

**PROGRAMME PROJECT REPORT**

**BACHELOR OF BUSINESS ADMINISTRATION  
(BANKING)**



**DIRECTORATE OF DISTANCE EDUCATION  
ALAGAPPA UNIVERSITY  
KARAIKUDI – 630 003**

**PROGRAMME PROJECT REPORT**  
**BACHELOR OF BUSINESS ADMINISTRATION**  
**(BANKING)**

**A) PROGRAMME MISSION AND OBJECTIVES**

**VISION:** To bridge the inherent skills of students with the Industrial expectations in the ever - changing and challenging Global Competitive Business Scenario by continuously providing a comprehensive knowledge in Business.

**MISSION:** To bestow an exhaustive acquaintance by blending the subjects of Accounting, Banking, Insurance, Taxation, Marketing, Services Marketing and Mercantile Law in a pragmatic manner to the students so as to emerge as efficient Professionals, Entrepreneurs, Managers, Finance Experts, etc....

- a) Objectives: i). To impart a comprehensive knowledge in Business to the students in a pragmatic manner.
- b) ii). To be a strapping pedestal to key-in and fetch an assortment of job opportunities in the Public and Private Sectors.
- c) iii). To craft Accounting, Finance, Tax and Management experts through captivating professional and cerebral associations.
- d) Duration of the Programme: The UG programme shall comprise of six semesters with two semesters per academic / calendar year, extending over a total period of three academic / calendar years.
- e) Eligibility: A pass in Higher Secondary School (HSC) or Three year Diploma.  
Lateral Entry to II year B.B.A Three Year Diploma in Modern Office Practice / Commercial Practice.

**B) RELEVANCE OF THE PROGRAMME WITH OUR MISSION AND GOALS:**

1. Affording quality higher Education to the learners who are interested in pursuing higher education through distance mode, so that they are transformed into intellectually competent human resources that will help in the uplift of the nation in terms of Educational, Social, Technological, Environmental and Economic magnificence (ESTEEM). This programme is very much effective in imparting quality education through flexi-timings.
2. In accordance with the mission of Alagappa University as a research-intensive institution, the teaching programme of the under graduate degree programme in

Business is based on state of the art of scientific research and maintains a strong emphasis on the acquisition of academic and research skills.

**C) NATURE OF PROSPECTIVE TARGET GROUP OF LEARNERS:**

1. The curriculum has been designed to fulfill the needs of diverse class of learners including professionals who are in teaching, business professionals, banking, Insurance and management professionals.
2. B.B.A., Employment Areas:
  - - Banks
  - - Business Consultancies
  - - Educational Institutes
  - - Foreign Trade Agencies
  - - Industrial Houses
  - - Investment Banking Companies
  - - Financial Service Marketing Firms
  - - Merchant Banking Institutions
  - - Public Accounting Firms
  - - Public Accounting Firms
  - - Treasury and FOREX Department
3. **B.B.A., Job Types:**
  - - Bank clerk and Bank PO jobs
  - -Central Government Subordinate Services
  - -State Government Subordinate Services
  - - Accounts firms
  - - Taxation and financial Consultants
  - - Chartered Accountant Office
  - - Human Resource Consultants
  - - Stock Broker firms
  - - Export Import Agencies

**D) APPROPRIATENESS OF THE PROGRAMME TO BE CONDUCTED IN OPEN AND DISTANCE LEARNING MODE TO ACQUIRE SPECIFIC SKILLS AND COMPETENCE**

1. The Bachelor of Business Administration programme focuses both in-depth study of theory and acquisition of professional and research skills.
2. This programme makes learners to develop skill oriented entrepreneurship knowledge, business communication at critical thinking and proficiency in the field of business sectors.
3. This programme helps learners to acquire necessary skills to perform research, and start up entrepreneurship in the field of Business and industry.
4. It is a good base bachelor degree course for the purpose of higher research studies like M.Com., and MBA. They can avail wide employment opportunities and employability skills in the field of Business and Industry.

**E) 1. INSTRUCTIONAL DESIGN  
BACHELOR OF BUSINESS ADMINISTRATION (BANKING)**

<b>Course code</b>	<b>LE (Code)</b>	<b>Subject Name</b>	<b>CIA Max.</b>	<b>ESE Max.</b>	<b>TOT Max.</b>	<b>C Max.</b>
<b>I YEAR</b>						
<b>I Semester</b>						
12211 A / B		Part-I: Tamil Paper-I / Communication Skills - I	25	75	100	4
12212		Part-II : English Paper - I	25	75	100	4
12213		Banking Theory	25	75	100	4
12214		Principles of Management	25	75	100	4
		Total	100	300	400	16
<b>II Semester</b>						
12221 A / B		Part-I: Tamil Paper-I / Communication Skills - II	25	75	100	4
12222		Part-II : English Paper - II	25	75	100	4
12223		Rural Banking	25	75	100	4
12224		Financial Accounting	25	75	100	4
		Total	100	300	400	16
<b>II YEAR</b>						
<b>III Semester</b>						
12231	13331	Organizational Behaviour	25	75	100	4
12232	13332	Business Statistics	25	75	100	4
12233	13333	Banking Law & Practice – I	25	75	100	4
12234	13334	Financial Services Institutions	25	75	100	4
		Total	100	300	400	16
<b>IV Semester</b>						
12241	13341	Elements of Marketing	25	75	100	4
12242	13342	Banking Law & Practice – II	25	75	100	4
12243	13343	Business Law	25	75	100	4
12244	13344	Foreign exchange Management	25	75	100	4
		Total	100	300	400	16
<b>III YEAR</b>						
<b>V Semester</b>						
12251	13351	Research Methods	25	75	100	4
12252	13352	Management Accounting	25	75	100	4
12253	13353	Human Resource Management	25	75	100	4
12254	13354	Tourism Entrepreneurship	25	75	100	4
		Total	100	300	400	16
<b>VI Semester</b>						
12261	13361	Marketing of Banking Services	25	75	100	4
12262	13362	Financial Management	25	75	100	4
12263	13363	E-Banking	25	75	100	4
12264	13364	Development Banking	25	75	100	4
		Total	100	300	400	16
<b>GRAND TOTAL</b>					<b>2400</b>	<b>96</b>

**Course Code Legend:**

<b>1</b>	<b>2</b>	<b>2</b>	<b>Y</b>	<b>Z</b>
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122- B.B.A (Banking) Programme

Y -Semester Number

Z- Course Number in the Semester

CIA: Continuous Internal Assessment, ESE: End Semester Examination, TOT: Total,  
C: Credit Points, Max.: Maximum

No. of Credits per Course (Theory) - 4	Total No. of Credits per Semester- 16
	Total Credits for the Programme- 16 X 6 = 96

## DETAILED SYLLABI

Course Code	Title of the Course
12211A	PART-I : TAMIL PAPER-I

நோக்கம் : மொழி அறிவு, இலக்கண அறிவை வளர்த்தல்  
பிரிவு -1 : இசைப்பாடல்

### கூறு 1

#### 1. கண்ணதாசன் - ஸ்ரீ கிருஷ்ண கானம்

1. புல்லாங்குழல் கொடுத்த
2. குருவாயூருக்கு வாருங்கள்

### கூறு 2

1. கோகுலத்து பசுக்கள்
2. கோகுலத்தில் ஒரு நாள்  
ராதை
3. ஆயர்பாடி மாளிகையில்

### கூறு 3

#### பட்டுக்கோட்டை கல்யாண சுந்தரம்

1. நெஞ்சில் குடியிருக்கும்
2. செய்யும் தொழிலே தெய்வம்

பிரிவு - 2 : கவிதை, புதுக்கவிதை

### கூறு 4

#### 1. பாரதியார்

கண்ணன் என்  
விளையாட்டுப்பிள்ளை பாரத  
மாதா திருப்பள்ளி எழுச்சி

### கூறு 5

1. பாரதிதாசன் - உலகப்பன் பாட்டு (5)
2. நாமக்கல் கவிஞர்- நோயற்ற வாழ்வு 7 பாட்டு
3. பெ.தூரன் - நிலா பிஞ்சு

### கூறு

6

1. வல்லிக் கண்ணன் - வெறும் புகழ்
2. கு.ப.இராஜகோபாலன் - எதற்காக?
3. மீரா - பதினைந்து

கூறு 7

1. சிற்பி - சர்ப்ப யாகம்
2. ஞானக்கூத்தன் - தோழர் மோசிகீரனார்

கூறு 8

1. அப்துல் ரகுமான் - கண்ணும் எழுதேம்
2. சண்முக சுப்பையா - வயிறு

பிரிவு - 3 : காப்பியம்

கூறு 9

1. சிலப்பதிகாரம் - வழக்குரை காதை
2. கம்பராமாயணம் - அயோத்தியா காண்டம்

பிரிவு - 4 : காப்பியம்

கூறு 10

1. சீறாப்புராணம் - ஈத்தங்குலை வரவழைத்த படலம் (1)

கூறு 11

தேம்பாவணி -  
காட்சிப்படலம்

பாடல் எண் (ஒவ்வொரு பாடலின்  
முதல்வரி)

1. இன்னவாயில்
2. கொழுந்துறும்
3. பஞ்சு(ச) அரங்கில்

கூறு 12

தேம்பாவணி -  
காட்சிப்படலம்

பாடல் எண் (ஒவ்வொரு பாடலின்  
முதல்வரி)

4. எண்ணுளே
5. ஒண்தலங்கள்
6. இரவியேந்த கஞ்சக்

கூறு 13

தேம்பாவணி -  
காட்சிப்படலம்

பாடல் எண் (ஒவ்வொரு பாடலின்  
முதல்வரி)

7. கன்னியாயதாயும்
8. ஏந்தி ஓங்கு உள்ளத்து
9. ஆவ தேமுனர்
10. கொல்லும் வேலொடும்



கூறு 14

தேம்பாவணி - காட்சிப்படலம்

பாடல் எண் (ஒவ்வொரு பாடலின் முதல்வரி)

11. என்ற வாசகம்
12. அம்பினால்
13. வேண்டும் ஓர் வினை

Course Code	Title of the Course
12211B	Part-I: Communication Skills- I

**Objectives:**

- ❖ On completion of the course the students will be able to
- ❖ Make students to understand the basic skills of Communication.
- ❖ Acquaint students with the important features of Communication skills.

