JECRC University, Jaipur

Department of Commerce

M.Com
(Banking Management)

Two year full time postgraduate Course

Curriculum
2013-14
INTRODUCTION

JECRC University Jaipur launched a M.Com (Banking Management) Programme during the year 2013 - 2014 to be offered through Department of Commerce.

1. TITLE OF THE PROGRAMME

The Course shall be called Master of Commerce in Banking Management which is abbreviated as MBM.

2. OBJECTIVE

The basic objective of the M.Com program is to provide Advance / Practically knowledge of the commerce stream of competent young men and women with the necessary knowledge, skills, values and attitudes to occupy key operational positions

- The course structure of the given M.Com program is designed keeping in view the basic requirements of the industries. Consequently essential features and structure of such model program would be:
  a) To impart to the students latest and relevant knowledge from the field of Finance, Accounting, Taxation, Banking, etc. management theory and practice.
  b) To provide opportunities to the students. Within and outside the institution, for developing necessary operating skills relating to the Industry.
- M.Com is offered by MUJ in three Specialize Areas:- Accounting & Taxation, Banking Management, Financial Markets.
- To develop the right kind of values and attitudes to function effectively in the competitive environment.

3. DURATION OF THE COURSE

- The MBM course shall be of Two years duration in Four Semesters.
- The Maximum duration for a student for complying with the degree requirement is twice (4 Years) the duration of the academic Programme for date of first registration for his / her first semester.

4. CREDIT REQUIREMENT FOR THE AWARD OF DEGREE:-

M.Com (MBM) 100 Credits.

- The Credit distribution in four semester are as follows:

<table>
<thead>
<tr>
<th>Semester</th>
<th>No. of Total credit per semester</th>
<th>Cumulative Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>II</td>
<td>22</td>
<td>43</td>
</tr>
<tr>
<td>III</td>
<td>23</td>
<td>66</td>
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<tr>
<td>IV</td>
<td>24</td>
<td>90</td>
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</tbody>
</table>
5. ELIGIBILITY FOR ADMISSION

- Admission to the M.Com course is open to all candidates those who possess a B.Com education from recognized University.
- Those who secure 50 percent aggregate marks in a B.Com from a recognized University are eligible to apply for the Programme.
- The selection for the M.Com course is purely on merit basis.
## JECRC University, Jaipur.

**Course Structure M.Com (Banking Management)**

### PREVIOUS YEAR:

#### SEMESTER – I

<table>
<thead>
<tr>
<th>Paper Code</th>
<th>Subject</th>
<th>L</th>
<th>T</th>
<th>P</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO11101</td>
<td>Fundamental of Banking</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO11002</td>
<td>Statistical Techniques</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO11102</td>
<td>Banking Communication Skills</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO11103</td>
<td>Banking Operations</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO11104</td>
<td>Indian Banking System</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO11105</td>
<td>Information System in Banking</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>CO11106</td>
<td>Presentations / Seminars</td>
<td>-</td>
<td>-</td>
<td>4</td>
<td>2</td>
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<tr>
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<td><strong>TOTAL</strong></td>
<td>14</td>
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#### SEMESTER – II

<table>
<thead>
<tr>
<th>Paper Code</th>
<th>Subject</th>
<th>L</th>
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</thead>
<tbody>
<tr>
<td>CO12101</td>
<td>Legal Aspect of Banking</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO12102</td>
<td>Credit Management in Bank</td>
<td>4</td>
<td>-</td>
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<td>4</td>
</tr>
<tr>
<td>CO12103</td>
<td>Accounting &amp; Auditing</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>C12104</td>
<td>Tax Management</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO12105</td>
<td>Marketing of Banking Product</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO12106</td>
<td>Banking Financial Services</td>
<td>4</td>
<td>-</td>
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</tr>
<tr>
<td>CO12107</td>
<td>Seminars / Presentations</td>
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<td>-</td>
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<td><strong>TOTAL</strong></td>
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<td>3</td>
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## FINAL YEAR:

### SEMESTER – III

<table>
<thead>
<tr>
<th>Paper Code</th>
<th>Subject</th>
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<th>P</th>
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</tr>
</thead>
<tbody>
<tr>
<td>CO13101</td>
<td>Advance Financial Management</td>
<td>2</td>
<td>1</td>
<td>-</td>
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<tr>
<td>CO13102</td>
<td>Rural Banking</td>
<td>3</td>
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<tr>
<td>CO13103</td>
<td>On line Banking</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>CO13104</td>
<td>Commercial Law of Banking</td>
<td>3</td>
<td>-</td>
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<tr>
<td>CO13105</td>
<td>Depository Operations</td>
<td>3</td>
<td>-</td>
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<tr>
<td>CO13106</td>
<td>Summer Industrial Training</td>
<td>-</td>
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<td>***</td>
<td>Open Electives</td>
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</table>

### SEMESTER – IV

<table>
<thead>
<tr>
<th>Paper Code</th>
<th>Subject</th>
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</thead>
<tbody>
<tr>
<td>CO14101</td>
<td>International Trade &amp; Finance</td>
<td>2</td>
<td>1</td>
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<td>3</td>
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<tr>
<td>CO14102</td>
<td>Project Management</td>
<td>4</td>
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<tr>
<td>CO14103</td>
<td>Investment Banking</td>
<td>4</td>
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<tr>
<td>CO14104</td>
<td>E- Banking &amp; Computers</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>CO14105</td>
<td>Bank Management</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>CO14106</td>
<td>Seminars / Presentations</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>CO14107</td>
<td>Project</td>
<td>-</td>
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<td>24</td>
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Total Credits $21 + 22 + 23 + 24 = 90$
## Fundamental of Banking

**Paper Code:** CO11101  
**Objectives:**
- To acquaint the students with fundamentals of banking.  
- To familiarize with banking concepts & operations.

### Unit 1
**Evolution of Banking:** Definition of banking, classifications of banks [Central Banks, Commercial banks, Agricultural banks, Development banks, cooperative banks]

**Functions of Commercial Banks:** Primary Functions [Acceptance of deposits– Different types of deposits, Lending operations and Investments – different avenues of banks investment, Credit Creation – Process and Limitations]  
Secondary Functions: Safe Custody/ Locker operations, Credit Cards, E banking, ECS etc.

Co-operative banking in India - Primary Co-operative, credit societies, District Co-operative banks and, State Co-operative bank, their management, functions and limitation.


### Unit 2
**Types of customers:** Individual customers – Minor, Illiterate, Lunatic, Drunkard, Joint holders, Executors and Administrators, Proprietorship, PA holders, NRE etc – Procedures of opening and operating and rules governing the same.

Institutional customers – Partnership, HUF, Trusts, Society, Clubs, Association, Pvt Ltd Co, Public Ltd Co etc – Procedures of opening and operating, Rules governing the same.

**Types of Services & Accounts.**

### Unit 3
Organizational structure of banks, unit banks advantages and disadvantages, Branch banking advantages and disadvantages, Subsidiaries, correspondent bank, Joint ventures, Amalgamations, mergers, of banks. Banker and customer Relationship.

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## Statistical Techniques

**Paper Code:** CO11002  
**Objective:**
- To acquaint the students with basic statistical techniques in managerial decision making.

### Unit 1
**Meaning & Definition of Statistics, Functions, Applications, Limitations and Distrust of Statistics.** Concept of central tendency: meaning, definition, determination of Mean including Geometric Mean and Harmonic Mean, Median, Mode.

**Commercial Arithmetic:** Types of Interest, Simple, Compound, Nominal & effective rate of interest, trade and cash discount, Loan amortization/repayment.

### Unit 2
Correlation: meaning, Definition, types, methods of determining correlation.  
Regression Analysis: meaning, utility, types, difference between correlation and regression, methods of computing regression lines, conceptual frame work and
their application in business.

