



**MEENAKSHI COLLEGE FOR WOMEN
(AUTONOMOUS)**

DEPARTMENT OF COMMERCE

B.COM BANKING MANAGEMENT – SYLLABUS

(APPLICABLE FROM ACADEMIC YEAR 2015 -2016 ONWARDS)

AUTONOMY: A CALL TO GREATER EXCELLENCE AND SERVICE

1. OBJECTIVES

The autonomous status will help the college attain its academic and social objectives successfully. Every effort will be taken to:

- (1) Encourage students to think clearly, critically and creatively and to express themselves effectively.
- (2) Bring out the best in every student, by individualizing the teaching – learning process as far as possible and to help use her talents for personal growth and common welfare.
- (3) Stimulate the students' social awareness through the teaching, suitable exposure and also help to inculcate a sense of responsibility and commitment.
- (4) Enhance the employability of graduate and post graduate students by providing them with knowledge and skills relevant to local and national needs.

2. CURRICULUM DESIGN

The curriculum has been suitably designed to meet the challenging needs of the society. At the under graduate level the curriculum is for three years (six semesters) and at the post graduate level for two years (four semesters). Each year is divided into two semesters. The duration of a semester is 90 working days.

Odd Semester: June to November

Even Semester: December to April

Rationale:

The primary aim of the UG and PG curricula design is to enhance the employability of students, in a wide range of avenues.

Our rationale thus rests in training students both in theoretical and practical aspects of the discipline leading them into a variety of employment options suitable to varying calibre, ability and background.

3. TEACHING METHODS

Formal lectures with teaching aids will be made more creative and useful by providing students with synopsis of lectures. Besides lectures, there will be assignments, guided library work, seminars, group discussions, tests, projects etc. Project work will be compulsory for post graduate students and optional for under graduate students. The project supervisor will conduct 5 reviews periodically to guide and check the subject area, pace of work, source materials, progress of work and completion. A *viva voce* will be conducted on the submission of project report. Project report should be submitted prior to commencement of semester examinations. A date will be duly set for submission.

(A) For UG courses (B.Com General, B.Com Banking Management, and B.A. Corporate Secretaryship) a pass in the higher secondary examination of the Board of Tamil

Nadu or any other equivalent examination recognized by the University of Madras or any other State University, duly recognized by the University of Madras with Maths and Accountancy as compulsory subjects.

(B) For the PG courses, a pass in B.Com General, B.Com Banking Management, B.A Corporate Secretaryship, preferably from the University of Madras or any other State University duly recognized by the University of Madras.

(C) Preference will be given to candidates with talent in performing arts and sports.

(D) Rules prescribed by the Government of Tamil Nadu for admission to courses will be followed.

4. EXAMINATIONS

The college will conduct the examinations in the following pattern

Odd Semester exams (1, 3, 5) – November

Even semester exams (2, 4, 6) - March/April

Supplementary examinations will be conducted in June (for failed candidates and for those who seek improvement in performance).

The question paper pattern for the undergraduate course will be as follows:

Section A: (10 x 2=20). 10 questions to be given with no choice and no more than 2 questions to be selected from each unit. No unit should be omitted.

Section B: (5 x 8=40). 7 questions to be given, at least one from each unit. Five questions to be answered.

Section C: (2 x 20 =40). Internal choice. Two questions to be answered, one question to be selected from each unit of the syllabus (four units out of five).

For post graduate course, the pattern will be as follows:

Section A: 5 questions (one from each unit) no choice 5 x 8 = 40 marks

Section B: 3 questions to be answered – internal choice 3 x 20 = 60 marks.

5. EVALUATION

(1) Both for UG and PG courses single valuation is prescribed. The external examiner and the question paper setters will be chosen confidentially. After valuation the result will be passed by way of a meeting of the Evaluation Board consisting of:

1. The Head of the Department
2. External examiner who corrects the answer scripts
3. The teacher who taught the concerned subject.

The following procedure is followed:

(1) For the purpose of valuation of answer scripts a scheme of valuation will be prepared by the teacher in charge, who will take up the work on the day of examination.

(2) Revaluation is allowed if necessary

(3) The passing minimum for UG:
40% internal

40% external

45% aggregate

Internal 25 marks

External 75 marks

The internal assessment will be made in the following pattern:

(out of 100)

Attendance	25
Assignment	10
Mid semester & Model	30
Tests	25
Conduct	10
Total	100

Passing minimum for PG:

Internal 50%

External 50%

Aggregate 55%

The internal assessment will be made in the pattern as followed for the UG classes.

Classification: (UG)

Distinction 75 and above

First class 60 and above, below 75

Second class 50 and above, below 60

Third class 45 and above, below 50

Classification: (PG)

Distinction 75 and above

First class 60 and above, below 7

Second class 55 and above, below 60

MEENAKSHI COLLEGE FOR WOMEN (AUTONOMOUS)
CHENNAI – 600 024
DEPARTMENT OF COMMERCE

B.COM (BANKING MANAGEMENT)
COURSE SCHEDULE

CODE	SEM	PART	OFFERED BY	COURSE TITLE	HRS	MARKS			CREDITS
						CIA	EXT	TOTAL	
	I	I	Tamil/ Other Languages Dept	Language - I	3	25	75	100	3
	I	II	English Dept	General English	3	25	75	100	3
	I	III		Core 1 - Financial Accounting - I	6	25	75	100	5
	I	III		Core 2 - General Contracts	6	25	75	100	5
	I	III	Economics Dept	Allied 1 – Business Economics	6	25	75	100	4
	I	IV		Value Education	2	25	75	100	2
	I	IV	Other Depts	Non-Major Elective (Counselling-1 Hr, Library-1)	2	25	75	100	2
	II	I	Tamil/ Other Languages Dept	Language - II	3	25	75	100	3
	II	III		Core 3- Financial Accounting - II	6	25	75	100	5
	II	III		Core 4 – Special Contracts	5	25	75	100	5
	II	III		Core 5 – Business Communication	5	25	75	100	5
	II	III	Economics Dept	Allied 2 – Indian Economy	6	25	75	100	4
	II	IV		Environmental Studies	2	25	75	100	2
	II	IV		Non-Major Elective (Counselling – 1 Hr)	2	25	75	100	2
	III	III		Core 6- Accounting for Decision Making - I	6	25	75	100	5
	III	III		Core 7 – Banking Law & Services	4	25	75	100	5
	III	III		Core 8 – Computer Programming - I	5	25	75	100	5
	III	III		Core 9 – Company Law	4	25	75	100	5
	III	III	Maths Dept	Allied 3 – Business Mathematics	5	25	75	100	4
	III	IV	English Dept	Soft Skill -1 English Communication Skills Theory	1	25	75	100	1
	III	IV	English Dept	English Communication Skills Practical		25	75	100	1
	III	IV		Soft Skill – 2 Analytical Reasoning Level I	2	25	75	100	2
	III	IV		Soft Skill – 3 Personality Development (Counselling – 1 Hr)	2	25	75	100	2

