

BHARATHIAR UNIVERSITY- COIMBATORE –641046.

M.Com (Finance & Accounting)

[Offered in University Department under CBCS]

SYLLABUS (FROM THE ACADEMIC YEAR 2014– 2015 onwards)

COURSE OF STUDY AND SCHEME OF EXAMINATION

1. ELIGIBILITY FOR ADMISSION TO THE COURSE

Pass in B.Com, B.Com (CA), B.Com (e-com), B.B.A, B.B.M, BBA/BBM (CA), B.COM (Corporate Secretaryship), B.Com (Corporate Secretaryship) with CA, BCS, BCS (CA), B.A (Corporate Secretaryship), B.A (Corporate Secretaryship) with CA, B.Sc (Computer Science), BCA and B.Com (Co-operation).

2. DURATION OF THE COURSE

The course shall extend over a period of two years comprising four semesters, with two semesters per year. There shall not be less than ninety instructional days for each semester. Examination shall be conducted at the end of each semester for the respective subjects.

3. COURSE OF STUDY AND SCHEME OF EXAMINATION

	Subject Title	Max Marks	Credit Hours
Semester 1			
Core 1	Communicative Skills	100	4
Core 2	Advanced Financial Accounting	100	4
Core 3	Quantitative Techniques for Finance	100	4
Core 4	Insurance and Risk Management	100	4
Core 5	Financial Markets and Institutions	100	4
Elective	<i>Any one of the following</i>		
Elective 1	Financial Services	100	4
Elective 2	Management Information Systems	100	4
Supportive	Offered by Other Department	50	2
	Total	650	26
Semester II			
Core 6	Applied Cost Accounting	100	4
Core 7	Management Accounting	100	4
Core 8	Direct Taxes	100	4
Core 9	Modern Banking	100	4
Core10	Computerized Accounting with Tally	100	4

Elective	<i>Any one of the following</i>		
Elective 3	International Financial Management	100	4
Elective 4	Bank Credit Management	100	4
Supportive	Offered by Other Department	50	2
	Total	650	26
Semester III			
Core 11	Business Research Methods	100	4
Core 12	Indirect Taxation	100	4
Core 13	Advanced Corporate Accounting	100	4
Core 14	Financial Management	100	4
Core 15	Enterprise Resource Planning	100	4
	<i>Any one of the following</i>		
Elective 5	Investment Analysis and Portfolio Management	100	4
Elective 6	E-Commerce	100	4
Supportive	Offered by Other Department	50	2
	Total	650	26
Semester IV			
Core 16	Internship & Training	100	4
Core 17	Project & Viva	200	8
	Total	300	12

M.Com (Finance and Accounting) 2250 Marks - 90 Credits

Supportive courses offered to other Departments

Paper – I	Principles of Accounting	2
Paper – II	Principles of Modern Banking	2
Paper – III	Principles of Personal Finance	2
Paper – IV	Principles of Insurance Management	2

QUESTION PAPER PATTERN

MAX : 75 Marks.

SECTION A: Objective type questions with no choice (10 Questions)	10 x 1 = 10
SECTION B: Short answer questions of either / or type (10 questions -2 each from every unit)	5 x 5 = 25
SECTION C: Essay type questions of either / or type (10 questions -2 each from every unit)	5 x 8 = 40

SEMESTER I

CORE 1- COMMUNICATIVE SKILLS

UNIT I

Business Communication – Objectives, Principles and Scope - Ethics of Communication - Language – Arts - Basics - Punctuation, Grammar and Word usage - Electronic Technology in global business communication: Internet, Fax, e-mail - Work Team Communication - Group Communication - Variables - Solving group problems - Strategies for communicating across culture.

UNIT II

Principles of Business Writing - Planning - Drafting - Revising - Formatting – 3Ps of Business Writing (problem, process, product) for Goodwill messages, Routine Messages and Negative news – Aids to correct writing –Essay writing.

UNIT III

Report writing - Characteristics - Purpose - Types - Periodic reports - Situational report - Proposals - Policies and Procedure - Report structure - Writing research and technical reports.

UNIT IV

Non-verbal communication - Personal appearance posture - Body language – Presentation Techniques – Case Studies - Visual & Audio Visual aids for Communication – Barriers to communication – Overcoming Barriers to communication.

UNIT V

Conducting Meetings: Procedure - Preparing Agenda, minutes and resolutions – Practicals with respect to conduct of meetings – Secretary's Report – Mock Interviews
Conducting seminars and conferences:- Procedure of Regulating speech - Evaluating oral presentation – Interview Skills – Resume preparation, Application letters, Testimonial, Reference - Group Discussion – Presentation Skills.

NOTE: Question Paper shall cover 100% Theory.