Unit 3  

<table>
<thead>
<tr>
<th>Units</th>
<th>Paper Code: CO11102 Banking Communication Skills  { 3 - 0 – 0 3}</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Objectives:</td>
</tr>
<tr>
<td></td>
<td>• To acquaint the students with the need and importance of proper communication for effective efficient management.</td>
</tr>
<tr>
<td></td>
<td>• To provide basic input in communication relevant to day to day banking functions.</td>
</tr>
<tr>
<td>Unit 1</td>
<td>Writing Skills: Introduction, Paragraph structure etc. Business correspondence: Need, functions &amp; kinds of business letters, essentials of effective business letter, layout, planning the letter, enquiries replies, orders &amp; their execution, credit status enquiries, complaints &amp; adjustments, collection of letter, circular letters, sales letters, refusal letters, follow up letters etc.</td>
</tr>
<tr>
<td>Unit 2</td>
<td>Banking Correspondence: Drafting of Circular, Notification, Proposal, Reports, Letters, Appeals., Correspondence with Public Authorities other agencies., Report Writing, Presses Release Writing</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Notice, Agenda, Minutes, Summarizing, Note Memo making, Reports, Speech writing, C- V and E-mail Communication Introduction &amp; Popularity, Problems, Techniques for Writing Effective E-mails.</td>
</tr>
</tbody>
</table>

Paper Code: CO11103 Banking Operations } 2 - 10 3 |

Objectives: 
• To familiarize the students with the process of various banking operations.  
• To provide conceptual knowledge of treasury management.

<table>
<thead>
<tr>
<th>Units</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Opening and operating of accounts: Different types of account SB account, Current account, Fixed Deposit account, Recurring Deposit account Documentation and procedure for opening and operating of accounts. KYC (Know your Customer) – Introduction and need for KYC for banks, relevance of Introduction, Nomination facility Rules governing the same, Transfer and Closure of accounts Procedures. Methods of remittance: Bankers Cheques, Demand Draft, Electronic Fund Transfer, Internet Transfer, Gift Cheques, Travellers Cheque – Introduction and features of the same.</td>
</tr>
</tbody>
</table>
| Unit 2 | Treasury management concepts and functions instruments in the treasury market development of new financial products control and supervision of Treasury management linkage of domestic operations with foreign operations. Asset-liability management Interest rate risk interest rate futures stock options debt instruments bond portfolio strategy risk control and hedging instruments. Investments Treasury bills Money markets instruments such as CDs, CPs,
| Unit 3 | Govt accounts with Banks, payment of various dues to government departments, utility bills and other fee based income transactions: Introduction, computerization of government transactions at banks, Tax payment: CBDT, Tax collection system for quicker remittance of funds to government accounts. Electronic reporting of government transactions. Role in CASA business. Utility/ Bill payments – Features on online utility bill payments, service offered by various players. Online payment of Insurance premium – various modes, features and security aspects of the same. |

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**Paper Code:** CO11104  
**Indian Banking System**  
\{ 2 - 1 – 0 3\}

**Objectives:**
- To provide the students an understanding of Indian banking system and role of nationalized banks, private banks in economic development.
- To familiarize with the process & effect of banking sector reforms.

<table>
<thead>
<tr>
<th>Unit 1</th>
<th>Structure and Role of Indian Banking System:- Structure of Indian Banking System, Central bank - Commercial banks -Cooperative banks - Regional Rural Banks-Local Area Banks: Difference between scheduled and non-scheduled bank Role of banking system in the economic growth and development. Private sector banks:- Private sector banks in India: Their progress and performance after 1969. Foreign banks in India: Their progress and performance, Regulation of Foreign banks in India.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 2</td>
<td>Nationalized banks:- Social control over banks, Nationalisation of banks - Arguments for and against Nationalisation, Objectives of Nationalisation, Progress of nationalized banks pertaining to branch expansion, deposit mobilization, credit development and priority sector lending: Lead Bank Scheme</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Banking Sector Reforms:- Rationale and objectives of reforms, Problems of nationalized banks Recommendations of the Narasimham Committee (I) Reforms of the committee pertaining to- CRR (Cash Reserve Ratio), SLR (Statutory Liquidity Ratio), Interest rate structure Directed credit programme, Income recognition, Asset classification, Capital adequacy norms Provisioning. Consolidation of banking system.</td>
</tr>
</tbody>
</table>

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**Paper Code:** CO11105  
**Information System in Banking**  
\{ 3 - 0 – 2 4\}

**Objectives:**
- To help the students in developing required skills in computer usage in banking industry.
- To familiarize with the various software’s related to banking operations.
- To acquaint the students with latest techniques related to E- Business.
### Unit 1
DBMS: Overview, Database Concepts, Database Models, Database Models: Relational Model, Basic Components of DBMS, Advantages, Disadvantages. RDBMS: Meaning, Concept & Features only. Difference between DBMS & RDBMS.