IV	III		Core 10 – Principles of Marketing	4	25	75	100	5
IV	III		Core 11 – Accounting for Decision Making - II	6	25	75	100	5
IV	III		Core 12 – Computer Programming - II	5	25	75	100	5
IV	III		- Computer Programming Practical		25	75	100	5
IV	III		Core 13 – Human Resources Management	5	25	75	100	5
IV	III	Maths Dept	Allied 4 – Business Statistics & Operations Research	5	25	75	100	4
IV	IV		Soft Skill – 4 Analytical Reasoning Level II	2	25	75	100	2
IV	IV		Soft Skill – 5 General Knowledge (Counselling – 1 Hr)	2	25	75	100	2
V	III		Core 14 – Foreign Exchange	5	25	75	100	5
V	III		Core 15 – Indian Money Market	4	25	75	100	5
V	III		Core 16 – Business Management & CSR	3	25	75	100	5
V	III		Core 17 – Cost Accounting I	5	25	75	100	5
V	III		Core 18 – Services Marketing	4	25	75	100	5
V	III		Core Elective 1 – Bank Loans & Advances - I	5	25	75	100	5
V	IV		Soft Skill – 6 Analytical Reasoning III	2	25	75	100	2
V	IV	English Dept	Soft Skill – 7 English Communication Skill (Theory & Practical) (Counselling – 1 Hr)	1	25	75	100	2
VI	II	English Dept	English for Competitive Exams	3	25	75	100	3
VI	III		Core 19 – Microfinance	5	25	75	100	5
VI	III		Core 20 – Indian Capital Market	4	25	75	100	5
VI	III		Core 21 – Entrepreneurial Development	4	25	75	100	5
VI	III		Core 22 – Cost Accounting II	5	25	75	100	5
VI	III		Core Elective II – Bank Loans & Advances - II	6	25	75	100	5
			Project Work		25	75	100	5
			Viva Voce		25	75	100	5
VI	IV		Soft Skill 8 – Quality Control Circle/ Presentation (Counselling – 1 Hr)	2	25	75	100	2

Total Credits for B.Com (BM) Course

PART	CREDITS
PART I	6
PART II	6
PART III	151
PART IV	24
TOTAL	187

B.COM (BANKING MANAGEMENT) – BATCH 2015 -2018 ONWARDS
I SEMESTER (7 PAPERS)

CODE	SUBJECT TITLE
PART 1 – LANGUAGE	
1LT1	TAMIL PAPER 1
1LL1	TELUGU PAPER 1
1LH1	HINDI PAPER 1
1LS1	SANSKRIT PAPER 1
1LF1	FRENCH PAPER 1
PART II – ENGLISH	
1GE1	GENERAL ENGLISH - PAPER I
PART III – CORE SUBJECTS	
1MJ01	FINANCIAL ACCOUNTING – 1
1MJ02	GENERAL CONTRACTS
1AEC1	BUSINESS ECONOMICS
PART IV – NON MAJOR ELECTIVES	
1OG1	BAGAVAD GITA I
1OI1	INDIAN CONSTITUTION I
1OAT1	ADVANCED TAMIL I
1OT1	BASIC TAMIL I
1OH1	BASIC HINDI I
1OS1	BASIC SANSKRIT I
OVE	VALUE EDUCATION

II SEMESTER (7 PAPERS)

CODE	SUBJECT TITLE
PART I – LANGUAGE	
2LT2	TAMIL PAPER 11
2LL2	TELUGU PAPER II
2LH2	HINDI PAPER 11
2LS2	SANSKRIT PAPER 11
2LF2	FRENCH PAPER II
PART III – CORE SUBJECTS	
2MJ03	FINANCIAL ACCOUNTING – II
2MJ04	SPECIAL CONTRACTS
2MJ05a	BUSINESS COMMUNICATION
2AEC2	INDIAN ECONOMY
PART IV – NON MAJOR ELECTIVES	
2OG2	BAGAVAD GITA II
2OI2	INDIAN CONSTITUTION II
2OAT2	ADVANCED TAMIL II
2OT2	BASIC TAMIL II
2OH2	BASIC HINDI II
2OS2	BASIC SANSKRIT II
OEST	ENVIRONMENTAL STUDIES - THEORY
OESPV	ENVIRONMENTAL STUDIES – PROJECT/VIVA

III SEMESTER (8 PAPERS)

CODE	SUBJECT TITLE
PART III – CORE SUBJECTS	
3MJ06	ACCOUNTING FOR DECISION MAKING – I
3MJ07b	BANKING LAW & SERVICES
3MJ08	COMPUTER PROGRAMMING – I
3MJ09	COMPANY LAW
3AMC1	BUSINESS MATHEMATICS
PART IV – NON MAJOR ELECTIVES	
OECT1	ENGLISH COMMUNICATION SKILLS THEORY
OECP1	ENGLISH COMMUNICATION SKILLS PRACTICAL
SAR1	ANALYTICAL REASONING - LEVEL I
OPD	PERSONALITY DEVELOPMENT

IV SEMESTER (7 PAPERS)

CODE	SUBJECT TITLE
PART III - CORE SUBJECTS	
4MJ10a	PRINCIPLES OF MARKETING
4MJ11	ACCOUNTING FOR DECISION MAKING – II
4MJ12	COMPUTER PROGRAMMING – II
4MJP	COMPUTER PROGRAMMING - PRACTICAL
4MJ13a	HUMAN RESOURCE MANAGEMENT
4AMC2	BUSINESS STATISTICS & OPERATIONS RESEARCH
PART IV – NON MAJOR ELECTIVES	
SAR2	ANALYTICAL REASONING – LEVEL II
OGK	GENERAL KNOWLEDGE

V SEMESTER (8 PAPERS)

CODE	SUBJECT TITLE
PART III – CORE SUBJECTS	
5MJ14a	FOREIGN EXCHANGE
5MJ15	INDIAN MONEY MARKET
5MJ16a	BUSINESS MANAGEMENT & CSR
5MJ17	COST ACCOUNTING – I
5MJ18a	SERVICES MARKETING
5EJ01	BANK LOANS & ADVANCES – 1
PART IV – NON MAJOR ELECTIVES	
SAR3	ANALYTICAL REASONING III
OECT2	ENGLISH COMMUNICATION SKILL - THEORY II
OEC2	ENGLISH COMMUNICATION SKILL - PRACTICAL II

VI SEMESTER (7 PAPERS)

