews – Listening to technical topics – Listening for the gist of the text – Listening for general meaning and specific information – Listening for identifying a topic – Listening for filling the gaps – Listening for advanced interpretations.

**UNIT II: SPEAKING SKILL**

Speaking casually to an individual, a small group, a large audience – Addressing a gathering formally – Speaking to speculate, compare, contrast, justify, agree and disagree on advanced topics – Talking about present and past experiences and future plans – Debates; discussions on role plays on advanced topics – Job interviews – preparing HR questions with possible answers – Brief presentations – Arguing out a topic without verbal fights – Powe point presentation based on current topics.

**UNIT III : READING SKILLS**

Reading for advanced skimming and scanning – reading for the gist of the text – reading for specific information- reading for understanding the text structure, sentence structure and error identification – reading for contextual meaning – reading newspapers, magazines, articles and critical texts – reading advanced short stories, poems and prose passages for intellectual emotional comments- reading short texts for identifying unnecessary words. Reading exercises for multiple choice questions.

**UNIT IV: WRITING SKILLS**

Writing instructions; recommendations, functional checklists – writing the minutes of the meeting – writing formal business letters – sales, placing orders, complaints—letter requesting permission for industrial visit or implant training, enclosing an introduction to the educational institution—Letters of application for a job, enclosing a CV or resume—Writing short reports – describing, summarizing – Industrial accident reports – Writing short proposals – describing, summarizing, recommending, persuading.

**UNIT V : THINKING SKILL**

Imparting the knowledge of English using thinking blocks – Conversion of thinking blocks into orthographic version – Interpretation and acquisition of English – Decoding diagrams and pictorial representations into English idioms, sayings and proverbs.

**References**

1. Norman Whitby. Business Benchmark: Pre- Intermediate – BEC Preliminary. New Delhi: Cambridge University Press, 2008.
2. Devaki Reddy & Shreesh Chaudhary. Technical English. New Delhi: Macmillan, 2009.
3. Rutherford, Andrea J. Basic Communication Skills for Technology. 2<sup>nd</sup> edition. New Delhi: Pearson Education, 2010.

**UNIT I**

Management: Importance – Definition – Nature and Scope of Management Process – Role and Functions of a Manager – Levels of Management – Development of Scientific Management and other Schools of thought and approaches.

**UNIT II**

Planning: Nature – Importance – Forms – Types – Steps in Planning – Objectives – Policies – Procedures and Methods – Natures and Types of Policies – Decision – making – Process of Decision – making – Types of Decision.

**UNIT III**

Organizing: Types of Organisations – Organisation Structure – Span of Control and Committees – Departmentalisation – Informal Organisation.

**UNIT IV**

Authority – Delegation – Decentralisation – Difference between Authority and Power – Responsibility – Recruitment – Sources, Selection, Training – Direction – Nature and Purpose.

**UNIT V**

Co-ordination – Need, Type and Techniques and Requisites for excellent Coordination – Controlling – Meaning and Importance – Control Process.

**Recommended Texts:-**

1. C.B.Gupta, Management Theory & Practice - Sultan Chand & Sons - New Delhi.
2. L.M.Prasad, Principles & Practice of Management - Sultan Chand & Sons - New Delhi.
3. P.C. Tripathi & P.N Reddy, Principles of Managements - Tata Mc.Graw Hill -New Delhi.
4. Wehrich and Koontz, Managemtn – A Global Perspective.
5. N.Premavathy, Principles of Management - Sri Vishnu Publication - Chennai.
6. J.Jayasankar, Business Management - Margham Publication - Chennai.

**UNIT I**

Introduction to Money – Kinds, Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems –Paper Money – Money Market.

**UNIT II**

Commercial Banking – Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

**UNIT III**

Central Banking – Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control.

**UNIT IV**

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

**UNIT V**

Indian Banking – Reserve Bank of India – Organisation – Management - Functions – NABARD – State Bank of India – Exchange Banks – Commercial Banks - Indigenous Banks – Co-operative Banks.

**Recommended Texts:-**

1. K.P.M. Sundharam, Money, Banking & International Trade - Sulltan Chand & Sons - New Delhi.
2. S.V. Vasudevan, Theory of Banking - S.Chand & Company Ltd., - New Delhi.
3. K.P.M. Sundharam, P.N. Varshney, Banking Theory Law & Practice - Sultan Chand & Sons - New Delhi.

