## B.B.M - Banking

(For the students admitted during the academic year 2010-2011 and onwards)

### SCHEME OF EXAMINATION – CBCS Pattern

<table>
<thead>
<tr>
<th>Part</th>
<th>Study Components</th>
<th>Course Title</th>
<th>Ins. Hrs./Week</th>
<th>Examinations</th>
<th>Dur. Hrs.</th>
<th>CIA</th>
<th>Marks</th>
<th>Total Marks</th>
<th>Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEMESTER –I</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Language-I</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>II</td>
<td>English-I</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core I – Management Process</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core II – Financial Accounting</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Allied Paper I – Mathematics for Management-I</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Environmental Studies #</td>
<td>2 - - 50</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEMESTER –II</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Language-II</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>II</td>
<td>English-II</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core III – Organisational Behaviour</td>
<td>5 3 20 55</td>
<td>75 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core IV – Economics for Executives</td>
<td>6 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Allied Paper II – Mathematics for Management-II</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Value Education – Human Rights #</td>
<td>2 - - 50</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEMESTER –III</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core V – Business Communication</td>
<td>5 3 20 55</td>
<td>75 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core VI – Production and Material Management</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core VII – Marketing Management</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core VIII – Practice of Commercial Banking</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Allied : III - Taxation Law and Practice</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Skill based Subject-1 : Retail Environment</td>
<td>3 3 20 55</td>
<td>75 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Tamil @ /Advanced Tamil # (or) Non-major elective-I : Yoga for Human Excellence # / Women’s Rights # Constitution of India #</td>
<td>2 - - 50</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEMESTER –IV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core IX - Human Resource Management</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core X – Financial Management</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core XI – Management Information System</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core XII –PC Software (Ms Office) – Theory</td>
<td>2 3 10 40</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Core XIII–PC Software (Ms Office ) – Practical</td>
<td>3 3 20 30</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>III</td>
<td>Allied : IV – Business Law</td>
<td>5 3 25 75</td>
<td>100 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Skill based Subject-2 : Consumer Behaviour</td>
<td>3 3 20 55</td>
<td>75 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IV</td>
<td>Tamil @ / Advanced Tamil # (or) Non-major elective-II : General Awareness #</td>
<td>2 - - 50</td>
<td>50 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### SEMESTER – V

<table>
<thead>
<tr>
<th>Core</th>
<th>Credits</th>
<th>Theory</th>
<th>Practical</th>
<th>Total</th>
<th>Practical</th>
</tr>
</thead>
<tbody>
<tr>
<td>III Core XIV – Cost &amp; Management Accounting</td>
<td>6</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Core XV – Marketing Research</td>
<td>6</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Core XVI – Bank Management</td>
<td>5</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Core XVII – Marketing of Banking Services</td>
<td>5</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Elective –I</td>
<td></td>
<td>5</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>IV Skill based Subject –3 : Merchandising Management</td>
<td></td>
<td>3</td>
<td>20</td>
<td>55</td>
<td>75</td>
</tr>
</tbody>
</table>

### SEMESTER – VI

<table>
<thead>
<tr>
<th>Core</th>
<th>Credits</th>
<th>Theory</th>
<th>Practical</th>
<th>Total</th>
<th>Practical</th>
</tr>
</thead>
<tbody>
<tr>
<td>III Core XIX – Entrepreneurship and Project Management</td>
<td>6</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Core XX - Banking Technology</td>
<td>6</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Core XXI – Innovative Banking</td>
<td>5</td>
<td>3</td>
<td>25</td>
<td>75</td>
<td>100</td>
</tr>
<tr>
<td>III Elective –II</td>
<td></td>
<td>5</td>
<td>3</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>IV Skill based Subject –4 : Customer Relationship Management</td>
<td>3</td>
<td>3</td>
<td>20</td>
<td>55</td>
<td>75</td>
</tr>
<tr>
<td>V Extension Activities @</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>50</td>
</tr>
</tbody>
</table>

**TOTAL** - - - - 3500 140

$ Includes 25% / 40% continuous internal assessment marks for theory and practical papers respectively.
@ No University Examinations. Only Continuous Internal Assessment (CIA)
# No Continuous Internal Assessment (CIA). Only University Examinations.

### List of Elective papers (Colleges can choose any one of the paper as electives)

<table>
<thead>
<tr>
<th>Elective – I</th>
<th>A</th>
<th>Money and Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Modern Office Management</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>Global Business Management</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Elective – II</th>
<th>A</th>
<th>Advertising Management for Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Industrial Relations and Labour Laws</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>Portfolio Analysis and Management</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Elective – III</th>
<th>A</th>
<th>Financial Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Human Resource Development</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>Insurance Principles and Practice</td>
</tr>
</tbody>
</table>
SEMESTER - I
MANAGEMENT PROCESS

Goal: To enable the students to learn principles, concepts and functions of management.

Objective: On successful completion of this course, the students should have understood
✓ The nature and types of business organizations
✓ Principles & functions of Management
✓ Process of decision making
✓ Modern trends in management process.