### Unit 2
Concept of CBS, Improved customer service, Different CBS Software: SAP for Banking Core banking SAP R/3, Finacle, Flexcube, Bankmaster (Theory as well as practical aspects) Internet Banking, Call Centre Services.

### Unit 3

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**Paper Code:** CO11106  | **Seminars / Presentations**  | { 0 – 0 - 0 2 }
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The Seminars / Presentations are the part and parcel of Banking Communication Skills & Banking Operations Subjects.

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**SEMESTER – II**

**Paper Code:** CO12101  | **Legal Aspect of Banking**  | { 2 - 1 – 0 3}
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**Objectives:**
- To familiarize the students with legal aspects of banking operations.
- To acquaint understanding about rules & regulations of various laws concerning banking transactions.

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**Unit 1**

**Unit 2**

**Unit 3**
Indian Stamp Act 1899: Relevant provisions related to Banking transactions. Registration Act 1908: Documents for which registration is compulsory/not compulsory / optional. Securities Contract (Regulation) Act, 1956: Regulates government securities market

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Paper Code: CO12102  
**Credit Management in Banking**  
{ 4 - 0 – 0  4}

**Objectives:**
- To acquaint the students with sound appraisal system prevalent in banks and need for having close monitoring and follow up to avoid banks assets becoming NPAs.
- To give understanding about NPA management.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 2</td>
<td>Kinds of Credit facilities; Working Capital Finance, Project Finance, Loans to Small and Medium Enterprises, Rural and Agricultural Loans, Directed Lending, Retail Loan, International Loans Extended by Banks Personal loans, Agricultural credit, Priority-sector loans, Corporate &amp; Institutional credit, Credit Appraisal:- Meaning, techniques , Credit appraisal and credit decision-making, Monitoring and Review of Loan Portfolio, Appraisal based on Financial statement Analysis, Approach to lending.</td>
</tr>
<tr>
<td>Unit 3</td>
<td>NPA Management - Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Monitoring &amp; follow-up techniques, Loan documentation, Debt Recovery Tribunals, Recommendations of the Narasimham Committee, Directed credit programme, Redefining of the NPAs Revision in the Capital adequacy.</td>
</tr>
</tbody>
</table>

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Paper Code: CO12103  
**Accounting & Auditing**  
{ 2 - 1 – 0  3}

**Objectives:**
- To gain expert knowledge of current auditing practices and procedure in banks.
- To familiarize with the accounting procedure & rules of Indian banking system.

<table>
<thead>
<tr>
<th>Unit 1</th>
<th>Auditing: Meaning, definition, objects, advantages, limitations of auditing Classification of auditing: statutory, government, private, internal, continuous &amp; annual audit Internal checks: Meaning, definitions, objects, merits, of internal checks, internal Control &amp; risk assessment Inspection :- Meaning, types of Inspection, methods of inspection in Banks.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 2</td>
<td>Types of Audit in Banks :- Statutory Audit, Concurrent audit, revenue and income audit, Stock valuation and audit, Audit &amp; Inspection, audit committee at the bank, RBI Guidelines, format of audit reports, Auditor’s observations in customer</td>
</tr>
</tbody>
</table>
Table:


Paper Code: CO12104  
**Tax Management**  
{ 2 - 1 – 0 3}

**Objectives:**-
- To gain knowledge of the rules & regulation of direct tax laws.
- To acquire the ability to calculate taxable income of an individual.
- To familiarize with on line tax return filling procedure.

| Unit 1 | Introduction & Definitions of Basic Terms (Assessment, Assessment year, Assesse, previous year, Resident & Non Resident, Non Resident Indian Residing outside India), Tax administration & Authorities, Residential status and incidence of tax, computation of taxable income under the salary head, House Property head. |
| Unit 2 | Computation of taxable income from business or profession, capital gain. Taxable income from other sources. Deemed Income, Deductions. |
| Unit 3 | Income from. Aggregation of clubbing of Income, Set off and Carry Forward of Losses. Calculations of Total taxable income of an individual. On line tax return filling, value added services. |