**BLOCK I: COMMUNICATION: AN INTRODUCTION**

**Unit - I** Communication – Meaning – Types- Importance

**Unit – II** Barriers to Effective Communication – Principles – Principles of Effective Communication

**BLOCK II: ORAL COMMUNICATION**

**Unit – III** Oral Communication – Meaning – Importance- Forms of Oral Communication

**Unit – IV** Intonation –Meaning – Function- Types Preparation of Speech- Steps Involved

**Unit – V** Principles of Effective Oral Communication

**BLOCK III: WRITTEN COMMUNICATION**

**Unit – VI** Written Communication – Meaning –Steps – Importance- Advantages Use of words and Phrases

**Unit – VII** Sentence – Meaning –Sentence formation- Characteristics of an Effective Sentence

**Unit–VIII** Paragraph Writing –Essay Writing –Steps Involved –Outline-Layout – Contents-Drafting-Correction- Final Draft

**BLOCK IV: OFFICIAL COMMUNICATION**

**Unit – IX** Application for Employment and Curriculum Vitae –Steps involved

**Unit – X** Non –Verbal Communication – Meaning –Types –Body Language – Postures-Gestures –Facial Expressions –Eye Contact

**Unit – XI** Report Writing –Report –Types of Reports –Format of a Report

**Unit – XII** Essentials of a Good Report –Preparation of Report-Procedure Involved

**Unit – XIII** Meetings-Purpose of the Meeting – Procedure

**Unit–XIV** Group Discussion–Quality of Content-Participation –Logical Presentation –Behavioural Skills

**References:**

1. Krishna Mohan & Meera Banerjee, Developing Communication Skills, 2005.
2. Geetha Nagaraj, Write to Communicate, 2004.
3. Wren & Martin, English Grammar and Composition, 2002.
4. Dale Carnegie, How to Win Friends and Influence People, 1981.
5. Dale R Jordan, Language Skills and Use.
6. Gartside L. Bahld, Nagammiah and McComas, Satterwhite, Modern Business Correspondence.
7. Rajendra Pal and Kortahalli J S, Essentials of Business Communication.
8. Wallace, Michael J, Study Skills in English.
9. Editors of Readers Digest, Super Word Power.

Course Code	Title of the Course
12212	Part-II : English Paper - I

**Learning objective:**

- To make the students master the different topics prescribed in the Prose, Grammar and Composition.

**BLOCK I: PROSE I**

<b>Unit – I</b>	Water-the Elixir of life	- C.V. Raman
<b>Unit – II</b>	Mrs. Packletide’s Tiger	- SAKI
<b>Unit – III</b>	A Deed of Bravery	- Jim Carbett
<b>Unit – IV</b>	The Cat	- Catharine M. Willson
<b>Unit – V</b>	On Letter Writing	- Alpha of the Plough

**BLOCK II: PROSE II**

<b>Unit – VI</b>	Our Ancestors	- Carl Sagan
<b>Unit – VII</b>	Our Civilization	- C.E.Foad
<b>Unit – VIII</b>	A Hero on Probation	- B.R. Nanda
<b>Unit – IX</b>	Dangers of Drug Abuse	- Hardin B. Fones
<b>Unit – X</b>	Food	- J.B.S. Haldane

**BLOCK III: DEVELOPING GRAMMATICAL SKILLS**

<b>Unit – XI</b>	- Articles-Gerunds-Participles-Infinitives-Modals-Proposition- Tenses
<b>Unit – XII</b>	- Direct and Indirect Speech-Transformation of sentences- Active and passive voice.

**BLOCK IV: DEVELOPING WRITING SKILLS**

<b>Unit – XIII</b>	- Letter writing - Precis writing - Developing hints.
<b>Unit – XIV</b>	- Dialogue writing - Paragraph writing.

**References:**

- Sebastian D K, *Prose for the Young Reader*, Macmillan.
- Active English Grammar*, Ed. by the Board of Editors, Macmillan.
- Modern English – A Book of Grammar Usage and Composition* by N.Krishnaswamy, Macmillan Publishers.

Course Code	Title of the Course
12213	<b>BANKING THEORY</b>

**Objectives:**

- To understand the basic concepts of banking and various types of banks
- To Know the theories, implications and policies in banking

**BLOCK I: BASIC THEORY OF BANKING**

**UNIT 1** Definition of bank –kinds of banks – Credit creation by banks –Balance sheet of Banks.

**UNIT 2** Unit Banking Vs Branch Banking.

**UNIT 3** Commercial Banking –Classification of Banks –Functions –Creation of Credit – Balance Sheet –Investment Policies –Bank Assets –Banking Structure –Clearing Houses.

**UNIT 3** Reserve Bank of India –Objectives and Functions –Control of credit by R.B.I. –Indian Money Market

**UNIT 4** 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.

**BLOCK II: INDIAN BANKING SYSTEM**

**UNIT 5** Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

**UNIT 6** Banking Regulation Act, 1949: History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Co- operative banks.

**UNIT 7** Indian Banking –Reserve Bank of India–Organisation –Management -Functions – NABARD –State Bank of India –Exchange Banks –Commercial Banks - Indigenous Banks –Co-operative Banks.

**UNIT 8** State Bank of India: Brief History; objectives; Functions; Structure and organization; Working and progress

**BLOCK III: BANKING REGIONAL ACT AND RRB**

**UNIT 9** Regional Rural and Co- operative Banks in India: Functions; Role of Regional rural and co-operative banks in rural India; Progress and performance

**UNIT 10** Place of Private Sector Banks.-Role and functions in india

**UNIT 11** Bankers as Borrowers – Precautions to be taken before opening accounts -Legal significance of Fixed Deposit Receipts.

**BLOCK IV: BANKER CUSTOMER SYSTEM**

**UNIT 12** Definition of the term banker and customer – General relationship – special relationship – main functions and subsidiary services.

**UNIT 13** Banker Agency services and general utility services.

**UNIT 14** Recent Trends in Indian Banking System

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

**REFERENCE BOOKS:**

1. Basu, Theory and Practice of Development Banking
2. Muranjan S K, Modern Banking in India
3. Reddy, Appannah, Natarajan & Gordon, Banking Theory and Practice.

Course Code	Title of the Course
12214	Principles of Management

**Objectives:**

- To understand the basic concepts and principles of management
- To give exposure to the learners about business communication, leadership and control.

**BLOCK I: BASIC THEORY AND CONCEPT OF MANAGEMENT**

**UNIT 1** Introduction: Concept, nature, process and significance of management; Managerial levels, skills, functions and roles; Management Vs. Administration; Coordination as essence of management. Development of management thought: classical, neo-classical, behavioral, systems and contingency approaches.

**UNIT 2** Evolution of Management Thought-Contribution of F.W.Taylor, Henri Fayol ,EltonMayo , Chester Berhard & Peter Drucker to the management thought. Various approaches to management (i.e. Schools of management thought) Indian Management Thought

**UNIT 3** Planning: Nature, scope and objectives of planning; Types of plans; Planning process; Business forecasting; MBO; Concept, types, process and techniques of decision-making; Bounded Rationality.

**UNIT 4** Organizing: Concept, nature, process and significance; Principles of an organization; Span of Control; Departmentation; Types of an organization; Authority

**BLOCK II: CONCEPT OF STAFFING AND LEADERSHIP**

**UNIT 5** Responsibility; Delegation and Decentralization; Formal and Informal Organization Staffing: Concept, Nature and Importance of Staffing.

**UNIT 6** Motivating and Leading: Nature and Importance of motivation; Types of motivation; Theories of motivation-Maslow, Herzberg, X, Y and Z

**UNIT 7** Leadership – meaning and importance; Traits of a leader; Leadership Styles

**UNIT 8** Likert’s Systems of Management, Tannenbaum & Schmidt Model and Managerial Grid. Directing: Nature - Principles

**BLOCK III: BASIC FUNCTIONS OF MANAGEMENT**

**UNIT 9** Controlling: Nature and Scope of control; Types of Control; Control process; Control techniques – traditional and modern; Effective Control System

**UNIT 10** Strategic Management -Definition, Classes of Decisions, Levels of Decision, Strategy, Role of different Strategist, Relevance of Strategic Management and its Benefits, Strategic Management in India

**UNIT 11** Departmentalisation – Span of management -responsibility – Accountability – Decentralisation.

**BLOCK IV: BASICS, COMPREHENSIVE GROWTH OF MANAGEMENT**

**UNIT 12** Communication process – Forms– Barriers – Overcoming barriers.

**UNIT 13** Co -ordination: Importance & Need – Types- Scope. Social Responsibility of Management

**UNIT 14** environment friendly management -Management of Change -Management of Crisis  
Total Quality Management -Stress Management -International Management

**REFERENCE BOOKS :**

1. Prasad L N, Reddy & Appanniah, Essentials of Management
2. Lallan Prasad, Koontz, O'Donnel, Essentials of Management
3. Koontz & O' Donnel, Essentials of Management



<b>Course Code</b>	<b>Title of the Course</b>
<b>12221A</b>	<b>PART-I :TAMIL PAPER-II</b>

நோக்கம் : மொழி அறிவு, இலக்கண அறிவை வளர்த்தல்

**பிரிவு 1: தேம்பாவணி**

**கூறு 1**

**தேம்பாவணி** - காட்சிப்படலம்  
பாடல் எண் (ஒவ்வொரு பாடலின் முதல்வரி)

1. சொல் தவிர்ந்த
2. அன்னை
3. அஞ்சுவார்
4. சொல்லக் கேட்டனள்
5. மற்செய்கை
6. மண்கனியப்
7. அழுது ஆர்ந்த

**கூறு 2**

**தேம்பாவணி** - காட்சிப்படலம்  
பாடல் எண் (ஒவ்வொரு பாடலின் முதல்வரி)

8. பொய் பொதுளும்
9. இன்பு அருந்தி
10. வழதாயின இன்பு
11. மறம் ஏவினர்

**கூறு 3**

**தேம்பாவணி** - காட்சிப்படலம்  
பாடல் எண் (ஒவ்வொரு பாடலின் முதல்வரி)

12. மண்ணோர்கள்
13. பொய்யா விதியோய்
14. விடியா இருள்
15. அழுவார் எவரும்

**பிரிவு 2: சிறுகதை, உரைநடை**

**கூறு 4**

சிறுகதை - நீலபத்மநாபனின் “வான வீதியில்”

**கூறு 5**

உரைநடை - கம்பன் புறத்திணை - தி.சொக்கலிங்கம்

**பிரிவு 3: இலக்கணம் - எழுத்தும் சொல்லும்**

**கூறு 6**

1. முதலெழுத்துகள், சார்பெழுத்துகள்
2. மொழி முதலெழுத்துகள் , மொழி இறுதி எழுத்துகள்

**கூறு 7**

1. ஒற்றெழுத்து மிகலும் மிகாமையும்,
2. ஆகு பெயர் , அன்மொழித் தொகை.
3. வினா-விடை வகைகள்

**கூறு 8**

1. தமிழ்ச் சொல்லமைப்பின் சிறப்பு – பெயர் , வினை, இடை, உரி வடிவங்கள் ,
2. பிற மொழிச் சொற்களைத் தமிழில் ஆளும் முறைகள்

**கூறு 9**

3. அல் வழி, வேற்றுமைப் புணர்ச்சிகள்
4. திணை, பால் , எண் , இட இயைபு.