UNIT -I

UNIT –II

UNIT –III

UNIT -IV

UNIT - V

REFERENCE BOOKS

1. Business Organisation - Bhushan Y.K.
2. Principles of Management – L.M. Prasad
3. Business Management – Dinkar Pagare
4. Principles of Business organisation and Management – P.N. REDDY
FINANCIAL ACCOUNTING

Goal: To enable the students to acquire knowledge of Accounting principles and practice

Objective: On successful completion of this course, the students should have understood
✓ The basic accounting concepts
✓ Double entry book keeping system and various books of accounts
✓ Preparation of final accounts, etc.

UNIT - I

UNIT - II

UNIT - III
Manufacturing - Trading - Profit & Loss Account - Balance sheet. – Problems with simple adjustments.

UNIT - IV
Accounting for non-trading institutions-Income & Expenditure Account- Receipts and Payment Accounts and Balance sheet - Accounting for depreciation – methods of depreciation – problems (straight line method and written down value method only)

UNIT - V
Preparation of accounts from incomplete records.

(Theory and problems may be in the ratio of 20% and 80% respectively)

REFERENCE BOOKS

1. Grewal, T.S. : Double Entry Book Keeping
2. Jain and Narang : Advanced Accountancy
3. Shukla and Grewal : Advanced Accountancy
4. Gupta and Radhaswamy : Advanced Accountancy
5. Gupta R.L. : Advanced Accountancy
MATHEMATICS FOR MANAGEMENT- I

Goal: To enable the students to acquire knowledge of mathematics & statistics and their use in business decision making.

Objective: On successful completion of this course, the students should have understood

✓ Set operations, matrix and Mathematics of Finance
✓ Statistical tools and their applications

UNIT - I
Sets and set operation - Venn Diagrams - Elements of Co-ordinate system. Matrices, Fundamental ideas about matrices and their operational rules – Matrix multiplication - Inversion of square matrices of not more than 3rd order- solving system of simultaneous liner equations.

UNIT-II
Mathematics of Finance and series simple and compound interest - Arithmetic progression - Geometric progression (Simple problems only).

UNIT-III
Meaning and Definitions of Statistics - Scope and Limitations. Statistical enquiries - Scope of the problem - Methods to be employed types of enquiries - Presentation of data by Diagrammatic and Graphical Method - Formation of Frequency Distribution.

UNIT-IV
Measures of Central tendency - Arithmetic Mean, Median, Mode, Geometric and Harmonic mean, Measures of variation and standard, mean and quartile deviations - Skew ness and Kurtoses Lorenx curve, Simple Correlation - Scatter diagram - Karl Pearson’s Co-efficient of correlation – Rank correlation - Regression lines.

UNIT-V
Analysis of Time Series: Methods of Measuring - Trend and Seasonal variations - Index number - Unweighted indices - Consumers price and cost of living indices.

* Questions in theory and problems carry 30% and 70% marks respectively

REFERENCE BOOKS
1. Sundaresan and Jayaseelan - An Introduction to Business Mathematics and Statistical Methods
2. Gupta S.P. - Statistical Methods
3. Navaneethan P. - Business Mathematics
4. Statistics - R.S.N. Pillai, Mrs. Bhagavathi
5. P.R. Vittal - Business Mathematics and Statistics
ORGANISATIONAL BEHAVIOUR

Goal: To enable the students to acquire knowledge of organisational behaviour

Objective: On successful completion of this course, the students should have understood
Personality, Perception, Motivation, Job-satisfaction, morale, Group dynamics,
Leadership traits, Counselling and guidance, etc.

UNIT - I
Importance and scope of organisational psychology – Individual differences -
Intelligence tests - Measurement of intelligence - Personality tests - nature, types and
uses.

UNIT - II
Perception - Factors affecting perception - Motivation - theories - financial and
non-financial motivation - techniques of motivation - Transactional Analysis - Brain
storming.

UNIT - III
Job satisfaction - meaning - factors - theories - Management of job satisfaction -
Morale - importance - Employee attitude and behaviour and their significance to
employee productivity - job enrichment - job enlargement.

UNIT – IV
Hawthorne Experiment - importance - Group Dynamics - Cohesiveness – Co-
operation - competition - conflict - Types of Conflict – Resolution of conflict -
Sociometry - Group norms - Role - Status – supervision style - Training for
supervisions.

UNIT - V
Leadership - types - theories – Trait, Managerial Grid, Fiedder’s contingency -
Organisational climate - organisational effectiveness – organisational development -
counselling and guidance - Importance of counsellor - types of counselling - merits of
counselling.

REFERENCE BOOKS
1. Keith Davis - Human Behaviour at Work
2. Ghos - Industrial Psychology
3. Fred Luthans - Organisational Behaviour
4. L.M. Prasad - Organisational Behaviour
5. Hippo - Organisational Behaviour
ECONOMICS FOR EXECUTIVES

Goal: To enable the students to learn principles and concepts of Business Economics

Objective: On successful completion of this course, the students should have understood
✓ The objectives of business firms
✓ Factors of production and BEP Analysis
✓ Types of competitions and price administration
✓ Government measures to control monopoly

UNIT - I

Objectives of business firms - Profit Maximisation - Social responsibilities - Demand analysis - Law of Demand - Elasticity of demand.

UNIT - II

Production function - Factors of production - Laws of diminishing returns and Law of variable proportions - Economics of Scale – Cost and Revenue Curves - Break - even- point analysis.

UNIT - III

Market structure and prices - Pricing under perfect Competition - Pricing under Monopoly - Price discrimination - Pricing under Monopolistic competition - Oligopoly.

