

New Course added

M.Com Syllabus
First Semester
Group 'B' ACCOUNTING AND TAXATION
SI.5: ADVANCED COST ACCOUNTING (4 CREDITS)

Objective: This course exposes students to the concepts and the tools used in cost accounting.

Unit 1: Fundamental Principles: Limitations of Financial Accounting, Significance of Cost Accounting, Cost Accounting and Management Accounting, Installation of Costing System, Elements of Cost, Cost Concepts and Cost Classifications.

Unit 2: Planning and Control of Material: Labour and Overhead Cost.

Unit 3: Methods of Costing: Job, Batch Contract Costing, Process of Costing, Service Costing, Reconciliation of Cost and Financial Account.

Unit 4: Budgetary Control: Definition, Steps in Budgetary Control, Different types of Budgets, Zero base Budgeting, Performance Budgeting.

Unit 5: Computerized Accounting: Policies Guiding Mechanization, Significance of Mechanization, Electronic Data Processing Services offered by Data Processing Centers.

References:

1. Ramachandran, "Financial Accounting for Managers", Tata McGraw Hill – 2005.
2. I.M. Pandey, "Financial Management", Vikas Publications, 2003.
3. Neeraj Sharma "Computerized Accounting & Business Systems", Kalyani Publishers, 2004.
4. V.R Palanivelu " Accounting for Management" University Science Press 2013.
5. Charles T. Horngreen, Cost Accounting: A Managerial Emphasis, Prentice Hall of India Ltd., New Delhi, 2011.
6. Jawaharlal & Seema Srivatsava: Cost Accounting, Tata McGraw Hill, New Delhi 2009.
7. Colin Drury: Management & Cost Accounting, CENGAGE Learning India (P) Ltd New Delhi 2000.
8. Charles T. Horagren:cost Accounting: A Managerial EmphasisPearson Prentice Hall, New Delhi 2009.
9. Maheswari S.N. Advanced Cost Accounting, Sultan Chand & Sons, New Delhi 2008.
10. Saxena and C.D. Vashist: Advanced Cost and Management Accounting, Text, Sultan Chand and Sons, New Delhi 2008.

M.Com Syllabus
First Semester
Group 'C' MARKETING
S1.5: CONSUMER BEHAVIOUR (4 CREDITS)

Objectives: The course helps students to develop basic understanding of the concepts and theories of consumer behaviour and their applications in marketing decision making.

Unit 1: Introduction: Defining consumer behaviour; reasons for studying behaviour, applying consumer behaviour knowledge; scope of consumer behaviour; market segmentation; bases of segmentation, criteria for effective targeting of market segments.

Unit 2: Consumer as an Individual: Consumer motivation; consumer involvement, personality and self concept; perception consumer learning and memory; information processing, attitudes and changing attitudes.

Unit 3: Consumer in Social and cultural settings: Reference groups and family influences; Social class, cultural; sub cultural and cross cultural influences on consumer behaviour; personal influences and diffusion of innovations; impact of media and globalization.

Unit 4: Consumer Decision Process: Problem recognition; search and evaluating; purchasing processes; post purchase behaviour; consumer behaviour models; consumerism; organizational buying behaviour.

Unit 5: Consumer Satisfaction: Measurement of consumer satisfaction and dis-satisfaction, repeat buying, brand switching and loyalty, opinion leadership, complaining behaviour.

References:

1. Henry Assael: CONSUMER BEHAVIOUR AND MARKETING ACTION, Kent Publishing Co., 2010.
2. Berkman & Gilson: CONSUMER BEHAVIOUR: CONCEPTS AND STRATEGIES, Kent Publishing Co., 2013.
3. Efraim Turban, Jae Lee, David King, & H.Michael Chung: Electronic Commerce: A Managerial Perspective, Pearson Education Inc., 2000.
4. Assael, H., Consumer Behaviour and Marketing Action, 6th ed., South Western Publishing Company, Ohio, 1998.
5. Block and Roering, Essentials of Consumer Behaviours Dryden Press, Chicago. Dryden Press. Chicago 1990.
6. Engel, James F., Roser D. Blackwell, and Paul W. Miniard, Consumer Behaviour Dryden Press, Chicago, 1990.

M.Com Syllabus
First Semester
Group 'D' BANK FINANCE
S1.5: BANK FINANCIAL MANAGEMENT (4 CREDITS)

Objective: To help students to understand the conceptual framework of financial management and its applications under various banking environmental constraints.

Unit 1: Introduction: Banking markets in changing environment, new types of risks for bank customers and banks, prudential regulation in a Deregulating setting, objectives of bank management in new environment. Evolution of financial management functions in banks, major area of bank financial management, organizational structure, systems and skills, universal banking and its impact on risk management, corporate governance in banking, risk based banking supervision.

Unit 2: Liquidity Management in Banks: Liquidity and Liquidity risk, objectives and policies, liquidity management: regulatory aspects, static liquidity gap analysis, liquidity ratios, dynamic liquidity gap analysis, scenario analysis, liquidity planning.

Unit 3: Bank Capital: Definition, Capital Accord 1988, Capital Adequacy requirements of foreign banks, functions of bank capital, measures of capital adequacy, capital accord 1988 and amendment of 1996, computation of capital adequacy, risk weights of funded risk assets, measures to improve capital adequacy, capital standards and new capital accord. Rationale for new accord, structure of new accord, minimum capital requirement, standardized approach for credit risk, the internal rating based approach (IRB), overall capital.

Unit 4: Profitability of Banks: Objectives, Profit and Profitability, need for profits, Historical perspective of the approach of banks to profitability, effects of NPAs on profitability of banks, banking sector reforms. A profitability model, shareholders' value maximization and EVA, Profit Planning, Performance Parameters of Indian Banks, Measures to improve Profitability.

Unit 5: Valuation of Bank Stocks: Fundamentals of Stock Valuation, Methods of Stock Valuation: Dividend Valuation Method, MM Hypothesis, Graham and Dodda Model, Walter's Model, Gordon Model, Dividend Policy in Banks.

References:

1. Indian Institute of Banking and Finance, "Bank Financial Management", Taxmann Publications, 2004.
2. Macmillan, "Bank Financial Management", Macmillan Publishers India Ltd., 2010.
3. Joseph F. Sinkey, "Commercial Bank Financial Management in the Financial-services Industry", Prentice Hall, 2002.