CODE	SUBJECT TITLE
PART II - ENGLISH	
6GE2	ENGLISH FOR COMPETITIVE EXAMS
PART III – CORE SUBJECTS	
6MJ19a	MICROFINANCE
6MJ20	INDIAN CAPITAL MARKET
6MJ21a	ENTREPRENEURIAL DEVELOPMENT
6MJ22	COST ACCOUNTING – II

6EJ02	BANK LOANS & ADVANCES – II
6MJPR	PROJECT WORK
6MJPV	VIVA VOCE
PART IV – NON MAJOR ELECTIVES	
OQCC	QUALITY CONTROL CIRCLE
OQCCP	QUALITY CONTROL CIRCLE - PRESENTATION

TOTAL CREDITS FOR THE B.COM B.M COURSE

	CREDITS
PART I	6
PART II	6
PART III	151
PART IV	24
TOTAL	187

FINANCIAL ACCOUNTING - I
CODE: 1MJ01

UNIT I

Basic Accounting Concepts and Convention

Need for concepts and conventions – characteristics – meaning and classification – accounting concepts – business entity concept – going concern concepts – money measurement concept – dual aspect concept – accounting period concept – cost concept – realization concept – matching concept – accrual concept – objective evidence concept – accounting conventions – convention of full disclosure – convention of consistency – convention of materiality – convention of conservatism.

UNIT II

Accounting for Non-trading Concerns

Final accounts - what are income expenditure peculiar items to various non-trading concerns - general and special funds-receipts and payments account - income and expenditure account and Balance sheet - forms of problems.

UNIT III

Single Entry

Definition - salient features – defects - affairs method - conversion method - preparation of ledger accounts and final accounts.

UNIT IV

Depreciation Accounting

Meaning - objectives of providing depreciation - causes of depreciation - various methods of providing depreciation-accounting treatment - straight line method - written down value method, provision method- annuity method-sinking fund method - depletion method - sale simple method

UNIT V

Royalty Accounts

Meaning and nature - minimum rent or dead rent – shortworkings - accounting treatment - sub-lease - ledger accounts.

Books Recommended:

1. T.S. Reddy and A. Murthy - Financial Accounting
2. S.P. Jain and K.L. Narang - Advanced Accounting
3. M.C. Shukla and T.S. Grewal - Advanced Accounts
4. R.L. Gupta - Advanced Accounts

Question Paper Pattern:

Part A: 6 theory and 4 small problems

Part B: 2 theory and 5 problems, one from each unit

Part C: All problems

✓
GENERAL CONTRACTS
CODE: 1MJ02

UNIT I

Meaning of Law - its objects - mercantile law - sources of mercantile law.

UNIT II

Law of Contracts

Legal rights - rights in personam and rights in rem - essential elements of a valid contract - classification of contracts - valid and voidable contracts - void agreements and void contract - unenforceable contracts - express and implied contracts - executed and executory contracts - unilateral and bilateral contracts.

Offer and Acceptance rules relating thereto - communication of offer, acceptance and revocation.

Consideration - rules relating to consideration - types of consideration-executory, executed and past - adequacy of consideration whether agreements without consideration are void.

Capacity to contract - mentally deficient persons and persons incapable of entering into contract because of status - Consent - Free consent - flaw in consent - mistake - misrepresentation - fraud - coercion - undue influence.

UNIT III

Legality of Object

When an object is considered unlawful and illegal agreements - agreements opposed to public policy - agreement not declared void - agreements expressly declared void -wagering agreements - uncertain agreements.

UNIT IV

Discharge of contract

Performance - appropriation of payment - tender - discharge by agreement, waiver, release and novation - impossibility to performance - lapse of time - operation of law -breach of contract.

UNIT V

Remedies for Breach of Contract

Rescission - suit for specific performance - suit for quantum meruit - injunction.

Books Recommended

1. M.C. Kuchal - Mercantile Law
2. Sened Mitrl - Commercial Law

Text Book

N.D. Kapoor - Commercial Law



VALUE EDUCATION
CODE: OVE

UNIT I

Importance of values – sources of values – scriptures and lives of great men – right values for right living – integrity – hard word, humility, generosity with examples.

UNIT II

Values of civic responsibility – good citizenship – patriotism

UNIT III

Health and hygiene – personal and neighbourhood

UNIT IV

Service to society, animals, environment and fellow humans

UNIT V

Culture and tradition – appreciation of culture in India – cultural heritage in India.

✓ **FINANCIAL ACCOUNTING - II**
CODE: 2MJ03

UNIT I

Departmental Accounting – definition-allocation of expense-calculation of departmental purchases - inter-departmental transfers at cost price - inter-departmental transfers at invoice price.

UNIT II

Claims for loss of stock – Claims for loss of profits - accounting entries for claims.

UNIT III

Self Balancing System -meaning - preparation of trial balance - transfer from one ledger to another - when the personal ledger has both debit and credit balances.

UNIT IV

Bank accounts – introduction – business of banking companies – legal requirements – preparation of profit and loss account – guidelines of RBI for Profit and Loss Account – preparation of Balance Sheet – RBI guidelines for Balance Sheet preparation – items requiring special attention in preparation of Final Accounts (simple problems).

UNIT V

Branch Accounts – meaning – objectives – types of branches – Debtors Systems – when goods are invoiced at cost and selling price – Stock and Debtors System – Final Accounts System – Independent Branches (simple problems).

Books Recommended

1. T.S. Reddy and A. Murthy- Financial Accounting
2. S.P. Jain and K.L. Narang- Advanced Accounting
3. M.C. Shukla and T.S. Grewal- Advanced Accounts
4. R.L. Gupta- Advanced Accounts

Question Paper Pattern:

Section A (6 Theory and 4 Small Problems)

Section B (Two Theory and Five Problems, one from each Unit)

Section C (All Problems)

✓ **SPECIAL CONTRACTS**
CODE: 2MJ04

UNIT I

Special contracts - contracts of indemnity - contract of guarantee - kinds of guarantee - rights and liabilities of surety - discharge of surety.

UNIT II

Bailment and pledge - rights and duties of the bailor and bailee - termination of bailment - finder of lost goods - pledge rights and duties of pawner and pawnee - pledge created by non-owners.

UNIT III

Contract of agency-different classes of agents - creation of agency - rights and duties of an agent – authority - liability of principal to third parties - personal liability of agent to third parties - termination of agency - irrevocable agent.

UNIT IV

Law of partnership and nature and essentials of partnership – kinds - registration of firms and effects - rights and duties of partners - relation of partners to third parties - implied authority - liabilities of partner - dissolution of partnership - dissolution of firm -settlement of accounts - limited partnership.

UNIT V

Sale of goods - essential elements of sale - sale and agreement to sell - sale and hire purchase agreements – goods - different types of goods – price - condition and warranties - duties and rights of buyer and seller - rights of an unpaid seller – auction - definition of customers.