TEXT BOOK

Krishnamohan & Meera Bannerjee - Developing Communication Skills, Mc Millan

BOOKS FOR REFERENCE:

1. Woolcott & Unwin, "Mastering Business Communication, McMillan", Edition illustrated Publisher – Mac millan -1983
2. Raisher, "Business Communication – AITBS",
3. Anderson & Others, "Assignment&Thesis Writing", Edition-4 illustrated Publisher – Wiley 2001
4. Rajendra Paul and Koralahalli, "Business Communication", Edition – 4, Publisher – S.Chand -1984.
5. Lesikar and Flatley, "Basic Business Communication", TMH Publications, New Delhi 10th Edition.
6. L.Gartside, "Business English", Micdonald & Evans Publication, 1969.
7. Nagamiah, etal, "Business English",

CORE- 2 – ADVANCED FINANCIAL ACCOUNTING

UNIT – I

Documentation and Recording of Business Transactions–Accounting Principles – Ethical Issues in Accounting - Double Entry System – Trial Balance- Final Accounts–preparation of Profit & Loss Accounts &Balance Sheet with adjustments.

UNIT – II

Consignment – Joint venture – Hire Purchase & Instalments - Depreciation Accounting – Need & Causes for Depreciation.

UNIT-III

Partnership accounts -Admission, Retirement and Death-(simple problems only) - calculation of Goodwill.

UNIT-IV

Accounting for Non-trading Concerns – Hospitals, Educational Institutions etc – Preparation of Income & Expenditure account and Receipts & Payment account – Distinction between Income & Expenditure account & Receipts & Payment account

UNIT-V

Responsibility Accounting – Human Resource Accounting. Financial Reporting – Annual reports – Half yearly report – content of annual reports disciplines in financial reporting.

NOTE: Question Paper shall cover 40%Theory and 60% Problems.

BOOKS FOR REFERENCE:

1. R.L Gupta & Radhasamy, “Advanced Accounting”, Vol – I, S.Chand & Company, New Delhi
2. R.S N Pillai, Bagavathi & S.Uma, “Fundamentals of Advanced Accounting Financial Accounting”, S.Chand & Company, Vol - II.
3. S.K. Battacharyya, “Accounting for Management”, Vikas publishing house Pvt Ltd, 3rd Edition, 2007.
4. Carl S. Warren, James M.Reeve & Philip E.Fess, “Financial Accounting”, Thomson-South –Western Publications, 9th Edition, 2004.
5. Dr. Ashok Sehgal & Dr. Deepak Sehgal, “Advanced Accounting / Financial Accounting”, Taxman’s Publications, 6th Edition, 2008.

CORE 3: QUANTITATIVE TECHNIQUES FOR FINANCE

UNIT I

Probability – Definition- Addition and multiplication rules Probability distribution – Theoretical distributions – Binomial poison and normal – Simple problems applied to finance.

UNIT II

Queuing theory – Applications to Business Decisions – Simulation – Monte Carlo Techniques - Time series – Components of time series – Use of time series data for financial analysis.

UNIT III

Index numbers – concepts – simple and weighted index numbers – Economic and business index numbers published in India

UNIT IV

Network Model – networking – CPM – critical path – Time estimates – critical path – crashing, Resource leveling, Resources Planning. Waiting Line Model – Structure of model – M/M/1 for infinite population.

UNIT V

Inventory Models – Deterministic – EOQ – EOQ with Price Breaks – Probabilistic Inventory Models - Probabilistic EOQ model – Game theory-zero sum games: Arithmetic and Graphical Method.

NOTE: Question Paper shall cover 40% Theory and 60% Problems.

TEXT BOOK:

U.K. Srivastava, G.V. Shenoy & S. C. Sharma, “Quantitative Techniques for Managerial Decision”, Second Edition, Prentice Hall of India

BOOKS FOR REFERENCE:

1. C.R.Kothari, “Quantitative Techniques”, Vikas Publications 3rd Rived.
2. Sancheeti & Kapoor, “Advanced Statistical Methods”, Sultal Chand & Sons, 2nd Edition.
3. S.P. Gupta, “Statistical Methods”, Sultan Chand & Sons, Educational Publishers 2nd Edition.
4. Kanti Swarup, Gupta & Man Mohan, “Operations Research”, Sultan Chand & Sons, 2nd Edition.

CORE 4 - INSURANCE AND RISK MANAGEMENT

UNIT – I

Introduction to Insurance: Role of Insurance – Characteristics of an Insurable Risk – Principles of Insurance – Reinsurance – Double Insurance – IT in Insurance

UNIT – II

Indian Insurance Industry – Reforms – Private Players to Indian Insurance Market – IRDA Regulations: For Licensing of Insurance Agents – For Protection of Policy Holders' Interest. Actuary – Meaning – SOA

UNIT – III

Insurance Contract: Life Insurance Contract – Features, Policy Conditions and Products; Non – Life Insurance: Fire and Marine - Features, Policy Conditions and Products. Group, Health and Social Insurance – Schemes.

UNIT – IV

Introduction to Risk Management – Concept of Risk – Types of Risk – Principles of Risk Management – Risk Management process – Objectives of Risk Management

UNIT – V

Risk management and control – Methods of Risk management – Risk management by individuals and corporations – Tools for Controlling Risk

NOTE: Question Paper shall cover 100 % Theory.

TEXT BOOK:

Dr. P.K.Gupta, “Insurance and Risk Management”, Himalaya Publishing House

BOOKS FOR REFERENCE:

1. Alka Mittal and S.L Gupta, “Principles of Insurance and Risk Management”, Suldan Chand & Sons (P). New Delhi.
2. Nalini Prava Tripathy and Prabir Pai, “Insurance – Theory and Practice”, Prentice-Hall of India Private Limited.
3. Mark S. Dorfman, “Introduction to Risk Management and Insurance”, Prentice-Hall of India (P) Ltd.