4. Padmalatha Suresh & Justin Paul, "Management of Banking and Financial Services", 3rd Ed., Pearson, Delhi, 2014.
5. Macmillan, "Advance Bank Management", Macmillan Publishers India Ltd., 2010.
6. Timothy W. Koch & S. Scott MacDonald, "Bank Management", 8th Ed., Cenage Learning, 2015.
7. Indian Institute of Banking and Finance, "Legal and Regulatory Aspects of Banking", 2nd Ed., Macmillan Publishers India Ltd., 2010.
8. Steven I Davis, "Excellence in Banking", The Macmillan Press Ltd., London, 1985.
9. Vasant C. Joshi & Vinay V. Joshi, "Managing Indian Banks: The Challenges Ahead", 3rd Ed., Response Business Books from SAGE, New Delhi, 2009.
10. Rose Peter S. and Sylvia C. Hudgins, "Bank Management and Financial Services", McGraw Hill, 2008.
11. Van Horne, J.C. and J.M Wachowicz Jr., "Fundamentals of Financial Management", Prentice – Hall, Delhi. 2008
12. Briham & Ehrhardt "Financial Management- Text & Cases", CENGAGE Learning India (P) Ltd., New Delhi. 2009.

New

**M.Com Syllabus
Second Semester**

H2.1: ORGANIZATIONAL BEHAVIOUR (4 CREDITS)

Objective: The main objective of this paper is to familiarize the students with the factors underlying organizational behaviour.

Unit 1: Organizational Behaviour: Nature and Scope, Models of organizational behavior, significance of special, psychological and social factors for understanding organization behavior, significance of Culture to organizations.

Unit 2: Individual Behaviour: Foundations of individual behaviour-personality; perception; learning; values, attitudes and job satisfaction; ability; motivation and Models of Motivation.

Unit 3: Group Dynamics: Leadership-Theories and styles, Small group and inter-group behavior, Management of Conflicts, Morale and Productivity.

Unit 4: Organisation: Foundations of organization structure; Job design, work settings and job stress; Organisational culture: Meaning, importance and characteristics of organization culture.

Unit 5: Change Management: Organizational Change, Adaptation, growth and Development: Organizational Effectiveness – Various approaches to O.E, Q.W.L, Power and Politics in organization.

References:

1. Robbins, Judge, Millett & Boyle, "Organizational Behaviour", 7th Ed., Pearson, 2014.
2. Margie Parikh & Rajen Gupta, "Organizational Behaviour", Tata McGraw Hill, 2010.
3. P G Aquinas, "Organizational Behaviour: Concepts, Realities, Applications and Challenges", Excel Books, 2006.
4. J S Chandan, "Organizational Behaviour", Vikas Publishing House Pvt., Ltd., Noida, 2014.
5. K. Aswathappa, "Organizational Behaviour", HPH, 2007.
6. Dipak Kumar Bhattacharyya, "Organizational Behaviour", Oxford University Press, 2016.
7. R.S. Dwivedi, "Human Relations and Organizational Behaviour: A Global Perspective", Macmillan Business Books, 2010.
8. S. S. Khanka, "Organizational Behaviour: Text and Cases", S. Chand & Co. Pvt., Ltd., 2013.
9. Kalliath, et. al., "Organizational Behaviour", Tata McGraw Hill, 2011.
10. John W Newstrom & Keith Devis, "Organizational Behaviour", McGraw Hill, Newyork 2004.
11. Hellriegel, Slocum and Woodman, "Organizational Behavior", South-Western, Thomson Learning, 9th edition, 2001
12. Robbins P, "Essential of Organizational Behaviour", 10th Ed., PHI, 2010.
13. Stephen P. Robbins, Organizational Behaviour, Prentice Hall, New Delhi 2005.

M.Com Syllabus
Second Semester
H2.4: MANAGERIAL ECONOMICS (4 CREDITS)

Objective: To make the students understand the use of economic tools, principles, laws, etc. in facilitating business decisions.

Unit 1: Managerial Economics – Meaning, Nature, Features, Scope and Application – Its Relationship with other disciplines – Role of Managerial Economist – Demand Analysis – Elasticity of demand - Determinants of demand and forecasting of demand.

Unit 2: Production function – Law of Returns - Law of variable proportions – Law of Returns to Scale – Economies of large scale operation – Cost Concepts – Cost function – Cost Output relationship – Cost Control and Cost Reduction.

Unit 3: Price and Output decisions under Competitive conditions – Perfect Competition, Monopoly Competition, Monopolistic Competition and Oligopoly Competition – Price leadership – Price discrimination – Product line pricing – Price differentials.

Unit 4: Profit – Concept and Meaning – Theories – Measurement – Economic Profit vs. Accounting Profit – Profit Maximization vs. Profit Restriction – Profit Planning and Forecasting – Cost-Volume-Profit Analysis – BEP Analysis.

Unit 5: Macro Economics and Business decisions – Business Cycle – Economic Forecasting for business – National Income – Methods and Complexities of Measurement – Inequalities in Income – Causes, Consequences and Remedies.

Reference:

1. Johnston, J., Econometric Methods, McGraw Hill Book Company, New Delhi, 1994.
2. Mote Paul, Gupta, Managerial Economics, TMH, 1977.
3. H. Craig Peterson, W. Cris Lewis, Managerial Economics, PHI, 1994.
4. P.L. Mehta, Managerial Economics, PHI, 2001.
5. Anand Sharma, Quantitative Techniques for Decision Making, Himalaya Publications, 2000.
6. Keith Davis, Human Behaviour at work, Mc Graw Hill Book Co., 1995.
7. Koontz, Harold, Cyril O'Donnell, and Heinz Woehrich; Essentials of Management, Tata McGraw – Hill, New Delhi. 1984
8. VSP Rao & V. Hari Krishna, "Management' Excel Book, New Delhi – 2002
9. Harold Kontz, Hein Wehrich, "Essentials of Management" Tata McGraw Hill, 1999
10. Reddy P.N. and Appannaih – Essentials of Managerial Economics – HPH 2000.
11. Mithani D.M. – Managerial Economics – HPH, 2004.

M.Com Syllabus
Second Semester
Group 'B': ACCOUNTING AND TAXATION
S2.5 STRATEGIC COST MANAGEMENT (4 CREDITS)

Objective: The course aims at to impart and inculcate the knowledge of controlling and effective management of cost among the students.

Unit 1: Concept and uses of Cost Accounting: Accounting plan and responsibility centres : Meaning, significance of responsibility accounting, Types of Responsibility centres, transfer pricing.

Unit 2: Marginal costing and break even analysis; concept, basic characteristics, application and limitations of marginal costing.