#### பிரிவு 4: தமிழ் இலக்கிய வரலாறு

**கூறு 10**

1. இக்கால இலக்கிய வகைகள்  
அ) மரபுக் கவிதை  
ஆ) புதுக் கவிதையின் தோற்றமும் வளர்ச்சியும்

**கூறு 11**

1. உரை நடை இலக்கியங்கள் - தோற்றமும் வளர்ச்சியும்

- |            |            |
|------------|------------|
| அ) கட்டுரை | ஆ) சிறுகதை |
| இ) புதினம் | ஈ) நாடகம்  |

**கூறு 12**

1. இக்கால இலக்கியக் களங்கள்

திரைப்படம் , தொலைக்காட்சி, வானொலி, இதழ்கள் தமிழுக்கு ஆற்றி வரும் பணிகள்

**கூறு 13**

1. தமிழும் சமயங்களும் :

- அ) சைவம்   ஆ)வைணவம்   இ)சமணம்   ஈ)பௌத்தம்   உ)இசுலாம்  
ஊ) கிறித்துவம்

**கூறு 14**

1. பிற்காலக் காப்பியங்கள் :

- அ) கம்பராமாயணம்   ஆ) பெரியபுராணம்  
2. இணையம் - பற்றிய செய்திகள்

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Course Code	Title of the Course
12221B	Part-I:Communication Skills-II

**Objectives:**

- ❖ To make students to understand the basic skills of Communication.
- ❖ To acquaint students with the important features of Communication skills.

**BLOCK I: INTRODUCTION TO COMMUNICATION SKILLS**

- Unit – I** Code and Content of Communication Skills  
**Unit– II** Stimulus and Response of Communication Skills

**BLOCK II: SPEAKING SKILLS**

- Unit – III** Effective Speaking Guidelines  
**Unit – IV** Pronunciation Etiquette of Communication Skills  
**Unit – V** Phonetics in Communication Skills

**BLOCK III: LANGUAGE SKILLS**

- Unit – VI** A self Assessment of Communicating Soft Skills  
**Unit – VII** Language Skills –Ability –Skill Selected Need- Learner Centre activities  
**Unit – VIII** Listening Skills –Importance –Types of Listening- Interview Skills  
**Unit – IX** Conversation Skills –Modes  
**Unit – X** Presentation Skills - Preparing –Planning-Presentation

**BLOCK IV: WRITING SKILLS**

- Unit – XI** Written Communication –Structure of Effective Sentences –Paragraph  
**Unit – XII** Technical Writing-Creative Writing- Editing and Publishing  
**Unit – XIII** Corporate Communication Skills-Internal –Effective business writing – Letters, Proposals, Resume  
**Unit – XIV** Corporal Communication Skills-External - Press release - Newsletters- Interviewing skills

**REFERENCES:**

1. Dutt. Kiranmai & Geeta Rajjevan. Basic Communication Skills. Rev.ed. Foundation Books Pvt.Ltd. Cambridge House, New Delhi 2006.
2. Bill R. Swetmon. Communication Skills for the 21<sup>st</sup> Century. Chennai: Eswar Press. First South Asian Edition 2006.
3. Glass. Lillian. Talk to Win. New York: Perigee Books,1987.
4. Pease. Alan. Signals: How to Use Body Language for Power, Success and Love, New York: Bantam Books, 1981.
5. Walters. Lilly. Secrets of Successful Speakers. New York: McGraw-Hill, Inc., 1993.
6. Mandal. S.K. How to Succeed in Group Discussions & Personal Interviews. Mumbai:

JAICO Publishing House.

7. Rogoff. Leonard and Ballenger. Grady. Office Guide to Business Letters, Memos & Reports. New York: Macmillan, 1994.
8. Krishna Mohan & Meera Banerjee, Developing Communication Skills, 2005.
9. Geetha Nagaraj, Write to Communicate, 2004.
10. Wren & Martin, English Grammar and Composition, 2002.
11. Rajendra Pal and Kortahalli J S, Essentials of Business Communication.

Course Code	Title of the Course
12222	Part-II : English Paper - II

**Objective:**

- To make the students master in different topics prescribed in the subject of Poetry and Language use.

**BLOCK I: POETRY - I**

- Unit – I** Sonnet - William Shakespeare
- Unit – II** Lines Composed upon Westminster Bridge -William Wordsworth
- Unit – III** Grecian Urn - John Keats (1795-1827)
- Unit – IV** Andrea Del Sarto - Robert Browning (1812-1889)

**BLOCK II: POETRY - II**

- Unit – V** The Road Not Taken - Robert Frost (1874-1963)
- Unit – VI** Strange Meeting - Wilfred Owen (1813-1918)
- Unit – VII** Gitanjali - Rabindranath Tagore (1861-1946)
- Unit – VIII** The Coromandel Fishers - Sarojini Naidu
- Unit – IX** The Express - Stephen Spender

**BLOCK III: DRAMA**

- Unit – X** Shakespeare : The Merchant of Venice

**BLOCK IV: DEVELOPING LANGUAGE SKILLS**

- Unit – XI** Essay writing
- Unit – XII** Note Making
- Unit – XIII** Report writing
- Unit – XIV** Comprehension

**References:**

- The Golden Quill*, P.K. Seshadri, Macmillan.
- The Merchant of Venice*, Shakespeare. (Any overseas edition).
- Active English Grammar*, Ed. by the Board of Editors, Macmillan.
- Modern English – A Book of Grammar Usage and Composition* by N.Krishnaswamy, Macmillan Publishers.

Course Code	Title of the Course
12223	<b>RURAL BANKING</b>

**Objectives:**

- To investigate the concept of rural banking and growth
- To know about Loan syndication and capital issue

**BLOCK I: BASICS OF RURAL BANKING**

**UNIT 1** Rural Banking: Meaning – Importance – Activities of a Rural banker – Project counselling – Loan syndication – Management of public issues – Underwriting, bankers to issue and other services

**UNIT 2** Growth of Rural banking in India — Meaning- Importance – Implication – Need for Control –Types- Scope, Features .- Role of the SEBI in regulating Rural banking industry - Role of NSE and OTCEI.

**UNIT 4** Project related activities of a Rural banker: Corporate Counselling: Organisational goals —Loan Syndication: Meaning and scope – Steps in syndication–

**BLOCK II: RURAL BANKING FEATURES**

**UNIT 5** Capital Issue related activities of a Rural banker: Changing structure of Indian Capital Market – Management of pre-issue activities

**UNIT 6** corporate securities : Types and characteristics – Marketing of corporate securities – Steps to be taken by the issuing company and the lead manager – Underwriting.

**UNIT 7** Management of post-issue activities – Processing of data – Reporting to SEBI – Under subscription – Bridge loans – Allotment of shares – Listing of securities.

**UNIT 8** Service oriented activities of a Rural banker: Mergers and Amalgamations: Meaning – Purpose – Types of mergers.

**BLOCK III: VENTURE CAPITAL AND MISCELLANEOUS**

**UNIT 9** Role of Rural bankers in mergers – Portfolio Management: Functions of portfolio managers – Explanation to risk – CAPM Approach to market operations.

**UNIT 10** Miscellaneous activities of a Rural banker: Venture capital – Origin – Administration of venture capital fund – Mutual fund

**UNIT 11** Classification of mutual funds – Factoring – Mechanism and types of factoring Domestic - Cash Management, ST/MT Funding, Meaning and importance cash management, Objectives,.

#### **BLOCK IV: LRR AND CRR**

**UNIT 12** Cash flow cycle, Cash flow budgeting and forecasting, Electronic cash management, MT and LT funding, Term loans, Securitization, Cost center, Profit center, Planning and control, Capital Budgeting.

**UNIT 13** Liquidity Management- Objectives-Sources-Maturity concerns: Projected cash and core sources- Contingency Plans- ST/NT Liquidity – Maturity Ladder Limit- Internal control-Information- Netting.

**UNIT 14** Regulation, Supervision and Compliance- Need and significance of internal and external audit.

#### **REFERENCE BOOKS:**

1. I.C. Dhingra, Rural Banking in India, Sultan Chand & Sons, New Delhi.
2. N.S.Bhat, Aspects of Rural Banking, Common Wealth Publishers, New Delhi.
3. D.P. Sarda, Hand book on Lending to Priority Sector, GovindPrakashan Publications, Jaipur.

Course Code	Title of the Course
12224	<b>FINANCIAL ACCOUNTING</b>

**Objectives:**

- To analyze the financial accounting concepts and applications
- To study the Accounts of Non-Trading Concerns \

**BLOCK I: BASICS OF FINANCIAL ACCOUNTING**

**UNIT 1** Meaning and Scope of Accounting: Need for Accounting, Development of Accounting, Definition and Functions of Accounting, Limitation of Accounting, Book Keeping and Accounting, Is Accounting Science or Art?, End User of Accounting Information, Accounting and other Disciplines, Role of Accountant, Branches of Accounting, Difference between Management Accounting and Financial Accounting, Objectives of Accounting, Accounting Equation

**UNIT 2** Accounting Principles and Standards: Meaning of Accounting Principles, Accounting Concepts, Accounting Conventions, Systems of Book Keeping, Systems of Accounting, Introduction to Accounting Standards Issued by ICAI.

**UNIT 3** Journalising Transactions: Journal, Rules of Debit and Credit, Compound Journal Entry, Opening Entry- Sub Division of Journal: Cash Journal, Petty Cash Book, Purchase Journal, Sales Journal, Sales Return Journal, Voucher System.

**UNIT 4** Ledger Posting and Trial Balance: Ledger, Posting, Relationship between Journal and Ledger, Rules Regarding Posting, Trial Balance, Final Accounts of Sole Proprietorship and Firms.

**BLOCK II: EXPENDITURE ACCOUNTS & BALANCE SHEET AND PARTNERSHIP**

**UNIT 5** Bank Reconciliation Statement-Bills of Exchange and the treatment thereof - Account Current – Average Due date -Consignment and Joint Venture Accounts.

**UNIT 6** Accounts of Non-Trading Concerns-Receipts and Payment Accounts - Income and Expenditure Accounts and Balance Sheet.

**UNIT 7** Partnership: Fixed and Fluctuating Capitals – Current and Drawing Accounts – Interest on Capital and Drawings and Salary and Commission

**UNIT 8** Revaluation of Assets Meaning- Importance – Implication – Treatment of Goodwill – Admission – Retirement – Death of a Partner

**BLOCK III: COMPANY ACCOUNTS & SHARES**

**UNIT 9** Dissolution Excluding Garner Vs Murrey Decision and Meaning- Importance – Implication Sale to a Company – final Accounts.(Simple Problems Only)

**UNIT 10** Company Accounts: Issue of Shares and Debentures at Par- Premium and Discount

**UNIT 11** Forfeiture of Shares and Re-Issue of forfeited Shares Meaning – Simple Cases of Final Accounts.



## **BLOCK IV: PRUDENTIAL ACCOUNTING**

**UNIT 12** Final Accounts of Banking Companies

**UNIT 13** Prudential Accounting

**UNIT 14** Norms: Capital, Adequacy, Income Recognition- Asset Classification and Provisioning.

### REFERENCE BOOKS:

- 1 Gupta R L, Advanced Accounting
- 2 Arulanandam M A, Raman K S, Advanced Accounting
- 3 Shukla M C & Grewal T S, Advanced Accounting

Course Code	Title
12231/13331	ORGANISATIONAL BEHAVIOUR

**Objectives:**

- To understand the concepts of Organizational Behaviour
- To make the students to expert in the area of Group Behaviour and Stress Management

**BLOCK I: BASIC FEATURES OF ORGANISATIONAL BEHAVIOUR**

- UNIT 1** Organizational Behaviour: Meaning – Elements – Need – Approaches – Models – Global scenario
- UNIT 2** Individual Behaviour: Personality & Attitudes- Development of personality - Nature and dimensions of attitude – Organizational Commitment
- UNIT 3** Learning – Attitudes – Perception – Motivation – Ability – Their relevance to organizational behavior.
- UNIT 4** Group Behaviour: Theories of Group Formation - Formal Organization and Informal Groups and their interaction- Importance of teams

**BLOCK II: ORGANISATIONAL STRESS AND MANAGEMENT**

- UNIT 5** Formation of teams - Team Work- Group dynamics – Group norms – Group cohesiveness – Their relevance to organizational behavior.
- UNIT 6** Organizational Power and Politics: Organizational Power: Definition, Types of powers, Sources and Characteristics
- UNIT 7** Effective use of power- Organizational Politics: Factors and Impact.
- UNIT 8** Organizational Stress and Conflict Management: Stress Management: Meaning – Types – Sources – Consequences – Management of stress

**BLOCK III: ORGANISATIONAL CLIMATE AND CULTURE**

- UNIT 9** Organizational conflict: Constructive and Destructive conflicts - Conflict Process - Strategies for encouraging constructive conflict - Strategies for resolving destructive conflict.
- UNIT 10** Organizational Dynamics: Organizational Dynamics – Organizational Efficiency, Effectiveness and Excellence: Meaning and Approaches
- UNIT 11** Organizational Culture – Meaning, significance – Organizational Climate – Implications on organizational behavior.