Paper Code : CO12105  
**Marketing of Banking Products**  
{ 3 - 0 – 0 3}

**Objectives:**-
- To understand the various facts of marketing management with focus on banking products.
- To help students to create customer value & satisfaction in retail banking segments.

| Unit 1 | Financial services with special references to banking products, role, concept, nature and characteristics. Financial services marketing v/s products marketing financial services marketing triangle. Concept of Mutual Funds, Ulips, Insurance Policies, Letter of Credit, Credit card. |
| Unit 3 | Market segmentation and positioning-segmenting financial services markets need and bases. Marketing mix strategy, concept of financial services product-product |
levels major product decisions, branding and product development, innovation, diffusion and adoption.
Customer Relationship Management – meaning, techniques & importance in Banking business.

**Paper Code : CO12106**  
**Banking Financial Service**  
{ 3 - 0 – 0 3 }

**Objectives:-**
- To aware the students about the financial system & range of financial services offered by banks.
- To acquaint with detailed accounting principles, operations, policies & practices of various private & public banks.

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Unit 3</strong></td>
<td>Credit Rating Services: Rating Process, Present status of credit rating industry in India, Rating symbols, rating instruments. Merger’s and Acquisition’s: Role of merchant Bankers in M &amp; A Activities.</td>
</tr>
</tbody>
</table>

**Paper Code: CO12107**  
**Seminars / Presentations**  
{ 0 – 0 - 0 = 2 }

The Seminars / Presentations are the part and parcel of Marketing of Banking Product and Banking Financial Services Subjects.
### Paper Code: C13101  Advance Financial Management  { 2 - 1 – 0 3}  

**Objectives:**
- To develop ability to analyse & interpret various tools of financial analysis & planning.  
- To gain knowledge of management & financing of working capital.  
- To understand the concepts relating to financing & investment decisions.  

<table>
<thead>
<tr>
<th>Unit</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Financial Management: Meaning, Scope, Importance and Limitations. Tasks and responsibilities of Modern finance manager, Objectives (Profit Maximization and Wealth Maximization), Finance Functions, Role &amp; Responsibility of Finance Manager, Sources of supply of funds in India : (Short, Medium &amp; Long term), Risk &amp; Control in terms of Financing, Capital Structure, Trading on Equity / Leverages.</td>
</tr>
</tbody>
</table>

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### Paper Code: CO13102  Rural Banking  { 3 - 0 – 0 3}  

**Objectives:**
- To gain the knowledge about various aspects of rural banking.  
- To understand the role of rural banking in development of banking industry.  

<table>
<thead>
<tr>
<th>Unit</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Sources of Rural credit – Non-Institutional sources – Money-lending – Friend and relatives – Government Sources. Rural Banking :- Meaning, Objectives, Current Status, Progress of RB, Challenges in Rural Marketing of Banking Services, Opportunities in Rural Market, Marketing Strategies.</td>
</tr>
<tr>
<td>Unit 2</td>
<td>Rural Branch Expansion Programme, Regional Rural Banks:- Reasons for establishment of Regional Rural Banks (RRBs),Meaning of RRBs, Difference between RRBs and Commercial banks, Objectives of RRBs, Organization and Management of RRBs Functions of RRBs, Progress, performance and problems of RRB.</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Institutional sources – Co-operative credit Agencies – Structure of Co-operation credit in India – Weakness of co-operative credit agencies. Co-operative Banks &amp; Rural Credit, Commercial Banks &amp; Rural Credit, MICRO Finance, NABARD – establishment &amp; Objectives. SHGs &amp; MFIs. – Meaning, objectives, Functions.</td>
</tr>
</tbody>
</table>
**Paper Code: CO13103**  
**On line Banking**  

**Objectives:**
- To familiarize students with on line banking transactions.
- To gain the ability to acquire banking facility through internet by following specific procedure.

