



MASTER OF COMOMMERCE (M.Com.)

Credit and semester system syllabus

NAME OF THE FACULTY: COMMERCE

SEMESTER – 1st

SR. NO.	PAPER NO	NAME OF THE PAPER	TOTAL MARKS EXT + INT = TOTAL	PASSING STANDARD EXT + INT = TOTAL	TOTAL TEACHING HOURS	CREDITS
COMPULSORY						
1	101	Marketing Management	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
2	102	Managerial Economics	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (A-FINANCE & ACCOUNTS)						
3	103	Finance & Accounts-I	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
4	104	Finance & Accounts-II	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (B-MARKETING)						
3	103	Marketing -I	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
4	104	Marketing -II	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (C- BANKING & INSURANCE)						
3	103	Banking & Insurance - I	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
4	104	Banking & Insurance - II	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04

Internal Evaluation:

Assignment	10 Marks
Presentation / Seminar	10 Marks
Test	<u>10 Marks</u>
Total:	30 Marks



MASTER OF COMOMMERCE (M.Com.)

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NAME OF THE FACULTY: COMMERCE

SEMESTER – 2nd

SR. NO.	PAPER NO	NAME OF THE PAPER	TOTAL MARKS EXT + INT = TOTAL	PASSING STANDARD EXT + INT = TOTAL	TOTAL TEACHING HOURS	CREDITS
COMPULSORY						
5	201	Business Management	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
6	202	Business Environment	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (A-FINANCE & ACCOUNTS)						
7	203	Finance & Accounts - III	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
8	204	Finance & Accounts - IV	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (B-MARKETING)						
7	203	Marketing - III	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
8	204	Marketing - IV	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (C- BANKING & INSURANCE)						
7	203	Banking & Insurance - III	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
8	204	Banking & Insurance - IV	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04

Internal Evaluation:

Assignment **10 Marks**

Presentation / Seminar **10 Marks**

Test **10 Marks**

Total: **30 Marks**

**MASTER OF COMOMMERCE (M.Com.)**Credit and semester system syllabusNAME OF THE FACULTY: COMMERCESEMESTER – 3rd

SR. NO.	PAPER NO	NAME OF THE PAPER	TOTAL MARKS EXT + INT = TOTAL	PASSING STANDARD EXT + INT = TOTAL	TOTAL TEACHING HOURS	CREDITS
COMPULSORY						
9	301	Financial Decisions	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
10	302	Organisational Behaviour	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (A-FINANCE & ACCOUNTS)						
11	303	Finance & Accounts - V	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
12	304	Finance & Accounts - VI	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (B-MARKETING)						
11	303	Marketing - V	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
12	304	Marketing - VI	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (C- BANKING & INSURANCE)						
11	303	Banking & Insurance - V	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
12	304	Banking & Insurance - VI	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04

Internal Evaluation:

Assignment	10 Marks
Presentation / Seminar	10 Marks
Test	<u>10 Marks</u>
Total:	30 Marks



MASTER OF COMOMMERCE (M.Com.)

Credit and semester system syllabus

NAME OF THE FACULTY: COMMERCE

SEMESTER – 4th

SR. NO.	PAPER NO	NAME OF THE PAPER	TOTAL MARKS EXT + INT = TOTAL	PASSING STANDARD EXT + INT = TOTAL	TOTAL TEACHING HOURS	CREDITS
COMPULSORY						
13	401	Strategic Management	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
14	402	Research Methodology in Commerce	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (A-FINANCE & ACCOUNTS)						
15	403	Finance & Accounts - VII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
16	404	Finance & Accounts - VIII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (B-MARKETING)						
15	403	Marketing - VII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
16	404	Marketing - VIII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
ELECTIVE (C- BANKING & INSURANCE)						
15	403	Banking & Insurance - VII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04
16	404	Banking & Insurance - VIII	70 + 30 = 100	28 + 12 = 40	15 Weeks x 04 Hours = 60	04