## **BLOCK IV: CHALLENGES OF ORGANISATIONAL DEVELOPMENT**

**UNIT 12** Organizational Change and Development: Organizational Change: Meaning, Nature and Causes of organizational change

**UNIT 13** Resistance to change – Managing change.-Stress – Work Stressors – Prevention and Management of stress – Balancing work and Life.

**UNIT 14** Development: Meaning, Nature and scope of OD – OD Interventions- Challenges to OD- Learning Organizations

### **REFERENCES**

1. Fred Luthans, *Organizational Behaviour*, McGraw-Hill/Irwin, 2006.
2. Stephen P. Robbins, *Organizational Behaviour*, Prentice Hall; 2010
3. Keith Davis, *Organizational Behavior: Human Behavior at Work*, McGraw Hill, 2010
4. Griffin and Moorhead, *Organizational Behavior: Managing People and Organizations*, 2006.
5. Judith R. Gordon, *Organizational Behavior: A Diagnostic*, Prentice Hall, 2001.
6. K.Aswhathappa,*Organizational Behaviour*, Himalaya Publishing, Mumbai, 2010
7. Judith R. Gordon, *A Diagnostic Approach to Organisational Behaviour*, Allyn & Bacon, 1993

Course Code	Title of the Course
12232/13332	<b>BUSINESS STATISTICS</b>

**Objectives:**

- To understand the meaning and objectives of statistics tools
- To practice in various techniques of statistical methods

**BLOCK I: BASICS OF STATISTICS**

**UNIT 1** Definition, important and limitations; Functions and scope of statistics; Types of data; Data collection techniques; Presentation of data.

**UNIT 2** Data Condensation and graphical Methods :Raw data , attributes and variables , classification , frequency distribution , cumulative frequency distributions. Graphs- Histogram , Frequency polygon. Diagrams - Multiple bar , Pie ,Subdivided bar

**UNIT 3** Measures of Central Tendency – Mean (A.M., G.M., H.M.), Median, Mode – different properties; Partition values – Quartiles, Deciles, Percentiles; Partion values from Ogives

**UNIT 4** Measures of Dispersion– Range, Q.D., M.D., S.D. – their coefficients; Comparing consistency; Different properties.

**BLOCK II: REGRESSION AND LINEAR PROGRAMMING**

**UNIT 5** Moments, Skewness and Kurtosis– Moments about an arbitrary number; Central Moments; Relation between central and non-central moments upto 4<sup>th</sup> order;  $\beta$  and  $\gamma$ - coefficients; Meaning of skewness and kurtosis; Different measures of skewness and kurtosis.

**UNIT 6** Linear Correlation and Regression - Types of correlation, Scatter diagram, Two-waytable, Marginal and Conditional distributions; Pearson's coefficient of correlation,Spearman's rank correlation coefficient, Properties of correlation coefficient,

**UNIT 7** Regression analysis- Meaning and types of regression equations, Curve fitting by the method of least squares, Derivation of regression equations, Properties of regression equations.

**UNIT 8** Index Number– Construction, Price and Quantity index numbers, Laspeyres', Paasche's, Edgeworth-Marshall's, Fisher's method, Relative methods, Tests of index number formulae: Time and Factor reversal tests, General index number, Chain base index number, Cost of living index number (CLI), Uses of CLI and its applications, Uses and limitations of index numbers.

### **BLOCK III: TREND ANALYSIS SAMPLING AND HYPOTHESIS**

**UNIT 9** Analysis of Time Series- Components of a time series, Adjustment in time series, Measurement of trend by moving average and least squares methods (linear and quadratic trends), Measurement of seasonal variation by simple average method, Forecasting, Deseasonalisation.

**UNIT 10** Sampling-. Sampling and Sampling Distributions; Procedure of hypothesis testing; Type I and Type II errors; One tailed and two tailed tests;

**UNIT 11** Tests of Hypothesis - Testing of hypothesis w.r.t. large samples, about population means, difference between means, attributes, population proportion and difference between two proportions.

### **BLOCK IV: CHI-SQUARE AND PROBABILITY**

**UNIT 12** Chi-square test; Analysis of Variance; Statistical decision making

**UNIT 13** Probability– Basic terms; Total, Compound and Bayes’ Theorems for two and three events – Problems based on them. \

**UNIT 14** Probability Distribution – Binomial, Poisson and Normal distributions; Mean and S.D. of Binomial and Poisson distributions

#### **REFERENCE BOOKS:**

1. Elhance D N, Fundamentals of Statistics
2. Gupta S P, Statistics for Commerce Students
3. Gupta S P, Statistical methods

Course Code	Title of the Course
12233/13333	<b>BANKING LAW &amp; PRACTICE – I</b>

**Objectives:**

- To understand the importance of banking law and practice
- To find out the legitimate consequences of banking industry

**BLOCK I: CONCEPT OF BANKER AND CUSTOMER RELATIONSHIP**

**UNIT 1** Definition of banking – Relationship between banker and customer – General relationship

**UNIT 2** Obligations of a banker: Obligation to honour cheques and to maintain secrecy of accounts

**UNIT 3** Banker's rights: Right of general lien, set-off, appropriation and to charge interest and incidental charges.

**UNIT 4** Negotiable Instruments – Definition – Characteristics features – Distinguishing features of cheque, bill and promissory note

**BLOCK II: FEATURES OF NEGOTIABLE INSTRUMENTS ACT**

**UNIT 5** Types of bills of exchange – Trade bills and accommodation bills – Discounting of bills – Due date of bills – Dishonour of bills – Noting and protesting

**UNIT 6** Holder and Holder in due course of negotiable instruments – Payment in due course – Return of cheques.

**UNIT 7** Endorsements – Definition – Kinds – Crossing – Types – MICR Cheques – Paying banker;

**UNIT 8** Precautions to be taken before a cheque for payment and statutory protection – Collecting banker Duties and Statutory Protection.

**BLOCK III: KINDS OF ACCOUNT HOLDERS**

**UNIT 9** Types of customers and account holders – Procedure and practice in opening and conducting the accounts of customers viz., Minors, Joint account holders, Partnership firms, Joint stock companies,

**UNIT 10** Executors and Trustees, Clubs and Associations, Joint Hindu Family etc – Non-Resident Accounts.

**UNIT 11** Different types of accounts in a bank: Savings, Current and Fixed deposit accounts

## **BLOCK IV: PROCEDURE FOR OPENING AND CLOSING BANK ACCOUNTS**

- UNIT 12** Opening, Operation and Closing of such a counts – Legal aspects of entries in the Pass Book.
- UNIT 13** Services to customers: Remittance of funds, Safe Deposit Lockers, Guarantee, Letters of credit,
- UNIT 14** Travellers cheques, Gift cheques, Credit Cards, Rural Banking Services, - Investment Counselling, carrying out standing instructions and other miscellaneous services. legal effect. Modern Banking, Banking practice – e banking – Internet banking – Mobile banking – ATMS- Cash Machine – EFT (Electronic Fund Transfer) – RTGs, NEFT, MICR.

### **REFERENCE BOOKS:**

1. Buffa E S, Modern Production Management
2. Lundy J L, Effective Industrial Management  
Bunga, Sharma, and Samuel Eliot, Production Management

Course Code	Title of the Course
12234/13334	<b>FINANCIAL SERVICES INSTITUTIONS</b>

**Objectives:**

- To understand the various financial services and institutions
- To know about policies and practices followed

**BLOCK I: BASICS OF FINANCIAL SERVICE INSTITUTIONS**

- UNIT 1** Financial Services: Concept and scope of financial services – Functions concerning public and private placement of capital issues
- UNIT 2** Lead management – Issue pricing and promotion – Disclosure norms – Issue underwriting – Collecting banker
- UNIT 3** Merchant Banking –Meaning, nature and functions; merchant banking in India, role in issue management; classification and regulation of merchant bankers by SEBI
- UNIT 4** Stock Broking & Depository Services-Stock Broking –meaning, types of stockbrokers, sub-brokers; stock broking in India e-broking –meaning, Indian experience Depository Services –meaning, role of depositories and their services, Advantages of depository system; Functioning of depository system

**BLOCK II: MUTUAL FUND AND CREDIT RANKING**

- UNIT 5** Depositories in India –NSDL & CSDL; Depository participants (DPs) and their role Custodial services -meaning; obligations and responsibilities of custodians; code of conduct
- UNIT 6** Mutual Fund Services – Concept, need and scope – MFS in India: Types of schemes – Meaning- Importance – Implication – Need–Types- Scope, Features
- UNIT 7** Performance – Portfolio performance evaluation measures – Regulations regarding mutual funds.
- UNIT 8** Credit Rating & Securitization Credit Rating –meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA) Securitization of debt –

**BLOCK III: UTI AND LIC FEATURES & FUNCTIONS**

- UNIT 9** Meaning, Features, Mechanism, Types, Special Purpose Vehicle, Benefits of Securitization, Issues in Securitization CRISIL – ICRA - CARE



**UNIT 10** Debt and deposit rating equity rating procedures. Reading different grades of rating – International credit rating institutions.

**UNIT 11** Role of UTI and LIC as investment institutions – Portfolio management services Concept and need – Services of NBFC to investors.

#### **BLOCK IV: PRIVATE BANKING SECTORS**

**UNIT 12** Development Financial Institution – Role on functions of IDBI, IFC– ICICI and IRBI – RBI and management of gilt securities market.

**UNIT 13** Stock Exchanges: Role and organizations of BSE and NSE – OTCEI – SEBI and stock exchange – Investor information and education.-Role of SEBI – Role of investor association and investment consultancies.