Unit 3: Standard costing analysis as a control technique, setting of standards, variance analysis, Relevance of Variance analysis to budgeting and standard costing.

Unit 4: Value chain analysis, activity based costing, quality costing, target and life style costing, Cost Audit.

Unit 5: Business Process Re-engineering: Value engineering learning cure TQM, JIT and FMS and enables of low strategy.

Reference:

1. Ravi M. Kishore, Strategic Cost Management, Taxman's Publication, 5th edition 2018
2. Blocher, I., Chen, Lin, Cost Management: A Strategic Emphasis, McGraw Hill, 1999
3. Hergren, Datar and Foster, Cost Accounting: A Managerial Emphasis, Pearson Education, Eleventh Edition, 2003.
4. John K. Shank and Vijay Govindarajan, Strategic Cost Management , Vikas Publishing House, 2004
5. Robert Kaplan & Robin Cooper - Cost and effect, Harvard Business School. 2002
6. Robert Kaplan et.al, Management Accounting, Prentice Hall, New Delhi(2005)
7. Saxena and Vashist, Advanced Cost and Management Accounting:Problems and Solutions, Sulthan Chand & Sons, New Delhi, (2004)
8. Saxena and Vashist – Advanced Management Accounting Problem and Solution. Sultan chand ,2006
9. S. P. Jain, "Advanced Accounting", Kalyani, 2001.
10. Lall, B.M. and Jain, I.C. – Cost Accounting : Principles and Practice, Prentice Hall, Delhi 2006.

M.Com Syllabus
Second Semester
Group 'D' BANK FINANCE
S2.5 RISK MANAGEMENT (4 CREDITS)

Objective: To provide basic knowledge of risk, type of risks and tools of risk management.

Unit 1: Definition of Risk and uncertainty: Classification of Risk, Sources of Risk-external and internal. Risk Management - nature, risk analysis, planning, control and transfer of risk, administration of properties of an enterprise, provision of adequate security arrangements. Interface between Risk and Insurance. Risk identification, evaluation and management techniques, Risk avoidance, Retention and transfer, Selection and implementation of Techniques. Various terminology, perils, clauses and risk covers.

Unit 2: Introduction to Risk Management: Types of Risk, Evolution of Risks, Steps in risk management, RBI guidelines.

Unit 3: Credit Risks Credit Risk Management Models: Introduction, Motivation, Funtionality of good credit. Risk Management models- Review of Markowitz's Portfolio selection theory – Credit Risk Pricing Model – Capital and Regulation. Risk management of Credit Derivatives.

Unit 4: Market Risk (includes Asset Liability Management): Yield Curve Risk Factor- Domestic and global contexts-handling multiple risk factor-principal component analysis- value at Risk (VAR) – implementation of a VAR system- Additional Risk in fixed income markets- Stress testing- Bank testing.

Unit 5: Operational Risk: Introduction - typology of operational risk- measuring operational risk -Who manages operational risk- key to implementing bank-wide operational risk management- why invest in operational risk management. Technology Risk- Best practice – operational risk systems/Solutions.

Reference:

1. John C. Hull, "Risk Management and Financial Institutions", Pearson Education, 2007.
2. Avadhani. V.A, Treasury Management in India, Himalaya Publishing House, 2002
3. Khan M.Y., Financial Services, Tata McGraw Hill , 2004
4. Khan M.Y., Indian Financial System, Tata McGraw Hill, 2007
5. Varsnney and Mittel, Indian Financial System, Sultan Chand Publications, New Delhi. 2003
6. The Professional's Hand book of Financial Risk Management by Marc Lox and Lev Borodorsky, Reed Educational and Professional Publishing Ltd., 2000.

7. Thomas S. Coleman A, Practical Guide to Risk Management, Research Foundation of CFA Institute, 2000.
8. Paul Hopkin, Fundamentals of Risk Management, Kogan Page, 2018.
9. George E Rejda and Michael McNamara, Principles of Risk Management & Insurance 10th Ed., Pearson, 2008.
10. John C. Hull, Risk Management & Financial Institutions 5th Ed., Wiley, 2018.

**M.Com Syllabus
Third Semester
H3.3 Women Entrepreneurship Development**

Objective: To acquaint students to understand the basic concepts of Women Entrepreneurship.. It also attempts to provide exposure of the Micro Finance, SHGs and Governmental support to Women Entrepreneurs.

Unit I: Entrepreneurship – Concept of Entrepreneurship - Nature and Development of Entrepreneurship - Entrepreneurial decision process - Entrepreneurial traits – types - Culture and structure - competing theories of Entrepreneurship - Entrepreneurial motivation - Establishing Entrepreneurial Systems.

Unit II: Entrepreneurial Process - Identifying and evaluation the opportunity - developing a business plan – resources required and the managing the enterprise. Strategic orientation - commitment to opportunity – resources - control of resource and management structure. Entrepreneurial Careers – education – training - Entrepreneurial Ethics.

Unit III: Women entrepreneurship – Concept Of Women Entrepreneurs, Importance of Women Entrepreneurship, Functions of Women Entrepreneurs, Typologies Of Women Entrepreneurs, factors contributing to women entrepreneurship progress, Entrepreneurial skills and competency requirements for women entrepreneur, Problems of Women Entrepreneurs, Role Models of Woman Entrepreneurs, Women Entrepreneurship In Karnataka, Role Of Women Entrepreneurs In India.

Unit IV: Role of financial institution in support of women entrepreneurial activities: SIDO, DIC, EDI, NAYE, NISIET, SIDBI, SEF, WCFC and commercial banks, Long term and Short term finance. Obstacles in Getting Financial Assistance by Institutions

Unit V: Self Help Group and Micro Finance:

SHGs and different schemes, SHG and Poverty Alleviation Programs, SHG and Special Programs/ Schemes, Benefit of SHGs to women, Microfinance – An Introduction, Demand and Supply of Microfinance, Microfinance – A Development Strategy and an Industry, Role of Grameen Banks in Microfinance, Microfinance Approaches and Financial Inclusion, Impact of Microfinance on Empowerment of Women.

SUGGESTED READINGS:

1. Anil Kumar; Women Entrepreneurship in India, Regal Publications, New Delhi
2. Deepak M. Walolar: Women Entrepreneurs, Himalaya Publishing House, New Delhi.
3. Mridula Velagapudi, Women Entrepreneurship.
4. C. B. Gupta and S. S. Khanka; Entrepreneurship and Small Business Management; Sultan Chand & Sons, New Delhi.
5. C. B. Gupta and N. P. Srinivasan; Entrepreneurial Development in India; Sultan Chand & Sons, New Delhi.
6. Shankaraiah; Entrepreneurship Development; Kalyani Publishers, New Delhi.
7. G. K. Warshney; Fundamentals of Entrepreneurship; Sahitya Bhavan, Agra.