**UNIT I**

International Trade – Importance of International Trade, Theories of Foreign Trade:- Theories of Adam Smith, Ricardo, Haberler’s Hechsher-Ohlin

**UNIT II**

Balance of Trade, Balance of Payment – Concepts – Causes of Disequilibrium, Methods to Correct Disequilibrium – Fixed and Floating Exchange Rates – Euro – Dollar Marketing (An Over View)

**UNIT III**

Export Management – Export Procedure and Documents – Export Finance – Export Promotion – Export Pricing

**UNIT IV**

International Economic Organizations and its Functions IMF, IDA, IFA, IBRD, ADB, UNCTAD, UNIDO

**UNIT V**

WTO and Trade Liberalization – Liberalization of Trade in Manufacturing and in Agricultural Trade – TRIPS, TRIMS – Indian Patent Law

**Recommended Texts:-**

1. Francis Cherunilam, International Trade and Export Management – Himalaya Publishing House - Mumbai – 04.
2. Paul.R.Krugman and Maurice Obstfeld, International Economics (Theory and Policy) - Pearson Education Asia - Addison Wesley Longman (P) Ltd -Delhi – 92.
3. Robert J.Carbaugh, International Economics - Thomson Information Publishing Group - Wadsworth Publishing Company - California.
4. H.G. Mannur, International Economics – Vikas Publishing House (P) Ltd – New Delhi -14.

### **III SEMESTER**

#### **CORPORATE ACCOUNTING**

**3 1 0 4**

##### **UNIT I**

Issue of Shares and Debentures – Various Kinds – Forfeiture – Re issue – Underwriting of Shares and Debentures.

##### **UNIT II**

Redemption of Preference Shares and Debentures – Purchase of business – Profits Prior to Incorporation.

##### **UNIT III**

Preparation of company final accounts – Company balance sheet – Computation of Managerial Remuneration.

##### **UNIT IV**

Valuation of Shares and Goodwill

##### **UNIT V**

Alteration of Share Capital and Internal Reconstruction and Reduction of Capital.

##### **Reference Books:-**

1. R.L. Gupta and M. Radhaswamy Advanced Accounts New Delhi, Sultan Chand.
2. S.P. Jain and N.L. Narang Advanced Accounting Kalyani Publication.
3. T.S. Reddy A. Murthy Corporate Accounting, Margham Publication, Chennai.
4. Shukla, Grewal and Gupta Advanced Accounts, S.Chand New Delhi.

**UNIT I**

Law of contract – Nature of contract- Classification - Offer and acceptance – capacity of parties to contract – Free consent – Consideration – Legality of object – Agreement Declared Void. - Performance of contract – Discharge of contract – Remedies for breach of contract.(General Contract – Sections 1 to 75)

**UNIT II**

Sale of goods Act – Definition – Sale - Agreement to Sell – Distinction between sale and Agreement of Sell – Condition and Warranties – Distinction between conditions and Warranties.

**UNIT III**

Company – Types of companies - Memorandum of Association – Articles of Association – Prospectus – Shares – Debentures – Classification of Shares – Distinction between Shares and Debentures – Company Meetings.

**UNIT IV**

Securities Exchange Board of India (SEBI) – Functions – Powers - Guidelines to Capital markets.

**UNIT V**

Foreign Exchange Management Act 1999 (FEMA) – Information Technology Act – Intellectual Property Rights Act (IPRA).

**Reference Books:-**

1. Business Laws – N.D. Kapoor.
2. Legal Systems in Business – P. Saravanel , S. Sumathi
3. Students guide to Mercantile Law – Kapoor Taxman Publications Pvt. Ltd.

**UNIT -I**

Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection ) – Role of RBI and their functions.

**UNIT -II**

Commercial Banks – 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.

**UNIT –III**

Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms, Trusts, and Companies) – Importance of customer relations – Customer grievances and redressal – Ombudsman.

**UNIT-IV**

Principles of Lending – Types of Borrowings – Precautions to be taken by a banker.

**UNIT-V**

Negotiable Instruments: Promissory Notes – Bills of Exchange, Cheque, Draft – Definitions, Features – Crossing – Endorsement – Material Alteration – Paying Banker – Rights and Duties – Statutory Protection – Dishonour of Cheques - Role of Collecting Banker.

**REFERENCE BOOKS:-**

1. Banking Law, Theory and Practice – Sundaram and Varshney – Sultan Chand Co.,
2. Banking and Financial Systems – B. Santhanam (Margham Publishers)
3. Banking Law, Theory and Practice- S.N. Maheswari, Kalyani Publications.
4. Indian Banking – Parameswaran – S.Chand and Co,
5. Banking Law Theory and Practice – Tanon
6. Banking Law Theory and Paractice – Sherlaker & Sherlaker.