**UNIT 14** Marketing of Financial Services –A. Marketing of Financial Services: Definition of marketing; four pillars of marketing (customer orientation, profit, total company effort, social responsibility); selling versus marketing Segmentation –Concept, basis, strategies; Target market selection and market positioning strategies Pricing Strategy -Role of price in marketing of financial services; pricing strategies; pricing decisions B. Marketing Mix for Financial Services 7 Ps -Product, People, Process, Promotion, Price, Place and Physical evidence (Case study discussions on Marketing mix for banks, insurance companies, mutual funds, stock broking firms etc)

#### **REFERENCE BOOKS:**

1. Raghunathan V, Stock Exchanges and Investments
2. Avadhani V, Security Market
3. Varma, Merchant Bankin

Course Code	Title of the Course
12241/13341	<b>ELEMENTS OF MARKETING</b>

**Objectives:**

- To understand the basic concepts and elements of marketing
- To investigate the various approaches and development activities of industry

**BLOCK I: BASICS OF MARKETING**

- UNIT 1** Introduction: Nature and scope of marketing; importance of marketing as a business function, and in the economy;
- UNIT 2** Marketing concepts -traditional and modern; Selling vs. marketing; Marketing mix; Marketing environment.
- UNIT 3** Consumer Behaviour: Nature, scope and significance of consumer behaviour.- Factors influencing consumer behaviour
- UNIT 4** Market segmentation -concept and importance; Bases for market segmentation- Market Segmentation Strategies – Marketing mix

**BLOCK II: FEATURES OF MARKETING**

- UNIT 5** Product Concept of product, consumer, and industrial goods; Product planning and development.
- UNIT 6** Product positioning – Packaging -role and functions; Brand name and trade mark; After- sales service; Product life cycle concept
- UNIT 7** Price- Importance of price in the marketing mix; Factors affecting price of a product/service; Discounts and rebates
- UNIT 8** Distributions Channels: Distribution channels - concept and role; Types of distribution channels; Factors affecting choice of a distribution channel; Retailer and wholesaler;

**BLOCK III: MARKETING MIX**

- UNIT 9** Physical distribution of goods; Transportation Warehousing; Inventory control; Order processing
- UNIT 10** Promotion: Methods of promotion; Optimum promotion mix; Advertising media- their relative merits and limitations; Characteristics of an effective advertisement
- UNIT 11** Personal selling; Selling as a career; Classification of a successful sales person; Function of salesman

**BLOCK IV: TRAINING AND COMPREHENSIVE SELLING**

- UNIT 12** Training and Compensation – Evaluation of performance of Sale Force – Advertisement and Publicity

- UNIT 13**      Communication –Meaning, nature and importance. Communication process and elements of communication process. Barriers in communication. Marketing communication mix concept, factors affecting the promotion or communication mix. Communication mix determination process.
- UNIT 14**      Setting up of target, policies, strategies, integrated communication in marketing, recent trends in marketing

**REFERENCE BOOKS:**

1. William J Stanton, Fundamental of Marketing
2. Mamoria C B & Satish Mamoria, Marketing Management
3. Gandhi J C, Rajan Nair, Marketing
4. Sherlekar S A, Essentials of Marketing Management

Course Code	Title of the Course
12242/13342	<b>BANKING LAW &amp; PRACTICE – II</b>

**Objectives:**

- To know the principles and obligations of lending
- To analyze the various provision related to banking law and practice

**BLOCK I: BASICS OF LENDING**

- UNIT 1** Principles of Lending –Types of Borrowings –Precautions to be taken by a banker- Loans and advances against different type of securities
- UNIT 2** forms of advances such as Cash credit, Overdraft, Loan, Purchase and Discounting of bills – borrower study.
- UNIT 3** Secured advances: Different types of securities viz., – Need for Control –Types- Scope, Features Government securities
- UNIT 4** Corporate securities, Life Insurance Policies. Goods, Document of Title to Goods, Real estate and Book debts,

**BLOCK II: FEATURES AND OBLIGATIONS OF BANK**

- UNIT 5** Modes of creating charges viz., Meaning- Importance – Implication – Need for Control –Types- Scope, Features Lien, Pledge, Hypothecation and Mortgage.
- UNIT 6** Guarantees: Definition – Essential features of a contract of guarantee- Features
- UNIT 7** Liability of the surety – Rights of surety
- UNIT 8** Obligations of creditor towards surety Rights of creditor. Meaning- Importance – Implication – Need for Control –Types- Scope, Features

**BLOCK III: BANKING DOCUMENTATION**

- UNIT 9** Loan appraisal: Managerial appraisal, Technical appraisal
- UNIT 10** Commercial appraisal and financial appraisal – Follow up and supervision – NPAs. - Need for Control –Types- Scope, Features
- UNIT 11** Documentation: Meaning – Documentation in respect of various types of borrowers and securities

**BLOCK IV: INDUSTRIAL RELATIONS**

- UNIT 12** Essential clauses – Indian Stamp Act – Limitation Act.
- UNIT 13** Industrial Sickness
- UNIT 14** Industrial Causes – Rehabilitation of Sick units.

**REFERENCE BOOKS:**

1. Bedi H.L. and Hardikar V.K., Practical Banking Advances.
2. Kannan M.L., Banking law and Practice in India, Thacker & Co.
3. Commercial Banking 4 Volumes.

<b>Course Code</b>	<b>Title of the Course</b>
<b>12243/13343</b>	<b>BUSINESS LAW</b>

**Objectives:**

- To understand the legislative consequences of business law.
- To make the students to understand about concepts and implications.

**BLOCK I: BASICS OF BUSINESS LAW**

**UNIT 1** Introduction: Introduction, Meaning and Scope of Business Law, Sources of Law, Laws applicable to Business

**UNIT 2** Indian Contract Act, 1872: Introduction, Definition and Meaning of Contract, Essentials of a Contract, Types of Contracts, Capacity of Parties, Modes of Discharge of a Contract, Remedies for Breach of Contract.

**UNIT 3** Law of Agency: Introduction, Agent and Agency, Kinds of Agencies, Creation of Agency, Principal and Agent, Termination of Agency

**UNIT 4** Sale of Goods Act, 1930: Introduction, Contract of Sale of Goods, Essentials of a Contract of Sale, Price, Agreement to sell at valuation, Rights and Duties of Buyer, Right of Unpaid Seller, Conditions and Warranties, Transfer of Property, Performance of Contract

***BLOCK II: PARTNERSHIP AND COMPANIES ACT***

**UNIT 5** Negotiable Instruments Act, 1881: Introduction , Definition and Meaning of Negotiable Instrument, Promissory Note, Bill of Exchange , Cheque, Parties to Negotiable Instruments, Maturity of Negotiable Instrument, Negotiation , Dishonor of a Negotiable Instrument, Notice of dishonor, discharge of a Negotiable Instrument

**UNIT 6** Partnership Act, 1932: Introduction, Nature of the Partnership, Features of Partnership, Qualities of a Partnership, Advantages, Limitations, Kinds of Partners, Partnership Deed, Registration of a Partnership, Effects of registration , Effects of non – registration, Rights and Duties of Partners, Dissolution of Partnership.

**UNIT 7** Companies Act, 1956: Introduction, Definition and Characteristics, Classification of Companies, Incorporation of a Company, Share Capital, Company management, Meetings, Resolution

**UNIT 8** Consumer Protection Act [COPRA], 1986: Introduction, Background, Definitions, Consumer Protection Council, Central Consumer Protection Council, Consumer Redressal Agencies, Administrative Control of National Commission.

### ***BLOCK III: IPR & IT***

- UNIT 9** Competition Act, 2002: Meaning and Scope of Competition Act, Salient Features of Competition Act, Offences and Penalties under the Act
- UNIT 10** Intellectual Property Rights: Meaning and Scope of Patent Act and Amendments of WTO Agreements, Rights of Patentee , Infringement , Remedies, Trademarks, Copyright
- UNIT 11** Information Technology Act, 2000: Background, Salient Features, Digital Signature, Electronic Governance, Regulation of Certifying Authorities, Cyber Laws, Penalties for Offences.

### **BLOCK IV: MSME**

- UNIT 12** Micro Small And Medium Enterprises Development Act, 2006: Classification of Micro, Small and Medium Enterprises,
- UNIT 13** Salient Features of Micro, Small and Medium Enterprises Act, - Reservation Policy, Credit Policy, Government Policy towards Taxation and Incentives -
- UNIT 14** Management of companies –Meetings- Types- Requirements - Protection of minority interest- Methods of Winding-up.

#### **REFERENCE BOOKS:**

1. *Kapoor N D, Elements of Mercantile Law*
2. *Sen and Mitra, Commercial Law*
3. *Shukla M C, Mercantile Law*

Course Code	Title of the Course
12244/13344	<b>FOREIGN EXCHANGE MANAGEMENT</b>

**Objectives:**

- To understand the Foreign Exchange: Concept and Significance
- To analyses the Exchange management system in India

**BLOCK I: BASICS OF FOREIGN EXCHANGE MANAGEMENT**

- UNIT 1** Foreign Exchange: Concept and Significance – Foreign change Rate: Direct and indirect quotations – Inter- bank and Merchant rates –
- UNIT 2** Spot rates and forward rates – T.T. rates – Cross rates; Computation – Foreign exchange markets – Organisation of forex market.
- UNIT 3** Determination of Exchange Rate: Purchasing Power Parity theory – Interest rate parity theory – Flow model – Asset market model
- UNIT 4** Forecasting of exchange rates – Concepts of Nominal Effective Exchange Rate and Real effective Exchange rate.

**BLOCK II: FEATURES O FOREIGN EXCHANGE**

- UNIT 5** Forward exchange contracts: Types – Forward exchange rate computation – Factors affecting forward rates
- UNIT 6** Extension and cancellation of forward contracts – option contracts: Types and mechanism.
- UNIT 7** Foreign exchange risk management: Transaction exposure risk:Internal Strategies – Risk shifting, Risk sharing – Exposure netting and offsetting
- UNIT 8** External Strategies: Foreign currency options – Forward and money market hedge – Currency Swaps – Interest Rate Swaps.

**BLOCK III: RISK OF FOREIGN EXCHANGE**

- UNIT 9** Economic Exposure risk – Inflating and exchange risk – Meaning- Importance – Implication – Need–Types- Scope, Features Management of change
- UNIT 10** Economic consequences of Exchange rate changes – managing economic exposure risk.
- UNIT 11** Exchange management in India: Fixed and fling rates – Rupee convertibility – NOSTRO, VOSTRO and LORO Accounts –



## **BLOCK IV: IMPACT OF FOREIGN EXCHANGE**

**UNIT 12** Exchange control measures: Need and Forms and relevance

**UNIT 13** Foreign Exchange Reserves of India: Trend, composition and management

**UNIT 14** Impact on exchange Rate – Monetary and fiscal policy initiatives for exchange rate management.

### **REFERENCES:**

1. Multinational Financial Management : Alan C Shapiro
2. ABC of Foreign Exchange : Clare G. Gump
3. Guide to Foreign Exchange Regulations : Krishnamoorthy.S
4. Principles of Foreign Exchange : Chatterjee.A.K.
5. Foreign Exchange – Practice, Concepts and control : Jeevanadam.N.S.
6. Foreign Exchange Management : Rajwadi
7. Rupee Convertibility : BibekDebroi

<b>Course Code</b>	<b>Title</b>
<b>12251/13351</b>	<b>RESEARCH METHODS</b>

- To know the basic concepts of research
- To know about different sampling methods and techniques

### **BLOCK I: FUNDAMENTALS OF RESEARCH**

**UNIT 1** Meaning, Types and Process of Research: Meaning – Purpose – Types of Research

**UNIT 2** Pure & Applied, Historical & Futuristic, Analytical & Synthetic, Descriptive & Prescriptive, Survey & Experimental and Case & Generic Researches

**UNIT 3** Significance of research in social sciences – Process of research – Meaning – Scientific method – Induction and deduction.