8. S. S. Kanka; Entrepreneurship Development; Sultan Chand & Sons, New Delhi.
9. C. S. V. Murty; Small Scale Industries and Entrepreneurial Development; Himalaya Publishing House, Mumbai.
10. Aruna Kaulgud; Entrepreneurship Management; Vikas Publications, New Delhi.
11. Chetan Kal(ed) Women and Development Discovery Publishing Home, New Delhi,
12. Journal of Women's Entrepreneurship and Education

**M.Com Syllabus
Third Semester
Group 'C' MARKETING
S 3.5: RETAIL MANAGEMENT**

Unit 1

Introduction to Retailing: Introduction, Meaning of Retailing, Economic Significance of Retailing, Retailing Management Decision Process, Product Retailing vs. Service Retailing, Types of Retailers, Retailing Environment, Indian vs. Global Scenario.

Unit 2

The Retail Marketing Segmentation: Introduction, Importance of Market, Segmentation in Retail, Targeted Marketing Efforts, Criteria for Effective Segmentation, Dimensions of Segmentation, Positioning Decisions , Limitations of Market Segmentation

Store Location and Layout: Introduction, Types of Retail Stores Location, Factors Affecting Retail Location Decisions, Country/Region Analysis, Trade Area Analysis, Site Evaluation, Site Selection, Location Based Retail Strategies

Unit 3

Retail Marketing Strategies: Introduction, Target Market and Retail Format, Strategy at different levels of Business, Building a Sustainable Competitive Advantage, the Strategic Retail Planning Process, Retail Models, Retail "EST" model

Unit 4

Retail Merchandising: Introduction, Understanding Merchandising Management, Activities of a Merchandiser, Retail Merchandising Management Process

Private Branding in Retail-Introduction, Difference between a Store/Private, Brand and a National Brand, Growth Drivers of Private Label, Global Scenario of Private Labels, Indian Market Scenario, Advantages of Private Label, Disadvantages of Private Label

Unit 5

Integrated Marketing Communication in Retail- Introduction, Understanding Integrated Marketing Communication, Elements of Communication Process, Communication Plan - Integrated marketing process, Tools of IMC, Upcoming tools of IMC, Factors influencing the Increased use of sales promotion

E-Tailing- Introduction, E-tailing, Role of Technology in Satisfying Market Demand, Technology in Retail Marketing Decisions, Structure and Developments in E-tailing, Factors Influences the Growth of E-Tailing, Advantages & Disadvantages of E-Tailing, Future of Electronic Retailing

Reference:

1. Michael Levy and Barton A. Weitz, Retail Management, Tata McGraw Hill, Fifth Edition, 2004.
2. Barry Berman & Joel R Evans, Retailing Management, A Strategic Approach, Macmillan Publishing company, 4 th Edition, 1989.
3. James R Ogden & Denise T Ogden, BiZstantra, Integrated Retail Management, Indian Adoption, New Delhi, 2005.
4. Michael Levy & Barton A Weitz, Retailing Management, Tata McGraw Hill Publishing Company Ltd., 5th Edition, 2003.
5. William R Davidson, Daniel R Sweency and Ronold W Stampfel; John Wiley & Sons, Retailing Management 6th Edition, 1988.

**M.Com Syllabus
Third Semester
Group 'D' BANK FINANCE
S 3.5: TREASURY MANAGEMENT**

Unit 1

Introduction to Corporate Treasury Management - Overview of Corporate Treasury Management, need and benefits, functions and Treasury exposures. Organisation structure of treasury.

Unit 2

Financial Markets: The Money Market - money market, types of financial markets (the other is capital market). Money market instruments and regulation of the market.

Capital Market - type of financial markets viz. capital market. Stock market (both equity and preference) and debt market. Regulation of capital market, commodity markets.

Unit 3

Treasury Products - Treasury products for foreign exchange (forex) markets and forex derivatives. Commodity market instruments

RBI and the Foreign Exchange Market - Crucial role of our country's central bank i.e. Reserve Bank of India (RBI) in forex management. Development of forex market in India is delineated, capital account convertibility, and Foreign Exchange Management Act (FEMA) is introduced

Unit 4

Liquidity Planning and Managing Cash Assets - Introduction of treasury management – liquidity –planning and control of liquidity CMS or cash management systems (both domestic and international), role of working capital management in liquidity

Business Risk Management - Business risks, Measurement of business risks and mitigation by effective treasury management.

Unit 5

Treasury Risk Management - Treasury risks, function the market risks role of asset-liability management.

Integrated Treasury – Introduction, responsibilities of Treasury. Accounting risks associated with financial reporting and disclosure of treasury exposures in the balance sheet.

Reference:

1. "Theory and Practice of Treasury and Bank Management in Banks", Indian Institute of Banking and Finance, Taxmann Publication Pvt. Ltd.
2. Steven M. Bragg, "Treasury Management: The Practitioner's Guide", Wiley Publishing.
3. John Ogilvie, "Treasury Management: Tools and Techniques for Countering Financial Risks", CIMA, Kogan Page.
4. Vincent Baritsch, "Bank Treasury Management", Institute of Financial Services

**M.Com Syllabus
Fourth Semester
H4.2 CORPORATE LAW**

Objectives: To impart basic knowledge of the provisions and its procedures of the Companies Act 2013.

Module 1: Preliminary- Accounting Standards, Articles, Authorized Capital, Board of Directors, Called up Capital, Charge, Debenture, Deposit, Director, Dividend, Financial Statements, Financial Year, Issued Capital, Member, Memorandum, Private Company, Public Company, Related Party, Share, Small Company, Sweat Equity Shares, Associate, Joint Venture, Auditing Standards, Body Corporate, Books & Paper, Chartered Accountant, Company, Company Limited by guarantee, Company Limited by Shares, Employee Stock Option Plan, Foreign Company, Free Reserves, Holding Company, Key Managerial Personnel, Net worth, One Person Company, Paid up share capital, Promoter, Prospectus, Relatives, Subsidiary Company, Turnover, Independent Director. Incorporation Of Company And Matters Incidental Thereto –Incorporation – Public and Private Company, Incorporation Requirements, Pre and Post Incorporation Contracts, Memorandum and articles of Association, Commencement of Business, Alteration of MOA and AOA, Registered office.