<table>
<thead>
<tr>
<th>Unit 1</th>
<th>Electronic Payment Systems – Tellers, ATMs, Credit and Debit Cards – Features, Security aspect and practical process of the same. Tele banking and e-banking: Telebanking – Introduction, features, functions, telebanking organization structure, Advantages.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 2</td>
<td>Internet Banking:- banks as payment agents, security risks, service providers like paypal, RBI guidelines on Internet banking. International experience and lessons, Information Technology Act 2000 and the rules framed therefore. Overview of Network Security.</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Online customer service: Internet shopping, procedures for internet shopping, The EC consumer behaviour model, Types of customer service functions (Answering customer inquiries, providing search capabilities, providing technical information, account tracking), Tools of customer service (personalized web pages, FAQs, Chat Rooms, E mail and automated response), Intelligent Agent (Intelligent agent for consumers, intelligent agent for information search and filtering, intelligent agent for product and vendor finding, intelligent agent for customer service, negotiating agent)</td>
</tr>
</tbody>
</table>

**Paper Code: CO13104**  
**Commercial Law of Banking**  

**Objectives:**
- To apprise the students with the relevant provisions of Indian Contract Act, Companies Act, FEMA etc.
- To familiarize with various legal provisions concerning banking operations.

| Unit 1 | Indian Contract Act, 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc.) The Companies Act, 1956 Definition, features of company, Types of Companies, Memorandum, Articles of Association, Doctrines of Ultravires, indoor management and constructive notice, membership of company – acquisition – cessation, rights and duties of members and register of members. Prospects and directors. |

~ 14 ~
Paper Code: CO13105  Depository Operations  { 3 – 0 – 0 3 }

Objectives:-
- To understand the processes involved in depository functioning.
- To provide deep insight into the functioning of the depository & outlines the various operational issues.

<table>
<thead>
<tr>
<th>Unit</th>
<th>Overview</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Overview of Capital Market, overview of NSDL (National Securities Depository Limited), Business Partners of NSDL, NSDL Application software.</td>
</tr>
<tr>
<td>Unit 2</td>
<td>Service Standards, Benefits &amp; Safety, NSDL Charge structure, Account opening, Transmission &amp; Nomination, dematerialization, Trading &amp; Settlement.</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Pledge and hypothecation, corporate actions, Public issues, Debt Instrument &amp; Govt. securities, warehouse Receipts, Tax Information Network (TIN).</td>
</tr>
</tbody>
</table>

Paper Code: CO13106  Summer Industrial Training  (0 -0- 8 4)

Objective:-
The objective of the summer training programme is to impart training to the students in business units. During the period of training a student undergoes training in acquiring skills for managing business in the light of the theoretical concepts, tools, techniques which they acquire in the classroom teaching.

In the Second semester the students has to go for industrial training for a period of 8 weeks, in Government/ Private Industries & Offices. The students have to go for training on the subject of their related course. The student shall maintain a logbook on daily basis. At the end of the industrial training the student shall submit a training report along with the logbook maintained on daily basis during the period of training and the performance appraisal from Industry / Office. The training report is to be prepared by the student in two typed copies and one copy to be submitted to the HOD within the stipulated time for assessment.

The report will be assessed by the internal examiner and only on the basis of a certificate of the examiner concerned that the training has been satisfactorily completed would the student be allowed to appear for the viva-voce of the third semester. The training report will be assessed by a panel of examiners comprising of one / two external examiners and one internal examiner.
University is offering a list of open elective subjects. Students can choose any subject as per their interest.

**SEMESTER – IV**

**Paper Code: CO14101  International Trade & Finance  \{2 - 1 - 0  3\}**

**Objectives:**
- To understand the basic aspects of international trade.
- To familiarize the students with various facts of international banking operations.

| Unit 1 | Introduction to International Trade: Features, need & significance  
Terms of trade: Concepts, factors determining terms of trade, gains from trade.  
Balance of Payment: Meaning, components, disequilibrium, causes & types of disequilibrium, methods of correction of disequilibrium.  
|---|---|
| Unit 2 | Accounts with Overseas Banks: NOSTRO, VOSTRO, LORO, Non-Resident Accounts.  
| Unit 3 | Documentary Letters of Credit: Meaning, parties, mechanism, types and documents.  
Correspondent Banking: Meaning, functions, operation, advantages and risk involved.  
Introduction to Exchange risk management: Derivatives & Swaps  
Role of RBI: FED, FEDAI, EXIM Bank & ECGC in International Trade |

**Paper Code: CO14102  Financial Management of Project  \{4 – 0 – 0  4\}**

**Objectives:**
- To acquaint the students about the financing of a project.
- To learn the process & issues relating to preparing, appraisal & monitoring projects.