CORE 5 - FINANCIAL MARKETS AND INSTITUTIONS

UNIT – I

Nature and Role of Financial System – An overview of the Indian Financial System – Financial Sector Reforms – Reserve Bank of India - Securities and Exchange Board of India.

UNIT – II

Banking Institutions - Commercial and Co-Operative Banks - Non-Bank Financial Institutions - Small Savings and Provident Funds - Unit Trust of India and Mutual Funds

UNIT III

Non Banking Financial Intermediaries – Loan companies – Investment Companies – Hire Purchase Finance – Lease Finance – Housing Finance – Mutual Benefits Financial Companies – Merchant Banks – Venture Capital Funds Credit Rating - Public Deposits with Non-Banking Companies – Non bank Statutory Financial Organizations.

UNIT - IV

Financial Markets - Call Money Market - Treasury Bills Market - Commercial Bills Market - Markets for Commercial paper and Certificates of Deposits - The Discount Market - Market for Financial Guarantee - Government (Gilt-edged) Securities Market.

UNIT - V

Industrial Securities Market - International Dimensions of Financial Markets Foreign Exchange Market and Foreign Capital Market.

NOTE: Question Paper shall cover 100% Theory.

BOOKS FOR REFERENCE:

- 1.Financial Institutions and Markets, L.M.Bhole, Tata McGraw – Hill Publishing Company Limited, New Delhi.
- 2.Financial Instruments and Services, Nalini Prava Tripathy, Prentice Hall of India, New Delhi.
- 3.Financial Markets and Institutions, S. Gurusamy, Vijay Nicole Imprints (P) Ltd.

ELECTIVE 1 - FINANCIAL SERVICES

UNIT – I

Financial Services – meaning- Scope –New Financial Products and Services -Bond Market – Basic Bond Concepts – Types of Bonds – Present Status of Indian Bond Market – challenges - Stock Exchanges – NSE and BSE.

UNIT – II

Banking Services –Merchant Banking – meaning -origin– services of Merchant Bankers- Factoring Services – Concept and Types of Factoring –Functions and Advantages – Forfaiting – Concept, Sequence of Operations of Forfaiting –its costs and benefits.

UNIT III

Insurance Services – Definition – Principles of Insurance – Insurance Ombudsman – Insurance Associations/Insurance Council – Insurance Advisory Committee – Intermediaries – Types of Insurance – Reinsurance – Bancassurance.

UNIT IV

Initial Public Offer – Private Equity - Securitization – Concept and Advantages of Securitization.

UNIT V

Foreign Direct Investment in India – Benefits of FDI – Trends in FDI flows – Barriers for FDI in Indian Market – Role of Foreign Investment in Economic Development – Plastic Cards – Debit card and Credit card.

NOTE:

Question paper shall cover 100% theory

BOOKS FOR REFERENCE:

1. Financial Services - Samuel L. Hyes, Tata Mc Graw Hill, New Delhi
2. Financial Instruments and Services - Nalini Prava Tripathy, Prentice Hall of India, New Delhi.
3. Financial Markets & Institutions - Bhole L.H, Tata Mc Graw Hill, New Delhi
4. The Changing Structure of Industrial Finance in India - Gupta L.C, Oxford University Press, Oxford

ELECTIVE 2 - MANAGEMENT INFORMATION SYSTEMS

UNIT – I

Fundamentals of information systems: Concept of Information – Concept of System, Sub-system, system approach – Information system – Tools for information System - Meaning and Definition of MIS - MIS design, Development, Implementation and Maintenance.

UNIT – II

Information Technology Concepts & Architecture: Computer Hardware - Trends in computer Hardware Computer peripherals - Computer software – system software: OS, DAMS, OOPS – Application software: spread sheet – graphic packages. Database management – File management – Database models - Database management system.

UNIT – III

Telecommunications and Networks: Trends in Telecommunication– Telecommunication Network Model – Types of telecommunication networks – Telecommunication Media – Processors – Network Topologies – Network Architectures and protocols.

UNIT – IV

Information system applications: Information system for Business functions- Accounting, Finance, Manufacturing and Inventory control, Marketing - Human resource Information System.

UNIT – V

Strategic and managerial implications of Information system: Managing information system resources – TPS – Office automation – Decision support system – Executive Information System – Artificial Information system.

NOTE:

Question Paper shall cover 100% Theory.

TEXT BOOK

James O'Brien, "Management Information Systems", Tata McGraw Hill Publishing Company Ltd.

BOOKS FOR REFERENCE:

1. L.M.Prasad & Usha Prasad, "Management Information Systems", Sultan Chand & Sons
2. A.K.Gupta, "Management Information Systems", S.Chand & Company Ltd.
3. Kenneth C.Laudon & Jane P.Laudon, "Management Information Systems", Prentice Hall of India (P) Ltd.
4. Dr.Sushila Madan, "Management Information and Control Systems", Taxmann's Publications.
5. Waman S Jawadekar, "Management Information Systems", The McGraw Hill Companies.
6. D.P.Goyal, "Management Information Systems", Macmillan Business Books.