**UNIT I**

Concept of Entrepreneurship Entrepreneurship – Meaning – Types – Qualities of an Entrepreneur – Classification of Entrepreneurs – Factors influencing Entrepreneurship – Functions of Entrepreneurs

**UNIT II**

Entrepreneurial Development – Agencies Commercial Banks – District Industries Centre – National Small Industries Corporation – Small Industries Development Organisation – Small Industries Service Institute. All India Financial Institutions – IDBI – IFCI – ICICI – IRDBI

**UNIT III**

Project Management Business idea generation techniques – Identification of Business opportunities – Feasibility study – Marketing, Finance, Technology & Legal Formalities - Preparation of Project Report – Tools of Appraisal.

**UNIT IV**

Entrepreneurial Development Programmes (EDP) – Role, relevance and achievements – Role of Government in organizing EDPs – Critical evaluation.

**UNIT V**

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.

**REFERENCE BOOKS :-**

1. Srinivasan N.P. – Entrepreneurial Development
2. Saravanavel – Entrepreneurial Development
3. Vasant Desai – Project management
4. Jayashree Suresh – Entrepreneurial development
5. Holt – Entrepreneurship – New Venture Creation
6. J.S. Saini & S.I. Dhameja – Entrepreneurship and small business.
7. P.C. Jain – Handbook for New Entrepreneurs
8. Dr. C.B. Gupta & Dr. S.S. Khanka – Entrepreneurship and Small Business.



**UNIT-I**

Economic growth and Economic Development , Features of a developing Economy – Indicators of Economic Development.

**UNIT-II**

National Income – Trends – Structural changes – Regional Development Disparities.

**UNIT-III**

Major problems of Indian Economy – Poverty and Inequality – Unemployment – Population.

**UNIT-IV**

India's planned economy – Objectives strategies – Financing , Achievements and failures.

**UNIT-V**

Infrastructure for Development – Transport, Communication, Power, Irrigation.Social infrastructure – Education , Primary health.

**REFERENCE BOOKS:-**

1. Indian Economy – I..C. Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddar Datt and K.P.M. Sundharam
4. Indian Economy – Problem of Development and Planning, A.N. Agarwal

**Unit – I**

Theory of Sets Set Theory – Definition, Elements and Types of Sets, Operations on Sets, Relations and Functions of Sets

**Unit – II**

Algebra Ratio, Proportion and Variations

**Unit – III**

Permutation and Combination, Binominal Theorem, Exponential and Logarithmic Series

**Unit – IV**

Differential Calculus Differentiation – Meaning -, Rules: Maxima and Minima of Univariate Functions: Application of Maxima and Minima in Business

**Unit – V**

Interest and Annuity – Banker’s Discount – Binary Number System

**REFERENCE BOOKS:-**

1. Business Mathematics – P.R.Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – R.S. Soni

Note: No Theory Questions to be asked

**IV SEMESTER**  
**ADVANCED CORPORATE ACCOUNTING 3 1 0 4**

**UNIT I**

Accounting for Price Level Changes – Social responsibility Accounting – Human Resources Accounting – Mechanised Accounting.

**UNIT II**

Amalgamation, Absorption and External reconstruction.

**UNIT III**

Consolidated final statement of Holding companies and subsidiary companies – (Inter company owing excluded) – treatment of dividend.

**UNIT IV**

Final statements of Banking companies and Insurance companies (As per New provisions).

**UNIT V**

Liquidation - Statement of affairs and Liquidator's Final statement of Account.

**Reference Books**

1. R.L. Gupta and M. Radhaswamy Advanced Accounts New Delhi, sultan Chand.
2. S.P. Jain and K.L. Narang Advanced Accounts Ludhi No Space ana Kalyani Publishers
3. T.S. Reddy and A. Murthy Corporate Accounting margham publication Chennai.
4. M.C. Shukla and J.S. Grewal, Advanced Accounts, New Delhi, S. Chand and Company.

**UNIT I**

Meaning and importance of financial services – Types of financial services – Financial services and economic environment – Players in Financial Services Sector.