<table>
<thead>
<tr>
<th>Unit 1</th>
<th>Concept, Characteristics and types of Project, Project Management: Concept, Meaning, Objectives, Participants in Project Management, Project Life Cycle.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 3</td>
<td>Cost benefit Analysis:- Project cost calculation, Project Financing, P.&amp;.L. &amp; Balance sheet analysis, Ratio Analysis, Incentives and Subsidies, Project Monitoring and Control,</td>
</tr>
</tbody>
</table>

**Paper Code: CO14103**  **Investment Banking**  **{ 4 – 0 – 0 4}**

**Objectives:-**
- To impart a strong conceptual foundation in investment banking.
- To introduce students to the financial system & capital markets both in India & Abroad.

| Unit 3 | Corporate Advisory Services: Business advisory services, Project advisory services, Financial restructuring advisory, Mergers and acquisitions advisory, Government advisory. Private Equity: Introduction to private equity, Private equity and Investment Banking, Investment banking perspectives in private equity. |

**Paper Code: CO14104**  **E-Banking & Computers**  **{ 3 – 0 – 2 4}**

**Objectives:-**
- To familiarize with electronic system of banks.
- To help the students in developing required skills in computer usage in banking business application.

| Unit 1 | E Banking – Introduction, Advantages to banks and customers, Anywhere banking, Anytime banking, Internet Banking, Mobile banking, Various levels in e banking and security aspects of the all the above. Security in E Banking: Introduction, risk concern areas, different types of threats, various control mechanisms, Audit trails, Internet banking guidelines in India – RBI guidelines on Technology and Security issues, Legal issues and Regulatory and Supervisory issues. BCP / DRC Concept. |
| Unit 2 | Computer virus and Crime management: Introduction, nature of computer virus, virus entry points, categories/kinds/types of viruses, Trojan Horse – purpose, new trends – SPYWARE, MALWARE, DIALERS, SPAM, Browser Hijacker. Anti virus policies/ techniques, precautions/ guidelines for virus in Network environment, symptoms on viral attacks, Computer crime – Different types of computer crimes (Data related, software related and physical crimes), preventive measures to overcome computer crime, Incident management. |

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Paper Code: CO14105 | Bank Management | { 3– 0 – 0 3 }

Objectives:-
- To familiarize the students with various aspects of management in Banks.
- To aware about the sources of revenue, cost & profit of banks.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 2</td>
<td>Profitability of Banks, sources of Revenues, Methods of Profit calculation, structure of Banking Profitability. Analysis of Financial Statement of Banks.</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Financial education, CSR in banks, industrial relations, impact of globalization, frauds &amp; RBI Guidelines, Branch licensing policy of RBI.</td>
</tr>
</tbody>
</table>

Paper Code: CO14106 | Seminars / Presentations | { 0 – 0 - 2 = 1 } |

The Seminars / Presentations are the part and parcel of Bank Management Subject.

Paper Code: CO14107 | Project Study | { 0– 0 – 10 5} |

Objective:-
The objective of the project study is to help the student develop ability to apply multidisciplinary concepts, tools and techniques to solve organizational problems.

Students have to select a topic for research project from the elective course under the guidance of an internal Teacher and submit the same to the HOD. The project report is to be prepared by the student in two typed copies and to be submitted to the HOD within the stipulated time for assessment. The report will be assessed by the internal examiner and only on the basis of a certificate of the examiner concerned that the project report has been satisfactorily completed that would the student be allowed to appear for the viva-voce of the sixth semester.