SEMESTER II

CORE 6 - APPLIED COST ACCOUNTING

UNIT - I

Introduction to cost accounting – Meaning and definition – Difference between financial and cost accounting – Nature and significance of cost accounting – Methods of costing – Elements of costing – Cost concepts fixed cost and variable costs – Preparation of cost sheet. Material: classification and coding of materials fixation of maximum, minimum and reorder levels – Economic order quantity – Purchase procedure – Storage of materials, issue of materials pricing of material issues and returns – Inventory control physical verification – Periodical and perpetual Inventory.

UNIT – II (Theory Only)

LABOUR: Classification of labour – Time keeping – Preparation of pay roll – Wage payment and incentive system – idle time, overtime. *Overhead*: Meaning and classification of overheads – Classification according to function – Variability and elements – Steps in overhead accounting – Absorption of overhead cost, difference between cost allocation and apportionment and reapportionment – Predetermined overhead recovery rates.

UNIT - III

Process Costing – features- Comparison between Joint Costing and Process Costing – Process losses – Inter Process profit equivalent production – Joint products and By-products.

UNIT - IV

Technique of Costing : Marginal Costing – Definition of Marginal cost and Marginal Costing – Salient features – Advantages of Marginal Costing – Limitations – Break-Even Analysis – Cost-volume-profit Analysis – Applications of Marginal costing for Business Decision making.

UNIT - V

Reconciliation of cost and financial accounts – Cost ledger - integrated accounts – cost audit under companies Act – Benefits of cost audit – Programmes and procedures. Innovative Costing – Basics of Activity Based Costing (ABC) – Target Costing – Through put Costing.

NOTE:

Question Paper shall cover 40% Theory and 60% Problems.

BOOKS FOR REFERENCE:

1. Horngren, "Cost Accounting with Managerial Emphasis" Prentice Hall India, 3rd Edition. 2008, New Delhi.
2. Jain and Narang, "Advanced Cost Accounting", Kalyani Publication, New Delhi
3. Wheldon, "Cost Accounting", Pilman Elbs Macdonald of Evans, 1948.
4. Biggs, "Cost Accounting", 9th Edition Elbs Macdonald of Evans, 1978. Book syndicate Pvt Ltd Calcutta.
5. N.K. Prasad, "Principles and Practice of Cost Accounting",
6. J.Made Gowda "Cost accounting" 2008: Himalaya Publishing House Pvt. Ltd.

CORE 7 - MANAGEMENT ACCOUNTING

UNIT – I

Nature and scope of Management Accounting – Functions – Distinction between Financial Accounting and Management Accounting – Relationship between cost and management Accounting – Tools and Techniques of Management Accounting – Meaning and Process of financial statement Analysis and Interpretation.

UNIT – II

Ratio Analysis – Meaning – Advantages of Ratio Analysis – Limitations – Classification of Ratios – Profitability – Turnover Ratios – Long-term Financial position – Working Capital Management – Meaning of Working capital – Importance Determinants and Computation of Working capital – Forecast of working capital Requirements.

UNIT – III

Funds Flow statement – Meaning and concept of Funds and Flow of Funds – Importance or uses of Funds Flow statements – Limitations – Schedule of changes in working capital – Preparation of Funds Flow statement – Cash Flow statement – Comparison between Funds Flow statement and Cash Flow statement – Uses of Cash Flow statement – Limitations – Preparation of Cash Flow Statement.

UNIT – IV

Budgeting and Budgetary control – Meaning- Definition – Objectives of Budgetary control – Essentials of Budgetary control – Advantages – Limitations – Classification and Types of Budgets – Sales, Production, Cost of Production, Purchase and Flexible Budgets – Cash Budget

UNIT – V

Standard costing and variance Analysis (Material and Labour only) - Advantages and Limitations of standard costing.

NOTE: Question Paper shall cover 40% Theory and 60% Problems.

BOOKS FOR REFERENCE:

1. R.K.Sharma & Shashi k.Gupta, “Management Accounting”, Kalyani Publisher, 2008.
2. Manmohan Goyal , “Management Accounting”, Sahitya Bhaven Published Agra
3. S.N.Maheswari, “Management Accounting”, Vikas Publications.
4. T.S.Reddy & Y Hari Prasad Reddy, “Management Accounting”, Margan Publication, Chennai.
5. Khan & Jain, “Management Accounting”, Tata McGraw Hill, 2006.

CORE 8 - DIRECT TAXES

UNIT – I

Income Tax Act – Definition – Income – Agricultural Income – Assessee – Previous year – Assessment year – Residential Status – Scope of Total Income – Capital and Revenue – Receipts and Expenditure – Exempted Incomes.

UNIT – II

Computation of Income from Salaries and Income from House Property.

UNIT – III

Computation of Profits and Gains of Business or Profession – Calculation of Capital Gain.

UNIT – IV

Computation of Income from Other Sources – Set-off and carry Forward of Losses - Deduction from Gross Total Income – Assessment of Individuals.

UNIT – V

Income Tax Authorities – Procedure for Assessment – Tax Deducted at Source – Tax collected at Source.

NOTE:

Question Paper shall cover 40% Theory and 60% Problems.