Internal Evaluation:

Assignment	10 Marks
Presentation / Seminar	10 Marks
Test	<u>10 Marks</u>
Total:	30 Marks



M. Com.
SEMESTER – I

COMPULSORY PAPERS:

Paper No. 101: Marketing Management

Credits: 04

Total Marks: 100 Marks
Semester End Examination: **70 Marks**
Internal Evaluation: **30 Marks**

Objective: The objective of this course is to facilitate understanding of the conceptual framework of marketing and its applications in decision making under various environmental constraints.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Introduction: Concept, nature & Importance of Marketing. Marketing concept & its evolution. Development of Marketing concept- Marketing Management Market Segmentation: Concept-Basis for Market Segmentation-A Consumer Products & Industrial Products, Market Segmentation Process and Market -Targeting	12	14 + 06 =20
Unit-2	Buyer Behaviour: Importance, Models, Factors affecting Buyers Behaviour, Consumer V/s Organisational Buyers, Market Segmentation & Positioning, Consumers' Decision Making Process Marketing Environment: Marketing System- Macro & Micro Environment and their impact on Marketing Decision Process	12	14 + 06 =20
Unit-3	Market-Measurement and Demand Forecast: Meaning & Importance, Market Measurement, Market Demand Concept, Methods, Estimating Present and Future Demand Marketing Strategies: Meaning, Formulation of Strategic Planning & Process, Marketing Strategies.	12	14 + 06 =20
Unit-4	Product & Product Mix Decisions: Product-Meaning & Classification, Product Mix Decisions, Product Line Decisions & Product Decisions, Brand Decisions, Packaging & Labeling Decisions and Consumer Service Decisions. Product Life-Cycle: Concept & Strategies for Product Life Cycle, Marketing Strategies during various stages. New Product Development (Product Innovation): Concept, Classification of new products, New Product Development Process, Consumer Adoption Process	12	14 + 06 =20
Unit-5	Pricing: Meaning & Objectives of Pricing Decisions, Factors affecting Pricing Decisions, Cost-oriented, Demand Oriented and Competitive Oriented Pricing, Pricing Policies & Strategies	12	14 + 06 =20

Internal Evaluation:

Assignment 10 Marks
Presentation / Seminar 10 Marks
Test 10 Marks
Total: 30 Marks



Reference Text- Books/ Additional Reading:

1. Kotler, Philip and Gary Armstrong: Principles of Marketing , Prentice Hall, New Delhi.
2. Kotler, Philip: Marketing Management-Analysis, Planning, Implementation and Control, Prentice Hall, New Delhi.
3. Majumdar, Ramanuj: Product Management in India, Prentice Hall, New Delhi.
4. Me Carthy, E. Jenome and William D., Perreault Jr: Basic Marketing: Managerial Approach, Richard D. Irwin, Homewood, Illinois.
5. Ramaswamy.V.S and Namakumari.S: Marketing Management, MacMillan India, New Delhi.
6. Srinivasan, R: Case Studies in Marketing: The Indian Context, Prentice Hall, New Delhi.
7. Stanton, William J., and Charles Futrell: Fundamentals of Marketing; McGraw Hill Publishing Co., New York.
8. Still, Richard R, Edward W, Cundiff and Norman A.P. Govoni: Sales Management: Decisions, Strategies and Cases, Prentice Hall, New Delhi.



