PERIYAR UNIVERSITY
SALEM -11

PERIYAR INSTITUTE OF DISTANCE EDUCATION
(PRIDE)

REGULATIONS AND SYLLABUS

(MASTER OF BUSINESS ADMINISTRATION)
BANKING MANAGEMENT

(STUDENTS ADMITTED FROM 2014- 2015 ONWARDS)
REGULATIONS

1. ELIGIBILITY FOR ADMISSION:
   Candidates for admission to the first year of the Master of Business Administration degree course shall be required to pass to Bachelor's Degree of any discipline in any Recognized University.

2. DURATION OF THE COURSE:
   The course shall extend over a period of two academic years / calendar years. The subjects of study shall be in "accordance with the syllabus prescribed from time to time.

3. SUBJECTS OF STUDY:
   The total number of subjects of study will be 16 out of which 15 will be compulsory and the remaining 1 will be electives / project.
   The candidates shall take 8 subjects in the First year and the remaining subjects / project in the second year.
   All subjects carry a maximum of 100 marks each. The project carries 100 marks. There will be no viva voce examination on project.

4. SCHEME OF EXAMINATION:
   In each Examination for the written paper, 25% of marks shall be awarded by the continuous internal assessment and 75% of marks by external valuation, by the University.
   Each examination for the written paper shall be of 3 hours duration and carry 75 marks.
   The distribution of examination shall be as follows:

FIRST YEAR:

1.1 Principles of Management
1.2 Managerial Economics
1.3 Managerial Communication
1.4 Legal Environment of Business
1.5 Organizational Behavior
1.6 Business policy & Strategic Management
1.7 Financial and Management Accounting
1.8 Research Methodology
Second Year

2.1 Production Management
2.2 Financial Management
  2.3. Human Resource Management
2.4 Marketing Management
2.5 Banking Theory and Practices
2.6 Merchant Banking and Financial services
2.7 Rural and Development Banking

Elective: 2.8 Project work/ Elective paper: E – Banking

1. The Project Guide should possess MBA / M.Phil with two years of Teaching Experience in the concern subject and approval must be obtained from the Director PRIDE

2. The copy of the approval must be enclosed in the project at the time of submission of the projects.

3. Other conditions will apply as per PRIDE rules and regulations
Question Paper Pattern (Common to all Theory Exams)

Duration: 3 hrs.  
Total Marks: 75

PART-A (5 x 5 = 25 Marks)

Answer all questions each answer not to exceed one page

1. (a) Question from Unit-I or
   (b) Question from Unit-I

2. (a) Question from Unit-II or
   (b) Question from Unit-II

3. (a) Question from Unit-III or
   (b) Question from Unit-III

4. (a) Question from Unit-IV or
   (b) Question from Unit-IV

5. (a) Question from Unit-V or
   (b) Question from Unit-V

PART-B (5 x 10 = 50 Marks)

Answer all Questions each answer not to exceed four pages

6. (a) Question from Unit-I or
   (b) Question from Unit-I

7. (a) Question from Unit-II or
   (b) Question from Unit-II

8. (a) Question from Unit-III or
   (b) Question from Unit-III

9. (a) Question from Unit-IV or
   (b) Question from Unit-IV

10. (a) Question from Unit-V or
    (b) Question from Unit-V1.1
1.1. PRINCIPLES OF MANAGEMENT

UNIT-1- Introduction
Definition and Meaning - Introduction - characteristics of Management - Scope and functional areas of management - Levels of Management and Administration.

UNIT-II - Planning

UNIT-III - Organizing
Organizing and staffing - Nature - Principles - Types - Departmentation - Committees - Centralization Vs Decentralization authority and Responsibility - Span of control - MBO and MBE -Staffing process.

UNIT-IV - Directing

UNIT-V - Co-ordination and Control

Reference Books:
1. L.M. Prasad, Principles of Management, Sultan Chan 8c sons.
2. C.B, Gupta, Business organization and Management, Sultan Chand & sons.
1.2. MANAGERIAL ECONOMICS

UNIT-I


UNIT-II


UNIT-III


UNIT-IV

Profit – Meaning and nature – Profit policies – Profit planning and forecasting – Cost volume profit analysis – Investment analysis.

UNIT-V


Reference Books:
1. Gupta G. S.- Managerial Economics
1.3 MANAGERIAL COMMUNICATION

UNIT-I
Role of Communication in Business - Main forms of Communication in Business - Communication process - Coding and decoding - Non-verbal symbols - Verbal symbols - Seven communication roadblocks.

