

Faculty of Commerce, Telangana University, Nizamabad -503 322, Telangana State, India.
B.Com Common Core Syllabus w.e.f. Academic Year 2018-19.



FACULTY OF COMMERCE
TELANGANA UNIVERSITY,
 (Accredited by NAAC with 'B' Grade)
 NIZAMABAD-503 322., TELANGANA STATE, INDIA

STRUCTURE OF B.Com (General) DEGREE COURSE UNDER CBCS
 w.e.f. ACADEMIC YEAR 2018 – 19.

Sl.No.	Code	Course Title	HPW	Credits	Exam Hrs	Marks
(1)	(2)	(3)	(5)	(6)	(7)	(8)
SEMESTER - I						
1.	ELS1	Communication Skills	3	3		
2.	SLS1	Modern Indian Language	3	3		
3.	AEC1	Environmental Science/ Basic Computer Skills	2	2		
4.	SEC1	Principles of Insurance	2	2	1 ½ hrs	40U+10I
5.	DSC101	Financial Accounting-I	5	5	3 hrs	80U+20I
6.	DSC102	Business Organization and Management	5	5	3 hrs	80U+20I
7.	DSC103	Foreign Trade	5	5	3 hrs	80U+20I
		Total	25	25		
SEMESTER - II						
8.	ELS2	Advanced Communication Skills	3	3		
9.	SLS2	Modern Indian Language	3	3		
10.	AEC2	Basic Computer Skills/ Environmental Science	2	2		
11.	SEC2	Practice of Life Insurance	2	2	1 ½ hrs	40U+10I
12.	DSC201	Financial Accounting-II	5	5	3 hrs	80U+20I
13.	DSC202	Business Laws	5	5	3 hrs	80U+20I
14.	DSC203	Banking and Financial Services	5	5	3 hrs	80U+20I
		Total	25	25		
SEMESTER - III						
15.	ELS3	Gender Sensitization	3	3		
16.	SLS3	Modern Indian Language	3	3		
17.	AEC3	Advanced Computer Skills/ Managerial Skills	2	2		
18.	SEC3	Practice of General Insurance	2	2	1 ½ hrs	40U+10I
19.	DSC301	Advanced Accounting	5	5	3 hrs	80U+20I
20.	DSC302	Business Statistics-I	5	5	3 hrs	80U+20I
21.	DSC303	Financial Institutions and Markets	5	5	3 hrs	80U+20I
		Total	25	25		
SEMESTER - IV						
22.	ELS4	Human Values and Ethics	3	3		
23.	SLS4	Modern Indian Language	3	3		
24.	AEC4	Managerial Skills/ Advanced Computer Skills	2	2		
25.	SEC4	Regulation of Insurance Business	2	2	1 ½ hrs	40U+10I
26.	DSC401	Income Tax	5	5	3 hrs	80U+20I
27.	DSC402	Business Statistics-II	5	5	3 hrs	80U+20I
28.	DSC403	Corporate Accounting	5	5	3 hrs	80U+20I
		Total	25	25		

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SEMESTER - V						
29.	ELS1	Verbal Reasoning	3	3		
30.	SLS4	Modern Indian Language	3	3		
31.	GE	Business Economics	4	4	3 hrs	80U+20I
32.	DSE501	a) Cost Accounting/ b) Financial Planning & Performance/ c) Financial Reporting	5	5	3 hrs	80U+20I
33.	DSE502	a) Computerized Accounting/ b) Financial Decision Making-I/ c) International Tax Regulation	3T+4P/5	5	3 hrs	50T+35P+ 15I/ 80U+20I
34.	DSE503	a) Auditing/ b) Corporate Accounting/ c) Financial Management	5	5	3 hrs	80U+20I
Total			27/25	25		80U+20I
SEMESTER - VI						
35.	ELS6	Employability Communication Skills	3	3		
36.	SLS6	Modern Indian Language	3	3		
37.	PR	Research Methodology and Project Report	2T+4R	4	1 ½ hrs	40U+10I 35R+15VV
38.	DSE601	a) Cost Control and Management Accounting/ b) Financial Reporting and control/ c) Auditing and Practice	5	5	3 hrs	80U+20I
39.	DSE602	a) Theory and Practice of GST/ b) Financial Decision Making-II / c) Business Environment & Concepts	3T+4P/5	5	3 hrs	50T+35P+ 15I/ 80U+20I
40.	DSE603	a) Accounting Standards/ b) Corporate Governance/ c) Investment management	5	5	3 hrs	80U+20I
Total			29/27	25		
GRAND TOTAL			156/ 152	150		