**UNIT II**

Merchant Banking – Functions – Issue management – Managing of new issues – Underwriting – Capital market – Stock Exchange – Role of SEBI

**UNIT III**

Leasing and Hire purchase – Concepts and features – Types of lease Accounts. Factoring – Functions of Factor

**UNIT IV**

Venture Capital – Credit Rating – Consumer Finance

**UNIT V**

Mutual Funds : Meaning – Types – Functions – Advantages – Institutions Involved – UTI

**REFERENCE BOOKS:-**

1. Financial Services – M.Y.Khan
2. Financial Services – B.Santhanam
3. Law of Insurance – Dr.M.N. Mishra
4. Indian Financial System – H.r. Machiraju
5. A Review of current Banking Theory and Practice – S.K. Basu.

**UNIT – I**

Objectives of Taxation – Canons of Taxation – Tax system in India – Direct and Indirect Taxes – Meaning and Types.

**UNIT – II**

Central Excise Duty – Classification – Levy and Collection of Excise duty – Clearance of excisable goods- Exemption from excise duty – Excise and Small Scale Industries – Excise and Exports – Demand, Refund, Rebate of Central Excise duty – Offences and Penalties – Settlement – Appellate Provisions.

**UNIT – III**

The Customs duty – Levy and Collection of customs duty – Organisation of the customs department – Officers of the customs – Powers – Appellate machinery – Infringement of the law – offences and penalties – Exemption from duty – customs duty drawback – duties free zones.

**UNIT - IV**

Central Sales Tax Act – Levy and Collection of CST -Important Definitions - Sales Purchase in the course of export or import- Liability of Tax – Registration of dealers – Goods of Special Importance – Offences and penalties.

**UNIT- V**

Value added tax – objectives – Levy of VAT – Arguments in favour of VAT – Difficulties in administering VAT – Set off / Input Tax credit – Carrying over of Tax credit – Registration – TIN – Returns – Assessment of VAT Liability – Declaration form – Service Tax – Tax on different services – Rate of Service Tax.

**REFERENCE BOOKS**

1. Central Excise Act.
2. Customs Act
3. Central Sales Act
4. Practical Approach to Income Tax – Ahuja Girish and Gupta Ravi
5. Students Guide to Income Tax by Dr. Vinod K. Singhanian and Monica Singhanian.
6. Indirect Taxes – Datt
7. Business Taxation – T.S.Reddy & Dr. Hariprasad Reddy.

**UNIT I**

Definition of Joint Stock Company – Kinds – Formation – Incorporation

**UNIT II**

Memorandum of Association – Contents - Doctrine of Ultra Vires – Articles of Association – Contents – Prospectus – Contents – Statement in lieu of Prospectus

**UNIT III**

Share Capital – Kinds of Shares – Voting Rights – Borrowing powers of companies.

**UNIT IV**

Meetings and Resolutions – Statutory Meeting – Annual general meeting – Extra ordinary general Meeting - Resolutions – Ordinary & Special.

**UNIT V**

Winding up of a company – Modes of winding up – winding up by the court – Voluntary winding up – Members' voluntary winding up – Creditors' voluntary winding up.

**REFERENCE BOOKS**

1. Business Laws – N.D. Kapoor, Sultan Chand and Sons
2. Business Laws – M.R. Sreenivasan, Margam Publications
3. Business Laws – M.V. Dhandapani, Sultan Chand and Sons
4. Company Law – Avtar Singh
5. Company Law N.D. Kapoor
6. M.C.Shukla and S.S. Gulshan – Principles of Company Law
7. S.M.Shah – Lectures on Company Law
8. S.Badri Alam and Saravanavel, Company Law, Himalaya Publications
9. P.P.S. Gogna – Text Book of Company Law – S.Chand

**UNIT – I**

Infrastructure for development – Transport, Communication, power, irrigation, Social infrastructure – Education, Primary health.

**UNIT – II**

Agriculture – Contribution to economic development, green revolution, agriculture productivity; land reforms; sources of farm credit;- Food subsidy and public distribution system.

**UNIT – III**

Industry – Role of industries in economic development; - Industrial development under the planning regime. New economic policy 1991.Role of public sector and restructuring the public sector.Role of small scale industries in economic development.

**UNIT - IV**

Foreign Trade: Composition, direction, and EXIM policy

**UNIT – V**

Public Finance: Fiscal policy – Components, fiscal policy in the liberated era.

**REFERENCE BOOKS:**

1. Indian Economy – I.C.Dingra
2. Indian Economy – S.Shankaran
3. Indian Economy – Ruddar Datt and K.P.M.Sundharam
4. Indian Economy – Problem of Development and Planning – A.N.Agarwal
5. Indian Economy – Its Development Experience – S.K.Misra and V.K.Puri.