Books Recommended

1. M.C. Kuchal – Mercantile Law, Vikas 1991
2. G.K. Kapoor, S.S. Gulshan – Business Law, Weiliy Easein 1989
3. N.D. Kapoor – Mercantile Law, Sultan Chand 1990.

✓ **BUSINESS COMMUNICATION**
CODE: 2MJ05a

UNIT I

Introduction

Communication – Process of Communication – Non-verbal communication – Business Communication – Significance of Business Correspondence – Types of correspondence.

UNIT II

Structure and Layout of Letter

Structure of a business letter, forms of layout, styles of presentation – indented style – block style – complete block style – semi-block style – hanging indented style.

UNIT III

Commercial Correspondence

Letters of Inquiry and Reply – Inviting Quotations – Sending Quotations – Placing orders – Inviting tenders.

UNIT IV

Sales Letters

Qualities of Sales Letter – writing a Sales Letter – Claims and Adjustments Letters – Making Claims – Inferring adjustments – Credit and collection letters – Types of Credit Letters – collection procedure.

UNIT V

Application Letters

Importance and functions – Drafting the application – structure of the application letter – preparing the resume – reference – appointment – recommendations and letters of status inquiry

Books Recommended:

Business Correspondence & Report Writing – R. C. Sharma & Krishna Mohan
Business Communication – Rajendra Paul & Kohrahal
Business Communication – M. S. Ramesh & C. C. Pattanshetti

✓ **ENVIRONMENTAL STUDIES**
OEST / OESPV

UNIT I

The Multi-disciplinary Nature of Environmental studies: Definition, scope and importance – need for public awareness.

UNIT II

Natural Resources: Natural resources and associated problems - **Forest resources**-use and over exploitation , deforestation , case studies. Timber extraction, mining, dams and their effects on forests and tribal people - **water resources** - use and over utilization of surface and ground water, floods, drought, conflicts over water- dams-benefits and problems - **Minerals resources** - use and exploitation, environmental effects of extracting and using mineral resources and case studies - **food resources:** World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer pesticide problems, water logging, salinity, case studies. **Energy Resources** - solar Energy - Wind energy - Non-conventional Alternatives of energy- solar power - ocean Energy-natural gas - geothermal Energy - Biogas Energy - **Land Resources:** land as a resource, land degradation, man induced landslides, soil erosion and desertification- Role of an individual in conservation of natural resources for sustainable lifestyles.

UNIT III

Ecosystems: Concept of an ecosystem- structure and function of an ecosystem - procedures, Consumer and decomposers-Energy flow in the ecosystem - Ecological succession - Food chains, food web and ecological pyramids - introduction, types, characteristic features, structure and functions of the following ecosystems a) Forest ecosystem b) Grassland ecosystem c) Desert ecosystem d) Aquatic ecosystem (ponds, streams, lakes, rivers, ocean, estuaries).

UNIT IV

Bio-diversity and its Conservation: Introduction – Definition: genetic, species and ecosystem diversity- Bio geographical classification of India – Value of biodiversity, consumptive use, productive use, social, ethical, aesthetic and option values- Biodiversity at global, national and local levels – **India as a mega diversity nation** – hot – spots of biodiversity – threats to biodiversity: habitat loss, poaching of wildlife, man wildlife conflicts – Endangered and endemic species of India- Conservation of biodiversity: In – situ and Ex – situ conservation of biodiversity

UNIT V

Environmental pollution: Definition – causes, effects and control measures of a) Air pollution b) Water pollution c) Soil pollution d) Marine pollution e) Noise pollution f) Thermal pollution g) Nuclear pollution - **Solid Waste Management:** Causes, effects and control measures of urban and industrial areas-Role of individual in prevention of pollution – pollution case studies – Disaster Management – floods, earthquakes, cyclone and landslides.

UNIT VI

Social Issues and the Environment: Form Unsustainable Development –Urban problems related to energy –Water conservation. **Rain water harvesting**, watershed management- Resettlement and rehabilitation of people, its problems and concerns. Case studies – Environmental ethics: Issues and possible solutions – climate change, **global warming**, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies- water land reclamation – Consumerism and waste products **Environment Protection Act** – Air (prevention and control of pollution)Act- water (prevention and control of pollution)Act – wildlife protection Act- forest conservation Act – issues involved in enforcement of environmental legislation- public awareness.

UNIT VII

Human population and Environment: population growth, variation among nations – population explosion family welfare Programme – environment and human health- Human Rights – value education – HIV/AIDS – Women and child welfare –Role of Information Technology in Environment and human health – cases studies

UNIT VIII

Field work: Visit to a local area to document environmental assets river /forest/ grassland/hill/mountain - visit's to a local polluted site- Urban /Rural/Industrial/Agricultural – study of common plants, insects , birds –study of simple ecosystems pond, river , hill slopes ,etc.

ACCOUNTING FOR DECISION MAKING - I

CODE: 3MJ06

UNIT I

Introduction to accounting for management - nature - scope - principles of management account - organization and installation of management accounting system - importance of management accounting - reporting to management.

UNIT II

Marginal costing - concept of marginal costing and comparison with absorption costing - fixed and variable costs - marginal costing techniques - contribution and contribution/sales ratio (P/V Ratio) - effects of changes in the volume of production - break even analysis - profit graphs - margin of safety and angle of incidence.

UNIT III

Full cost and marginal cost pricing - accept/reject - make or buy decisions - limiting factors - practical application of marginal costing to different situations.

UNIT IV

Budgets and budgetary control - functional budgets – sales – production – purchases -flexible budgets and cash budgets - role of budget committee - advantages and disadvantages of budgetary control.

UNIT V

Standard Costing - the concept of standard costing - ideal and attainable standards - variance accounting and analysis - material variances - price and usage - labour variance -wage rate and efficiency - variable overhead variance - efficiency and expenditure - fixed overhead variance - efficiency and volume - adverse and favourable variable.

Books Recommended

1. Cost Accounting – Jain & Narang
2. Principles of Management Accounting – S.N. Maheshwari

Question Paper Pattern:

Part A: 6 theory and 4 small problems

Part B: 2 theory and 5 problems, one from each unit

Part C: All problems

BANKING LAW & SERVICES

CODE: 3MJ07b

UNIT I

Banker and Customer

Definition - kinds of banks - banking systems (branch and limit) - functions of commercial banks - banker and customer relationship - general of primary relationship - subsidiary or special relationship - obligations of the banker - banker's right (Clayton's case).

UNIT II

Types of Accounts

Procedure for opening an account - current account - savings account - fixed deposit account - recurring deposit - deposit mobilization - transfer - nomination and closing of an account - pass book-entries in the pass book - foreign currency deposits by non resident - paying banker and collecting banker.