ELS: English Language Skill; **SLS:** Second Language Skill; **AEC:** Ability Enhancement Compulsory Course; **SEC:** Skill Enhancement Course; **DSC:** Discipline Specific Course; **DSE:** Discipline Specific Elective; **GE:** Generic Elective; **T:** Theory; **P:** Practical; **I:** Internal Exam **U:** University Exam; **PR:** Project Report; **VV:** Viva-Voce Examination.

Note: i) A student should opt for either a or b or c of DSE Groups in V and VI Semesters.
ii) Project work should be done by a group of 4 students.

SUMMARY OF CREDITS

Sl. No.	Course Category	No. of Courses	Credits Per Course	Credits
1	English Language	6	3	18
2	Modern Language	6	3	18
3	AEC	4	2	8
4	SEC	4	2	8
5	GE	1	4	4
6	Project Report	1	4	4
7	DSC	12	5	60
8	DSE	6	5	30
	TOTAL	40		150
	Commerce	24		106

Paper SEC1: PRINCIPLES OF INSURANCE

Objectives: 1) to provide a basic understanding of the Insurance Mechanism; 2) to identify the relationship between Insurers and their Customers and the importance of Insurance Contracts; 3) to give an overview of major Life Insurance and General Insurance Products.

UNIT I: RISK MANAGEMENT AND INSURANCE AND INSURANCE TERMINOLOGY: Risk Management – Types of Risks – Actual and Consequential Losses – Management of Risks – Different Classes of Insurance – Importance of Insurance – Management of Risk by Individuals and Insurers – Fixing of Premiums – Reinsurance – Role of Insurance in Economic Development and Social Security – Constituents of Insurance Market – Operations of Insurance Companies – Operations of Intermediaries – Specialist Insurance Companies – Role of Regulators – Common and specific terms in Life and Non Life Insurance – Understanding Insurance Customers – Customer Behavior at Purchase Point – Customer Behavior when Claim Occurs – Importance of Ethical Behavior.

UNIT II: INSURANCE CONTRACT AND INSURANCE PRODUCTS: Insurance Contract Terms – Principles of Insurance: Principle of Insurable Interest, Principle of Indemnity, Principle of Subrogation, Principle of Contribution, Relevant Information Disclosure, Principle of utmost Good Faith, Relevance of Proximate Cause – Life Insurance Products: Risk of Dying Early – Risk of Living too Long – Products offered – Term Plans – Pure Endowment Plans – Combinations of Plans – Traditional Products – Linked Policies – Features of Annuities and Group Policies – General Insurance Products: Risks faced by Owner of Assets – Exposure to Perils – Features of Products Covering Fire and Allied Perils – Products covering Marine and Transit Risks – Products covering Financial Losses due to Accidents – Products covering Financial Losses due to Hospitalization – Products Covering Miscellaneous Risks.

SUGGESTED READINGS

1. Principles of Insurance : A Publication of the Insurance Institute of India
2. Principles of Insurance : Telugu Academy, Hyderabad
3. Role of Insurance in Financial inclusion: Brinda Publishing House, Hyderabad
3. Guide to Risk Management : Sagar Sanyal
4. Insurance and Risk Management : P.K. Gupta
5. Insurance Theory and Practice : Tripathi PHI
6. Principles of Insurance Management : Neelam C Gulati, Excel Books
7. Life and Health Insurance : Black, JR KENNETH & Harold Skipper, Pearson
8. Principles of Risk Management and Insurance : George E Rejda (13th Edition)
9. Risk Management and Insurance : Trieschman, Gustavson and Hoyt. South Western College Publishing, Cincinnati, Ohio

Suggested Websites:

- 1) www.irda.gov.in
- 2) www.policyholder.gov.in
- 3) www.irdaindia.org.in

Paper 101: FINANCIAL ACCOUNTING-I

Objective: to acquire conceptual knowledge of basics of accounting and preparation of final accounts of sole trader.

