

**DON BOSCO ARTS & SCIENCE COLLEGE**  
**ANGADIKADAVU**  
*(Affiliated to Kannur University Approved by Government of Kerala)*  
**ANGADIKADAVU P.O., IRITTY, KANNUR – 670706**



**COURSE PLAN**

**BCom Cooperation**

**(2020 – 23)**

**SEMESTER - V**

**ACADEMIC YEAR - (2022-23)**

**V Semester BCOM Cooperation (2020 - 23)**

SL. No.	Name of Subjects with Code	Name of the Teacher	Duty Hours per week
2.	(5B09 COM ) Cost Accounting	Shilpa Vichithran	5
3.	(5B 08COM) Income Tax, Law and practice	Anju K Paulose	5
4.	(5B11 COM) Co-operative Laws	Neethu A E	4
5.	(5B10 COM) Banking principles and operations	Alphonsa Mathew	5
6.	(5B07 COM) Business Research Methodology	Sojimol P J	4
7.	(5D03 COM ) Principles of Management	Neethu A E & Anju K Paulose	2
	<b>Name of Class Incharge : NEETHU A E</b>		

**TIME TABLE**

Day	09.50 Am - 10.45 Am	10.45 Am -11.40 Am	11.55 Am - 12.50 Pm	01.40 Pm - 02.35 Pm	02.35 Pm - 03.30 Pm
1	Co-operative Laws	Income Tax, Law and practice	Open Course	Banking principles and operations	Cost Accounting
2	Business Research Methodology	Banking principles and operations	Open Course	Income Tax, Law and practice	Co-operative Laws
3	Banking principles and operations	Co-operative Laws	Income Tax, Law and practice	Cost Accounting	Business Research Methodology
4	Cost Accounting	Business Research Methodology	Cost Accounting	Income Tax, Law and practice	Banking principles and operations
5	Income Tax, Law and practice	Banking principles and operations	Business Research Methodology	Co-operative Laws	Cost Accounting

<b>Subject Code:</b>	<b>5B09 COM</b>
<b>Subject Name:</b>	<b>Cost Accounting</b>
<b>No. of Credits:</b>	<b>4</b>
<b>No. of Contact Hours:</b>	<b>90</b>
<b>Hours per Week:</b>	<b>5</b>
<b>Name of the Teacher:</b>	<b>SHILPA VICHITHRAN</b>

## **Cost Accounting**

### **Objectives of the course**

To acquaint the student with the basic concepts used in cost accounting and the various methods used in cost accounting.

#### **Module 1**

Introduction to cost accounting- concepts, objectives and advantages-financial accounting and cost accounting- elements of cost and cost classification- cost centre and cost unit- preparation of cost sheet. (10 hours)

#### **Module 2**

Materials – concepts- centralized buying- Purchase procedure- store records – bin card and stores ledger- Methods of material issue pricing ( FIFO.LIFO,Simple and Weighted average)- stock levels- EOQ – ABC analysis, VED analysis- FSN analysis- Essential steps for material control. (15 Hours)

#### **Module 3**

Labour – concepts- time keeping – time booking- wage system- time rate, piece rate, Taylor’s differential piece rate system- Incentive system of wage payment- Halsey and Rowan Plan – Treatment of idle time- over time- Labour turn over meaning and causes ( theory) (15 hours)

#### **Module 4**

Over heads – concepts- classification, allocation and apportionment- Direct, simultaneous equation , step ladder and repeated distribution method- Absorption of overheads- Labour hour rate method- and machine hour rate method-Calculation of machine hour- Under and over absorption of overheads- meaning and treatment( theory)

(20 hours)

#### **Module 5**

Methods of costing – Job costing- batch costing- unit costing- operating costing – Process costing,features- typical process industries- process accounts- normal loss and scrap-abnormal loss and gain- explanation on joint product and by product-Contract costing- special features- cost plus contract- escalation clause- sub contrac- retention money- treatment of cost of plant – profit on incomplete contract- transport/service costing: calculation of rate per passenger kilometre (30 hours)