**Unit – I**

Plane Analytical Geometry: - Cartesian coordinate system: Length of a Line Segment – Section Formulae (Ratio) – Gradient of a Straight Line – Equations of a Straight Line

**Unit – II**

Arithmetic, Geometric and Harmonic Progressions

**Unit – III**

Integral Calculus: Integration, Meaning and Rules of Integration – Integration by Substitution and by Parts – Indefinite and Definite Integration – Application in Business (Trigonometric Functions to be excluded)

**Unit – IV**

Interpolation: Binomial, Newton and Lagrange's Method

**Unit – V**

Matrices – Meaning and Operations – Matrix inversion – Solutions to Linear Equations – Payroll, Wages and Commission

**REFERENCE BOOK:**

1. Business Mathematics – P.R. Vittal
2. Business Mathematics – D.C. Sancheti and V.K. Kapoor
3. Business Mathematics – B.M. Agarwal
4. Business Mathematics – A.P. Varma
5. Business Mathematics – R.S. Soni

Note: No Theory Questions to be asked



## V SEMESTER

### PRACTICAL AUDITING

3 1 0 4

#### UNIT I

Meaning and definition of auditing – Distinction between auditing and accounting – objectives – Advantages and limitations of audit – scope of audit – classifications of audits – 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, Technique for evaluation of internal control system – Internal check, meaning, objectives, difference between internal control, Internal check and internal audit.

#### UNIT II

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.

#### UNIT III

Depreciation and reserves – meaning – Auditor's duty with regard to depreciation – Reserves and provisions- Distinguish reserves and provision – Depreciation of wasting Assets.

#### UNIT IV

Appointment of auditors – appointment of first auditor – appointment by central government – filling of casual vacancy – Appointment by special resolution – Reappointment and compulsory re-appointment – ceiling on the number of Auditorship - 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.

#### UNIT V

EDP audit – meaning -Division of auditing in EDP 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 EDP system

#### Reference Books :-

1. Auditing – D.P. Jain Konark Publishers Pvt. Ltd.
2. Auditing, Principles and practice – Ravinder Kumar and virender Sharma, Eastern economy edition.
3. Practical Auditing – B.N. Tandon Sultan Chand and Co.,
4. Contemporary Auditing, Kamal Gupta Tata MC Graw Hill.

**UNIT I**

Banking Regulation Act 1949 – Title and Scope of The Act – RBI Act 1934 – Role of RBI as a Regulatory Mechanism.

**UNIT II**

Financial Sector Reforms – Sakhmoy Chakravathy Committee 1985 – Narasimman Committee Report I and II – Prudential norms: Capital Adequacy norms – Classification of Assets and Provisioning.

**UNIT III**

Rationalization of Interest Rates – Structures of Interest Rates(Short – Term and Long – Term) – Impact on Savings and Borrowings.

**UNIT IV**

Monetary Policy – Regulatory Measures – Concept of Money Supply – Regulation of Money Supply Through Bank Rate – Open Market Operation and CRR and their Effectiveness.

**UNIT V**

Growth – Role – Failures of NBFC – Current RBI's Regulations on NBFC.

**REFERENCE BOOKS:-**

1. Laws And Practices Relating to Banking – IIB
2. Digest of Banking Law and Practice, volume 1 and 2, May 1983 – Prajan Bhasin, Lalit.
3. Law and Practice of Prudential Accounting Norms – Naganathan and S.Jayaraman, Sridhar.
4. Banking Law Digest 1988 – Bhatnagar J.P.
5. Bank Documentation – A Practical Approach – Desai K.C.

**UNIT I**

Various Investment Avenues – Equity, Fixed Income Securities, Deposits, Mutual funds, Equity oriented mutual funds, Real estates, Insurance Investments.

**UNIT II**

Investment attributes for evaluating Investment – Risk and Return, Marketability, Convenience, Tax Shelter – Comparison of various Investment Avenues.

**UNIT III**

Capital Market – Primary Market – Stock Market – Procedures for Buying and Selling Shares – Tax consideration in Investment Management – SEBI guidelines on primary and secondary market – Recent Trends in Security market.

**UNIT IV**

Investment Analysis - Financial Statement Analysis – Ratios – Fixed Income Avenues Analysis – Time value of money – Credit Rating – Economic – Company – Industry analysis.