UNIT-I: ACCOUNTING PROCESS: Financial Accounting: Introduction – Definition – Evolution – Functions-Advantages and Limitations –Users of Accounting Information-Branches of Accounting – Accounting Principles: Concepts and Conventions- Accounting Standards– Meaning – Importance –Types of Accounts – Accounting Cycle – Journal-Ledger and Trial Balance (Including problems).

UNIT-II: SUBSIDIARY BOOKS: Meaning –Types - Purchases Book - Purchases Returns Book - Sales Book - Sales Returns Book - Bills Receivable Book - Bills Payable Book – Cash Book: Single Column, Two Column, Three Column and Petty Cash Book - Journal Proper(Including problems).

UNIT-III: BANK RECONCILIATION STATEMENT: Meaning – Need - Reasons for differences between cash book and pass book balances –Favourable and over draft balances – Ascertainment of correct cash book balance (Amended Cash Book) - Preparation of Bank Reconciliation Statement (Including problems).

UNIT-IV: RECTIFICATION OF ERRORS AND DEPRECIATION: Capital and Revenue Expenditure – Capital and Revenue Receipts: Meaning and Differences - Differed Revenue Expenditure - Errors and their Rectification: Types of Errors - Suspense Account – Effect of Errors on Profit (Including problems).

Depreciation (AS-6): Meaning – Causes – Difference between Depreciation, Amortization and Depletion - Objectives of providing for depreciation – Factors affecting depreciation – Accounting Treatment – Methods of depreciation: Straight Line Method - Diminishing Balance Method (Including problems).

UNIT-V: FINAL ACCOUNTS: Final Accounts of Sole Trader: Meaning -Uses -Preparation of Manufacturing, Trading and Profit & Loss Account and Balance Sheet – Adjustments – Closing Entries(Including problems).

SUGGESTED READINGS:

1. Introduction to Accountancy: T.S.Grewal, S.Chand and Co.
2. Financial Accounting-I: S.N.Maheshwari&V.L.Maheswari, Vikas.
3. Accountancy-I: Haneef and Mukherjee, Tata McGraw Hill Company.
4. Principles & Practice of Accounting: R.L.Gupta&V.K.Gupta, Sultan Chand.
5. Accountancy-I: S.P. Jain & K.L Narang, Kalyani Publishers.
6. Financial Accounting-I: Dr. Yogeshweran, PBP
7. Financial Accounting-I:Srihari Krishna Rao, Himalaya Publishing House
8. Financial Accounting: B.Vishwanadham, S.Chand.
9. Accountancy–I: Tulasian, Tata McGraw Hill Co.
10. Financial Accounting:N.Padmalatha,L.V Kamala Devi,RachanaSharma,PBP
11. Advanced Accountancy-I: S.N.Maheshwari&V.L.Maheswari, Vikas.
12. Fundamentals of Financial Accounting: Deepak Sehgil, Tax Mann Publication.
13. Financial Accounting: JawaharLal, Himalaya Publishing House.
14. Financial Accounting-I: PrasanthaAthma, Himalaya Publishing House.

Paper 102: BUSINESS ORGANISATION AND MANAGEMENT

Objective: To acquaint the students with the basics of Commerce and Business concepts and functions, forms of Business Organization and functions of Management.

UNIT-I: INTRODUCTION AND FORMS OF BUSINESS ORGANISATIONS: Concepts of Business, Trade, Industry and Commerce - Objectives and functions of Business – Social Responsibility of a business - Forms of Business Organization - Meaning, Characteristics, Advantages and Disadvantages of Sole Proprietorship – Meaning, Characteristics, Advantages and Disadvantages of Partnership - Kinds of Partners - Partnership Deed - Concept of Limited liability partnership – Meaning, Characteristics, Advantages and Disadvantages of Hindu Undivided Family – Meaning, Advantages and Disadvantages of Co-Operative Organization.