## TEACHING SCHEDULE

No of Weeks	Dates	Session	Topic
1	06-06-2022 To 10-06-2022	1	Introduction to cost accounting- concepts
		2	Objectives and advantages-financial accounting and cost accounting
		3	Elements of cost
		4	Cost classification
		5	Cost centre and cost unit
2	13-06-2022 To 17-06-2022	6	Preparation of cost sheet.
		7	Problem
		8	Problem
		9	Problem
		10	<b>Class test</b>
3	20-06-2022 To 24-06-2022	11	Materials – concepts.
		12	centralized buying
		13	Purchase procedure
		14	Store records – bin card and stores ledger
		15	Methods of material issue pricing -FIFO
4	27-06-2022 To 01-07-2022	16	Problem
		17	LIFO
		18	Problem
		19	Simple Average
		20	Problem
5	04-07-2022 To 08-07-2022	21	Weighted average
		22	stock levels- EOQ
		23	ABC analysis, VED analysis
		24	Class test
		25	<b>St. Thomas Day</b>
6	11-07-2022 To 15-07-2022	26	<b>I Internal Examination</b>
		27	<b>I Internal Examination</b>
		28	<b>I Internal Examination</b>
		29	<b>I Internal Examination</b>
		30	<b>I Internal Examination</b>
7	18-07-2022 To 22-07-2022	31	Labour
		32	Time keeping
		33	Time booking
		34	Wage system

No of Weeks	Dates	Session	Topic
		35	Time rate
8	25-07-2022 To 29-07-2022	36	Piece rate
		37	Taylor's differential piece rate
		38	Incentive system
		39	Halsey plan
		28 July	Karkidaka Vav
9	01-08-2022 To 05-08-2022	40	Rowan plan
		41	Idle time
		42	Over time
		43	Labour turnover
		44	Meaning
10	08-08-2022 To 12-08-2022	08 August	Muharam
		45	Seminar
		46	Seminar
		47	Seminar
		48	Overheads
11	15-08-2022 To 19-08-2022	15 August	Independance Day
		49	Concepts
		18 August	Sree Krishna Jayanthi
		50	Allocation
		51	Apportionment
12	22-08-2022 To 26-08-2022	52	Direct
		53	Simultaneous equation
		54	Step ladder method
		55	Repeated distribution method
		56	Machine hour rate
13	29-08-2022 To 02-09-2022	57	Under absorption
		58	Over absorption
		59	Methods of costing
		60	Job costing
		61	Features
14	05-06-2022 To 09-09-2022	05 September	ONAM VACATION
		06 September	ONAM VACATION
		07 September	ONAM VACATION
		08 September	ONAM VACATION
		09 September	ONAM VACATION
15	12-09-2022 To	62	Types
		63	Batch costing

No of Weeks	Dates	Session	Topic
	16-09-2022	64	Unit costing
		65	Process costing
		66	Typical
		67	Process accounts
16	19-09-2022 To 23-09-2022	68	Normal loss
		69	Scrap
		21 September	Sree Narayana Guru Samadhi
		70	Abnormal loss
		71	Typical process accounts
		72	Contract costing
17	26-09-2022 To 30-09-2022	73	II Internal Examination
		74	II Internal Examination
		75	II Internal Examination
		76	II Internal Examination
		77	II Internal Examination
		78	II Internal Examination
18	03-10-2022 To 07-10-2022	79	Seminar
		04 October	Maha Navami
		05 October	Vijaya Dashami
		80	Class test
		81	Cost plus contract
		82	Escalation clause
19	10-10-2022 To 14-10-2022	83	Sub contract
		84	Retention money
		85	Treatment of cost of plant
		86	Revision
		87	V Semester University Examination
		88	V Semester University Examination
20	17-10-2022 To 21-10-2022	89	V Semester University Examination
		90	V Semester University Examination

<b>Subject Code:</b>	<b>5B11 COM</b>
<b>Subject Name:</b>	<b>Co-operative Laws</b>
<b>No. of Credits:</b>	<b>4</b>
<b>No. of Contact Hours:</b>	<b>72</b>
<b>Hours per Week:</b>	<b>4</b>
<b>Name of the Teacher:</b>	<b>NEETHU A E</b>

After studying the course, the students shall be able to:

CO 1: Understand the historical perspective of cooperative legislation in India and Kerala.