Types of Account Holders

Minors or infants - illiterate persons - lunatics - drunkards - married woman - joint account - partnership firm - Joint Hindu Family firm - joint stock companies - non trading associations - executors and administrators - trustees - local authorities.

UNIT III

E-Cash

Credit card - features - classification - mechanics - structure - credit card drawbacks and frauds - **debit cards** - dangers - consumer protection - **smart cards** - features - Security features - future of plastic money in India and its financial applications

E-Banking - Internet and E-Banking - meaning of E-Banking - features - security in E-Banking - strategy for implementation of **E-commerce** in public sector banks - constraints in implementation.

UNIT IV

Banking Legislations in India

Introduction - application of the Act - general provisions - management and control - loans and advances assets of a banking company - powers of the RBI - accounts and audit - nomination of deposit accounts and lockers - supervision, winding up - miscellaneous - RBI Act - relationship between the commercial banks and RBI- controller of credit -quantitative and qualitative techniques - professional functions - monetary policy

UNIT V

Negotiable Instruments

Definition-features - bill of exchange - promissory note - cheques - parties to a negotiable instrument - negotiation - assignment - endorsement - crossing of cheques - marking of cheques.

Books Recommended

1. Banking Law and Practice - P.N. Varshney
2. Commercial banking Vol. 1 - Institute of Bankers
3. Practice and Law of Banking - C. Jeevanandam

COMPANY LAW
CODE: 3MJ09

UNIT I

The Companies Act, 2013 – introduction - tabulation of all important changes in the provisions between Companies Act, 1956 and Companies Act, 2013 - Quasi Judicial Bodies - National Company Law Tribunal (NALT) and National Company Law Appellate Tribunal (NCLAT) - Definition of a Joint Stock company- characteristics- advantages- lifting of corporate veil- kinds of companies.

UNIT II

Formation of company – Incorporation of a company – Documents to be filed with registrar – certificates of Incorporation – effects of registration – promoters – preliminary contracts – MOA – AOA – alteration of documents.

UNIT III

Prospectus – contents- misstatement in prospectus – statement in lieu of prospectus – Membership – who can become member – cessation of members – rights and liabilities of members.

UNIT IV

Share capital – kinds of shares – transfer and transmission of shares - share certificate and share warrant - debentures – definition – kinds of debentures – difference between share holder and debenture holder – fixed and floating charges.

UNIT V

Requisites of a valid meeting – appointment and removal of directors – winding up – modes of winding up-compulsory winding up and creditors winding up.

Books Recommended

1. Company Law – N.D. Kapoor
2. Company Law – Bagaria
3. Company Law-J.Santhi
4. Company Law-Avtar Singh
5. Company Law-Mynei. S.R

Text Book

Company Law – N.D. Kapoor

COURSE: B.Com (General) / B.Com. B.M. (Major)

SEMESTER – III

ALLIED PAPER

BUSINESS MATHEMATICS

SUBJECT CODE: 3AMC1

Unit I:

Set theory – definition, element & types of sets, operation on sets, problems using Venn diagram .Indices & logarithm (logarithm problems with base e only) .

Unit II:

Arithmetic progressions – Finding n th term , sum to n terms, Finding 3 numbers in arithmetic progression with given condition. Geometric progression – Finding n th term , sum to n terms, sum to infinity , Finding 3 numbers in geometric progression with given condition . Binomial theorem – expansion of $(x+a)^n$, Finding general terms , term independent of x , middle term, summation of series – simple problems – annuities – Finding accumulated values and present value.

Unit III:

Differentiation – rules of differentiation – Implicit functions, logarithmic differentiation, parametric form & second order derivatives, (excluding inverse trigonometric function), Maxima & Minima, point of inflexion .application of differentiation. (relating to marginal cost & revenue only).

Unit IV:

Integration – rules, integrals of the type $\int dx/(a^2 \pm x^2)$, $\int dx/\sqrt{(a^2 \pm x^2)}$.

Integration by substitution, Rational & irrational functions ,Integration by parts (excluding inverse trigonometric function) . Applications (relating to marginal cost & revenue only).

Unit V:

Matrices: Finding inverse of a matrix (using adjoint matrix or Cayley Hamilton theorem only). Solving simultaneous equation in 3 unknowns using inversion of matrix. Permutation & combination – very simple problems only.

Content and Treatment as in

P.R. Vittal, *Business Mathematics*.

Books for reference

1. Sanchetti & V.K kapoor, *Business Mathematics*.

★ ★ ★ ★ ★

PERSONALITY DEVELOPMENT
SUBJECT CODE: OPD

UNIT- I

Introduction-Definition of Personality – Components of Personality – Determinants of Personality- Assessment of Personality- Need for Personality Development.

UNIT- II

Self- awareness and Self- motivation – Self- analysis through SWOT and Johari Window- Elements of motivation- Seven rules of motivation.

UNIT- III

Self- motivation techniques- Checklist of Self- motivation skills- the SMART Principles- Self -esteem and its importance- Steps to improve Self- esteem.

UNIT- IV

Memory, decision making and creativity- Definition of Memory- Three stages of memory- Memory Improvement tips- Memory games- Steps for making an effective decision- Six thinking hats- Definition of creative thinking –Techniques in nurturing creativity- mental blocks to creative thinking and problem solving

UNIT- V

Exams and Assessment- Prevention and management of exam fear- Causes of examination stress- how to manage stress before the exams-positive thinking- Ten rules for a good life.

Books Recommended

1. Personality enrichment - K.R.Dhanalakshmi & N.S. Raghunathan, Margham publications.
2. Mile, D.J (2004), Power of positive thinking, Delhi Rohan Book Co.
Herlock E.B (2006) Personality Development, New Delhi. TATA MCGRAW HILL

PRINCIPLES OF MARKETING

CODE: 4MJ10a

UNIT I

Markets - meaning, evolution and classification-evolution of marketing concept -classification of products - functions of marketing-buying - selling-transportation - storage and warehousing - risk bearing - financing - market information - grading and standardization.

UNIT II

Features of modern marketing - importance - E-commerce - types of E-commerce - E-commerce in Marketing - E-commerce channel - benefits of E-commerce - on-line consumer - on-line marketing benefits to buyers - benefits to marketers.

UNIT III

Product concept - product mix - factors influencing product mix- product policy - elements - planning and development - product line - product standardization - identification - style - packaging - product life cycle - introduction - growth - maturity - decline - marketing strategies appropriate to each stage.

UNIT IV

New product strategy - Idea generation - screening - business analysis - product development - test marketing - commercialization.

UNIT V

Channels of distribution - definition - channel objectives - channel functions - major channel types - factors influencing channel decisions - functions of middlemen - elimination of middlemen.