BOOKS FOR REFERENCE:

1. B.B. Lal, “Direct Taxes”, Pearson Education India Latest Edition, 2009.
2. Gaur & Narang, “Income Tax Law & Practice”, DP Kalyani Publishers, 36th Edition, 2008.
3. Dr.H.C.Mehorotra , “Income Tax Law & Practice”, Prentice Hall India , 2nd Edition.
4. Dingar Pagare, “Tax Laws”, Sultan Chand & Sons
5. Bhagavathi Prasad, “Income Tax”, Wishwa Prakashan (1996) Latest Edition.

CORE 9 - MODERN BANKING

UNIT – I

Banking – Definition – Banking system – Role of Banks in Economic Development – Central Bank – Functions – Credit control measures – Role of RBI in regulatory and controlling banks.

UNIT – II

E-Banking – meaning – E-banking and financial services – Risk management for E-banking – Internet Banking – Mechanics of Internet Banking – Drawbacks of Internet Banking – Future outlook.

UNIT – III

Mobile Banking – meaning – Services – Security issues – Telephone Banking – Mechanism – Telephone Banking system – call centers.

UNIT – IV

ATM – Features – mechanism – functions – importance's – Shared ATM Network in India – Electronic Money – Mode of Issue and Implications – E-money and monetary policy – policy issues of RBI – Electronic Funds Transfer system.

UNIT – V

Indian Financial Network – features – Application – Recent trends in Indian Banking – Negotiable Instruments – Characteristics – types – Paying Banker – Collecting Banker – Rights and Duties.

NOTE: Question Paper shall cover 100% Theory.

BOOKS FOR REFERENCE:

1. K.C. Shekhar and Lakshmy Shekhar, "Indian Banking System", Vikas Publishing House Private Ltd.
2. Muraleedhran, "Modern Banking Theory and Practice", PHI learning Pvt Ltd.
3. S. Nataraj and R. Parameswaran, "Indian Banking", S.Chand & Company Ltd.
4. O.P.Agarwal, "Modern Banking of India", Himalaya Publishing House.
5. P.N.Varshney, S.L.Gupta and T.D.Malhotra, "Principles of Banking", Sultan Chand, New Delhi.
6. P.Chellasamy, Modern Banking Management. Himalaya Publishing House

CORE 10 - COMPUTERIZED ACCOUNTING WITH TALLY

UNIT – I

Basic Accounts – starting Tally – company creation – chart of Accounts – account masters – voucher entry – single mode voucher entry – accounts voucher printing – day book summaries – Trial Balance – Final Accounts – Reports printing

UNIT–II

Traders Accounts – customer supplier profile – sales purchase voucher Entry – sale purchase summary – outstanding reports.

UNIT – III

Advanced Accounts – Cost categories & cost centers – voucher entries – TDS – service Tax – Bank Reconciliation – Interest – voucher class.

UNIT – IV

Security – Security control set up for company – security level – Internet connectivity – E-mail – e-mailing a report – Web Browser.

UNIT – V

Basic Inventory – inventory master – inventory voucher – invoicing – inventory reports – Sales purchase analysis – Stock journal reports – VAT.

NOTE:

Question Paper shall cover 100% Theory.

BOOKS FOR REFERENCE:

1. Implementing Tally 7.2, A.K.Nadhani & K.K. Nadhani, BPB Publications.
2. Tally 7.2 Volume I & II, V. Sundaramoorthy, Genesis – VBSE Pvt. Ltd

ELECTIVE 3 - INTERNATIONAL FINANCIAL MANAGEMENT

UNIT – I

International Financial Management – An overview – Importance – Nature and Scope – International flow of Funds – Balance of payments – International monetary system.

UNIT – II

Markets for Foreign Exchange – Foreign Exchange market – Feature – Spot and Forward market – Exchange Rate Mechanism – Exchange rate determination in the Spot and Forward markets – Factors Influencing Exchange Rate – FEMA - Market for currency futures and currency options – Hedging with currency future and options.

UNIT – III

International Investment decision – Foreign Direct Investment – International Capital Budgeting – International Portfolio Investment – meaning – Benefit of International Portfolio Investment – Problem of International Investment.

UNIT – IV

International Financial decisions – Overview of the International Financial Market – channels for International flow of funds – Role and functions of Multilateral Development banks – international banking – functions – credit creation – Control of International Banks.

UNIT – V

International Financial Market Instruments – Short-term and Medium-term instruments – Management of short-term funds – Management of Receivables and Inventory – Factors behind the Debt Crisis.

NOTE: Question Paper shall cover 100% Theory.

BOOKS FOR REFERENCE:

1. V. Sharan ,”International Financial Management”, Prentice-Hall of India
2. A.K. Seth, “International Financial Management“, Galgotia Publishing Company.
3. P.G. Apte, “International Financial Management” , Tata McGraw-Hill
4. R.L. Varshney and S. Bhashyam, “International Financial Management”, Sultan Chand & Sons.

ELECTIVE 4 - BANK CREDIT MANAGEMENT

UNIT I

Bank Credit-Meaning Definition – Overview of lending activity: principles and Objectives of credit management- credit policy in banks – regulatory framework.