UNIT - IV

Pricing under factors of production; wages - Marginal productivity theory - Interest - Keyne's Liquidity preference theory – Theories of Profit - Dynamic theory of Profit - Risk Theory - Uncertainty theory.

UNIT - V


REFERENCE BOOKS
1. Sankaran - Business Economics
2. Markar Et al - Business Economics
MATHEMATICS FOR MANAGEMENT-II

Goal: To enable the students to learn the techniques of Operation Research and their applications in business management.

Objective: On successful completion of this course, the students should have understood
✓ Operations Research models
✓ Game theory, Queuing theory, PERT, CPM, etc.

UNIT - I

Introduction to Operations Research - Meaning - Scope – Models - Limitation. Linear Programming - Formulation – Application in Management decision making (Graphical method only)

UNIT - II

Transportation (Non- degenerate only) - Assignment problems - Simple Problems only

UNIT - III

Game Theory:- Queuing theory - Graphical Solution – mx2 and 2xn type. Solving game by Dominance property - fundamentals - Simple problems only. Replacement problem – Replacement of equipment that deteriorates gradually (value of money does not change with time)

UNIT - IV


UNIT - V

PERT - Time scale analysis - critical path - probability of completion of project - Advantages and Limitations.

Note: Theory and problem shall be distributed at 20% and 80% respectively.

REFERENCE BOOKS
2. P.R. Vittal - Operations Research
BUSINESS COMMUNICATION

Goal: To enable the students to learn the nuances of good communication.
Objective: on successful completion of this course, the students should have understood
✓ Methods of communication
✓ Types of communication and Barriers of communication.

UNIT-I
Essential and Importance of Business Communication. Methods of Communication –
Types – Barriers.

UNIT – II
Communication through letters – Layout of letters business enquiries – Offers and
Quotations – Orders – Execution of Orders – Cancellation of Orders – Claims –
Adjustments and settlement of accounts – Letters of complaints – Collection letters –
Status enquiries – Bank correspondence – Tenders – Letter to the editor.

UNIT – III
Correspondence of company secretary with share holders and directors – Agenda –
Minutes – Preparation.

UNIT – IV
Communication through reports: Essentials – Importance – Contents - Reports by
individuals – Committees – Annual report – Application for appointment – reference and
appointment orders.

UNIT - V
Internal communication: Short speeches – Memo – Circulars – Notices – Explanations to
superiors – Precise writing – Communication media – Merits of various devices –
Intercom, Telex and Telephone – Fax – Internet.

Books for Reference:
1. Rajendra Pal Korahill, “Essentials of Business Communication”, Sultan Chand & Sons,
New Delhi, 2006.
2. Ramesh, MS, & C. C Pattanshetti, “Business Communication”, R.Chand&Co,
New Delhi, 2003.
PRODUCTION AND MATERIALS MANAGEMENT

Goal: To enable the students to acquire knowledge of production processes and Materials Management

Objective: On successful completion of this course, the students should have understood
- Principles, functions and process of Production Management
- Effective management of materials

UNIT-I

Production Management - Functions - Scope - Plant location - Factors - Site location - Plant layout - Principles - Process - Product layout for Production Planning and control - Principles - Information flow - Routing - Scheduling - Despatching - Control.

UNIT-II

Materials Handling - Importance - Principles - Criteria for selection of material handling equipments. Maintenance - Types - Breakdown - Preventive - Routine - Methods study - Time study - definition - Motion study - Principles – work measurement.

UNIT-III


UNIT-IV

Function of Inventory - Importance - Tools - ABC, VED, FSN Analysis - EOQ - Reorder point - Safety Stock - Lead time Analysis Store keeping - Objectives - Functions - Store keeper - Duties - Responsibilities - Location of store - Stores Ledger - Bin card.

UNIT-V


TEXT BOOKS:

1. Banga and Sharma : Production Management
2. O.P. Khanna : Industrial Engineering and Management
3. M.V. Varma : Materials Management
MARKETING MANAGEMENT

**Goal:** To enable the students to acquire knowledge of principles of marketing management

**Objective:** On successful completion of this course, the students should have understood

- Principles of marketing management, market segmentation
- Product life cycle, pricing, branding, etc.

**UNIT - I**

Definition of Marketing - Marketing Management - Marketing concept - meaning

Importance of marketing in developing countries - Functions of Marketing - Marketing environment: various environmental factors affecting the marketing function.

**UNIT - II**


**UNIT - III**


**UNIT - IV**

Pricing: Meaning to Buyer & Seller - pricing policies – Objective factors influencing pricing decisions - Competitors action to price changes - multiproduct pricing. Physical Distribution - Management of physical distribution - marketing risks.

**UNIT - V**


**REFERENCE BOOKS:**

1. Philip Kotler - Marketing Management
2. Rajan Nair - Marketing Management
3. Cundiff and Still - Fundamentals of modern marketing
PRACTICE OF COMMERCIAL BANKING

UNIT - I
Lending of money by banks: Principles of sound lending - Forms of advances such as Cash credit, Overdraft, Loan, Purchase and Discounting of bills - Borrower study.

UNIT - II

UNIT - III
Guarantees: Definition - Essential features of a contract of guarantee - Liability of the surety - Rights of surety - Obligations of creditor towards surety - Rights of creditor.