**UNIT 4** Planning Research: Research problem – Identification, selection and formulation of research problem – Review of literature in the field of business

### **BLOCK II: SAMPLING AND ITS TYPES**

**UNIT 5** Economic management: Use in identifying Research Gaps and Techniques – Hypothesis – Meaning – Sources and Types of Hypothesis – Hypothesis Formulation for testing – Research design – Factors affecting research design – Evaluation of research design

**UNIT 6** Sampling Design: Census method and sampling method for investigation – Principle of sampling – Essentials of a good sampling – Methods of sampling

**UNIT 7** Probability and non-probability sampling methods – Sample size – Factors affecting the size of the sample – Biased sample – Sampling and non-sampling errors.

**UNIT 8** Sources and Collection of Data: Sources of data – Primary and secondary data – Modes of data collection – Observation: Types and Techniques – Interview: Types and conduct – Preparation for an interview – Effective interview techniques – Limitations of interview

### **BLOCK III: TOOLS OF DATA COLLECTION**

**UNIT 9** Schedule: Meaning and kinds – Essentials of a good schedule – Procedure for the formulation of a schedule – Questionnaire: Meaning and types – Format of a good questionnaire– Schedules vis-a-vis Questionnaires

**UNIT 10** Scaling techniques: Meaning, Importance, Methods of their construction of Questionnaires or Schedules – Pre-testing of Data Collection Tools- Validity and Reliability – Methods.

**UNIT 11** Processing and Analysis of Data: Meaning – Importance – Process of data analysis – Editing – Coding – Tabulation – Diagrams – Univariate, Bivariate and Multi-variate analyses

**BLOCK IV: HYPOTHESIS AND REPORT WRITING**

**UNIT 12** Test of Hypothesis: Fundamentals on Test Procedure- Testing for significance of Mean/Proportion and difference between Means/Proportions- F Test for Means and Chi-square test Contingency Table

**UNIT 13** Concept and Types of Non-parametric Tests- Mann Whitney Test- The process of interpretation of Test Results– Guidelines for making valid interpretation.

**UNIT 14** Report Writing : Role and types of reports – Contents of research report – Steps involved in drafting reports – Principles of good report writing – Grammatical Quality – Language flow- Data Support- Diagrammatic Elucidation- References and Annotations – Clarity and Brevity of expressions- Features of a good Report- Criteria for evaluating research reports/ research findings.

**REFERENCES**

1. John W Best & James V. Kahn *Research in Education*, Allyn and Bacon, 2009
2. Anderson et-al, *Thesis and Assignment Writing*, Wiley, New Delhi, 1989.

Course Code	Title of the Course
12252/13352	MANAGEMENT ACCOUNTING

**Objectives:**

- To analyze the management accounting concepts and applications
- To study the budgeting and budgetary control

**BLOCK I: BASICS OF MANGEMENT ACCOUNTING**

**UNIT I** Management accounting – Definition – Objectives – Nature – Scope – Merits and limitations – Differences between management accounting and financial accounting

**UNIT2** Financial statement analysis – Comparative statement – Common size statement – Trend percentage.

**UNIT3** Ratio analysis – Meaning – Classification – Liquidity, solvency, turnover and profitability ratios – Dupont chart – Construction of balance sheet.

**UNIT 4** Fund flow statement – Meaning– Preparation – Schedule of changes in working capital – Funds from operation – Sources and applications

**BLOCK II: CASH FLOW STATEMENT**

**UNIT 5** Cash flow statement – Meaning – Difference between funds flow statement and cash flow statement – Preparation of cash flow statement as per Accounting Standard 3.

**UNIT 6** Budget and Budgetary control – Meaning – Advantages – Preparation of sales, production, production cost, purchase, overhead cost, cash and flexible budgets

**UNIT 7** Standard costing – Meaning, Advantages and Limitations.

**UNIT 8** Variance analysis – Significance - Computation of variances (Material Labour and overheads)

**BLOCK III: COSTING AND MANAGERIAL APPLICATIONS**

**UNIT 9** Marginal costing – CVP analysis – Break even analysis .

**UNIT 10** BEP - Managerial applications – Margin of safety – Profit planning.

**UNIT 11** Differential Costing.

**BLOCK IV: METHODS OF CAPITAL BUDGETING**

**UNIT 12** Capital Budgeting – Meaning – Importance – Appraisal methods.

**UNIT 13** Payback period — Accounting rate of return - Discounted cash flow – Net present value – Profitability index – Internal rate of return.

**UNIT 14** Methods of evaluation of Alternative Capital Expenditure Programme.

**REFERENCE BOOKS:**

1. Maheswari S N, Management Accounting and Financial Control
2. Man Mohan and Goyal, Management Accounting
3. Hingorani, Ramanathan, and Katyal, Management Accounting

Course Code	Title of the Course
12253/13353	<b>HUMAN RESOURCE MANAGEMENT</b>

**Objectives:**

- To understand basic concepts and functions of Human Resource Management
- To know more about Employee welfare and Employee retention

**BLOCK I: BASICS OF HUMAN RESOURCE MANAGEMENT**

**UNIT 1** Introduction: Concept, nature, scope, objectives and importance of HRM; Evolution of HRM; Challenges of HRM; Personnel Management vs HRM

**UNIT 2** Strategies for the New Millennium: Role of HRM in strategic management; human capital; emotional quotient; mentoring; ESOP; flexi-time; quality circles; Kaizen TQM and Six Sigma

**UNIT 3** Role and structure of Human Resource Function in organizations- Challenges in Human Resource Management- Approaches to Human Resource Management

**UNIT 4** Acquisition of Human Resources: HR Planning; Job analysis – job description and job specification

**BLOCK II: RECRUITMENT AND SELECTION**

**UNIT 5** Recruitment and Selection Process: Sources of recruitment- internal Vs. External; Domestic Vs. Global sources- Selection process

**UNIT 6** Tests and interviews; placement and induction. Job changes – transfers, promotions/demotions, separations.

**UNIT 7** Placement and Induction- Training and Development: Concept and importance of training

**UNIT 8** types of training; methods of training; design of training programme; evaluation of training effectiveness.

**BLOCK III: EMPLOYEES COMPENSATION AND RETENTION**

**UNIT 9** Executive development – process and techniques; career planning and development.

**UNIT 10** Employee Compensation and Retention: Wages and Salary Administration – Bonus – Incentives – Fringe Benefits –Flexi systems

**UNIT 11** Sweat Equity- Job evaluation systems –Promotion – Demotions – Transfers- Labour Attrition: Causes and Consequences.

## **BLOCK IV: APPRAISAL AND TRADE UNION**

- UNIT 12** Performance and Potential appraisal – concept and objectives; traditional and modern methods, limitations of performance appraisal methods, 360 degree appraisal technique; Maintenance: overview of employee welfare, health and safety, social security
- UNIT 13** Employee Retention: Need and Programs.- Employee Welfare, Separation: Welfare and safety – Accident prevention – Employee Grievances and their Redressal – Industrial Relations.
- UNIT 14** Trade Unions - Multiplicity of Trade Unions – Workers Participation in Management- Separation: Need and Methods- Human Resource Information System- Personnel Records/ Reports- e-Record on Employees – Personnel research and personnel audit – Objectives – Scope and importance.

### **REFERENCES**

1. Mathis and Jackson, Human Resource Management, South-Western College, 2004.
2. Nkomo, Fottler and McAfee, Human Resource Management, South-Western College, 2007.
3. R. Wayne Mondy, Human Resource Management, Prentice Hall, 2011.
4. Venkataraman & Srivastava, Personnel Management & Human Resources
5. Arun Monappa, Industrial Relations
6. Yodder & Standohar, Personnel Management & Industrial Relations
7. Edwin B. Flippo, Personnel Management, McGraw-Hill, 1984
8. Pigors and Myers, Personnel Administration
9. R.S. Dwivedi, Manpower Management
10. Lynton & Pareek, Training and Development, Vistaar Publications, 1990.

Course Code	Title of the Course
12254/13354	<b>TOURISM ENTREPRENEURSHIP</b>

**Objectives:**

- To understand the basic concept of tourism entrepreneurship
- To know more about Entrepreneurial Opportunities and challenges in tourism industry

**BLOCK I: BASICS OF TOURISM ENTREPRENEURSHIP**

**UNIT 1** Entrepreneur & Entrepreneurship: Definition and Theories; Entrepreneurship environment – Socio-economic, Cultural, Political & Natural, Characteristics of Entrepreneur & Entrepreneurial Behaviour

**UNIT 2** Ownership structure and organizational framework of small scale enterprises in Tourism and Travel Business- Venture Creation and Management

**UNIT 3** Preparation of business plan and managerial process in small scale enterprise. Entrepreneurial performance assessment. Managing family enterprises in Tourism industry. Promotional agencies for SMEs in India Opportunity Identification – Business Plan - Feasibility Report – Funding options

**UNIT 4** Entrepreneurial Opportunities in Tourism –I (Accommodation): Entrepreneurial opportunities in Tourism: An overview- Entrepreneurial opportunities in Accommodation sector- Nature, Scope, Risk and Return aspects of the opportunity- Sources of finance

**BLOCK II: PROJECT INVESTMENT STAGE**

**UNIT 5** Entrepreneurial Opportunities in Tourism –II( Transportation): Entrepreneurial opportunities in Transportation sector: Determinants of success of the venture- Case studies of selected Hotel Projects

**UNIT 6** Risk and Return aspects of the opportunity- Sources of finance – Determinants of success of the venture- Case studies of selected Tourist cab services.

**UNIT 7** Entrepreneurial Opportunities in Tourism –III (Shopping and Restaurant): Entrepreneurial opportunities in Shopping and Restaurant services sector- Extent of tourist spending on these aspects- Sources of finance – Determinants of success of the venture.

**UNIT 8** Entrepreneurial Opportunities in Tourism –IV (Tourism Attraction Development): Entrepreneurial opportunities in tourism attraction development:

**BLOCK III: RESOURCE PLANNING AND SCHEDULING**

**UNIT 9** Sources of finance – Determinants of success of the venture- Case studies of selected Theme parks, Resorts Hotels, Tour operators, etc.