UNIT II

Prudential Norms: prudential norms on capital adequacy and credit risk Management - Types of borrowers –credit evaluation –term loans – procedures in Repayment.

UNIT III

Working capital finance – methods – Dynamics of foreign exchange – types of Credit facilities – documentation.

UNIT IV

Monitoring and follow up – recovery management- issues and challenges

UNIT V

Micro finance - emerging issues in Micro finance - development aspects of micro Finance.

Note: Question paper shall cover 100% Theory

BOOKS FOR REFERENCE:

1. Murali S & Subbakrishna .K.R “ Bank Credit Management ” Himalaya Publishing House Pvt.Ltd, New Delhi
2. Glen Bullivant “Credit Management “Gower Publishing Limited, England.
3. Andrew Fight “Credit Risk Management” Elsevier Butterworth- Heinemann Linacrehome, Jordon Hill Oxford, Burling don
4. Arnand De Servigny and Oliver Renault “Measuring and Management Credit Risk, Mc Graw -Hill, New Delhi.

III SEMESTER

CORE 11 - BUSINESS RESEARCH METHODS

UNIT – I

Business Research – Meaning – Scope and Significance – Utility of Business research – Qualities of good researcher – Types of research – Research process – Identification, Selection and formulation of research problems – Hypothesis – Research design.

UNIT – II

Sampling – Methods and techniques – Sample size – Sampling error – Fieldwork and data collection. Tools of data collection – Interview schedule - Questionnaire – Observation, interview and mailed questionnaire – pilot study and final collection of data.

UNIT – III

Measurement and scaling techniques – Reliability and validity Processing and analysis of data – Editing – Coding - Classification – Tabulation – Interpretations. Report writing – Steps-Types of reports.

UNIT – IV (Problem Only)

Measures of Central tendency – Standard deviation – Correlation- simple, partial and multiple correlation – Path analysis – Auto correlation – Regression models – Ordinary Least Square methods – Multiple regression.

UNIT – V (Problem Only)

Test of significance – ‘t’ Test - large sample and ‘f’ Test, test of significance for attributes, analysis of variance (ANOVA) – Chi-square test.

NOTE:

Question paper shall cover 60% Theory and 40% Problems.

BOOKS FOR REFERENCE:

1. Cooper, ‘Business Research Method’, Tata Mcgraw Hill, New Delhi.
2. J.K.Suchdeva, Business Research Methodology, Himalaya Publication, Bombay
3. S.P. Gupta, ‘Statistical Methods’, Sultan chand, Publication, New Delhi.
4. C.R. Kothari, ‘ Research Methodology’, Himalaya Publication, Bombay.
5. R.S.N. Pillai & V. Bagavathi , ‘Statistics’ Sultan Chand, Publication, New Delhi.
6. O.R.Krishnaswami & M. Ranganathan, ‘Methodology of Research in social Science’ Himalaya Publication, Bombay.

CORE 12 – INDIRECT TAXATION

UNIT I

Central Excise Act 1944: Definitions- Nature and scope of levy of duties of central Excise- Classification and Valuation of Excisable Goods- Procedure for Registration- Assessments- Appeals and Revision- Clearance of Excisable Goods- Procedure under Physical Control- Self- Removal Procedure- Personal Ledger Accounts- Exemption from Duty- Powers of Central Excise Officers- Penalties And Punishments.

UNIT II

Customs Act 1962: Nature of restrictions on imports and exports- types of Customs Duties- Valuation of goods and clearance of imported goods- Warehousing- Drawback of Customs Duties- Baggage Rules- Powers of Customs Officers Appeals- Penalties and Offences.

UNIT III

Central Sales Tax Act 1956: Definition – Scope of levy of Tax under the Act- Inter State Sales or purchases in the course of import and export- Levy and Collection of tax and penalties- Procedure for Registration- Exemptions from CST Recovery and Refund- Restriction on Levy of tax on declared goods- Appeals Offences - VAT – General Principles.

UNIT IV

MODVAT: Background of Modvat - Input and Output eligible for Modvat- Quantum and Mode of ailment of Modvat- credit Procedure for Modvat on Capital goods- Invoice for Modvat.

UNIT V

Service Tax- Definitions- Nature & Scope- Taxable Services- Procedure for Registration- Assessment- Appeals- Offences and Penalties.

NOTE: Question Paper shall cover 100% Theory.

BOOKS FOR REFERANCE:

1. V.S. Dafey, “Indirect Taxes” Taxmann Publications Pvt, Ltd.,Delhi.
2. S.S. Gupta, “Service tax” Taxmann Publications Pvt, Ltd.,Delhi.
3. Dr.M.Dhanabhakym and S.Geetha, “Indirect Taxation”, Serial publications, New Delhi.
4. S.D.Singn “The Law of central Sales Tax”
5. P.K.Jain. “Central Excise Law Guide”
6. Dinkar Pagre “Tax Laws”.

CORE 13 - ADVANCED CORPORATE ACCOUNTING

UNIT – I

Preparation of Final accounts – Schedule VI Part I and Part II – Profit prior to incorporation – Managerial remuneration – dividend declaration out of the past and the current profits – Issue of Bonus shares – Preparation of Company Balance Sheet (New Format as per Revised Schedule 6).