Paper No. 102: Managerial Economics

Credits: 04

Total Marks: 100 Marks
 Semester End Examination: **70 Marks**
 Internal Evaluation: **30 Marks**

Objective: This course develops managerial perspective to economic fundamentals as aids to decision making under given environmental constraints.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Nature and Scope of Managerial Economics: Definition - Relationship with applied economics, statistics, operations Research, Accounting Scope of Managerial Economics - Economic theory and managerial economics, objectives of the firm - Organisation and managerial goals - Production goal - Inventory goal, sales goal, market share goal - Profit goal - Measurement of profit - Accountant's formula, Economist's formula - Break even analysis.	12	14 + 06 =20
Unit-2	Demand Analysis: Law of demand - demand schedule - characteristics of Demand - Individual demand and industry demand - Factors affecting demand - Three effects of demand – Income effect, Substitution effect-Price effect and managerial uses. Elasticity of demand - Total out lay method - Geometric method - managerial uses of elasticity - Substitutes and complimentaries. Demand forecasting - Techniques of demand forecasting - Criteria for good demand forecasting and recent trends in demand forecasting.	12	14 + 06 =20
Unit-3	Cost concepts and cost-output relationship: Money cost and real cost - Fixed cost and variable cost, average cost and total cost, Managerial cost - Determinants of costs of production - Opportunity cost and its significance cost - out put relationship - Short period and long period. Theory of production - Production function Isoquants - Marginal rate of substitution-elasticity of substitution - Managerial use of production function – Production with one and two variables. Economies and diseconomies of scale Laws of returns, Managerial uses of production function.	12	14 + 06 =20
Unit-4	Price Determination and Price policies: Characteristics of different market structure - Price determination under different market condition - pricing methods in practice – Full cost Pricing versus going rate method- Pricing policy - General conditions of pricing policy - objectives of pricing policy - Factors affecting price policy.	12	14 + 06 =20
Unit-5	Price Discrimination: Statutory price fixation, price discount, price differential, international price discrimination and dumping, transfer price. Profit management: The concept of profitability and its measurement - Determinants of profitability - The link between market structure and profitability - Project appraisal.	12	14 + 06 =20

Internal Evaluation:
 Assignment **10 Marks**
 Presentation / Seminar **10 Marks**
 Test **10 Marks**
 Total: **30 Marks**



Reference / Text- Books/ Additional Reading:

1. Baumol, William J: Economic Theory and Operations Analysis, Prentice Hall, London.
2. Baya, Michael R: Managerial Economics and Business Strategy, McGraw Hill Inc. New York.
3. Chopra, O.P: Managerial Economics, Tata McGraw Hill, Delhi.
4. Dean, Joel: Managerial Economics, Prentice Hall, Delhi.
5. Dholakia, R.H. and A.L. Oza: Micro Economics for Management Students, Oxford University Press, New Delhi
6. Eaton, B.Curtis and Diane Faton: Micro Economics, Prentice Hall, New Jersey.
7. Gough, J. and S. Hills: Fundamentals of Managerial Economics, MacMillan London.
8. Haynes, W.W., V.L. Mote and S. Paul: Managerial Economic Analysis and Cases, Prentice Hall India, Delhi
9. Petersen, H. Craig and W. Cris Lewis: Managerial Economics, Prentice Hall, Delhi.
10. Salvatore, Dominick: Managerial Economics in a Global Economy, McGraw Hill, New York.
11. Varian, H.R: International Microeconomics: A Modern Approach, East West Press, New Delhi
12. Varshney RL and Maheshwari KL: Managerial Economics; Sultan Chand and Sons, New Delhi.
13. Dwivedi DN: Managerial Economics, Vikas Publishing House, New Delhi.
14. Adhikary M. Business Economics, Excel Books, New Delhi.



ELECTIVE GROUP:(A) FINANCE & ACCOUNTS:

Paper No. 103 Finance & Accounts Paper-I: (Accounting for Managerial Decisions)