UNIT - IV
Loan appraisal: Managerial appraisal, Technical appraisal, Commercial appraisal and financial appraisal - Follow up and supervision - NPAs.

UNIT - V

BOOKS RECOMMENDED
�� Bedi H.L. and Hardikar V.K. – Practical Banking Advance
�� Tannan M.L. – Banking Law and Practice in India, Thacker & Co.
�� IIB – Commercial Banking 4 Volumes.
TAXATION – LAW AND PRACTICE

Goal: To enable the students to acquire knowledge of principles of Taxation

Objective: On successful completion of this course, the students should have understood

✓ Principles of Direct and Indirect Taxes
✓ Calculation of Tax, Tax Authorities, Procedures,…

UNIT – I

General Principles of Taxation, Distinction between direct and Indirect taxes, tax evasion – avoidance – causes - remedies.

UNIT – II


UNIT – III

Computation of income under profits and gains of business - profession - capital gains – income from other sources - Deductions in the computation of total income - income tax Authorities and their power.(problems be included).

UNIT – IV

Indirect taxes – selected provisions of VAT– with regard to registration of dealers - procedure and effects of registration -mode of charging VAT – exemption from VAT – authorities and their powers.

UNIT – V

Role of Excise duties in the total revenue – objectives of excise duty in the total revenue – objectives of excise duty – exempted form duty – customs duties – Levy of import and export duty – distinction between advalorum and specific duties – exemption

Note: Theory and problems shall be distributed at 60% & 40% respectively.

BOOKS RECOMMENDED

1. Bhagavathi Prasad - Income Tax Law & Practice
2. Mehrothra - Income Tax Law & Practice
3. Gour & Narang - Income Tax Law & Practice
4. Dingare pagare - Income Tax Law & Practice
5. Dingare Pagare - Business Taxation
6. Balasubramanian - Business Taxation
Skill Based Subject-1: RETAIL ENVIRONMENT

**Subject Description**: This course presents the basics of retailing, trends in retailing, evolution of retailing and global retail markets.

**Goals**: To enable the students to learn the basics in retailing, evolution and trends in retailing.

**Objectives**: On successful completion of the course the students should have:
- understood the features of retailing
- learnt the theories of retail development
- learnt retail development in India and global retail markets

**Contents**:

**UNIT I**

**UNIT II**
Retail Model and Theories of Retail Development – Life cycle and phase in growth of retail markets – Business models in retail – other Retail models.

**UNIT III**
Strategic Planning in Retailing: Situation Analysis – Objectives – Need for identifying consumer needs – Overall strategy, feedback and control – consumer decision-making process.

**UNIT IV**
Retail in India: Evolution and Size of retail in India – Drivers of retail change in India – Foreign Direct Investment in retail – Challenges to retail developments in India.

**UNIT V**
Global retail markets: Strategic planning process for global retailing – Challenges facing global retailers – Challenges and Threats in global retailing – Factors affecting the success of a global retailing strategy

**REFERENCE BOOKS**:
- James R. Ogden, Denise Ogden – Integrated, Retail Management – Biztantra 2005
SEMESTER - IV

HUMAN RESOURCE MANAGEMENT

**Goal:** To enable the students to acquire knowledge of Human Resource Management

**Objective:** On successful completion of this course, the students should have understood

- Functions of HR/Personnel Department
- Manpower planning, performance appraisal,…
- Salary administration, Labour Welfare, Industrial Relations,…

**UNIT - I**


**UNIT - II**

Manpower planning - Job description - Job analysis - Role analysis - Job specification - Recruitment and Selection - Training and Development.

**UNIT - III**

Performance appraisal - Job evaluation and merit rating - Promotion - Transfer and demotion - Human relations - approaches to good human relations - Punishment.

**UNIT - IV**

Wages and Salary administration - Incentive system - Labour welfare and Social Security - Safety, health and Security - retirement benefits to employees.

**UNIT - V**

Industrial relations - Trade unionism - Grievance handling – collective bargaining and worker's participation in management.

**REFERENCE BOOKS:**

1. Tripathy - Personnel Management and Industrial Relations
2. Bhagoiwal - Personnel Management and Industrial Relations
3. Memoria - Personnel Management and Industrial Relations
FINANCIAL MANAGEMENT

**Goal:** To enable the students to acquire knowledge of Financial Management

**Objective:** On successful completion of this course, the students should have understood

- Finance Functions, Cost of capital, Capital structure,…
- Capital Budgeting, Working capital management,…

UNIT - I (Theory only)


UNIT - II (Problem & Theory questions)

Financing Decision: Cost of Capital - Cost of Specific Sources of capital - Equity - preferred stock debt - reserves - weighted average cost of capital, Operating Leverage and Financial Leverage.

UNIT - III (Theory only)


UNIT - IV (Theory only)


UNIT - V (Problems& theory questions)

Capital budgeting-meaning-objectives-preparation of various types capital budgeting.