UNIT – II

Holding Company Accounts - Consolidation of Balance Sheets and Profit and Loss Accounts – Inter-company holdings.

UNIT – III

Bank Accounts – Preparation of Profit and Loss Account and Balance Sheet

UNIT - IV

Insurance Company Accounts – Accounts of Life Insurance Business and General Insurance Business

UNIT – V

Accounts of Electricity Companies - Final Accounts – Replacement of an asset - Inflation accounting -Principles of Government accounting – Accounting Standards – Indian Accounting Board - An introduction to IFRS.

NOTE: Question paper shall cover 20% Theory and 80% Problems.

BOOKS FOR REFERENCE:

1. M.C. Shukla & T.S.Grewal, Advanced Accounting, S.Chand & Sons, New Delhi.
2. R.L.Gupta and Radhasamy, Advanced Accounting, Sultan Chand & Sons, New Delhi
3. Jain & Narang, Advanced Accounting,
4. Arulanandam and Raman, Advanced Accounting, Himalaya Publishing Publications House.
5. S.P. Iyengar, Advanced Accounting, Himalaya Publishing Publications House.

CORE 14 - FINANCIAL MANAGEMENT

UNIT – I

Nature and scope of financial management – objectives – Financial decisions – Relationship between Risk and Return – Role and functions of financial manager – Time value of money – concept of value and return.

UNIT – II

Cost of Capital – Meaning and importance – Cost of debt, preference, equity and retained earnings – weighted average cost of capital – capital budgeting – Techniques – ROI, payback period and discounted cash flow.

UNIT – III

Financial leverage – measures – EBIT, EPS Analysis – operating leverage – financial - business and operating risks – Theories of capital structure – net income approach – Net – operating income Approach. MM Hypothesis – Determinants of capital structure – leasing – Nature & Types of leasing – Advantages and disadvantages of leasing – Financial evaluation of leasing.

UNIT – IV

Dividend Theories – Walter’s model – Gordon and MM’s models – Dividend policy – forms of Dividend – Determinants of dividend policy.

UNIT – V

Management of working capital – concept – importance – Determinants and computation of working capital – Management of cash, inventory and receivables – Regulations of Bank credit to industry.

NOTE: Question Paper shall cover 60% theory and 40% Problem

TEXT BOOK:

Prasanna Chandra, “Financial Management”, Tata McGraw Hill Publishing Company Ltd

BOOKS FOR REFERENCE:

1. S.N Maheswari, Financial Management, Sultan Chand Ltd, New Delhi
2. L.J.Gitman and Dr.M.Manickam, Principles of Managerial Finance, Pearson Education.
3. I.M. Pandey, “Financial Management”, Vikas Publishing House (P) Ltd.
4. Khan & Jain, “Financial Management”, Tata McGraw-Hill Publishing Company Ltd.
5. James C. Van Horne, “Financial Management and Policy”, Pearson Education.

CORE 15 - ENTERPRISE RESOURCE PLANNING

UNIT – I

Introduction to ERP – Conceptual model of ERP – Evolution of ERP – Structure of ERP - Reasons for Growth – Advantages of ERP – Enterprise: An overview. ERP and Related Technologies: Business Process Re-engineering – Management Information System – Decision Support System – Executive Information system – Data Warehousing – Data Mining – OLAP – Supply Chain Management.

UNIT- II

ERP – Manufacturing Perspective – Materials Requirement Planning – Distribution Requirements Planning – JIT – CAD/CAM – Product Data Management – ERP Modules: - Plant Maintenance – Quality Management – Materials Management.

UNIT - III

Benefits of ERP: Reduction of Lead Time – Reduction of Cycle Time – Improved Resource Utilization – Reduced Quality Costs – Increased Flexibility – Improved Information accuracy and Decision making capability.

UNIT - IV

ERP Implementation Lifecycle: Introduction – Pre-evaluation screening – Project Planning – Gap Analysis – Reengineering – Configuration – Implementation – Testing – Training – Maintenance. Vendors, Consultants and Users: Inhouse Implementation-Pros and Cons – Vendors – Consultants – End-users.

UNIT - V

Future Directions in ERP: New Markets – New Channels – Faster Implementation Methodologies – Business Models – Application Platforms – new business segments – Web-enabling – Market Snapshot.

NOTE: Question paper shall cover 100% Theory

TEXT BOOK:

Alexis Leon, “Enterprise Resource Planning”, Tata McGraw Hill Publishing Company Ltd.

BOOKS FOR REFERENCE:

1. Rahul V. Altekar, “Enterprisewide Resource planning-Theory and Practice”, Prentice Hall of India Pvt Ltd.
2. Vinod kumar garg and N.K.Venkitakrishnan , ” Enterprise wide Resource Prentice Hall of India Pvt Ltd.
3. Dr.Subodh Kesharwani , “ ERP Systems – Application, Experiences & Upsurg”, Pragati Prakathan Publication – Meerut.

ELECTIVE 5 - INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT

UNIT I

Investment Analysis: Nature and scope of Investment – Investment Process – Investment Objectives – Types of Investors - Approaches to Investment Decision Making – Risk and Return – Types of Risk - Securities - Types - Features.