UNIT-II
Active listening - Anatomy of poor listening - Contributors to poor listening - Anatomy of poor speaking - Good listening - Logical Traps.

UNIT-III
Business presentation - Features of good presentations - Planning, Structuring and Delivering presentations - Handling questions - Coping with nervousness. Procedure for reduce wastage, call a meeting - Conducting meetings - minutes.

UNIT-IV
Business letters - Stationery - Format and layout - E-mail - Presenting mail - Commonsense and etiquette. Report Writing - Parts of a report - Qualities of a good report - Improving writing skills.

UNIT-V

Reference Books:
1.4 LEGAL ENVIRONMENT OF BUSINESS

UNIT-1

UNIT-II
Contracts of Indemnity and Guarantee- Contract of Bailment and Pledge-Contract of Agency

UNIT-III

UNIT-IV
Indian companies Act-1956-Kinds of companies-Formation-Memorandum of Association- Articles of Association-prospectus-Statement in lieu of prospectus-Misstatements in prospectus

UNIT-V

Reference Books:

1.5 ORGANISATIONAL BEHAVIOUR

UNIT-I

UNIT-II
Personality - Types of Personality - Theories of Personality - Perception - Perceptual Process - Perception and its application in Organizations.

UNIT-III

UNIT-IV
Group Dynamics - theories of Groups - Group cohesiveness - Group role - Group decision making techniques - Group conflict.

UNIT-V

Reference Books:
5. L.M. Prasad, Organizational Behaviour, Sultan Chand & Sons.
1.6 BUSINESS POLICY AND STRATEGIC MANAGEMENT

UNIT-I

UNIT-II

UNIT-III

UNIT-IV

UNIT-V

Reference Books:

1.7 FINANCIAL AND MANAGEMENT ACCOUNTING

UNIT-1

UNIT-II

UNIT-III

UNIT-IV

UNIT-V
Marginal Costing and Profit planning - Cost Volume Profit Analysis - Break even analysis.

Reference Books:

4. Dr. S.N. Maheswari - Financial Management Accounting - Sultan Chand and sons, New Delhi.
1.8 RESEARCH METHODOLOGY

UNIT-I
Nature and significance of management research - Concepts of social science research - Stages in research process - Research Design - Hypothesis.

UNIT-II
Kinds of data - Methods of data collection - Sampling techniques - Survey method - Case Study - Interview techniques - Interview schedule - Questionnaire - Data processing - Report writing.

UNIT-III

UNIT-IV
Testing of hypotheses - Procedure for hypothesis testing - Chi-square test - t test - F test - Limitations of the tests of hypotheses.

UNIT-V
Analysis of Variance (ANOVA) - Setting up ANOVA table - One way and two way ANOVA - Analysis of covariance - Non-parametric tests - Multivariate techniques.

Reference Books:

1. Wilkinson S. Bhandarkar - Methodology and Techniques of Social Research
2. Kothari C.R - Research Methodology: Methods and Techniques
4. Gupta S.P - Statistical Methods
5. Uma Sekaran - Research Methods for Business.
2.1 PRODUCTION MANAGEMENT

UNIT-I
Production Management - Definition - Production System - Difference between services and goods production - Historical development of production management - Product design - Steps - Designing for the customer.

UNIT-II

UNIT-III
Capacity planning - Concepts - Economies of scale - The Experience curve - Determining capacity requirements - Enterprise resource planning - Production scheduling - Nature and Importance of work centers.

UNIT-IV
Materials management - Materials requirement planning - Master production schedule - Purchase management - Vendor selection - Methods - JIT system - Inventory control - Purposes - Inventory models - EOQ models (without shortages) - Break models.

UNIT-V

Reference Books:

2.2 FINANCIAL MANAGEMENT

UNIT-1

UNIT-II
Capital Expenditure Evaluation - Methods and Appraisals - Pay back period, simple and Discounted - Net Present value, Internal Rate of Return - Accounting Rate of Return and Profitability Index - Capital rationing.

UNIT- III
Cost of Capital - Importance, Measurement of specific cost - Computation of Overall Cost of Capital - Capital structure - Determinants and theories.

UNIT-IV

UNIT-V

Reference Books:

6. Dr. VR Palanivelu Sultan chands suns Ltd New Delhi.
2.3. HUMAN RESOURCE MANAGEMENT

UNIT-1

UNIT-II
The Concept of best-fit employee : Importance of Planning -Forecasting - Internal and external sources. Selection process screening.