Module 2: Prospectus and Allotment of Securities – Public offer and private placement Share Capital and Debentures – Kinds of securities – Equity shares, Preference shares, Debentures, steps involved in the issue, reduction and transfer of securities, Right shares, Issue of bonus shares, Reduction of Share Capital, Buy back of shares, Issue of Sweat equity shares, Transfer and transmission of securities, Debenture – Introduction, issue and redemption.

Module 3:

Acceptance of deposits by companies – Acceptance of deposits from public for private companies. Registration of charges – Duty to register charges, etc., Application for registration of charge, Satisfaction of charge, Company's register of charges.

Module 4:

Meetings – Types of General Meeting – Annual General Meeting and Extraordinary General Meeting – transaction of business, Notice of meeting, Calling of extraordinary general meeting, Statement, Statement to be annexed to notice, Quorum for meetings, Chairman of meetings, Proxy, Voting.

Resolutions - Ordinary and special resolutions, Resolutions requiring special notice, Resolutions passed at adjourned meeting Resolutions and agreements to be filed.

Meetings Of Board And Its Powers - Meetings of Board, Quorum for meetings of Board, Place of holding meeting, Powers of Board, Loan to directors, etc., Loan and investment by company, Related party transaction.

Module 5:

Declaration And Payment of Dividend - Declaration of dividend, Unpaid Dividend Account, Investor Education and Protection Fund.

Accounts of Companies - Books of account, etc., to be kept by company, financial statement, Financial Statement, Board's report, etc., Corporate Social Responsibility.

Audit And Auditors- Appointment of auditors, Removal, resignation of auditor and giving of special notice, Eligibility, qualifications and disqualifications of auditors, Remuneration of auditors, Powers and duties of auditors and auditing standards, Auditor not to render certain services, Auditors to sign audit reports, etc., Auditors to attend general meeting.

REFERENCE:

1. Majumdar, A.K., and G.K. Kapoor, Company Law and Practice, Taxmann, New Delhi
2. Sharma, J.P., An Easy Approach to Corporate Laws, Ane Books Pvt. Ltd.,
3. Ramaiya, A Guide to Companies Act, LexisNexis Buttersworth wadhwa.
4. Kannal, S., & V.S. Sowrirajan, Company Law Procedure, Taxman's Allied Services (P) Ltd., New Delhi.
5. Singh, Harpal, Indian Company Law, Galgotia Publishing, Delhi.
6. Companies Act and Corporate Laws, Bharat Law House Pvt Ltd, New Delhi
7. Bare Act pocket edition – Taxmann
8. Company Law - Avtar Singh
9. Company Law - Nabhi Publication

**M.Com Syllabus
Fourth Semester
Group 'C' MARKETING
S 4.5: DIGITAL MANAGEMENT**

Unit 1: E-Business Fundamentals – Internet Basics: Internet, Intranet, Extranet, Portals, Web and Wireless. Concepts of e-Business & e-Marketing. Markets (including B2C, B2B and C2C).

The Virtual Value Chain: Marketplace vs. Market space – Visibility, Mirroring Capability and New Customer Relationships- The Network Economy – “Moore’s Law” and Gilder’s Law” – E-Marketplaces and Economic Impacts.

Unit 2: Consumer Behaviour on the Internet: Demographic, geographic, psychographic and behavioural factors important to e-Marketing. Motivations for shopping on the net – attributes of online shopping.

Information for competitive Marketing Advantage: Marketing Research on the Net – Using Data Tools to Enhance Performance and for marketing intelligence.

Unit 3: The Internet Marketing Mix: Continuum of purely virtual to purely physical products – Product in the Internet Marketing Mix – presenting product online, building a brand – Price in the Internet Marketing Mix – Importance of price competitiveness to e-Business – Place in the Internet Marketing Mix: the importance of fulfilment, logistical considerations – Promotion in the Internet Marketing Mix – reaching the e-consumer.

Unit 4: Customer Experience on the Web: The Web’s ‘unique capabilities’ – Interactive communications with customers for – organizational learning, service capability, convenience.

e-Customer Relationship Management: The Economics of e-Loyalty – The importance of trust – The importance of focusing on the “right” customers – Price rational vs. price obsessive consumers, loyalists vs. butterflies – Upselling and cross selling. Relationship Capital – eCRM – Internet strategies facilitating CRM – including personalization, collaborative filtering, data mining, data warehousing and real-time profiling. Introduction to Operational, Collaborative, Analytical CRM.

Unit 5: Virtual Communities: Building Partnerships through Community – User-Generated Content, Blogs.

Legal and Ethical Issues: Privacy and Security Concerns – Electronics Payment System – Different types of payment modes, e-cash, e-check, e-money, e-security – firewalls.

The Future of e-Marketing.

Reference:

1. e-Marketing : Strass, El-Ansary, Frost.
2. Digital Marketing for Dummies: Carter-Brooks-Catalano-Smith.
3. e-Services-New Directions in Theory and Practice: Roland T. Rust and P. K. Kannan.
4. eCRM-Concepts & Cases: Madhavi Garikaparthi.
5. eCRM: Business & System Frontiers: M. P. Jaiswal & Anjali Kaushik.
6. Prasad Gadkari’s Guide to e-Marketing.

New

**M.Com Syllabus
Fourth Semester
Group 'D' BANK FINANCE
S 4.5: Innovative Perspectives in Banking**

Objective: To familiarize the students about banking in a digitalized environment with prime focus on the need for digitalization of banking industry, innovative banking products, banking management in a technological environment and banking and information security.

Unit 1: Information Technology in Banking: Trends in information technology- Recent development in Banking- usage and impact of IT in Banking- opportunities in banking industry- Development of technology in Banks- Development of ICT based banking products- Role of IDBRT (Institute of Development & Research in Banking) in banking technology Development- status of E-Banking in India- process of E-Banking- Benefits of Ebanking- Emerging challenges in Banking industry- scope of IT to tackle the key challenges.

Unit 2: Digital Banking: Meaning- Definition- Need for digitalization- Advantages to the customers- opportunities to the Bank- Dimensions of digital Banking- Customer dimension (customer in a digitalized environment)- Regulatory dimension- Technology dimension Data dimension- Analytical dimension (customer analysis, analytical CRM, fraud analytics, risk analytics, operational analytics, HR analysis, network analysis)- Internal dimension channels of digital payment (ATM, Kiosk, Mobile Banking, etc.)