UNIT-II: JOINT STOCK COMPANY: Joint Stock Company - Meaning - Definition - Characteristics - Advantages and Disadvantages - Kinds of Companies - Promotion - Stages of Promotion - Promoter - Characteristics - Kinds - Preparation of Important Documents - Memorandum of Association - Clauses - Articles of Association - Contents – Prospectus - Contents – Red herring Prospectus - Statement in lieu of Prospectus (As per Companies Act. 2013).

UNIT-III: INTRODUCTION TO FUNCTIONS OF MANAGEMENT: Management - Meaning - Characteristics - Functions of Management - Levels of Management – Skills of Management - Scientific Management - Meaning - Definition - Objectives - Criticism – Fayol's 14 Principles of Management.

UNIT-IV: PLANNING AND ORGANISING: Meaning - Definition - Characteristics - Types of Plans - Advantages and Disadvantages – Approaches to Planning - Management by Objectives (MBO) - Steps in MBO - Benefits – Weaknesses—Definition of Organizing - Organization - Process of Organizing - Principles of Organization - Formal and Informal Organizations - Line, Staff Organizations - Line and Staff Conflicts - Functional Organization - Span of Management - Meaning - Determining Span - Factors influencing the Span of Supervision.

UNIT-V: AUTHORITY, COORDINATION AND CONTROL: Meaning of Authority, Power, responsibility and accountability - Delegation of Authority - Decentralization of Authority - Definition, importance, process, and principles of Coordination - techniques of Effective Coordination - Control - Meaning - Definition – Relationship between planning and control - Steps in Control – Types (post, current and pre-control) - Requirements for effective control.

SUGGESTED READINGS:

1. Business Organization & Management: Sharma Shashi K. Gupta, Kalyani Publishers
2. Business Organisation & Management: Patrick Anthony, Himalaya Publishing House
3. Business Organization & Management: Dr. Manish Gupta, PBP.
4. Organization & Management: R. D. Agarwal, McGraw Hill.
5. Modern Business Organization: S.A. Sherlekar, V.S. Sherlekar, Himalaya Publishing House
6. Business Organization & Management: C.R. Basu, Tata McGraw Hill
7. Business Organization & Management: M.C. Shukla S. Chand,
8. Business Organisation and Management: D.S. Vittal, S. Chand
9. Organizational Behaviour Text & Cases: V.S.P. Rao, Himalaya Publishing House
10. Business Organization & Management: Uma Shekaram, Tata McGraw Hill
11. Business Organization & Management: Niranjan Reddy & Surya Prakash, Vaagdevi publishers
12. Business Organisation and Management, Dr. Neeru Vasihth, Tax Mann Publications.

Paper 103: FOREIGN TRADE

Objective: to gain knowledge of India's foreign trade procedures policies, and international institutions.

UNIT-I: INTRODUCTION:Foreign Trade: Meaning and Definition - Types - Documents used-Commercial Invoice - Bills of Lading / Airway Bill - Marine Insurance Policy and Certificate - Bills of Exchange - Consumer Invoice - Customs Invoice - Certificate of Origin - Inspection Certificate - Packing List.

UNIT-II: BALANCE OF TRADE AND BALANCE OF PAYMENTS:Introduction - Meaning - Components of BOT & BOP - Concept of Disequilibrium - Causes -Remedies for Correcting Balance of Payments in International Trade.

UNIT-III: INDIAN TRADE POLICY:Importance and its Implementation - Current Export Policy and Import Policy.

UNIT-IV: FOREIGN TRADE AND TRADE BLOCS:Growth - Significance of Foreign Trade - Merits - Demerits - Trade Blocs: Types - Preferential Trade Area, Free Trade Area, Customs Unions, Common Markets, Economic Unions, Monetary Unions, Customs and Monetary Unions, and Economic and Monetary Unions.