Reference Books

1. Marketing - Rajan Nair
2. A Textbook of Marketing - D. Amarchand & B. Varadarajan
3. Fundamentals of Marketing - William J. Stanton
4. Principles of Marketing - Philip Kotler
5. Fundamentals of Modern Marketing - Cundiff, Still & Govani
6. Fundamentals of Marketing Management - B. Ghosh

HUMAN RESOURCE MANAGEMENT
SUBJECT CODE: 4MJ13a

UNIT I

Definition of HRM – differences between HRM and Personnel Management – nature, objectives of HRM - importance of HRM.

UNIT II

Human resources planning – definition – characteristics – objectives – measures to make the human resources plan effective - steps involved – human resource retention plan.

UNIT III

Career planning – meaning – definition - need for career planning process - pre-requisites for successful career planning - evaluation of career planning

UNIT IV

Performance appraisal – definition – features – objectives – process - problems and fine - tuning of performance appraisal - quality of work life – meaning – definition - factors responsible for the growing importance of QWL - criteria for measuring QWL - measures to improve QWL - benefits of high QWL.

UNIT V

Human resource audit – meaning - objectives of HRA - need for HRA - types and approaches - qualitative indicators and quantitative indicators of HR audit - HRM areas requiring verification under HRA - benefits of HRA.

REFERENCE BOOKS

1. L.M.Prasad -Human Resource Management
2. V.S.P.Rao- Human Resource Management
3. Gary Deseler- Human Resource Management
4. J.Jayasankar- Human Resource Management

FOREIGN EXCHANGE
CODE: 5MJ14a

UNIT I

Meaning of foreign currency and foreign exchange - administration of foreign exchange - authorized dealers - money changers - foreign exchange dealers association of India (FEDAI) - Foreign Exchange Management Act, 1999.

UNIT II

Role of banks in foreign trade - functions of foreign exchange department - correspondent relationship between banks - account relationship - foreign currency accounts - nostro accounts - vestro and loro accounts.

UNIT III

Foreign exchange transactions - purchase and sale - exchange quotation - direct and indirect - spot and forward transaction - factors determining forward margin.

UNIT IV

Documents used in foreign trade - marine insurance policy - nature of marine cargo insurance - marine insurance policy - marine losses - institute cargo clauses - invoices - commercial invoice - legalized - certified proforma invoice certificates and other documents.

UNIT V

Transport documents - bill of lading - mates receipt vs. bill of lading - types of bill of lading - airway bill - house airway bill - road, rail or inland waterway transport documents - post receipts - courier receipts.

Books Recommended

1. Finance of foreign trade and Foreign Exchange - Chaudhri B. K.
2. Foreign Exchange - C. Jeevanandam
3. International Finance - Avadhani.V.A

INDIAN MONEY MARKET

CODE: 5MJ15

UNIT I

Money Market - general characteristics of money market - objectives of money market -pre-requisites for an efficient money market - importance of money market -characteristics, weakness and under-development of money market - recent money market initiatives - money market instruments - general characteristics of money market instruments.

UNIT II

Commercial Banks - functions of commercial banks - sources and application of funds -factors determining liquidity of banks - Call Money Market - Call money market in India - working in call money market - historical development of call money market in India -participants in call money market – location of call money market - call money rates -causes of volatility in call money rate – recent measures for reducing volatility of call rates.

UNIT III

Treasury Bill Market - history of TBS - issuing authority - ordinary and adhoc treasury bills - periodicity of treasury bills in India - qualities of treasury bills - procedure for issuing treasury bills - yield on treasury bills - computation of yield of TBS - importance of treasury bills - to the issuer - to the purchaser - treasury bills as an instruments of fund management - commercial bill market - nature and types - importance of commercial bill market - characteristics of a developed bill market - weakness of Indian bill market -growth of commercial bill market in India - bill re-discounting scheme - lodging of bills with RBI - slow success of the new bill market scheme - recent measures for activating bill market - re-discounting procedure - bill market rate computation of yield.

UNIT IV

Certificate of Deposit - difference between certificate of deposits and conventional time deposit - commercial deposits - its historical perspective - guidelines issued by RBI -procedure of CD's issue - yield on certificate of deposits - discount and finance house of India and certificate of deposits - commercial papers in India - problems, prospects and implications.

UNIT V

DFHI & STCI-historical perspective financial resources – objectives – operations -importance and achievements - STCI-setting up - capital resources - operating efficiency - gilt-edged government securities-participants in gilt-edged securities-process of Issue grooming and switching-reasons for issuing government securities-prices and yields -objectives of primary dealers - facilities from RBI to primary dealers - procedure for authorization by primary dealers - recent steps for promoting business by primary dealers - importance of gilt edged securities.

Books Recommended

1. Financial Institutions and Markets – L.M. Bhole
2. Instruments and Securities Market in India – V. A. Avadhani
3. Security Markets in India – Balakrishnan and S.S. Narta

Text Book

Indian Financial System – P.N. Varshney and D.K. Mittal

BUSINESS MANAGEMENT & CSR

CODE: 5MJ16a

UNIT I

Management - meaning and process - management and administration - levels of management - contributions of F.W. Taylor, Henri Fayol and Peter Drucker.

UNIT II

Planning – characteristics - advantages and limitations - types of plans – objectives – policies – procedures – strategies - programmes and budgets - concept of MBO.

UNIT III

Motivation - Theory X, Theory Y, Herzberg's Theory and Maslow's Theory - Leadership styles - Trait Theory - Behavioural Theory and Situational Theory.

UNIT IV

Decision Making process - factors affecting decision making process – techniques – communication - modern methods and barriers to communication.

UNIT V

Social responsibilities of the corporate sector – meaning - social responsibility and public relations practice - planning and operation of social responsibility in banks with special reference to banks in India - steps taken by the government and banks.

Books Recommended

1. Business Management – Y.K. Bhushan
2. Principles and Practice of Business Organization and Management – Sinha and Mughali
3. Principle of Management – Koontz O' Donnel
4. Business Management – C.B. Gupta

COST ACCOUNTING - I

CODE: 5MJ17

UNIT I

Cost accounting – definition – meaning – objectives – limitations of financial accounting – advantages and limitations of cost accounting – distinction between cost and financial Accounting - cost classification– cost centre - cost unit – preparation of cost sheet - tenders and quotations -cost control – cost reduction.

UNIT II

Materials – purchase cycle – functions of store keeper – stock levels – minimum, maximum, re-order and danger levels, average stock level, EOQ– bin card – stores ledger – perpetual inventory system – ABC analysis – inventory turnover ratio.