Credits: 04

Total Marks: 100 Marks

Semester End Examination: **70 Marks**

Internal Evaluation: **30 Marks**

Objective: The objective of this course is to acquaint students with the accounting concepts, tools and techniques for managerial decisions.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Introduction to Accounting: (1) Management Accounting as a area of accounting (2) Objective, nature and scope of Financial Accounting, Cost Accounting, Management Accounting (3) Management accounting and Managerial decisions (4) Management Accountant: a. Status-Functions b. Rote-Responsibility	12	14 + 06 =20
Unit-2	Accounting Plan-Responsibility Centers (1) Meaning and significance of responsibility accounting , (2) Responsibility Centers: a. Cost-Centers b. Revenue-Profit centre' c. Investment centre (3) Objectives and determinants of responsibility centers	12	14 + 06 =20
Unit-3	Budgeting (1) Definitions of budget, Essential of budgeting (2) Types of budgets: a. Functional and master b. Fixed and flexible (3) Budgetary control - Zero base budgeting-performance budgeting	12	14 + 06 =20
Unit-4	Marginal Costing and Break Even Analysis (1) Marginal costing: a. Concept, marginal costing and absorption costing b. Marginal costing Vs Direct costing • (2) Cost-Volume profit analysis (3) Break-even analysis: Assumptions and practical application (4) Decisions regarding a. Sales-mix b. Make or buy c. Discontinuation of product line	12	14 + 06 =20
Unit-5	Contemporary Issues: (1) Value chain analysis: a. Impact of value engineering on profit b. Distinction between value analysis and value engineering c. Benefit of value analysis (2) Activity based costing:	12	14 + 06 =20



	<ul style="list-style-type: none">a. Concept of ABCb. Allocation of overheads under ABCc. Characteristics of ABCd. Steps to develop ABC systeme. Benefit of systemf. Target costing <p>(3) Life cycle costing:</p> <ul style="list-style-type: none">a. (i) Product life cycle costingb. Characteristics of PLCCc. PLCC and cost controld. Project life cycle costse. Optimization project life cycle costs. <p>(4) Quality costing:</p> <ul style="list-style-type: none">a. Definition and classification of quality costsb. Cost of conformancec. Cost of non conformanced. Cost of lost opportunitye. Optimization of quality costsf. Quality cost reportingg. Analysis of quality costs		
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Internal Evaluation:

Assignment	10 Marks
Presentation / Seminar	10 Marks
Test	<u>10 Marks</u>
Total:	30 Marks

Reference / Text- Books/ Additional Reading:

1. Anthony, Robert : Management Accounting, Tarapore-wala, Mumbai
2. Barfield, Jessie, Ceily A. Raiborn and michael R. Kenny, Cost accounting, Traditions and innovations, South Western college publishing, Cincinnati, Ohio.
3. Decoster, Don T. and Elder L. schaffer, Management accounting, A decision emphasis, John wiley and sons inc., New York
4. Garrison, Ray H. and Eric W. Noreen, Management Accounting, Richard D. irwin, Chicago.
5. Hasen, Don R. and Maryanne M. Moreen, Management accounting, South-western college publishing, Cincinnati, Ohio
6. Horngan, C.T. Gary L. sundem and William O. stratton, Introduction to management accounting, prentice hall, Delhi
7. Hornger, Charles T., Geroqe Foster and Srikant M. Dailar, Cost accounting, A managerial emphasis, Prentice hall, Delhi
8. Lall, B.M. and I.C. Jain, Cost accounting, Principles and practice, Prentice Hall, Delhi
9. Pandey, I.M. : Management accounting, Vani publication, Delhi
10. Welsch Glenn A., Ronald W. Hilton and Paul N. Gordon : Budgeting profit planning and control, Prentice Hall, delhi