**UNIT V**

Investment Information – EPS, DPS, Price earning ratios – Other financial Measures – Technical Analysis – Fundamental Analysis – Dow Theory - Random Walk Theory – Efficient market theory – Capital Asset Pricing Theory – Portfolio management – Process –Planning - Evaluation Analysis.

**Reference Books:-**

1. V. A. Avadhani “Studies in Indian Financial System”
2. M. Gorden “The Investment financing and valuation of corporation”
3. V.K. Bhalla “Investment Management”
4. Preeti Singh “Investment Management”

**UNIT I**

International Banking vis – a – vis Domestic Banking – Foreign Trade Financing – International Financial Transactions: Lending and Borrowing across borders.

**UNIT II**

Foreign Exchange: Market; rate and Currency – Exchange rate determination under Fixed exchange rate and Floating exchange rate regimes – Determination of exchange rates :Spot and Forward – Basic exchange arithmetic – Forward Cover and Hedging.

**UNIT III**

International Financial Institutions and Functions: World Bank :IMF: Asian Development Bank – International Financial Corporation: International Development Association.

**UNIT IV**

Sources of Foreign Exchange – Export Earnings – Invisible Export Earnings – Role of NRI Remittances – Foreign Direct Investment – Foreign Institutional Investment – External Commercial Borrowings – Global Depositors Receipts – Offshore Borrowings.

**UNIT V**

Foreign Exchange Management – Composition of Foreign Exchange Reserves : Foreign Currencies – Gold and SDR – Current Account Convertibility – Capital Account Convertibility and Precautions.

**REFERENCE BOOKS:-**

1. International Banking – IIB
2. International Corporate Finance – IIB
3. Frederic S. Mishkin, “Understanding Financial Crisis : A Developing Country
4. Perspective”, In, Michael Bruno, ed. Annual World Bank Conference on Development Economics”, 1996.
5. Introduction to Foreign Trade, Foreign Exchange Risk Management – IIB

## **Elective I:**

### **CREDIT & RISK MANAGEMENT IN BANKING**

**3 1 0 4**

#### **UNIT-I**

Bank credit – Basic Principles and Approach – Three C's – Purpose of lending – Security aspects – business experience/Management – Market – Purpose Trading – Manufacturing Service, Agriculture, Personal – Security : Primary – Collateral – Stock, Machinery, Land and Building – Guarantee – Different types of Mortgages – Management/Experience : Business Experience – Technical Qualification – Professional Management – Market : Local – National – Global Types of Credit – Demand Loan – Cash Credit – Overdraft – Term Loan – Basic Characteristics and difference between the four – Legal and Regulatory Aspect – Legal Documents – Loan Documents – RBI Directives – Various Committees – Tandon – Chore, Nayak and such other committees – Brief details.

#### **UNIT –II**

Lending to Different Customers – Individuals – Partnership – Limited companies – Trust – Association – Legal aspects – Documents to be called for.

#### **UNIT –III**

Loan Processing – Sanctioning – Monitoring – Recovering Commercial Loans(Activity Based) – Government Sponsored Loans (mostly agricultural, Rural and Weaver section) – Trading : small – Retail – Wholesale – Chain/Supermarket – Manufacturing : Industrial Advances – Service Transport – Telecommunication – Hospital – Hotel. Infrastructure : Power – Petrol – Port – Agriculture: Crop – Plantation – Well – Motor Pump set – Tractor etc. Miscellaneous : Self – Employed.Business loan(Borrower Based) – Small Business :Self Employed – Transport – Trade – Hotel – Others – Approach – Assessment – Supervision – Recovery Medium and Large Scale: Small Scale Industries – Corporate – Approach – Assessment – Sanction –Disbursement – Follow Up – Recovery Agriculture : Small, Medium and Big Farmers – Short term and Medium term Loans – Corporate Borrowers.Government sponsored : Priority sector lending – Lead Bank Scheme – Government sponsored loan to Weaver section – Subsidy.

#### **UNIT- IV**

Corporate Finance – Project Finance – Appraisal – Assessment – Documentation – Disbursement – Monitoring – Follow Up – Review – Creation of Charge – Analysis of Balance sheet – Profit and Loss account – Cash flow and Fund flow working – Project approach

#### **UNIT V**

NPA – Causes and Remedial Measures – Management of NPA's – Debt Recovery Tribunals – Asset Reconstruction Fund

#### **REFERENCE BOOKS:**

1. Indian Financial System and Commercial Banking – IIB  
Special and preferred sector Finance – IIB  
Management and Accounting and Financial Management – IIB
2. Prudential Accounting Norms and Audit of Banks – Naganatham M.  
and Jayaraman . 3. Annual Reports of RBI

## **VISUAL BASIC PROGRAMMING3 1 0 4**

### **UNIT I**

Data Types – String - Numbers – Variables – Text Boxes – Labels – Creating Controls – Tool Box – Name Property Command button – Access keys – Image controls message Boxes Grid Editing tools.