UNIT-V: INTERNATIONAL ECONOMIC INSTITUTIONS:IMF: Objectives - Functions - World Bank: Objectives - Functions - Subsidiaries of World Bank - IMF Vs. IBRD; New Development Bank (NDB) - Objective Functions - Features - Membership - Shareholding, Criticism, Asian Infrastructure Investment Bank (AIIB) - Objective Functions - Features - Membership - Shareholding, Criticism; Trans-Pacific Partnership (TPP) -Objective Functions - Features - Membership - Shareholding, Criticism; UNCTAD: Aims - Features; WTO - Aims - Features - Agreements.

SUGGESTED READINGS:

1. International Marketing: Rathore& Jain, Himalaya Publishers.
2. International Marketing: Kushpat S. Jain &RimiMitra, Himalaya Publishers
3. International Economics: SSMDesai&NirmalBhalerao, Himalaya Publishers.
4. International Business Environment & Foreign Exchange Economies: Singh & S. Srivastava,
5. Foreign Trade and Foreign Exchange: O.PAgarwal&B.K.Chaudri, Himalaya Publishers
6. International Financial Markets & Foreign Exchange: ShashiK.Gupta&PraneetRangi, Kalyani
7. International Economics: Theory & Practice: Paul R. Krugman, Pearson Publishers.

Paper SEC2: PRACTICE OF LIFE INSURANCE

Objectives:1)to make the student understand Life Insurance Market in India,2) to discuss the issues related to risk management in view of life insurance.

UNIT-I: INTRODUCTION TO LIFE INSURANCE AND TYPES OF LIFE INSURANCE POLICIES AND PREMIUM CALCULATION:Meaning evolution, growth and principles of Life Insurance –Life Insurance Organizations in India– Competition and Regulation of Life Insurance - Types of Life Insurance Policies – Term, Whole Life, Endowment, Unit Linked and with or without Profit Policies –Customer Evaluation – Policy Evaluation – Group and Pension Insurance Policies – Special features of Group Insurance/Super Annuation Schemes – Group Gratuity Schemes.Computation of Premiums - Meaning of Premium, its calculation-Rebates – Mode of Rebates – Large sum assured Rebates – Premium Loading – Rider Premiums –Computation of Benefits – Surrender value – Paid up value.

UNIT-II: SETTLEMENT OF CLAIMS RISK & UNDERWRITINGS AND FINANCIAL PLANNING & TAX SAVING: Settlement of claims: Intimation Procedure, documents and settlement procedures - Underwriting: The need for underwriting – Guiding principles of Underwriting – Factors affecting Insurability – Methods of Life Classification – Laws affecting Underwriting - Financial Planning and taxation: Savings – Insurance vis-à-vis-Investment in the Units Mutual Funds, Capital Markets – Life Insurance in Individual Financial Planning – Implications in IT treatment.

SUGGESTED READINGS:

1. Practice of Life Insurance: Insurance Institute of India, Mumbai.
2. Insurance and Risk Management: P.K.Gupta, Himalaya Publishing House, Mumbai.
3. Fundamentals of Life InsuranceTheories and Applications: Kanika Mishra, Prentice Hall
4. Managing Life Insurance: Kutty, S.K., Prentice Hall of India: New Delhi
5. Life and Health Insurance: Black, Jr. Kenneth and Harold Skipper Jr., Prentice Hall, Inc., England.
6. Life Insurance: Principles and Practice: K.C. Mishra and C.S. Kumar, Cengage Learning, New Delhi.
7. Life Insurance in India: Sadhak, Respose Books, New Delhi

Paper 201: FINANCIAL ACCOUNTING-II

Objective: to acquire conceptual knowledge and application of depreciation methods and single entry system, and preparation of accounts related to non-profit and partnership organisations.

UNIT-I: DEPRECIATION: Depreciation (AS-6): Meaning – Causes – Difference between Depreciation, Amortisation and Depletion - Objectives of providing for depreciation – Factors affecting depreciation – Accounting Treatment – Methods of depreciation: Straight Line Method - Diminishing Balance Method - Sinking Fund Method - Sum of Digits Method - Annuity Method.