(Theory carries 80 Marks, Problems carry 20 Marks)

**REFERENCE BOOKS**

1. P.V. Kulkarni - Financial Management
3. I. M. Pandey - Financial Management
4. S.N. Maheswari - Management Accounting
MANAGEMENT INFORMATION SYSTEM

**Goal:** To enable the students to acquire knowledge of MIS

**Objective:** On successful completion of this course, the students should have understood
- Computer based information system
- MIS support for the functions of management

**UNIT I**

Introduction to Information Systems - definition - features - steps in implementation of MIS - need for information-information system for decision making- MIS as competitive advantages – MIS structures.

**UNIT II**

MIS - Strategic information system - MIS support for planning - organising - controlling - MIS for specific functions - personnel, finance, marketing inventory production Data Base Management System Models - hierarchical -network - relational - modular.

**UNIT III**


**UNIT IV**


**UNIT V**

Telecommunication revolution - Introduction to Email, internet, intranet and teleconferencing, www architecture, Introduction to E-Commerce, models B_B, B_C, and EDI, EDI applications in business, electronic payment cash, smart cards, and credit cards.

**REFERENCES**

- Management Information System - Murdick and Ross
- Management Information System- A contemporary perspective - Kenneth Laudon & Jane Laudon
- Management Information System - Gordon B Davis
- Management Information System - James O brien
- Computer applications in business - Subramanian K
IV-Semester
PC SOFTWARE (MS OFFICE) - Theory

Unit-I

Unit-II

Unit-III

Unit-IV
Power Point basics- Working in outline view- using a design template- Merging presentations in Slider sorter view applying templates – Adding graphs- adding organization Charts.

Unit-V
Access Basics- Creating a table- entering and adding records- Changing a structure- working with records – Creating forms – establishable relationship using queries to extract information.

Text Books
3. Quick Course in Micro soft Office Joyce Cox, Polly urban –Galgottia Publications.
4. PC Software for Office- Automation by T.Karthikeyan and Dr. C. Muthu-Sultan Chand and Company.
IV – SEMESTER
PC Software (MS Office)
PROGRAMMING LABORATORY
List of Practicals

MS-Word

1. Type the text, check spelling and grammar bullets and numbering list items, align the text to left, right justify and centre.
2. Prepare a job application letter enclosing your Bio-Data
4. Prepare the document in newspaper column layout.

MS – EXCEL

5. Worksheet Using Formulas.
7. Drawing graphs to illustrate class performance
8. An excel worksheet contains monthly sales details of five companies.

MS ACCESS

9. Simple commands perform sorting on name, place and pin code of students database and address printing using label format.
10. Pay rolls processing and prepare report
11. Inventory control.
12. Screen designing for data entry.

MS POWER POINT

13. Prepare a PowerPoint presentation with at least three slides for department Inaugural function.
14. Draw an organization chart with minimum three hierarchical levels.
15. Design an advertisement campaign with minimum three slides.
16. Insert an excel chart into a power point slide.
BUSINESS LAW

**Goal:** To enable the students to acquire knowledge of legal aspects of business

**Objective:** On successful completion of this course, the students should have understood

- Law of contract, Law of sale of goods
- Law of Agency, Negotiable Instruments Act,….

**UNIT - I  LAW OF CONTRACT**

**UNIT II**

**UNIT - III  LAW OF SALE OF GOODS**

**UNIT - IV**
Creation of agency - Classification of agents - relations of principal and agent - delegation of authority - relation of principal with third parties - personal liability of agent - Termination of agency.

**UNIT V**

**REFERENCE**
1. N.D. Kapoor - Elements of Mercantile Law
2. Shukla M.C. - A Manual of Mercantile Law
3. Venkatesan - Hand Book of Mercantile Law
4. Pandia R. H. - Mercantile La
5. K.P.Kandasami - Banking Law & Practice
IV – SEMESTER

Skill Based Subject-2: Consumer Behaviour

Subject Description: This course presents the basics of consumer behaviour.

Goals: To enable the students to learn the basics of consumer behaviour.

Objectives: On successful completion of the course the students should have:
- Understood consumer motivation and perception
- Learnt consumer learning and attitude
- Learnt consumer decision making

UNIT-I

UNIT-II
Consumer research — Paradigms — The process of consumer research - consumer motivation — dynamics — types — measurement of motives — consumer perception

UNIT III
Consumer Learning — Behavioural learning theories — Measures of consumer learning — Consumer attitude — formation — Strategies for attitude change

UNIT IV
Social class Consumer Behaviour — Life style Profiles of consumer classes — Cross Cultural Customers Behaviour Strategies.

UNIT-V
Consumer Decision Making — Opinion Leadership — Dynamics — Types of consumer decision making — A Model of Consumer Decision Making

REFERENCE BOOKS:


SEMESTER - V

COST AND MANAGEMENT ACCOUNTING

Goal: To enable the students to acquire knowledge of Accounting for managerial decisions

Objective: On successful completion of this course, the students should have understood

- Cost sheet, Material issues, Labour cost...
- Financial statement analysis, Budgeting...

UNIT I (Theory questions only)
Meaning-definition-scope-objectives-function-merits and demerits of Cost and Management Accounting-distinction between cost, management and financial accounting - Elements of cost-cost concepts and costs classification.

UNIT II (Problems and theory questions)
Preparation of cost sheet-stores control- ECQ-maximum, minimum, reordering levels-pricing of materials issues-FIFO,LIFO,AVERAGE COST, STANDARD PRICE-methods -labour cost-remuneration and incentives.