### **UNIT II**

Displaying Information - Determinate Loops – Indeterminate Loops – Conditional Built in Functions – Customizing a Form – Writing Simple Programs.

### **UNIT III**

Functions and Procedures – Lists – Arrays – Control Arrays – Combo Boxes – Grid control – Do Events and Sub Main.

### **UNIT IV**

Event Handling – Module – Monitoring Mouse Activity – Dialog Boxes – Common controls – Menus.

### **UNIT V**

MDI Forms – Database connectivity using Data control and DAO.

Note : Theory only

### **Reference Books:-**

1. Visual Basic 6 – The complete Reference – Noel Jerke – Tata MC Graw Hill 1999.
2. Visual Basic from the Ground Up – Gary cornell - Tata MC Graw Hill 1999.

## **VI SEMESTER**

### **MARKETING OF BANKING SERVICES**

**3 1 0 4**

#### **UNIT I**

Marketing concepts and their Application to Banking Industry – Marketing concepts and elements – Why Marketing? – Special features of Bank Marketing – Product and Service Marketing.

#### **UNIT II**

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.

#### **UNIT III**

Customer need analysis and customer care : customer focus – Understanding customer need – customer care – Consumer motivation and buying behaviour – perception / behaviour – other factors affecting buying behaviour – decision making process – individual and organizational – selective exposure, selective distortion, and effect on consumer behaviour.

#### **UNIT IV**

Market Segmentation(banking) – Product Designing – Marketing – feedback and review – purpose and content of product / Market expansion – Mass Marketing and Marketing segmentation – Definition of Market segmentation – Characteristics of viable Market segment – Benefits from Market segmentation – Disadvantages – Market segmentation techniques for personal and corporate customers.

#### **UNIT V**

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.

#### **REFERENCE BOOKS:-**

1. Marketing of Banking Service – IIB
2. Marketing of Banking Service – Rajeev
3. The formula for successful Marketing, Galotia Publication, 1991 – Morz, Rarph
4. Dynamics of Bank Marketing, VBS publishers, 1990 – Madhukar R.K.
5. Principles of Bank Management, Himalaya Publication, 1993 – Desai, Vasant

## **TECHNOLOGY IN BANKING**

**3 1 0 4**

### **UNIT I**

Different approaches to Banking computerization, WAN, LAN, VSAT, Networking system – Single Window concept – usage of ATM – Advantages, Limitation – Anywhere Banking – Anytime Banking – Home Banking – Internet Banking – Online enquiry and update facilities – PIN – ATM card – Debit card – Smart card – Credit card.

### **UNIT II**

Signature storage and display by electronic means – Document Handling System and Document Storage and Retrieval System.

### **UNIT III**

Electronic fund transfer – SWIFT – Electronic clearing system – Debit and Credit Clearing – RBI – Net data – Net bank wire.

### **UNIT IV**

Impact of Technology – on its employees – Customer service – Management control.

### **UNIT V**

Protecting – Confidentiality and secrecy of data – Cyber laws and its implications.

### **REFERENCE BOOKS:-**

1. Electronic Banking and Information Technology – IIB
2. Information Technology in Indian Commercial Banks NIBM Pune – Naidu C.A.S
3. Technology and Banks NIBM Pune – Revell J.R.S.
4. Computers Today, McGraw – Hill – Sanden, Donald H
5. Computer Networks, Prentice – Hall Publication – Tanenbaum, Andrew S.



**UNIT I**

Management Accounting – Meaning, scope, importance and limitations – Management Accounting vs. Cost Accounting. Management Accounting vs. Financial Accounting.

**UNIT II**

Analysis and Interpretation of Financial Statements – Nature, objectives, tools – Methods – Comparative Statements, Common Size statement and trend analysis.

**UNIT III**

Ratio Analysis – Interpretation, benefits and limitations - Classification of ratios – Liquidity, Profitability, turnover, capital structure and leverage.