**ELECTIVE GROUP: (A) FINANCE & ACCOUNTS:****Paper No. 104 Finance & Accounts Paper-II: (Security Market Operations)****Credits: 04****Total Marks: 100 Marks**Semester End Examination: **70 Marks**Internal Evaluation: **30 Marks****Objectives:** This course aims at equipping students with the practical knowledge about the functioning of primary markets and stock exchanges.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Security Markets - Legal Environment: SEBI Act, 1992, Securities Contract Regulation Act 1956, Companies Act 1956 (various provisions relating to securities), RBI rules and guidelines for FI's. Security Markets: Primary and secondary market; Primary market - its role and functions; Methods of selling securities in primary market; New financial instruments.	12	14 + 06 =20
Unit-2	New Issues: SEBI guidelines for public issues -pricing of issue, promoters' contribution, appointment and role of merchant bankers, underwriters, brokers, registrars and managers, bankers etc; Underwriting of issues; Allotment of shares; Procedures for new issues; e- trading. Secondary market: Role, importance, organisation of stock exchanges; Listing of securities in stock exchanges; Trading mechanism- screen based trading; Insider trading; Take-overs; Internet based trading.	12	14 + 06 =20
Unit-3	Depository: Role and need; The Depositories Act, 1996; SEBI (Depositories and Participants Regulation) 1996; SEBI (Custodian of Securities) Regulation 1996; National Securities Depository Ltd. (NSDL); Depository participant. NSE and OTCEI: National Stock Exchange and Over the Counter Exchange - role, organisation and management; Listing rules, procedure including formats, formalities; Accounting records for buying/ selling transactions; Nature of transactions - cash and forward; Settlement of trades.	12	14 + 06 =20
Unit-4	Derivative Trading: Future and options- concept, meaning and importance; Methods of trading; Valuation of options. Funds from International Markets: FI's, Euro issues, ADR's, GDR's and FDI; Guidelines for raising funds from the international markets through various instruments.	12	14 + 06 =20
Unit-5	Credit Rating: Meaning and necessity; Credit rating agencies; Methodology of credit rating. Share Price Indices: Need and importance; Compiling of index numbers and interpretation.	12	14 + 06 =20

Internal Evaluation:**Assignment 10 Marks****Presentation / Seminar 10 Marks****Test 10 Marks****Total: 30 Marks**



Reference / Text- Books/ Additional Reading:

1. Dalton, John M.; How the Stock Market Works, Prentice Hall, New Delhi.
2. Gupta, L.C.: Stock Exchange Trading in India; Society for Capital Market Research and Development, Delhi.
3. Machi Raju, H.R: Merchant Banking; Wiley Eastern Ltd.; New Delhi.
4. Machi Raju, H.R: Working of Stock Exchanges in India; Wiley Eastern Ltd.; New Delhi.
5. Web site of bssindia.com, nse-india.com.
6. Chandratre KR-, et al: Capital Issue, SEBI & Listing; Bharat Publishing House, New Delhi.
7. Donald E. Fisher, Ronald J. Jordan: Security Analysis and Portfolio Management; Prentice Hall, New Delhi
8. Raghunathan V: Stock Exchanges and Investments; Tata McGraw Hill, New Delhi



ELECTIVE GROUP: (B) MARKETING:

Paper No.103: Marketing Paper No.- I (Retailing and Distribution Management)

Credits: 04

Total Marks: 100 Marks

Semester End Examination: **70 Marks**

Internal Evaluation: **30 Marks**

Objectives: This Course enables students to appreciate the importance of retailing and distribution in the emerging market scenario, and equips them with the tools and techniques of managing the same.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Distribution : Meaning important and functions of distribution role of marketing channels, types of marketing channel, retailing and whole selling, other aspects of distribution channels management, selection, compensation, motivation and control	12	14 + 06 =20
Unit-2	Retailing: Meaning of retail and retailing nature and importance of retailing functions of retailer changes implanting retailing in India. Retailing in India, Wheel of retailing, retailing life cycle.	12	14 + 06 =20
Unit-3	Types of retailing: Ownership based, store based and non-store based retailing and other forms of nontraditional retailing.	12	14 + 06 =20
Unit-4	Merchandise Management: Meaning of merchandise management product assortment decision, merchandise forecasting, buying and holding merchandise, inventory management.	12	14 + 06 =20
Unit-5	Franchising and Mall Management: Meaning of franchising market, franchise in India, trends for Indian franchising mall management factors affecting the success of malls- size and few well known malls.	12	14 + 06 =20

Internal Evaluation:

Assignment 10 Marks

Presentation / Seminar 10 Marks

Test 10 Marks

Total: 30 Marks

Reference / Text- Books/ Additional Reading:

1. Barman Barry and Evans Joel, Retailing Management, Practice Hall, New Jersey.
2. Suja Nair, Retail Management, Himalaya Publishing House, Mumbai.
3. Levy. M and Weift B.A., Retailing Management, Mcgraw Hill, Boston.
4. Cox, Roger and Paul Beittain, Retail Management, Prentic Hall.
5. Shewan M.A., Retail Management, Sonali Publication, New Delhi



ELECTIVE GROUP: (B) MARKETING:

Paper No.104: Marketing Paper No.- II (Product & Brand Management)

Credits: 04

Total Marks: 100 Marks
Semester End Examination: **70 Marks**
Internal Evaluation: **30 Marks**

Objectives: This Course aims at acquainting students with the product planning and development.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Product and product management: Introduction meaning of product, product characteristics, product management, meaning and objective of product management.	12	14 + 06 =20
Unit-2	Product planning - I: Introduction meaning of product planning the objectives of product planning, components of product planning, product innovation, product diversification, product standardisation, product elimination.	12	14 + 06 =20
Unit-3	Product planning – II: Product line, product line decision, product mix, product mix strategy, product life cycle and marketing strategy implication.	12	14 + 06 =20
Unit-4	New Product development: Meaning of new product, new product development new product development process.	12	14 + 06 =20
Unit-5	Product related strategies: Brand and branding, Role and limitations of branding, Types of brand, Product packaging, Objective of packaging, function of packaging, essentials off good packaging.	12	14 + 06 =20

Internal Evaluation:

Assignment 10 Marks
Presentation / Seminar 10 Marks
Test 10 Marks
Total: 30 Marks

Reference / Text- Books/ Additional Reading:

1. M. Shivkumar, Product Management, Himalya publishing House, Mumbai.
2. Chunawalla, S.A., Product Management, Himalya publishing House, Mumbai.
3. Majmudar Ramanuj, Product management in India, Prentice Hall, New Delhi
4. Sontakki, C.N., Marketing Management, Kalyani publishers, New Delhi
5. Shajahan, S., New Product strategy and management, Himalya publishing House, Delhi.



ELECTIVE GFOUP: (C) BANKING & INSURANCE:

Paper No 103 Banking & Insurance Paper No.-I (Bank Management)

Credits: 04

Total Marks: 100 Marks
 Semester End Examination: **70 Marks**
 Internal Evaluation: **30 Marks**

Objectives: To provide an understanding of the nature and functioning of banks.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Nature of Banking Business: Banking and other financial institutions in India: Official regulations and control over banks and other financial institutions; Socio- economic environment and socio obligations of banks in India; An overview of monetary system in India.	12	14 + 06 =20
Unit-2	Organizing and Managing Banks: Alternative organizational structures of banks; Forms of banking - unit banking, branch banking, group banking, chain banking, satellite and affiliate banking, and correspondent banking; Organizational structure of banks and relative advantages and disadvantages.	12	14 + 06 =20
Unit-3	Financial Management in Commercial Banks: Management of liabilities; Management of assets: Expenditure control and profitability. Process of Bank Management: Planning; Organizing; Co-ordination; Motivation: Control	12	14 + 06 =20
Unit-4	Organisational Structure of Commercial Banks in India: Departmental set-up; Delegation of authority, internal control and information system.	12	14 + 06 =20
Unit-5	Manpower Planning; Employee selection: Appraisal and promotion. Banking education, training and research. Branch location, policies, and decisions. Management of rural branches. Recent developments and current issues; Problems in bank management in India.	12	14 + 06 =20

Internal Evaluation:

Assignment 10 Marks
Presentation / Seminar 10 Marks
Test 10 Marks
Total: 30 Marks

Reference / Text- Books/ Additional Reading:

1. Desai, Vasant: Principles of Bank Management, Himalaya Publishing House, Delhi.
2. Reed, E.W.: Commercial Bank Management, Harper and Row Publishers, New York.
3. Ghotgalkar, R.K.: Service Conditions of Bank Employees, Himalaya Publishing House, Delhi.
4. Ghotgalkar, R.K.: Disciplinary Action in Banks, Himalaya Publishing House, Delhi.
5. Subha Rao, P.: Principles and Practice of Bank Management, Himalaya Publishing House, Delhi.
6. Srivastava, P.M.: Management of Indian Financial Institutions, Himalaya Publishing House, Delhi.
7. Sundharam, K.P.M.: Banking theory, Law and Practice, Sultan Chand, New Delhi.
8. Merrill: Financial Planning in the Bank, Macmillan India Ltd., New Delhi.
9. Joshi, Vasant C: Managing Indian Banks-The Challenges Ahead, Response Books (A division of Sage Publications) New Delhi.
10. Raut, K.C. and Dass, S.K.: Commercial Banks in India: Profitability, Growth and Development, Kanishka Publishers Distributors, New Delhi.
11. Agrawal, H.N.: A Portrait of Nationalized Banks -A Study with Reference to Their Social Obligations, Inter India Publications, New Delhi.



ELECTIVE GFOUP: (C) BANKING & INSURANCE:

Paper No 104: Banking & Insurance Paper No. II: (Banking Operations and Procedures)

Credits: 04

Total Marks:	100 Marks
Semester End Examination:	70 Marks
Internal Evaluation:	30 Marks

Objectives: To provide an understanding of essential banking operations and other related procedures.

UNIT	DETAILED	TEACHING HOURS	MARKS / WEIGHT
Unit-1	Organisation and functions of a modern bank.	12	14 + 06 =20
Unit-2	Relationship Between Banker and Customer: Services rendered by banks; Definition of a customer: Relationship as a debtor and creditor; Banker as a trustee; Obligation of a banker -obligation to honors cheque: Garnishee order: Attachment order issued by income-tax authorities; Liabilities of a banker in case of wrongful dishonor of cheque; Obligation to maintain secrecy of accounts: Banker's right of general lien, banker's right of set-off, banker's right of appropriation, right to charge interest, incidental charges, etc.	12	14 + 06 =20
Unit-3	Customer's Account with a Banker: Fixed deposit accounts, saving accounts, recurring deposit accounts, current accounts: Opening of current and saving accounts: Operating the bank accounts; Legal aspects; Entries in passbook: Closing of bank account; Insurance of bank deposits: Free life insurance cover to saving bank account-holders; Deposit scheme for Indians abroad: Non-resident account scheme; Foreign currency accounts scheme.	12	14 + 06 =20
Unit-4	Special Types of Bank Customers: Minor -legal provisions regarding guardianship of a minor: Married women: Illiterate person; Lunatic; Trustee; Executor; Administrator; Customer's attorney; Joint accounts of joint Hindu family, partnership, joint stock companies, club, societies, and charitable institutes.	12	14 + 06 =20
Unit-5	Other services rendered by commercial banks in India -leasing, insuring, broking and merchant banking. Law relating to negotiable instruments. Relevant provisions of other laws affecting banking operations and procedures in India. Practice problems in banking.	12	14 + 06 =20

Internal Evaluation:

Assignment	10 Marks
Presentation / Seminar	10 Marks
Test	10 Marks
Total:	30 Marks

Reference / Text- Books/ Additional Reading:

1. Tanna, M.L: Banking Law and Practice in India, Vol. I & II, India Law House, New Delhi.
2. Bare Acts regarding negotiable instruments, banking regulations, Rbf, banking companies, etc.
3. Gordon and Natrajan: Banking Theory: Law and Practice, Himalaya Publishing House, Delhi.
4. Varshney, P.M. : Banking Law and Practice, Sultan Chand & Sons, New Delhi.