Unit 3: Digital Banking and Cash-less Payments: Cash less payments- meaning- benefits of cashless payment-methods of cash less payments (cards, USSD, AEPS, UPI, point of sale) NFC cards- wallet platform- E-KYC- features of E-KYC services- Aadhaar based payment UIDAI- ASAs- AUA- NEFT- smart cards- cyber security for digital payment.

Unit 4: CRM and Digital Banking: CRM- Meaning- definition- role of CRM in banking- CRM in a digitalized environment- current status of e-CRM in banks- e-CRM techniques- benefits of eCRM- data warehousing and data mining- analytical CRM- customer retention.

Unit 5: Banking Technology Management: Meaning of banking technology- constituents of banking technology (Computer science, communication technology, marketing science, information technology, finance and risk management)- role of ICT in banking- centralised banking services- Data mining- Application of data mining in banking- CRM through data mining- CRM and banking technology management- Integrated Circuit Card (ICC)- SWIFT (Society for Worldwide Interbank Financial Telecommunication)- origin of the society working of SWIFT.

Reference:

1. Avasthi, A (2015). Impact of technology in Banking Sector: Mumbai: Shroff.
2. Indian Institute of Banking (2016). IT security. Mumbai: Taxman.
3. Indian Institute of Banking (2016). Digital banking. Mumbai: Taxman.
4. Muraleedharan, D (2014). Modern Banking: Kerala: Prentice Hall India Learning Private Limited.
5. Skinner, C. (2014). Digital bank: strategies to launch or become a digital bank. Singapore: Marshall Cavendish international (Asia).
6. Shroff, T F. (2007). Modern Banking Technology: New Delhi: Northern Book Centre.

Name of the Program: Master of Commerce
Open Elective 1
Name of the Course: Fundamentals Of Accounting

Course Credits: 4	Total No. of Teaching Hours: 60
Number of Hours per week: 5	Total Marks:30 (CA) + 70 (SEE) = 100

Course Learning Objectives:

1. The basic objective of the course is to equip the students with the understanding of accounting rules and double entry system.
2. To help the students to develop cognizance of the importance of accounting in organization financial statements
3. To enable students to describe how people analyze the corporate financial under different conditions and understand why people describe the financial statements in different manner.

Course Outcomes:

1. Demonstrate the applicability of the concept of Accounting and Accounting Policies to understand the financial statements.
2. Understand how business will record the Journal entries in Books of Accounts.
3. Equip with the knowledge of accounting process and preparation of financial statements.

Module 1:

Introduction to Accounting:

Understanding the meaning, nature, functions and usefulness of accounting, branches of accounting, Basic Terms in Accounting: Economic Events, Identification, Measurement, Recording and Communication, Organisation, Interested Users of Information, Entity, Transaction, Assets, Liabilities, Capital, sales, Revenue, Expenditure, Profit, Gain, Loss, Voucher, Purchases, stock, debtors, creditors, Objectives of Accounting, Maintenance of Records of Business Transactions, Calculation of Profit and Loss.

Module 2:

Module 2: Accounting Process:

Book-Keeping, Accounting Cycle, Generally Accepted Accounting Principles, Accounting Concepts and Conventions, The Concepts of "Account", "Debit" & "Credit", Types of Accounts, The Accounting Process, Accounting Equation, Accrual Basis & Cash Basis of Accounting, Capital & Revenue Transaction, Accounting Standards.

Module 3:**Recording of Transactions:**

Concept of double entry, Preparation of voucher, journal, ledger and trial balance. Subsidiary Books: Preparation of subsidiary books including purchase book, sales book, purchase returns book and sales return books. Cash book: types of cash book and balancing of cashbook, single column cashbook, double column cashbook, triple column cashbook and petty cash book.

Module 4:

Introduction to shares, characteristics and types of shares, Accounting for share capital transactions, issue of share at Par, at Premium and at discount. Accounting for debentures: Classification of Debentures, accounting treatment and procedures, Differentiate Debentures from shares, issue of debentures for cash and for consideration other than cash

Module 5:**Financial Statements:**

Preparation of trading account, manufacturing account, profit and loss account and balance sheet (Schedule VI Revised) along with simple adjustments.

Suggested Books/Articles/Links for References:

1. J.R. Monga, Financial Accounting
2. Jain & Narang, Advanced Accountancy
3. M.C Shukla and T.S Grewal, Advanced Accounts
4. Mukherjee & Hanif, Modern Accountancy
5. P.C. Tulsian, Financial Accounting
6. R.L Gupta & M. Radhaswamy, Advanced Accountancy, Sultan Chand & Sons
7. S.N. Maheshwari, Advanced Accountancy

Note: Latest edition of text books may be used.

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Name of the Program: Master of Commerce

Open Elective 2

Name of the Course: Personal Finance

Course Credits: 4	Total No. of Teaching Hours: 60
Number of Hours per week: 5	Total Marks:30 (CA) + 70 (SEE) = 100

Course Learning Objectives:

1. To Recognize opportunities inherent with good personal financial planning.
2. To Examine the risks associated with poor personal financial planning.
3. To Analyze basic economic information.
4. To Demonstrate the use of economic information to make informed personal financial decisions.

Course Outcomes:

1. Identify the major types of investment alternatives.
2. Describe how safety, risk, income, growth, and liquidity affect your investment Decisions.
3. Develop an understanding of personal and financial opportunity costs.
4. Track personal investments in a portfolio including a balance sheet, cash flow statement, and personal budget.

Module 1:

Introduction to Financial Planning

Meaning and Definition of Finance, Personal, Personal Finance and Personal Financial Planning, Personal Finance Activities–Obtaining, Planning, Saving, Borrowing, Spending, Managing Risk, Investing, Retirement and Estate Planning, Key areas of Personal Financial Planning - Financial position planning, Financial cash flow planning, Adequate Protection, Tax Planning, Investment and wealth Planning, retirement Planning, estate Panning, The Benefits of Financial Planning, Importance of Personal Financial Planning, Process of Financial Planning, , Scope of Personal Financial Planning.

Module 2:

Investment planning

Meaning of Investment, why do People Invest, Process and objectives of investment Planning, Factors Affecting the Choice of Investments, Managing /mitigating the investment risks, Concept and measurement of return & risk for various assets class, Investment in Shares and Debentures, Mutual fund schemes including SIP, Drawbacks of investment informal groups as schemes of investment.