**UNIT 10** Entrepreneurial Development in Tourism : Programmes for developing entrepreneurship – Entrepreneurial culture

**UNIT 11** Tourism industry and business ideas; business strategy- understanding customers and analyzing competition



## **BLOCK IV: PROJECT REVIEW AND INDUSTRIAL SICKNESS**

- UNIT 12** Feasibility; Writing a business plan- marketing, financial, operations, people, etc. Financial requirements and sources of finance;
- UNIT 13** Form of organisation and legal considerations; networking and collaboration; good business practices; Setting up a tourism enterprise
- UNIT 14** Steps, procedures, licenses, registration etc - Entrepreneurship – Special Programmes of assistance

## **REFERENCES**

1. Peter F Drucker, *Innovation and Entrepreneurship*
2. Charles R. Goeldner, Brent Ritchie, J.R., *Tourism : Principles, Practices, Philosophies.*
3. Philip Kotler , et.al., *Marketing for Hospitality and Tourism, Ed.3*
4. Peter Mason, *Tourism Impacts, Planning and Management*
5. Roy A. Cook, et.al., *Tourism : The Business of Travel, Ed.2*
6. Douglas Robert Brown, *The Restaurant Managers Handbook : How to setup, Operate and Manage a Financially Successful Food Service Operation*

Course Code	Title of the Course
12261/13361	<b>MARKETING OF BANKING SERVICES</b>

**Objectives:**

- To understand the meaning and implications in banking marketing
- To analyses the Market Segmentation and relevance of banking services

**BLOCK I: BASICS OF MARKETING OF BANKING SERVICES**

- UNIT 1** Marketing – Meaning – Importance of Marketing – Modern Marketing Concept – Features of the Modern Marketing Concept .
- UNIT 2** Marketing and Selling Social Marketing – Demarketing – Remarketing.
- UNIT 3** Relevance of marketing to banking – Marketing environment for a banker
- UNIT 4** Marketing Mix of a banker – Marketing Plan: Bank’s business objectives, Marketing Audit, SWOT Analysis, Marketing Objectives and Marketing.

**BLOCK II: MARKETING MIX**

- UNIT 5** Market Segmentation – Bases – Marketing outlet for a banker – Suitable location for a bank branch – Branch Layout.
- UNIT 6** Product Mix: Product Line of a banker, New Product Development, Constraints on Product Development,
- UNIT 7** Product Management, Non Fund Based Business. Meaning- Importance – Implication – Need–Types- Scope, Features Management of change
- UNIT 8** Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives,

**BLOXK III: PROMOTIONAL AND PRICING MIX**

- UNIT 9** Pricing Policies, Deregulation of Interest rates, Service Charges.
- UNIT 10** Promotion Mix: Meaning, Objectives, Methods, Factors affecting Promotion Mix of a Banker:
- UNIT 11** Personal Promotional Efforts, Direct Marketing Public Relations, Societal Banking, Customers Meets, Customer Service,

**BLOCK IV: MARKETING AND MOTIVATION**

- UNIT 12** Advertising, Publicity – Good Promotional. Meaning- Importance – Implication – Need–Types- Scope, Features Management of change
- UNIT 13** Bank Marketing Personnel – Selection –Meaning- Importance – Implication – Need–Types- Scope, Features Management of change

**UNIT 14** Motivation – Training and Development. Meaning- Importance – Implication – Need–Types- Scope, Features Management of change

**REFERENCE BOOKS:**

1. Ramasamy and Namakumari, Marketing Management.
2. Gupta and Rajan Nair, Marketing Management.
3. Madhukar, Dynamics of Bank Marketing.
4. Kenneth Andrew, The Bank Marketing Handbook.

Course Code	Title of the Course
12262/13362	<b>FINANCIAL MANAGEMENT</b>

**Objectives:**

- To understand the basic concepts and financial planning and classifications
- To know the public deposits and issues of shares etc.

**BLOCK I: BASICS OF FINANCIAL MANAGEMENT**

- UNIT 1** Evolution, Scope and Functions of Finance Managers- Introduction; Scope of Finance; Financial Management System; Finance Functions ; Role of a Finance Manager
- UNIT 2** Objectives of a Firm – Introduction; Profit Maximization; Shareholders’ Wealth Maximization (SWM)
- UNIT 3** Financial Planning – Introduction; Meaning of Budget; Types of Budgets; Advantages of Budgeting; Responsibility Accounting
- UNIT 4** Time Value of Money - Introduction; Concept of Time Value of Money; Compounding Method ; Discounting Method

**BLOCK II: CAPITAL STRUCTURE**

- UNIT 5** Cost of Capital – Introduction; Cost of Capital; Cost of Debt; Cost of Preference Capital; Cost of Equity Capital; Approaches to Derive Cost of Equity; Weighted Average Cost of Capital and Weighted Marginal Cost of Capital.
- UNIT 6** Financial and Operating Leverage – Introduction; Meaning of Financial Leverage; Measures of Financial Leverage; Calculation of Earnings Per Share (EPS) and Return on Equity (ROE) ; Financial and Operating Leverages
- UNIT 7** Capital Budgeting Decisions- Introduction; Capital Budgeting Process ; Methods to Evaluate Investment Proposals ; Capital Rationing
- UNIT 8** Capital Structure Theories - Introduction; Relevance of Capital Structure Theories ; Irrelevance of Capital Structure

**BLOCK III: SOURCES OF FINANCE**

- UNIT 9** Sources of Finance - Introduction; Short-term Finance ;Long-term Funds

**UNIT 10** Asset-Based Financing – Introduction; Lease Financing; Hire Purchase Financing; Infrastructure Project Financing

**UNIT 11** Dividend Policy – Introduction; Dividend Policy; Financing and Dividend Decision; Dividend Relevance: Walter’s Model

**BLOCK IV: WORKING CAPITAL AND MARKETING SUPPLY**

**UNIT 12** Working capital Management: Introduction; Concepts of Working Capital ; Operating Cycle Method.

**UNIT 13** Management of Cash – Introduction ; Motives for Holding Cash; Facets of Cash Management; Cash Planning; Cash Forecasting and Budgeting; Determining the Optimum Cash Balance

**UNIT 14** Investing Surplus Cash in Marketable Securities - Credit Policy: Nature and Goals ;Collection Procedures ; Nature of Inventory.

**REFERENCE BOOKS:**

1. Kuchal S C, Corporation Finance
2. Kulkarni P, Financial Management
3. Pandey I M, Financial Management

Course Code	Title of the Course
12263/13363	<b>E-BANKING</b>

**Objectives:**

- To understand basic concepts and Operating systems for E-Banking
- To know the evolution of E-Banking system.

**BLOCK I: BASICS OF E-BANKING**

**UNIT 1** Electronic Banking: Traditional Banking Vs E-Banking-Facets of E-Banking -E-Banking transactions - truncated cheque and Electronic cheque

**UNIT 2** Models for E-banking-complete centralized solution- features-CCS-Cluster approach-Hi tech. Bank with in Bank Advances of E-Banking-Constraints in E-Banking

**UNIT 3** Online Banking: Introduction –concept and meaning-the electronic delivery channels- need for computerization-Automatic Teller Machine(ATM) at home – Electronic Fund Transfer(EFT)-uses – computerization in clearing houses-Telebanking- Banking on home computers –Electronic Money Transfer -uses of EMT.

**UNIT 4** Updating Bank saving accounts –Computer bank branches-Financial Transaction Terminals- (FTT)-E-Cheque-Magnetic Ink Character Recognition (MICR) and Cheques

**BLOCK II: E-BANKING INSTRUMENTS**

**UNIT 5** E-Banking Security- Introduction need for security –Security concepts-Privacy – Survey. Findings on security-Attack-Cyber crimes-Reasons for Privacy

**UNIT 6** Tampering-Encryption –Meaning-The encryption process-may appear as follows - Cryptogram-Cryptanalyst-cryptography-Types of Cipher systems –Code systems- Cryptography-Cipher-Decipher-Jumbling-Asymmetric-Cryptosystem-Data Encryption Standard

**UNIT 7** E-Banking in India-Procedure-Programmes-Components- How to go on net for Online Banking-advantages-Limitations.

**UNIT 8** E-Builder solutions-Digital certificate-Digital Signature &Electronic Signature-E-Security solutions— solutions providers-E-locking technique- E-locking services- Netscape security solutions- Pry Zone

**BLOCK III: BASICS OF SOFTWARE SECURITY**

**UNIT 9** E-software security Internet-Transactions-Transaction security-PKI-Sierras Internet solutions-inc –security devices-Public Key Infrastructure-(PKI)-Firewalls Secure Ledger-(FSL)-Secure Electronic Transaction(SET).

**UNIT 10** Basic concepts of data processing – Binary number system – Octal and hexadecimal – Representation of non-numeric data

**UNIT 11** CPU – Main memory – Peripheral controllers – Peripherals.

## **BLOCK IV: TYPES OF SOFTWARE & BRANCH RECONCILIATION SECURITY**

**UNIT 12**      Software: Need for software – What is software? Types of software, System Software -Operating systems – language translators -Programming languages.

**UNIT 13**      LAN – Local processing with batch updates – Meaning- Importance – Implication – Need for Control –Types- Scope, Features AIMS – Home banking – EFT – MICR.

**UNIT 14**      Inter branch reconciliation Security considerations – Accidental damage, power failures and malicious damage .

### **REFERENCE BOOKS:**

1. Bajwa K.S., Bank Mechanization, Skylark Publications
2. Srivatsava, Computer Applications in Banks, BTC, RBI
3. Sanjay Soni and Vinayak Aggarwal, Computers and Banking Sultan Chand & Sons.

Course Code	Title of the Course
12264/13364	<b>DEVELOPMENT BANKING</b>

**Objectives:**

- To understand basic concept of developmental Banking and evolution of Banking system
- To explain the various institutions contribution for banking industry

**BLOCK I: BASICS OF DEVELOPMENT BANKING**

- UNIT 1** Development Banking in India: Need – Evolution – Meaning- Importance – Implication – Need–Types- Scope, Features Management of change
- UNIT 2** Objectives – Industrial Finance Corporation of India (IFCI): Objectives – Functions – Forms of assistance.
- UNIT 3** Industrial Development Bank of India (IDBI): Objectives – Functions – Schemes of Direct Assistance: Project finance,
- UNIT 4** Technical Development Fund and Venture Capital Fund – Schemes of indirect assistance: Refinance Schemes, Bills rediscounting, Facility and seed capital assistance –

**BLOCK II: TCOS & NSIC**

- UNIT 5** Technical Consultancy Organization (TCOs) – Fee based activities of the IDBI.
- UNIT 6** Industrial Credit and Investment Corporation of India (ICICI): Objectives – Functions. Small Industries Development Bank of India (SIDBI): Functions – Forms of assistance
- UNIT 7** National Small Industries Corporation (NSIC): Functions – Forms of assistance.
- UNIT 8** State Financial Corporations (SFCs): Objectives–Functions–Forms of Assistance

**BLOCK III: EXIM BANK FUNCTIONS**

- UNIT 9** Export Import Bank of India (EXIM Bank): Functions – National Housing Bank (NHB): Objectives – Functions.
- UNIT 10** Unit Trust of India (UTI): Objectives – Resources – Activities of the Trust –
- UNIT 11** Life Insurance Corporation of India (LIC) and General Insurance Corporation of India (GIC): Their role in industrial development.