UNIT III

Issue of materials – bills of material – pricing of issue of materials – First In First Out – Last In First Out – Highest In First Out – Base Stock – Average Cost Methods – Simple and Weighted Average – Standard Price – Inflated Price and Market Price - control and accounting for wastage, scrap, spoilage and defective.

UNIT IV

Labour –treatment of idle time and overtime – Labour Turnover – Methods of wage payment – Time wage system –Premium and bonus plan – Halsey and Rowan Plan –Piece rate methods – Taylor, Merrick, Gant, Emerson Efficiency plan – Group bonus schemes.

UNIT V

Overheads – steps in production overhead accounting – classification of overheads – function, behavior, element wise – allocation and apportionment –primary and secondary distribution methods – direct re-distribution, reciprocal (repeated distribution and simultaneous equation) methods– step method – trial and error method – machine hour rate method.

Prescribed Textbook: Cost Accounting – S. P. Jain and K. L. Narang

Reference Books:

1. Principles of Cost Accounting – Dr. S. N. Maheshwari
2. Cost Accounting – N. K. Prasad

Question Paper Pattern:

Part A: 6 theory and 4 small problems

Part B: 2 theory and 5 problems, at least one from each unit

Part C: All problems

COST ACCOUNTING - I

CODE: 5MJ17

UNIT I

Cost accounting – definition – meaning – objectives – limitations of financial accounting – advantages and limitations of cost accounting – distinction between cost and financial Accounting - cost classification– cost centre - cost unit – preparation of cost sheet - tenders and quotations -cost control – cost reduction.

UNIT II

Materials – purchase cycle – functions of store keeper – stock levels – minimum, maximum, re-order and danger levels, average stock level, EOQ– bin card – stores ledger – perpetual inventory system – ABC analysis – inventory turnover ratio.

UNIT III

Issue of materials – bills of material – pricing of issue of materials – First In First Out – Last In First Out – Highest In First Out – Base Stock – Average Cost Methods – Simple and Weighted Average – Standard Price – Inflated Price and Market Price - control and accounting for wastage, scrap, spoilage and defective.

UNIT IV

Labour –treatment of idle time and overtime – Labour Turnover – Methods of wage payment – Time wage system –Premium and bonus plan – Halsey and Rowan Plan –Piece rate methods – Taylor, Merrick, Gant, Emerson Efficiency plan – Group bonus schemes.

UNIT V

Overheads – steps in production overhead accounting – classification of overheads – function, behavior, element wise – allocation and apportionment –primary and secondary distribution methods – direct re-distribution, reciprocal (repeated distribution and simultaneous equation) methods– step method – trial and error method – machine hour rate method.

Prescribed Textbook: Cost Accounting – S. P. Jain and K. L. Narang

Reference Books:

1. Principles of Cost Accounting – Dr. S. N. Maheshwari
2. Cost Accounting – N. K. Prasad

Question Paper Pattern:

Part A: 6 theory and 4 small problems

Part B: 2 theory and 5 problems, at least one from each unit

Part C: All problems

SERVICES MARKETING

5MJ18a

UNIT I

Role of Services in economy

Introduction – Goods and Services – Distinctive Characteristics of Services and their marketing implications – Classification of services.

UNIT II

Issues in Marketing of Services

Service Product or Package – Pricing – Place – Promotion – People – Physical Evidence – Process Management – 4 P's and 7 P's of marketing.

UNIT III

Consumer Decision Process

Consumer Decision Process – Decision making roles – purchase model for services – factors influencing buyer's behaviour – consumer evaluation of services – post purchase behaviour.

UNIT IV

Customer Satisfaction

Customer Satisfaction – Measurement of Customer Satisfaction – Customer's expectations – Perceptions of performance – Servequal Model.

UNIT V

Financial Services

Growth of Financial Services – Marketing Mix in insurance services and insurance services and banking services.

Books recommended

1. Services Marketing – R. Srinivasan.
2. Services Marketing – Ravi Shanker
3. The Practice of Management – Peter F Drucker
4. Consumer Promotions in Services Marketing – Christopher H Lovelock and John A Quelch

BANK LOANS AND ADVANCES - I

CODE: 5EJ01

UNIT I

Development Banks

Development - different types of banks – NABARD – IDBI – IFCI - banking in public and private sectors - social control over banks - lending by banks - principles of good lending - various types of loans and advances - various forms of advances.

UNIT II

Borrower Study and Status Reports

Different types of borrowers-individuals – agents - joint Hindu Family firm - partnership firms – companies - procedure for opening an account and precaution at the time of lending - types of securities accepted.

UNIT III

Types of Charges

Pledge – hypothecation – mortgage – assignment - set-off – lien - guarantees and indemnities - rights and duties of the partners involved - position of the banker - Reserve Banks guidelines.

UNIT IV

Types of Securities

Advances against goods - documents of title to goods - stock exchange securities -government securities - fixed deposit receipts - life insurance policies - supply bills - book debts - fixed or immovable properties - personal loan - consumer loans -participation and consortium advances - precautions and procedures – documentation -jewel loan

UNIT V

Appraisal of a Term Loan

Introduction - broad aspects of appraisal - feasibility study – financial – technical –economic – marketing – management - appraisal of financial statements - ratio analysis -cash and fund flow statement – DSCR - pre-sanction inspection - post sanction inspection – security – charge – refinance.

Books Recommended

1. Practical Banking Advances – H. L. Bedi & V. K. Hardikar
2. Practice and Law of Banking - C. Jeevanandam
3. Banking Law and Practice – P.N. Varshney
4. Banking Law and Practice for CAIIB – P.N. Varshney and Gopal Swaroop

MICRO FINANCE
CODE: 6MJ19a

UNIT I

Definitions - Approaches of Micro finance – objectives – Micro finance in India – Working of Micro credit institutions - Micro finance as a tool of poverty reduction- micro finance as a tool for development .

UNIT II

Reasons for Micro Finance unique structures – Individual lending – Group lending – Individual Vs Group lending – Product and services of Micro finance organizations.

UNIT III

Micro-Finance Delivery Methodologies- SHG Models - SHG Federations - Grameen Model - Co-operative Model - NBFC Model - Linkages between Bank and MFI's - Innovative and Creative Micro-Finance Models – Business Facilitator and Business Correspondent Model.

UNIT IV

Micro Finance in India - State Interventions in Rural Credit in India- NABARD and SHG Bank Linkage Programmes - Constraints in Mainstreaming of MFI's - NGO's and MFI's – Non- Profit and For Profits MFI's - Micro-Finance Vs Informal Sources of Lending.

UNIT V

Impact of Micro Finance – Outreach – Gender roles in Micro Finance – Women Empowerment – Micro credit and upliftment of women through education – SHG's and savings mobilization – Livelihood Promotion among SHG's.