Module 3:

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Personal Tax Planning

Meaning of Tax, types of Taxes, Tax Structure in India for personal taxation, Steps of Personal tax planning, Taxes on Employment Income, Exemptions and deductions for individuals, tax avoidance versus tax evasion, Filing of Tax Return.

Module 4:**Insurance Planning**

Meaning and definition of Insurance, Common Terminologies – Premium, A Claim, Insurance Policy, Underwriters, Surrender Value, Excess, policy conditions, Need for Protection planning, Importance of Insurance Planning, Different forms of Insurance – life and non-life insurance schemes.

Module 5:**Retirement Planning**

Retirement Planning Goals, Process of retirement planning, Major sources of Retirement Income, Pension plans available in India, Reverse mortgage, New Pension Scheme.

Suggested Books/Articles/Links for References:

1. Introduction to Financial Planning (4th Edition 2017) – Indian Institute of Banking & Finance.
2. Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill
3. Dr. Suresh Seth, Dr. Pooja Ohri, Thakur Publication Pvt Ltd.,
4. Madura, Jeff, Personal Finance, Pearson.
5. Arthur J. Keown., 2016. Personal Finance: Turing Money into Wealth. Prentice Hall.
6. Kapoor R, Robert J Hughes., 2017. Personal finance. McGraw Hill.

Note: Latest edition of text books may be used.

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Name of the Program: Master of Commerce

Course Code: Open Elective 3

Name of the Course: Basics of Income Tax

Course Credits: 4

Total No. of Teaching Hours: 60

Number of Hours per week: 5

Total Marks:30 (CA) + 70 (SEE) = 100

Course Learning Objectives:

1. To Explain the canon of taxation and types of assessment of individual assessee.
2. To Identify the residential status and incidence of tax for the computation taxable income from the perspective of Individual.
3. To Compute income from salary of an Individual assessee
4. To Compute income from House property an Individual assessee
5. To Understand the Concepts of Income from Business and Profession, Capital Gain and Other Sources of Income.

Course Outcomes:

1. Describe the canon of taxation and types of assessment of individual assessee.
2. Identify the residential status and incidence of tax for the computation taxable income from the perspective of Individual.
3. Shows the computation of income from salary of an Individual assessee.
4. Shows the computation of income from House property an Individual assessee.
5. Shows the Computation of Gross Total Income.

Module 1: Basic of Income Tax:

Brief History, Legal Frame Work, Types of Taxes, Cannons of Taxation, Important Definitions, Assessment, Assessment Year, Previous Year, Exceptions to the general rule of Previous Year, Assessee, Person, Income, Casual Income, Gross Total Income, Agricultural Income, Exempted Incomes: Introduction, Exempted Incomes U/S 10 (Restricted to Individual Assessee) (Theory Only).

Module 2: Residential Status:

Rules for determining residential status of an Individual, Determination of residential status, Incidence of tax, Computation of gross total income on the basis of residential status, Practical problems.

Module 3: Income from Salary:

Meaning, Basis of Charge, Definitions: Gratuity, Pension, Leave Salary, Allowances, Perquisites: Tax Free Perquisites, Taxable Perquisites, Perquisites Taxable in all

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Cases – Perquisites Taxable in Specified Cases, Provident Fund – Deductions from Salary U/S 16 – Problems on Income from Salary.

Module 4: Income from House Property:

Basis of Charge, Deemed Owners, Exempted Incomes from House Property, Annual Value, Determination of Annual Value, Treatment of Unrealized Rent, Loss due to Vacancy, Deductions from Annual Value, Problems on Income from House Property (Excluding Pre-Construction interest).

Module 5: Gross Total Income

Income from Business and Profession, Income from Capital Gains, Income from Other Sources (Theory Only - Computed income should be given while calculating Gross Total Income), Computation Gross Total Income.

Suggested Books/Articles/Links for References:

1. Income Tax Law and Practice, by Gaur and Narang, Kalyani Publishers.
2. Vinod K. Singhania: Students 'Guide to Income Tax, Taxman Publications, Kapil Singhania, New Delhi.
3. Dr. Mehrotra and Dr. Goyal: Direct Taxes – Law and Practice, Sahitya Bhavan Publication. Government of India- Income Tax Manual
4. Income Tax Act and Latest Finance Act
5. Income Tax. by M. B. Kadkol
6. Dr.V.Rajesh Kumar and Dr.R.K.Sreekantha: Income Tax – I, Vittam Publications

Note: Latest edition of text books may be used.

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Name of the Program: Master of Commerce Open Elective Paper 4 Name of the Course: Goods and Services Tax (GST)	
Course Credits: 4	Total No. of Teaching Hours: 60
Number of Hours per week: 5	Total Marks: 30 (CA) + 70 (SEE) = 100
Course Learning Objectives: <ol style="list-style-type: none"> 1. To enable students to explain the basic concepts, definitions and terms related to Goods and Service tax (GST). 2. To enable the students, discuss the compliance related to documentation under the new indirect tax regime. 3. To enable the students, analyze the persons liable for registration and the persons not required to obtain registration under the GST law 	
Course Outcomes: <ol style="list-style-type: none"> 1. Students would explain the various terms related to Goods and Service tax (GST). 2. Students would discuss the contents and format for various documents like tax invoice, bill of supply, debit note, credit note etc. 3. Students would analyse whether a person is required to obtain registration under GST law 	
Module 1: Introduction to GST: Present Indirect Tax structure, Problems of Indirect Taxes, Need for Introduction of GST, Definitions of GST, meaning of the term GST, Commodities to be kept outside the preview of GST other Indirect Taxes centinere post GST, Dual model of GST, Central GST(CGST) and state GST, (SGST). IGST (Interstate goods and services tax), Feature of IGST.	
Module 2: Exemption from GST: Meaning of exemptions, exempted suppliers, out of scope of suppliers <ol style="list-style-type: none"> a) Unregistered business b) Deemed business enterprise c) Government Department other public sectors bodies. Categories of exemptions: <ol style="list-style-type: none"> 1) Merit based exemptions /Concessional exemptions 2) Technical Exemptions Immovable properties, financial services and recent amendments.	
Module 3:	

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Registration Process in GST:

Meaning of registration, types of registration, compulsory registration, Casual dealer non-resident supplier, Registration process for new applicant, compounding dealer, Black listing dealer, surrender of registration, cancellation of Registration.

Module 4:**Supply of Goods and Services under GST:**

Meaning of supply goods, meaning of supply of services conditions for taxability of supply of goods and services under GST, place of supply of Goods and services rules under GST,

Principles of GST, places of supply of goods and service rules under GST, Principles of GST, places of supply rules for goods (supply of Goods through electronic mode), places of supply rules for services (Electronically supplied service).