**BLOCK IV: CRISIL AND CARE**

- UNIT 12** Credit Rating Agencies in India: Credit Rating Information Services of India Limited (CRISIL)
- UNIT 13** Investment Information and Credit Rating Agency of India Limited (ICRA) –
- UNIT 14** Credit Analysis and Research Limited (CARE) – Their role.



**REFERENCE BOOKS:**

1. Institutional Framework for Industry – Vol. I & II – Vasant Desai, Himalaya Publishing House, Mumbai.
2. Development Banking in India, Vol. I & II – Vasant Desai, Himalaya Publishing House, Mumbai.
3. How to borrow from Financial and Banking Institutions? Edited by: Ajay Marg, Deepak SK. Kochhar and SN. Sharma Nabhi Publications, New Delhi.
4. Annual Report of Development Banking Institutions.

### **3. DURATION OF THE PROGRAMME**

The course shall consist of three academic years divided into six semesters.

### **4. Faculty and Support Staff Requirements**

This programme requires the following faculty and supporting staffs

<b>Staff Category</b>	<b>Required</b>
Core Faculty *	3
Faculty – Specialization*	2
Faculty for Language	2
Clerical Assistant	1

\*At least Assistant Professor Level (Either permanent or part time)

### **5. Instructional Delivery Mechanism**

Each semester there will be one contact programme of 64 hours duration in theory. The SLM (Self Learning Material) will be supplied to the students in print form as well as in CD form. The face to face contact sessions of the programme for theory courses will be held at the head quarter

/ learning centres. The conduct of end semester examinations, evaluation and issuance of certificates will be done by office of the Controller of examinations, Alagappa University, Karaikudi.

### **F) PROCEDURE FOR ADMISSION, CURRICULUM TRANSACTION, AND EVALUATION**

#### **1. Procedure of Admission**

A candidate who has passed HSC or 3year Diploma is eligible for getting admission. For Lateral Entry to II year of the programme, a candidate who has passed 3year Diploma in Modern office/Commercial practice from any University/college shall be permitted to appear and qualify for the BBA (Banking) programme.

## 2. Curriculum Transactions:

The class room teaching would be through conventional lecture, use of OHP, power point presentation and novel innovative teaching ideas like television and computer aided instruction. Student seminars would be arranged to improve their awareness and communicative skill.

Face to face contact session will be conducted as given in below table.

Course Type	Face to Face Contact Session/semester (in Hours)
4 Theory courses with 4 credits	64
Total	64

## Evaluation

The examinations shall be conducted separately for theory and practical's to assess the knowledge acquired during the study. There shall be two systems of examinations viz., internal and external examinations. In the case of theory courses, the internal evaluation shall be conducted as Continuous Internal Assessment via. Student assignments preparation and seminar, etc. The internal assessment shall comprise of maximum 25 marks for each course. The end semester examination shall be of three hours duration to each course at the end of each semester. In the case of Practical courses, the internal will be done through continuous assessment of skill in demonstrating the experiments and record or report preparation. The external evaluation consists of an end semester practical examinations which comprise of 75 marks for each course.

### *f. 3.2. Distribution of Marks in Continuous Internal Assessments:*

The following procedure shall be followed for awarding internal marks for **theory** courses

Component	Marks
Assignments(2) (12.5+12.5)	25
<b>Total</b>	<b>25</b>

### Question paper pattern (Theory)

- The question paper carries a maximum of 75 marks.
- The question paper consists of three sections namely Part-A, Part-B and Part-C.
- Part-A consists of 10 questions of 2 marks each ( $10 \times 2 = 20$  marks) with no choice. The candidate should answer all questions.
- Part-B consists of 5 either or choice questions. Each question carries 5 marks ( $5 \times 5 = 25$  marks).
- Part-C consists of 5 questions. Each question carries 10 marks. The candidate should Answer any three questions ( $10 \times 3 = 30$  marks).

### Passing Minimum

- For internal Examination, the passing minimum shall be 40% (Forty Percentage) of the maximum marks (25) prescribed for UG and PG Courses.
- For External Examination, the passing minimum shall be 40% (Forty Percentage) of the maximum marks (75) prescribed for UG and PG Courses.
- In the aggregate (External + Internal), the passing minimum shall be 40% for UG and 50% for PG courses.

### Marks and Grades:

The following table gives the marks, grade points, letter, grades and classification to indicate the performance of the candidate.

Range of Marks	Grade Points	Letter Grade	Description
90-100	9.0-10.0	O	Outstanding
80-89	8.0-8.9	D+	Excellent
75-79	7.5-7.9	D	Distinction
70-74	7.0-7.4	A+	Very Good
60-69	6.0-6.9	A	Good
50-59	5.0-5.9	B	Average
00-49	0.0	U	Re-appear
ABSENT	0.0	AAA	ABSENT

$C_i$  = Credits earned for the course  $i$  in any semester

$G_i$  = Grade Point obtained for course  $i$  in any semester.

$n$  refers to the semester in which such courses were credited

**For a semester;**

$$\text{Grade Point Average [GPA]} = \frac{\sum_i C_i G_i}{\sum_i C_i}$$

Grade Point Average = Sum of the multiplication of grade points by the credits of the course

Sum of the credits of the courses in a semester

**For the entire programme;**

$$\text{Cumulative Grade Point Average [CGPA]} = \frac{\sum_n \sum_i C_{ni} G_{ni}}{\sum_n \sum_i C_{ni}}$$

CGPA = Sum of the multiplication of grade points by the credits of the entire programme  
Sum of the credits of the courses for the entire programme

CGPA	Grad	Classification of Final Result
9.5-10.0	O+	First Class- Exemplary*
9.0 and above but below 9.5	O	
8.5 and above but below 9.0	D+	First Class with Distinction*
8.0 and above but below 8.5	+	
7.5 and above but below 8.0	D+	
	D	
7.0 and above but below 7.5	A+	First Class
6.5 and above but below 7.0	+	
6.0 and above but below 6.5	A+	
	A	
5.5 and above but below 6.0	B+	Second Class
5.0 and above but below 5.5	B	
0.0 and above but below 5.0	U	Re-appear

\*The candidates who have passed in the first appearance and within the prescribed semester of the UG Programme are eligible.

**Maximum duration for completion of the course**

The maximum duration for completion of B.B.A. (Banking) degree shall not exceed five

years after the completion of the minimum duration of the programme.

### **Commencement of this regulation**

These regulations shall come into effect from the academic year 2018-19 for students who are admitted to the first year of the course during the academic year 2018-19.

### **Fee structure**

<b>Sl. No.</b>	<b>Fees Detail</b>	<b>Amount in Rs.</b>		
		<b>First Year</b>	<b>Second Year</b>	<b>Third Year</b>
1	Admission Processing Fees	100.00	-	-
2	Course Fees	2500.00	2500.00	2500.00
3	ICT Fees	150.00	150.00	150.00
	<b>TOTAL</b>	2750.00	2650.00	2650.00

### **G) REQUIREMENT OF THE LIBRARY**

#### **RESOURCES: LIBRARY RESOURCES**

The Central Library is one of the important central facilities of Alagappa University. It has text book, reference books, conference proceedings, back volumes, standards, and non-book material such as CD-ROMs and audios. The central Library procured several e-books in different areas. The library also subscribes to about 250 current periodicals. The Directorate of Distance Education of Alagappa University has adequate number of copies of books related to Management Programme.

## **COST ESTIMATE OF THE PROGRAMME AND THE PROVISIONS:**

<b>Sl. No.</b>	<b>Nature of Expenditure</b>	<b>Amount in Rs. (Approx.)</b>
1	Programme Development	10,00,000/-
2	Programme Delivery	20,00,000/-
3	Programme Maintenance	3,00,000/-

### **i) QUALITY ASSURANCE MECHANISM AND EXPECTED PROGRAMME OUTCOMES**

- The feedback from students on teaching will be collected every semester using standard formats.
- Feedback on the curriculum will also be collected from the experiences of the students which help teachers in fine tuning of deliverables in the classroom.
- It helps in improving the standard of teaching as expected by the students.
- Exit survey feedback on various parameters to improve and quality of the programme and support services like course material, library and infrastructure.
- It helps to Strengthen the contents of the program to meet the requirements of the employment market and keep the curriculum as a treasure of knowledge.
- This programme provides opportunities for students to develop and demonstrate knowledge and understanding, skills, qualities and other attributes.

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# ALAGAPPA UNIVERSITY

[Accredited with 'A+' Grade by NAAC (CGPA:3.64) in the Third Cycle]

## KARAIKUDI

Minutes of the Meeting of the Board of Studies in Management (Distance Education) held at the Directorate of Distance Education, Alagappa University, Karaikudi – 630 003, on 06.09.2017 at 11.00 am.

### Members Present

1. Dr. S. Kaliyamoorthy - Chairman
2. Dr.G. Jayabal - Member
3. Dr.R. Perumal - Member
4. Dr.S. Rajmohan - Special Invitee
5. Mr.S. Prabhu - Special Invitee

At the outset, the Chairman has extended a warm welcome to all the Members of the Board and briefed the need and purpose of the meeting.

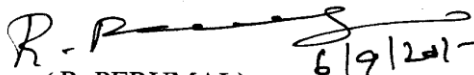
The board has considered and scrutinized the Regulations and Syllabi for the following UG, PG and PG Diploma Programmes in the field of Management to be offered through ODL mode.

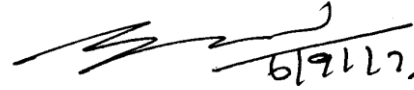
S.No.	U.G. Programmes	P.G. Programmes	PG Diploma Programmes
1.	BBA	M.A.(Public Administration)	Hospital Administration
2.	B.A. (Public Administration)	M.A.( Personnel Management & Industrial Relations)	Human Resource Management
3.	BBA(Banking)	M.B.A (General)	Business Management
4.	-	MBA(International Business)	Personnel Management & Industrial Relations
5.	-	MBA(Corporate Secretaryship)	-
6.	-	MBA(Banking & Finance)	-
7.	-	MBA(Project Management )	-
8.	-	MBA( Hospital Management)	-
9.	-	MBA (HumanResourceManagement)	-
10.	-	MBA(Education Management)	-
11.	-	MBA(Retail Management)	-
12.	-	MBA(Technology Management)	-
13.	-	MBA(Logistics Management)	-
14.	-	MBA(Corporate Management)	-
15.	-	MBA(Financial Management)	-
16.	-	MBA( Marketing Management)	-
17.	-	MBA(System Management)	-
18.	-	MBA(Production and OperationManagement)	-
19.	-	MBA (Tourism)	-
20.	-	MBA (Cooperative Management)	-
21.	-	MBA Five Years Integrated	-




The board has unanimously resolved to approve the Regulations and Syllabi of the various above mentioned UG, PG and PG Diploma Programmes proposed to be offered through ODL mode. The approved Regulations and Syllabi of the above mentioned programmes are provided in the Annexure-I

Finally the meeting came to end with a formal vote of thanks.

  
(R. PERUMAL) 6/9/2017

  
(G. JAYABAL) 6/9/2017

  
(S. PRABHU)

  
(R.S. RAJMOHAN)

  
(S. KALIYAMOORTHY) 6/9/17