Text Book

Indian Institute of Banking and Finance, 2009, *Micro - Finance Perspectives and Operations*, 1st Ed., Macmillan India Ltd,

References:

www.nabard.org/role/microfinance

www.apmas.org

“MAHALIR THITTAM” – office- Tamil Nadu Women Development Corporation

www.Microfinancesafeway.org

Various websites of NGO's and MFI's

Microfinance Insight – Bi monthly journal in Microfinance

Microfinance World – a Journal of NABARD

Micro finance in India - K.G. Karmakar.

INDIAN CAPITAL MARKET

CODE: 6MJ20

UNIT I

New issues market - difference between NIM and stock exchanges - relationship between NIM and stock exchanges - functions of NIM - issue mechanism - public issue through prospectus - advantages - offer for sale - placement of securities - advantages and drawbacks of placement - rights issue - merits - disadvantages - issue of bonus shares.

UNIT II

New issues market - book building - meaning - advantages - process - guidelines for book building process - stock option - guidelines regarding stock option in India - bought out deals - differences between bought-out deals and private placements - benefits of bought out deals to promoters/issuers and investors- Problems with bought out deals.

UNIT III

Depositories - how to open a depository a/c - depository participants - dematerialization and re-materialization-benefits of depositories - to investors - to the issuer - to the intermediaries - to lending banks - to capital market in general - NSDL.

UNIT IV

Foreign institutional investors (FIIs) - meaning - Role of Foreign investors in the growth and development of an economy - legal framework governing FIIs - determinants affecting FIIs investment in India - FIIs and stock exchange - Foreign Direct Investment (FDI) - meaning and advantages.

UNIT V

Credit-rating - meaning - CRISIL rating symbols - Listing of securities in a stock exchange - consequences of non-listing - obligations of listed companies (Excluding prerequisites and other conditions for Listing).

Books Recommended

1. Financial Institutions and Market - L.M. Bhole
2. Security Markets in India - Balkishan & Narta

Text Book

3. Indian Financial System - P.N. Varshney & D.K. Mittal

ENTREPRENEURIAL DEVELOPMENT

6MJ21a

UNIT I

Concept of Entrepreneurship - Role of Entrepreneur in Economic Growth – Meaning – Types – Qualities of an entrepreneur – Classifications of entrepreneur – factors influencing entrepreneurs – functions of entrepreneurs.

UNIT II

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

UNIT III

Project Management - Business idea generation technique – Identification of Business Opportunities – Feasibility study – Marketing – Finance – Technology and Legal Formalities – Preparation of project Report – Tools of Appraisal.

UNIT IV

Entrepreneurial Development Programmes – Role – Relevance and Achievements – Role of Government in achieving EDPS –Development of Women Entrepreneurship - SHGs - Definition- Objectives – Membership – SHG for women – Training Programmes – Characteristics of a good SHG – A Linkage of SHGs with banks.

UNIT V

Micro Insurance – Definition- need – Basic Insurance Principles – Models – Role – Obstacles - Micro Credit – Definition –Assessment – Transaction cost and interest – Role of SHGS and NGOS – Documents – Micro Finance Development Fund – Role of SBI.

Books Recommended

1. Srinivasan N.P. – Entrepreneurial Development
2. Saravanavel – Entrepreneurial Development
3. Vasant Desai – Project Management

COST ACCOUNTING – II
CODE: 6MJ22

UNIT I

Process Costing - features of process costing – process losses – normal process loss – abnormal loss - abnormal gain.

UNIT II

Valuation of work-in-progress – meaning of equivalent production – calculation of equivalent production – procedure for evaluation – inter process profit including opening stock and overheads.

UNIT III

Joint products – meaning – objectives of joint cost analysis – accounting of joint products – methods of apportionment of joint cost – by-product costing – meaning –classification of by- products – accounting for by-products – inter process profits.

UNIT IV

Job Costing –Batch costing – EBQ - Contract Accounting: preparation of Contract Accounts - calculation of profit to be taken to Profit and Loss Account from notional profit – meaning of Cost plus Contract - Escalation clause.

UNIT V

Operating Costing –transport and electricity.

Prescribed Text:

Cost Accounting – S. P. Jain and K. L. Narang

Reference Books

1. Principles of Cost Accounting – Dr. S. N. Maheshwari
2. Cost Accounting – N. K. Prasad

Question Paper Pattern:

Section A (6 Theory and 4 Small Problems)

Section B (Three Theory and Four Problems, at least one from each Unit)

Section C (All Problems)

BANK LOANS AND ADVANCES - II

CODE: 6EJ02

UNIT I

Priority Sector Lending and the Bill Market Scheme

Introduction-planned approach-segments of priority sector-salient features of IDBI & SIDBI refinancing and re discounting schemes.

UNIT II

Advances to Small Scale Industries

Introduction-definition-features-problems of small scale industries-industrial estates-various sources of finance-credit guarantee scheme-NSCI-appraisal of proposals for advances-refinance-pre sanction and post sanction inspection-tiny sector-ancillary units.

UNIT III

Small and Medium Enterprises (SMEs)

Small and Medium Enterprises-Meaning-SMEs Policy-Banking Policy and Regulations-Micro, Small and Medium Enterprises (MSMEs)-Financing Small and Medium Enterprises

UNIT IV

Individual Loans

Individual Loans – Personal Loans-Consumer Finance-Meaning-Types-Sources of Consumer Finance-Modes of Consumer Finance- Educational Loans- Provisions relating to Educational Loans- Housing Finance- Meaning- Housing Finance Institutions in India- Factors for providing Housing Finance

UNIT V

Recovery of Advances

Introduction-recalling of advances-notice-goods under pledge-hypothecation-mortgages-life policies-unsecured advances-compounding with borrowers-discharge-stopping of account-suit and decree-mode of proof of claim in suit-winding up of a company.

Books Recommended

1. Practical Banking Advances – H. L. Bedi & V. K. Hardikar
2. Practice and Law of Banking - C. Jeevanandam
3. Banking Law and Practice – P.N. Varshney
4. Banking Law and Practice for CAIIB – P.N. Varshney and Gopal Swaroop
5. Financial Services and System- Dr.S.Gurusamy

QUALITY CONTROL CIRCLE
CODE: OQCC / OQCCP

Unit I

1. Introduction to Quality Circle
2. Objectives of Quality Circle
3. Benefits of Quality Circle

Unit II

1. Structure of Quality Circle
2. Quality Circle Meetings
3. Roles of Facilitators, coordinators and leader

Unit III

1. Brainstorming
2. Problem identification

Unit IV

1. Data Collection
2. Tools
3. PDCA

Unit V

1. Problem solving and presentation
2. Leadership and motivation

Project: Presentation

Books for Reference:

1. Reference materials from QCFI, Chennai Chapter
2. Reference materials from Port Trust of Madras.