UNIT II

Investment alternatives and strategies : Financial investment-Non financial investment – Sources of Investment Information - valuation of fixed income securities and variable income securities (excluding Derivatives).

UNIT III

Fundamental Analysis : Economic – Industry and company analysis – Sources of information for analysis.

UNIT IV

Technical Analysis : Types of charts – Dow theory, Elliott wave theory, Odd-lot Theory, Breadth of market, relative strength analysis – Moving average analysis - Efficient Market Hypothesis.

UNIT V

Portfolio analysis & Management : Portfolio risk and return – Markowitz model – Sharpe model: Single index model – CAPM – Arbitrage pricing theory.

NOTE: Question paper shall cover 100% theory

TEXT BOOK:

S. Kevin “Security Analysis and Portfolio Management” PHI Learning Pvt LTD

BOOKS FOR REFERENCE:

1. V.A. Avadhani, “Security Analysis and Portfolio Management”, Himalaya Publishing House Pvt Ltd.
2. Punithavathy Pandian, “Security Analysis and Portfolio Management”, Vikas Publishing House Pvt Ltd.
3. M. Ranganatham & R. Madhumathi, “Investment Analysis and Portfolio Management”, Pearson Education (India) Pvt Ltd, New Delhi.
4. Bhalla, Tuteja, “Investment Management”, S. Chand & company Ltd
5. Preeti Singh, “Investment Management”, Himalaya Publishing House Pvt Ltd.

ELECTIVE 6 - E- COMMERCE

UNIT - I

Introduction to E-Commerce – Benefits of Electronic Commerce – Impact of Electronic commerce Classification of Electronic Commerce – Applications of Electronic Commerce Technologies. Business Models. Architectural Framework.

UNIT – II

Network Infrastructure: Local Area Networks – Wide Area Network – Intranet, Extranet and Internet – TCP/IP Reference Model – Domain Name Systems – Internet Industry Structure. Information Distribution and Messaging: File Transfer Protocol Applications - Electronic Mail – World Wide Web Server – HTTP – Web servers Implementations.

UNIT – III

Information Publishing Technology: Information publishing – Web browsers – Hyper Text Markup Language – Common Gateway Interface – Multimedia Content – Other Multimedia Objects – Virtual Reality Modeling Language. Securing the Business on Internet: Security policy, Procedures and practices – Site security – Protecting the Network – Firewalls – Securing the Web service.

UNIT – IV

Securing Network Transactions: Transaction Security – Cryptology – Cryptology Algorithms – Public Key Algorithm – Authentication Protocols – Digital Signatures – Electronic Mail Security – Security Protocols for Web Commerce.

Electronic Payment systems: Introduction to payment Systems – Online Payment Systems – Prepaid Electronic Payment Systems – Post paid Electronic Systems – Requirements Metrics of a Payment Systems.

UNIT – V

Search Engines and Directory Services: Information Directories – Search engines – Internet Advertising: Emergence of the Internet as a Competitive Advertising Media – Models of Internet Advertising – Weakness in Internet Advertising – Agents in E-Commerce: Need for agents – Types of Agents – Agent Technologies - Agent standards and Protocols – Agent Applications - Field of study pertaining to e-commerce – career opportunities in e- commerce.

NOTE:

Question Paper shall cover 100% Theory.

TEXT BOOK:

Bharat Bhasker, “Electronic Commerce: Framework, Technologies and Applications”, TataMcGrawHill Publishing Company Ltd

BOOKS FOR REFERENCE:

1. Dr.C.A.Rayudu, “E-Commerce & E-Business”, Himalaya Publishing House.
2. Ravi Kalakotoa & Andrew B. Whinston, “ Frontiers of Electronic Commerce”, Addison- Wesley – An Imprint of Pearson Education.
3. Jeffvey F. Rayport & Bernard J. Jaworeski, “Introduction to E-Commerce”, Tata Mcgraw- Hill Publishing Company Ltd.

SEMESTER - I

SUPPORTIVE PAPER – I PRINCIPLES OF ACCOUNTING

Meaning and Scope of Accounting – Accounting Principles and Concepts – Journalizing Transactions.

Subdivision of Journal – Ledger Posting – Trial Balancing – Bank Reconciliation Statement – Rectification of Errors.

Capital and Revenue – Depreciation – Provision and Reserves – Final Accounts – Analysis and Interpretation of Financial Statement.

TEXT BOOK:

1. N.Vinayagan, K.L. Mani and K.L.Natarajan “Principles of Accountancy” S.Chand.

SEMESTER - II

SUPPORTIVE 2 – PRINCIPLES OF MODERN BANKING

Banking System – Role of Banks in Economics Development – Central Bank – Functions.

E-Banking Risk Management for E-Banking – Mechanics of E-Banking – Drawbacks of E-Banking – Future outlook.

Mobile Banking – Telephone Banking, Anywhere Banking, Online Banking – ATM – Mechanism – Functions – Importance – Electronic Funds Transfer.

TEXT BOOKS:

1. Dr.S.Gurusamy, “**Banking Theory Law and Practice**” Vijay Nicols Imprints Private Limited
2. S.Natarajan & R. Parameshwaran, “Indian Banking” S.Chand & Co. Limited.