UNIT III (Problems only)

UNIT IV (Problems only)
Fund flow analysis-cash flow analysis (problems only)

UNIT V (Problems and theory questions)
Standard costing-variance analysis-material and labour variances Marginal Costing-cost volume profit analysis. Budgeting and preparation of various budgets.

(Theory carries 20 marks and problems carry 80 marks)

REFERENCE BOOKS:
1. Jain and Narang - Costing
2. Nigam and Sharma - Cost accounting
3. RK Sharna & K. Gupta - Management Accounting
4. S.N.Maheswari - Management Accounting
MARKETING RESEARCH

UNIT -I
Marketing Research: Meaning, nature and role of marketing research; Organization of marketing research; Marketing research process: Problem identification and definition; Determination of information needs; Developing research proposal.

UNIT -II
Research Design: Types of research Design – Exploratory, descriptive and conclusive researches; Secondary and primary data: Sources of secondary data; Primary data collection instruments – Questionnaire designing and testing; Schedule; Observation methods; Scaling techniques and attitude measurement; Online data sources and research.

UNIT -III
Sample Design: Defining the universe and sampling unit; Sampling frame; Probability and non-probability sampling methods; Sample size determination, Data collection and survey errors.

UNIT -IV
Data Analysis and Interpretation: Data editing and coding; Tabulation and graphic representation; Statistical data analysis including estimation, hypothesis testing, advanced data analysis techniques; Report preparation and presentation.

UNIT -V
Application of Marketing Research: Product research; Advertising research; Market and sales analysis; Marketing research in India; Ethical issues related to marketing research.

TEXT BOOKS:

2. Sharma S.S., Marketing Research.
BANK MANAGEMENT

UNIT - I

UNIT – II

UNIT – III

UNIT – IV

UNIT – V
Manpower Planning in Banks - Recruitment - Selection - Training in Banks - Need - Methods - Discipline - Grievance Redressal - Trade Unionism.

BOOKS RECOMMENDED
¤ C.B. Gupta – Principles of Management for Bankers
¤ James B Bexley – Banking Management – A guide to more profitable banking.
¤ P. Subba Rao – Principles and Practice of bank management.
MARKETING OF BANKING SERVICES

UNIT - I

UNIT - II

UNIT - III
Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives, Pricing Policies, Deregulation of interest rates, service charges.

UNIT - IV

UNIT - V

BOOKS RECOMMENDED
⭐️ Marketing management : Ramaswamy and Namakumari.
⭐️ Marketing management : Gupta and Rajan Nair.
⭐️ Dynamics of bank marketing : Madhukar.
⭐️ The bank marketing handbook : Kennetch Andrew.
V – SEMESTER

Skill Based Subject-3:  **MERCHANDISING MANAGEMENT**

**Subject Description:** This course presents the basics of merchandising

**Goals:** To enable the students to learn the basics of merchandising management

**Objectives:** On successful completion of the course the students should have:
- Understood merchandising planning
- Learnt merchandise buying
- Learnt visual merchandising

**UNIT-I**
- Merchandising — meaning — concept — factors affecting merchandising function — merchandise manager functions — merchandise mix — components of merchandise management — merchandise strategies

**UNIT –II**
- Merchandise Planning — steps involved — merchandise control — assortment planning — merchandising stages

**UNIT – III**
- Merchandise buying — types — sources of supply — identifying and contracting — evaluating sources— branding strategies — category management

**UNIT –IV**
- Merchandise performance — retail pricing — merchandise allocation — analyzing merchandise performance — methods.

**UNIT-V**
- Visual Merchandising — types of display — display planning — methods of display — Ww4iyand interior display — space management — planning lay out

**REFERENCE BOOKS:**
- James ROgden, Denise T.Ogden - Integrated Retail Management, Wiley Pvt Ltd, 2005
SEMESTER - VI

ENTREPRENEURSHIP AND PROJECT MANAGEMENT

Goal: To enable the students to acquire knowledge of Entrepreneurship

Objective: On successful completion of this course, the students should have understood
✓ EDP, Project management
✓ Institutional support to entrepreneurial development

UNIT I

Meaning of Entrepreneurship - characteristics, functions and types of entrepreneurship - Intrapreneur - Role of entrepreneurship in economic development.

UNIT II


UNIT III

Project Management: Meaning of project - concepts - categories - project life cycle phases - characteristics of a project – project manager - role and responsibilities of project manager.

UNIT IV

Project identification - selection - project formulation – contents of a project report - planning commission guidelines for formulating a project - specimen of a project report.

UNIT V

Source of finance for a project - Institutional finance supporting projects project evaluation - objectives - types - methods.

TEXT BOOK

1. Entrepreneurial Development: S.S.Khanka
2. Entrepreneurial Development: C.B.Gupta & N.P. Srinivasan
3. Project Management: S.Choudhury
4. Project Management: Denis Lock
BANKING TECHNOLOGY

UNIT - I

UNIT - II

UNIT - III
Hardware: Anatomy of computer – CPU – Main memory- Peripheral controllers – Peripherals.