UNIT-II: ACCOUNTS FROM INCOMPLETE RECORDS: Features – Ascertainment of Profit - Statement of Affairs and Conversion method.

UNIT-III: ACCOUNTING FOR NOT-FOR-PROFIT ORGANIZATIONS: Not for Profit entities – Features – Receipts and Payments Account – Income and Expenditure Account – Balance Sheet - Accounting for Organization and Individuals.

UNIT-IV: PARTNERSHIP ACCOUNTS-I: Meaning – Partnership Deed - Capital Accounts (Fixed and Fluctuating) – Admission of a Partner – Retirement and Death of a Partner (Excluding Joint Life Policy).

UNIT-V: PARTNERSHIP ACCOUNTS-II: Dissolution of Partnership – Insolvency of a Partner (excluding Insolvency of all partners) – Sale to a Company.

SUGGESTED READINGS:

1. Accountancy-I: S.P. Jain & K.L Narang, Kalyani.
2. Accountancy-I: Haneef and Mukherjee, Tata McGraw Hill Co.
3. Financial Accounting-II Dr.Yogeshweran, PBP.
4. Financial Accounting: S. N. Maheshwari&V.L.Maheswari, Vikas.
5. Principles and Practice of Accounting: R.L. Gupta & V.K. Gupta, Sultan Chand & Sons.
6. Accountancy-I: Tulasian, Tata McGraw Hill Co.
7. Advanced Accountancy-I: S. N. Maheshwari&V.L.Maheswari, Vikas.
8. Financial Accounting-I, Prasanthaathma, Himalaya Publishing House
9. Financial Accounting-I, Srihari Krishna Rao, Himalaya Publishing House
10. Financial Accounting: B.Vishwanadham, S Chand.
11. Financial Accounting-II: Padma Priya, Himalaya Publishing house
12. Advanced Accountancy: M Shrinivas& K Sreelatha Reddy, Himalaya Publishers.
13. Financial Accounting: M.N Arora, Tax Mann Publications.

Paper 202: BUSINESS LAWS

Objective: to understand basics of contract act, sales of goods act, IPRs and legal provisions applicable for establishment, management and winding up of companies in India.

UNIT-I: INDIAN CONTRACT ACT: Agreement and contract - Essentials of a valid contract - Types of contracts - Offer and Acceptance - Essentials of valid offer and acceptance - Communication and revocation of offer and acceptance - Consideration definition - Essentials of valid consideration - Modes of Discharge of a contract - Performance of Contracts - Breach of Contract - Remedies for Breach.

UNIT-II: SALE OF GOODS ACT AND CONSUMER PROTECTION ACT: Contract of Sale: Essentials of Valid Sale - Sale and Agreement to Sell - Definition and Types of Goods - Conditions and Warranties - Caveat Emptor - Exceptions - Unpaid Seller - Rights of Unpaid Seller. Consumer Protection Act 1986: Definitions of Consumer - Person - Goods - Service - Consumer Dispute - Consumer Protection Councils - Consumer Dispute Redressal Agencies - Appeals.

UNIT-III: INTELLECTUAL PROPERTY RIGHTS: Trade Marks: Definition - Registration of Trade Marks - Patents: Definition - Kinds of Patents - Transfer of the Patent Rights - Rights of the Patentee - Copy Rights: Definition - Rights of the Copyright Owner - Terms of Copy Right - Copy Rights Infringement - Other Intellectual Property Rights: Trade Secrets - Geographical Indications.

UNIT-IV: MANAGEMENT OF COMPANIES AND MEETINGS: Director: Qualification - Disqualification - Position - Appointment - Removal - Duties and Liabilities - Loans - Remuneration - Managing Director - Corporate Social Responsibility - Corporate Governance. Meeting: Meaning - Requisites - Notice - Proxy - Agenda - Quorum - Resolutions - Minutes - Kinds - Shareholder Meetings - Statutory Meeting - Annual General Body Meeting - Extraordinary General Body Meeting - Board Meetings.