The evaluation and viva voce will be after the completion of the project work and submission of the project report. The final evaluation and viva voce will be conducted by a panel of examiners including the internal guide.
## REFERENCE BOOKS FOR M.COM (BANKING MANAGEMENT)

1. Machiraju, H.R. - *Modern Commercial Banking*
2. Varshney, P.N. - *Banking Law and Practice*
3. Toor, N.S. - *Handbook of Banking Information*
4. Arondekar, A.M. - *Principles Of Banking*
5. Zacharias, K.D. - *Legal Aspects Of Banking Operations*
6. Agarwal, H.C. - *Practical Problems On Commercial Banking*
8. Katuri Nageswara Rao - *Retail Banking*
9. Vivek Gupta - *E-Banking: Global Perspectives*
10. Natarajan, S. - *Indian Banking*
11. Senthil Ganesan - *Banking and Financial Services*
12. Murthy, E.N. - *Banking and Financial Services*
13. Rajashekar, N. - *Banking In the New Millennium*
14. Ananthakrishnan - *Adding Value of Banking*
15. Shekar, K.C. - *Banking Theory and Practice*
16. Agarwal, H.C. - *Practical Problems on Commercial Banking*
17. Pratap Subramanyam - *Investment Banking: An Odyssey in High Finance*
19. Sachdeva, A.N. - *Banking Theory & Banking Systems*
20. Sundharam, K.P.M. - *Money Banking International Trade*
21. Machiraju, H.R. - *Modern Commercial Banking*
22. Gordon, E. - *Banking Theory law and Practice*
23. Geoffrey Lipsco - *Business of Banking*
24. Mithani, D.M. - *Banking & Financial System*
25. Ajit Singh - *Banking principles & Business Practices*
27. Premavathy, N. - *Banking Theory law and Practice*
28. Raman, B.S. - *Law & Practice of Banking*
29. Khubchandani, B.S. - *Practice & Law of Banking*
30. Parameswaran, R. - *Indian Banking*
31. Shekar, K.C. - *Banking Theory and Practice*
32. Srivastava, P.K. - *Banking Theory and Practice*
33. Vijayaraganavan, I. - *Introduction to Banking*
34. Mithani, D.M. - *Money Banking International Trade and Public Finance*
35. Myneni, S.R. - *Law of Banking*
36. Sachdeva, S. - *Banking Law and Practice - Narain's Series*
37. Agarwal, H.C. - *Indian Financial system and Commercial Banking*
38. Sundharam, K.P.M. - *Banking Theory law and Practice*
40. IIBF - *Workbook on Principles of banking accounting & Finance for bankers*

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41. Sharma, K.C. - *Modern Banking in India*
42. Reddy, C.N. - *International Banking Trade and Theory*
43. Agarwal, H.C. - *Objective Questions on Banking Practice*
44. Uppal, R.K. - *Banking With Technology*
45. Agarwal, H.C. - *Principles of Banking*
46. Agarwal, H.C. - *Legal Aspects of banking operations*
47. Kandasami, K.P. - *Banking Law and Practice*
48. Bengeri, V.V. - *Banking Law and Practice*
49. Seth, M.L. - *Money banking and International Trade*
50. Seth, M.L. - *Money banking and International Trade and public finance*
51. Sundharam, K.P.M. - *Money, Banking and International Trade*
52. M N Gopinath - *Banking principles & operations*
54. PN Varshney, *Banking Law and Practice*, Sultan Chand and Sons Ltd.

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• Kent Robert W, Writing some Fundamentals.
• Bovee, Business Communication Today - 7th Edition, Pearson Education
• Indian Institute of Banking and Finance, Principles of Banking and Practices – Macmillan, Mumbai
• R.M.V. Bass- Credit Management.
• Dr. John Chinbuya Mbuya – Fundamentals of Credit Risk Management in Banking Industry.
• J.C Verma, Merchant Banking-Organization & Management
• M. Y Khan, Financial Services
• LM Bhole, Financial Institution
• Friend, M. Blune & J. Crocket, Mutual Funds & other Institutional Investors.
• Chandra Prasanna, Project Management, Tata McGraw Hill, New Delhi
• S.N. Maheshwari & S.K. Maheshwari : Corporate Accounting.
• P.N. Varshney, Banking Law & Practice, Sultan Chand & Sons Ltd.
• Functions and Working of the RBI: Reserve Bank of India Publications.
• Financial Sector Reforms and India’s Economic Development: N.A.Majumdar
• Central Banking and Economic Development: Vasant Desai
• Monetary Economics: S.B. Gupta
• Banking in India - S. Panandikar
• Banking: S.N. Maheshwari.