UNIT - IV

UNIT - V

BOOKS RECOMMENDED
- Bajwa K.S. - Bank Mechanisation, Skylark publications.
- Srivatsava - Computer applications in Banks, BTC, RBI.
- Sanjay Soni and Vinayak aggarwal - Computers and banking sultan cohand & Sons.
INNOVATIVE BANKING

UNIT - I
Innovation: Meaning – Need for innovations in banking – Constraints in innovations – Role of technology in banking

UNIT - II
Innovation in savings and loan schemes: Innovative schemes of bank deposits, Mutual Funds, Housing Finance, Personal loans, and Educational loans.

UNIT - III
Innovations in Individual Customer Service: ATMs, Consumer Credit Cards, Farm Credit Cards, Investment Counseling, 24x7 banking and other services.

UNIT - IV

UNIT - V

BOOKS RECOMMENDED
 yat Marketing management : CB Gupta
 yat References : IBA Bulletins, IIBs Publications,
 House Journals of Banks.
Skill Based Subject-4: CUSTOMER RELATIONSHIP MANAGEMENT

Subject Description: This course presents the basics of Customer Relationship Management

Goals: To enable the students to learn the basics of Customer Relationship Management

Objectives: On successful completion of the course the students should have:
- Understood Relationship Marketing
- Learnt Sales Force Automation
- Learnt Database Marketing

UNIT – I
Overview of Relationship marketing – Basis of building relationship – Types of relationship marketing – customer life cycle

UNIT – II
CRM – Overview and evolution of the concept – CRM and Relationship marketing – CRM strategy – importance of customer divisibility in CRM

UNIT – III
Sales Force Automation – contact management – concept – Enterprise Marketing Management – core beliefs – CRM in India

UNIT – IV
Value Chain – concept – Integration Business Management – Benchmarks and Metrics – culture change – alignment with customer eco system – Vendor selection

UNIT – V
Database Marketing – Prospect database – Data warehouse and Data Mining – analysis of customer relationship technologies – Best practices in marketing Technology – Indian scenario.

REFERENCE BOOKS:
Philip Kotler, Marketing Management, Prentice Hall, 2005
UNIT - I
Money: Evolution and functions of money – Significance of money – Quantity theory of money (Fishers and Cambridge) – Demand for and supply of money

UNIT - II

UNIT – III
Central Banking: Functions of a central bank – credit control – quantitative controls – selective controls - RBI and economic development

UNIT – IV

UNIT – V
Inflation: Meaning and definition – Kinds of inflation – causes and consequences of inflation – Deflation – Inflation in a developing economy

BOOKS RECOMMENDED
足够的 KPM Sundaram, Money and Banking and International Trade, Sultan Chand & sons.
足够的 KPM Sundaram, Money Banking, Sultan Chand & sons.
足够的 ML Jhingan, Money Banking and International Trade, S.Chand
足够的 S.Sankaran, Money Banking and International Trade, Margham Publications.
足够的 Ashok Desai, Indian Banking, HPH
足够的 Gordan & Natarajan, Banking, HPH
足够的 Nirmala Prasad and Chandradoss, Banking and Financial System, HPH
Elective – I  B  Modern Office Management

Unit –I Office Management and organization

Unit– II Office Environment & Communication

Unit –III : office correspondence & Record management

Unit –IV : Office systems & Procedures

Unit –V Office Personnel relations

Reference Books:
1. Modern office management – Dr. I.M.SAHAI –Sathiya Bhawan Agra
2. Office organization And Management – S.P Arora – Vikas publishing House Pvt Ltd.
Elective – I  C  Global Business Management

UNIT -I
Need and relevance-international trade – current pattern of India’s foreign trade and world trade-India’s trade-trends-composition-volume and direction-traditional and non traditional products-brief background of import trade-future.

UNIT -II

UNIT -III

UNIT -IV
Export financing – procedure for pre-shipment finance-post shipment finance-terms of payment in international trade-letter of credit-features and types-medium and long term loans – export control regulations - ECGC.

UNIT -V

Recommended Books:
1. TAS Balagopal Export Management
2. Francis Cherunilam International Trade and Export Management
3. S K Varghese Foreign Exchange and Financing of Foreign Trade
4. Y R Ullal Export Management
Elective – II | Advertising Management for Services

Unit –I Introduction to Advertisement:
Concept and definition of advertisement – social, economic and legal implications of advertisements –setting advertisement objectives.

Unit- II Ad. Agencies

Unit –III Advertisement Media:
Media plan type and choice criteria – reach and frequency of advertisements – cost of advertisements related to service- media strategy and scheduling.

Unit –IV Design and Execution of Advertisement

Unit –V Media Research

References:
1. Kenneth Clow. Donald Back – “Integrated Advertisements, Promotion and marketing communication”, -Prentice hall of India
Elective – II | B | Industrial Relations and Labour Laws

Objectives:
On successful completion of this course, the students should have understood
• Legislations relating to Industrial Disputes and Labour welfare

UNIT I
Industrial relations - industrial disputes - causes - handling and settling disputes - employee grievances - steps in grievance handling - causes for poor industrial relations - remedies.

UNIT II

UNIT III

UNIT IV
The Industrial Disputes Act 1947 - The Trade Union Act, 1926.