**UNIT IV**

Funds flow and Cash flow statements. Budgets and budgetary control – Meaning, objectives, merits and demerits – Types of Budgets – Production, Cash and Flexible Budgets.

**UNIT V**

Capital Expenditure Control – Capital Budgeting Techniques – Pay Back Period – Accounting Rate of Return – Net Present Value Method.

**REFERENCE BOOKS:-**

1. Dr.Maheswari S.N. – Management Accounting.
2. Chadwick – The Essence of Management Accounting
3. Charles T.Horngren and Gary N.Sundem – Introduction to Management Accounting.
4. Sharma and Shashi K.Gupta – management Accounting
5. T.S. Reddy & Dr. Y. Hariprasad Reddy – Management Accounting.
6. Hansen-Mowen – Cost management Accounting and Control.

## **Elective – II**

### **CUSTOMER RELATIONSHIP MANAGEMENT**

**3 1 0 4**

#### **UNIT I**

Communication - need/ Mode of communication – barriers, channels of communication - oral - written -listening skill – Verbal skill- interpersonal communication and intra personal communication , Essentials of business letter.

#### **UNIT II**

CRM - concept and approach - CR in competitive environment public relation and image building

#### **UNIT III**

Banker - customer relationship -retaining and enlarging customer base – customer services - quality circle. .

#### **UNIT IV**

Nature and types of customer - complaint redressal methods Talwar and Goiporia committee report, customer service committee, customer day - Copra Forum - ombudsman.

#### **UNIT V**

Market Segment - Customer Data Base - Market Research. Review and Evaluation of Customer Satisfaction.

#### **Recommended Books:-**

- 1.S H.Peeru Mohamed & A. Sangadevan , Customers Relationship Management – A Step –by – step approach , Vikas Publishing House Private Limited , Noida .
2. Mukesh Chaturvedi Abhinav , Chaturvedi , Customers Relationship Management – An Indian Perspective , Excel Books , New Delhi .

## **Elective – III**

### **SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT**

**3 1 0 4**

#### **UNIT I**

Nature and Scope of Investment Management – Objectives, Constraints – Investment factors – Gambling – nature and Scope – Distinguish between Investment and Gambling – Role of capital markets.

#### **UNIT II**

Investment environment – Sources of Investment Information – Approaches of Security analysis - Market Indicators – Security price movements – Fundamental analysis – technical analysis – Dow theory Random walk theory – efficient market hypothesis.

#### **UNIT III**

Company analysis – Components of company analysis - Financial analysis – Financial Statement – Ratio analysis - EPS, DPS – dividend yield ratio – ROI, ROCE, Risk – return – measurement of risk.

#### **UNIT IV**

Portfolio management – portfolio theory – objectives – Traditional and modern portfolio theory – portfolio management process – portfolio planning – portfolio selection - Evaluation – Portfolio reversion - Portfolio analysis – Morkowitz's Approach.

#### **UNIT V**

Capital Market Theory – Assumptions – Capital Asset Pricing Model (CAPM) – Estimating Betas Securities market line arbitrage pricing theory – Derivatives options – Futures – Swaps.

#### **Reference Books:-**

1. Fisher and Jordon – Security analysis and Portfolio management
2. V.K. Bhalla - Investment management
3. Punithavathy Pandian - Security analysis and portfolio management
4. Preeti Singh - Investment management
5. Natarajan - Investment management

## **TREASURY MANAGEMENT**

**3 1 0 4**

### **UNIT I**

Asset Liability Management – Objective – Concept – Risk Management – Interest Risk.

### **UNIT II**

Concept of Treasury Management – Employment of Statutory/Surplus funds –Need for Specialized approach in the bank – Role and Function of Treasury Department.

### **UNIT III**

Domestic Money Market – Source of funds – capital – reserves – SLR – CRR – Surplus cash – Market Players.

### **UNIT IV**

Money Market Instruments and Players – Government Securities – Treasury bill – CP – CD – Call Money Banks and Specified Institutions

### **UNIT V**

Foreign Currency Market – Combined Treasury Management – RBI and Regulatory Functions.

### **REFERENCE BOOKS:-**

1. Treasury Investment and risk Management – IIB
2. Management of Investments – By Jack Clank Francis McGraw Hill International series
3. Investments – Analysis and Management – By Jack Clank Francis McGraw Hill International series
4. Indian capital Market by V.A. Avadhani, Himalayan Publishing House(1997).
5. Capital Markets by Frank fabozzi and Franco Modigliani, Prentice Hall(1996)