Module 5:**Input Tax Credit and returns in GST:**

Meaning of Input tax credit, manner of taking input tax credit, eligibility conditions of Input tax credit.

Returns in GST: Meaning of Returns, Obligation for filing return, types of returns, Assessee required to file return in GST. Simple Problems on Computation of Tax Liabilities.

Suggested Books/Articles/Links for References:

1. Goods and Services Taxes: V. S. Datey, Taxmann.
2. Glimpse of Goods and Services Tax, Sathpal Puliana, M. A. Maniyar, Karnataka Law Journal Publications, Bangalore.
3. Goods and Service Tax by Pullani and Maniyar, published by Law Journal, Bangalore.
4. www.gst.gov.in , ctax.kar.nic.in

Note: Latest edition of text books may be used.

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**Department of PG Studies and Research in Commerce,
Akkamahadevi Women's University, Vijayapur.**

For the Academic Year 2018-19

Ph.D/M.Phil Coursework Syllabus: Women Entrepreneurship Development

Unit I: Entrepreneurship – Concept of Entrepreneurship - Nature and Development of Entrepreneurship - Entrepreneurial decision process - Entrepreneurial traits – types - Culture and structure - competing theories of Entrepreneurship - Entrepreneurial motivation - Establishing Entrepreneurial Systems.

Unit II: Entrepreneurial Process - Identifying and evaluation the opportunity - developing a business plan – resources required and the managing the enterprise. Strategic orientation - commitment to opportunity – resources - control of resource and management structure. Entrepreneurial Careers – education – training - Entrepreneurial Ethics.

Unit III: Women entrepreneurship – Concept Of Women Entrepreneurs, Importance of Women Entrepreneurship, Functions of Women Entrepreneurs, Typologies Of Women Entrepreneurs, factors contributing to women entrepreneurship progress, Entrepreneurial skills and competency requirements for women entrepreneur, Problems of Women Entrepreneurs, Role Models of Woman Entrepreneurs, Women Entrepreneurship In Karnataka, Role Of Women Entrepreneurs In India.

Unit IV: Role of financial institution in support of women entrepreneurial activities: SIDO, DIC, EDI, NAYE, NISIET, SIDBI, SEF, WCFC and commercial banks, Long term and Short term finance. Obstacles in Getting Financial Assistance by Institutions

Unit V: Self Help Group and Micro Finance:

SHGs and different schemes, SHG and Poverty Alleviation Programs, SHG and Special Programs/ Schemes, Benefit of SHGs to women, Microfinance – An Introduction, Demand and Supply of Microfinance, Microfinance – A Development Strategy and an Industry, Role of Grameen Banks in Microfinance, Microfinance Approaches and Financial Inclusion, Impact of Microfinance on Empowerment of Women.

SUGGESTED READINGS:

1. Anil Kumar; Women Entrepreneurship in India, Regal Publications, New Delhi
2. Deepak M. Walolar: Women Entrepreneurs, Himalaya Publishing House, New Delhi.
3. Mridula Velagapudi, Women Entrepreneurship.
4. C. B. Gupta and S. S. Khanka; Entrepreneurship and Small Business Management; Sultan Chand & Sons, New Delhi.
5. C. B. Gupta and N. P. Srinivasan; Entrepreneurial Development in India; Sultan Chand & Sons, New Delhi.
6. Shankaraiah; Entrepreneurship Development; Kalyani Publishers, New Delhi.
7. G. K. Warshney; Fundamentals of Entrepreneurship; Sahitya Bhavan, Agra.
8. S. S. Kanka; Entrepreneurship Development; Sultan Chand & Sons, New Delhi.
9. C. S. V. Murty; Small Scale Industries and Entrepreneurial Development; Himalaya Publishing House, Mumbai.
10. Aruna Kaulgud; Entrepreneurship Management; Vikas Publications, New Delhi.
11. Chetan Kal(ed) Women and Development Discovery Publishing Home, New Delhi,
12. Journal of Women's Entrepreneurship and Education

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VIJAYAPURA.

Department of PG Studies and Research in Management and Commerce
Karnataka State Akkamahadevi Women's University, Vijayapura
For the Academic Year 2018-19
Ph.D Coursework Syllabus: Bank Principals and Practices

Unit – 1 Indian Financial System - Central Banking Authority - Roles and Functions - Commercial Banks and Financial Intermediaries - Enactments Governing Banks - Financial Market – Structure - Role and Functions - Capital Market – Money Market - Mutual Funds – Insurance Companies – Role and functions of SEBI and IRDA.

Unit - 2 Functions of Banks - Deposits types – Concept of CASA - KYC Guidelines - Different Deposit Products - Services Rendered by Banks – Opening of Accounts for Various Types of Customers - Minors - Joint Account Holders - HUF - Firms - Companies - Trusts - Societies - Govt. and Public Bodies etc.

Unit-3 Approach to Lending - Credit distribution - Principles of good Lending - Credit Products & Facilities – Documentation Procedures and Practices – Working Capital Assessment - Priority Sector Lending- Agriculture/SMEs/SHGs/SSI/Tiny Sector Financing – Consortium Financing - Credit Appraisal Techniques – CIBIL Procedures.

Unit – 4 Legal Aspects of banks - Important Provisions of RBI Act, 1934 – Salient Features of Banking Regulations Act 1949 and Negotiable Instrument Act 1881 – Overview of Bankers Book of Evidence Act 1879 and Indian Contract Act 1872.

Unit – 5 Regional Rural Banks – Meaning, Significance, Objectives, Functions, Genesis and Rationale of the Scheme, Grameena Banks in Karnataka and their role in economic development.

Reference Books:

1. IIBF, Principles and Practices of Banking, 3rd Edition, MacMillan Education. 2015
2. IIBF, Legal and Regulatory Aspects of Banking, 3rd Edition, MacMillan Education. 2015
3. M.Y.Khan, Indian Financial System, McGraw Hill Education Pvt. Ltd, 9th Edition, 2015
4. Preethi Singh, Dynamics of the Indian Financial system: Markets, Institutions and Services, Ane Books Private Ltd. 2015.
5. V.Nitynanada Sharma, Banking and Financial System, Cambridge University Press- New Delhi, 2011.
6. Anil Baburao Kalkundrikar, Regional Rural Banks and Economic Development, Daya Publishing House, Delhi.

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