UNIT V
The Payment of Wages Act,1936 - The Employee's State Insurance Act, 1948

REFERENCES:
1. Personnel Management & Industrial Relation -P.C.Tripathi
2. Dynamics of Personnel Management - C.B.Mamoria
5. N.D. Kapoor - Mercandile Law - Sultanchand & Sons
Elective – II | Portfolio Analysis and Management

Unit – I : Portfolio Analysis : Risk and Return
Introduction; Portfolio and Security Returns; Risk; Portfolio Risk; When diversification Does not help; when diversification can eliminate risk; the insurance principle; borrowing and lending.

Unit – II : Portfolio choice : utility theory and indifference curves
Introduction; utility functions; linear utility function and risk; concave utility function and risk; indifference curves.

Unit – III : Markowitz : Portfolio Selection Model
Introduction; Markowitz Model; the mean variance criterion; corner portfolios; Dents in the efficient set dominance principle; Modifications to the Efficient Frontier; Critique.

Unit – IV : Sharpe : The Single Index Model
Introduction Characteristics lines; portfolio characteristic Lines; constructing the optimal portfolio.

Unit – V : Capital Asset Pricing Model
Introduction, Assumptions, the Security Market Line, CAPM Vs. Market Model; Realism of the Capital Asset pricing model.

BOOKS FOR REFERENCE :
1. Portfolio Management - S.K.Baura
2. Investment Analysis and Portfolio Management – Reilly
   3. Security analysis and Portfolio management - Fischer and Jordan
**Elective – III | Financial Services**

**Objectives:**
On successful completion of the course the students should have:
- To learn the various financial services provided by NBFCs.
- To understand the modes of raising capital from domestic and foreign market.
- To evaluate feasibility of projects on hire purchase and leasing.
- To study and understand mutual funds, venture capital, merges and appreciation along with other financial services.

**UNIT I**
Merchant Banking - Functions - Modes of raising capital from Domestic and foreign markets - Raising short term funds - Recent developments in the capital markets - SEBI guidelines on merchant banking in India. NBFCs in India.

**UNIT II**

**UNIT III**
Mutual funds - operations performances, regulation - SEBI guidelines for mutual funds.

**UNIT IV**
Other financial services. Venture Capital - Bill Discounting - Factoring - credit rating - Asset securitization - Depositories.

**UNIT V**
Mergers and Acquisitions - SEBI code on Take-overs - Business Failures and reorganizations.

**REFERENCES:**
4. Rajas Parashine and Ashok Kumar, Introduction to Lease Financing.
5. T.Sundar Rajan, Merchant Banking.
6. L.M.Bhole, Financial Institution & Markets.
8. Dr.J.C.Verma, Mutual Funds & Investment Portfolio.
Elective – III B HRD (Human Resource Development)

**Goal:** To enable the students to learn the principles and practices of developing human resources.

**UNIT I:**
HRD - Meaning, scope, importance, difference between traditional personnel management and HRD. Role Analysis and HRD-Key performance areas, Critical Attributes, Role Effectiveness, Role analysis methods.

**UNIT II:**
Performance appraisals and performance development - objectives of performance appraisal - The past and the future; Basic considerations in performance appraisal; Development oriented appraisal system. Interpersonal Feedback and performance counseling

**UNIT III:**
Potential Appraisal and Development. Career planning and Development.

**UNIT IV:**
Training - conceptual framework for training; learning principles; Identification of training needs; Determination of training objectives; Training programme design; Training methods and their selection criteria.

**UNIT V:**
Organization Effectiveness - Organisation Culture, HRD climate; Organization Development - characteristics, HRD - OD interface. HRD experiences in India - Emerging trends and perspectives.

**REFERENCES:**

Elective – III  C  Insurance Principles and Practice

**Goal:** To enable the students to acquire knowledge of Insurance Business

**Objective:** On successful completion of this course, the students should have understood

- Principles of Insurance
- Life Insurance and General Insurance business in India

**UNIT-I**
Defining Risk and Uncertainty - Classification of risk - Sources of risk - External and Internal Insurance - Meaning, nature and significance essential requirements and principles of risk insurance; reinsurance; privatisation of insurance business in India; Insurance Regulatory Development Authority – Recent Developments in the Insurance sector.

**UNIT-II**
Life Insurance - Law relating to life Insurance; General Principles of Life Insurance Contract; Proposal and policy; assignment and nomination; title and claims; concept of trust in life policy; LIC - Role and functions.

**UNIT-III**
General Insurance - Law relating to general insurance; different types of general insurance; general insurance Vs life insurance; nature of fire insurance ; various types of fire policy ; subrogation; double insurance; contribution; proximate cause; claims of recovery. Accident and Motor Insurance - Nature, disclosure, terms and conditions claims and recovery; third party insurance; Compulsory motor vehicle insurance; accident insurance.

**UNIT-IV**
Deposit and Credit Insurance - Nature, terms and Conditions, claim, recovery etc., public liability insurance; emergency risk insurance structure and power, function of General Insurance Corporation of India; Deposit Insurance and credit Guarantee Corporation.

**UNIT-V**
Marine Insurance - Law relating to marine insurance ; scope and nature; types of policy; insurable interest; disclosure and representation; insured perils; proximity cause; voyage; warranties; measurement; subrogation; contribution; under insurance.

**TEXT BOOKS**
2. Kothari & Bahl : Principles and Pratices of Insurance
3. G.S.Panda : Principles and Pratices of Insurance
4. N.D.Kapoor : Elements of Business Law
5. P.Periyasamy : Principles and Pratices of Insurance