UNIT-III
Training and executive development; Training Needs - Types of training methods, purposes, benefits resistance.

UNIT-IV
Sustaining employee interest; Compensation plan - Reward - Motivation - Theories of motivation.

UNIT-V

Reference Books:

2.4 MARKETING MANAGEMENT

UNIT-1
Markets and marketing - Scope of Marketing - Fundamental concepts, trends and tasks - Marketing and customer value - Nature and contents of a marketing plan.

UNIT-II

UNIT-III

UNIT-IV
Product Characteristics and Classification - Product and brand relationships - Developing Pricing Strategies and Programmes - Setting and Adapting the Price.

UNIT-V
Role of Marketing Communication - Developing Effective Communication - Deciding and managing Marketing Communication Mix - Advertising versus Promotion - Direct Marketing and Interactive Marketing - New Product Development Process.

Reference Books:
1. Philip Kotler and Kevin Lane Keller; Marketing Management, Prentice Hall India.
3. V.S. Ramaswamy and S. Namakumari; Marketing Management, Macmillan India.
2.5 BANKING THEORY AND PRACTICE

UNIT –I
Banking Regulation Act, 1949- Definition of Banking, Licensing, opening of branches, Functions of Banks, Inspection – Role of RBI and their functions- Monetary policy of the RBI.

UNIT –II
Commercial Banks – Functions – Accepting Deposits – Lending of Funds, E-Banking, ATM Cards, Debit Cards, Personal Identification Number – Online Enquiry and update facility- Electronic Fund Transfer- Electronic Clearing System.

UNIT –III

UNIT-IV
Rural finance and Rural banking in India- Sources of Rural Finance- Rural credit – Regional Rural banks – NABARD – Primary agricultural credit societies(PACS) – Rural development bank

UNIT-V

REFERENCE BOOKS
2. Banking and Financial Systems – B. Santhanam (Margham Publishers)
4. Indian Banking – Parameswaran – S.Chand and Co,
5. Banking Law Theory and Practice – Tanon
2.6 **MERCHANT BAKING & FINANCIAL SERVICES**

**Unit I**

**Unit II**

**Unit III**

**Unit IV**
Credit Syndication Services, Portfolio Management Services – Functions, Responsibilities Obligation Code Of Conduct .Mutual Funds: Definition, Production, Mutual Funds In India And Their Management. Venture capital – meaning, features, stages Of Venture Capital Financing

**Unit – V**

Ref.Books:
2. Financial Services and stock Exchange (Dr. N. Premavathy) first Edition :2007
RURAL AND DEVELOPMENT BANKING

Unit – I


Unit – II


Unit – III


Unit IV

Reserve Bank of India – Act – History – Central Board – Business which the Bank May Transact – Acting as Agent – Power of Direct Discount – Control Banking Function – Qualitative and Quantitative Control Measures

Unit V


Reference Books

E-BANKING

UNIT-I:
Internet Banking: Traditional Banking Vs Internet Banking - Internet Banking transactions - Models for Internet Banking-complete centralized solution- Advances of Internet Banking-Constraints in Internet Banking. Banking technology- internet Banking- core banking- electronic products banking technology distribution channels- teller machines at the bank counters- cash dispensers- ATMs- anywhere anytime banking- home banking (corporate and personal) electronic payments systems

UNIT-II:
Online banking and mobile banking - online enquiry and update facilities- personal identification number and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque transaction, Internet Banking in India-Procedure- Programmes -Components- How to go on net for Online Banking-advantages-Limitations.

UNIT-III:
Electronic funds transfer systems- plain messages (telex or data communication) - structured messages(swift, etc…)- RTGS information technology – currents trends- bank net, RBI net, Data net, and Nienet, i-net, internet, E-Mail, etc…-role and uses of technology up gradation.

UNIT-IV:

UNIT -V:
Internet Banking in rural India - Consumer awareness in rural on Internet Banking- Emergency on Internet banking in rural area. Internet Banking services in rural area - consumer attitude of internet banking in rural area - Advantages and Problems of Internet Banking in rural area-challenges of internet banking in rural area- Factors affecting and influence the rural consumer for selecting internet banking services - Improve the rural economic through Internet Banking- Technology and Rural Banking Services for Internet Banking operation in rural area-Consumers expectation and satisfactions of internet banking.

Reference:
1. E- Banking Management: Issues, Solution and Strategies – Mahmood Shah, University of Hall, UK.
2. Electronic Banking- SCN Education D.V.
5. E-Commerce - Bhushan Dewan.