UNIT-V: WINDING UP: Meaning - Modes of Winding Up - Winding Up by tribunal - Voluntary Winding Up - Compulsory Winding Up - Consequences of Winding Up - Removal of name of the company from Registrar of Companies - Insolvency and Bankruptcy code - 2016.

SUGGESTED READINGS:

- 1) Company Law: ND Kapoor, Sultan Chand and Co.
- 2) Company Law: Rajashree. - HPH
- 3) Business Law - Kavitha Krishna, Himalaya Publishing House
- 4) Company Law: Prof. G. Krishna Murthy, G. Kavitha, PBP
- 5) Company Law and Practice: GK Kapoor & Sanjay Dhamija, Taxmann Publication.
- 6) Company Law: Revised as per Companies Act- 2013: KC Garg et al, Kalyani Publication.
- 7) Corporate Law: PPS Gogna, S Chand.
- 8) Business Law: D.S. Vital, S Chand
- 9) Company Law: Bagriyal AK, Vikas Publishing House.

Paper 203: BANKING AND FINANCIAL SERVICES

Objectives: to familiarize with Fund-based and Non-fund-based Financial Services.

UNIT-I:INTRODUCTION:Functions of Commercial Banks - Emerging Trends in Commercial Banking in India:E-Banking – Mobile Banking - Core Banking – Bank Assurance – OMBUDSMAN.RBI Constitution - Organizational Structure – Management - Objectives – Functions – Monetary Policy - Brief description on various types of banks--District Co-Operative Central Banks – Contemporary Banks - Regional Rural Banks -National Bank for Agriculture and Rural Development (NABARD) – SIDBI – Development Banks.

UNIT-II: BANKER AND CUSTOMER RELATIONSHIP:Definition of Banker and Customer - Relationship Between Banker and Customer - KYC norms- General and Special Features of Relationship - Opening of Accounts - Special Types of Customers Like Minor, Married Women, Partnership Firms, Companies, Clubs and other Non-Trading Institutions.

UNIT-III:NEGOTIABLE INSTRUMENTS:Descriptions and their Special Features - Duties and Responsibilities of Paying and Collecting Banker - Circumstances under which a Banker can refuse Payment of Cheques - Consequences of Wrongful Dishonors - Precautions to be taken while Advancing Loans Against Securities – Goods - Documents of Title to Goods - Loans against Real Estate -Insurance Policies - Against Collateral Securities – Banking Receipts.

UNIT-IV: INTRODUCTION TO FINANCIL SERVICES: Financial Services: Meaning-Functions-Classification- Scope – Fund Based Activities - Non-fund Based Activities – Modern Activities - Causes for Financial Innovation – New Financial Products and Services – Innovative Financial Instruments – Challenges Facing the Financial Service Sector – Present Scenario.

UNIT-V: MERCHANT BANKING, VENTURE CAPITAL, LEASING, DISCOUNTING, FACTORING AND FORFEITING: Definition –Services of Merchant Banks –Problems and Scope of Merchant Banking in India-Venture Capital: Meaning, Features, Scope, Importance - Leasing-Definition and Steps- Types of Lease – Financial Lease – Operating Lease – Leverage Lease – Sale and Lease Back –Discounting:Concept – Advantages of Bill Discounting –Factoring-Meaning and Nature– Parties in Factoring – Merits and Demerits of Factoring –Forfeiting-Parties to Forfeiting – Costs of Forfeiting – Benefits of Forfeiting for Exporters and Importers .

SUGGESTED READINGS:

1. Banking Theory & Practices: Dr. P. K. Srivatsava, Himalaya Publishers
2. Banking Theory & Practices: K.C. Shekar, Vikas Publications
3. Banking and Financial Services: SanthiVedula&Kavitha Krishna Himalaya Publishing House
4. Banking and Financial Services: Dr.Jayanthi, PBP.
5. Banking Theory, Law & Practices: R. R Paul, Kalyani Publishers
6. Money Banking and Financial Markets: Averbach, Rabort. D, MacMillan. Landon
7. Financial Markets and Services: Gordon and Natarajan, Himalaya Publishing House.
8. Financial Services: T. Siddaiah, Pearson Education