CO2: Understand the provisions of Kerala cooperative Societies Act 1969

CO 3: Describe the procedure for the formation and registration of a cooperative organisation

CO 4: describe the provisions of management and winding up of cooperative societies

### **Unit I**

**History of co-operative legislation in India** Co-operative Credit Societies Act 1904 –features-limitations- Co-operative Societies Act 1912- features-difference between 1904 Act and 1912 Act- Multi- State Co-operative Societies Act 2002 –features- (Broad features only) [15 Hours]

### **Unit II**

**Kerala Co-operative Societies Act and Rules 1969** – Historical back ground- Definitions –Registration of co-operative societies –Byelaws –contents- Amendment- Amalgamation and division of societies- Membership- Rights, duties and liabilities – Withdrawal and expulsion.[12 Hours]

### **Unit III**

**Management of co-operatives** – general body –Managing committee- powers and duties-adhoc committee-disqualification of committee members- Election of committee members- supersession of committee. Election of president –powers and duties- Secretary-duties and responsibilities–Privileges of societies- State aid to co-operatives. Appointment of employees - Co-operative Service Examination Board.- Investment of funds-Disposal of net profit. [15 Hours]

### **Unit IV**

**Meetings** –Types- Annual general body meeting- special meetings. Requisites of a valid meeting – agenda - quorum- notice- minutes- duties of secretary. [10 Hours]

### **Unit V**

**Inquiry and Winding up of societies** –Inquiry – supervision and inspection- surcharge winding up of societies- liquidator- powers- cancellation of registration . [20 Hours]

**References:**

1. Kerala Co. op. Societies Act and Rules : Pillai
2. Kerala Co.op Societies Act and Rules : T.S Balan
3. Law for the Co.operatives : R.O Bedi
4. Law and Management of Co. operatives : Trivedi. BB
5. Co-operative Act and Rules : N.A Kareem
6. Co-operative Societies Act and Rules :Thankappan
7. Bare Act
8. Cooperative democracy in Action : O.R Krishnswami
9. Legal aspects of co-operation : P.M Natesan,N.JShaji, &V.S Anilkumar

### TEACHING SCHEDULE

No of Weeks	Dates	Session	Topic
1	06-06-2022 To 10-06-2022	1	<b>History of co-operative legislation in India</b>
		2	Co-operative Credit Societies Act 1904
		3	Features
		4	Limitations
2	13-06-2022 To 17-06-2022	5	Features
		6	Difference between 1904 Act and 1912 Act
		7	Multi unit cooperative societies Act
		8	Multi unit cooperative societies Act
3	20-06-2022 To 24-06-2022	9	Multi- State Co-operative Societies Act 2002
		10	Features
		11	Seminar
		12	Seminar
4	27-06-2022 To 01-07-2022	13	Seminar
		14	Seminar
		15	<b>Class test</b>
		16	Kerala Co-operative Societies Act and Rules 1969
5	04-07-2022 To 08-07-2022	17	Historical back ground- Definitions
		18	Registration of co-operative societies
		19	Registration of co-operative societies
		20	Amalgamation and division of societies
6	11-07-2022 To 15-07-2022	21	<b>I Internal Examination</b>
		22	<b>I Internal Examination</b>
		23	<b>I Internal Examination</b>
		24	<b>I Internal Examination</b>



No of Weeks	Dates	Session	Topic
		25	<b>I Internal Examination</b>
7	18-07-2022 To 22-07-2022	26	Amalgamation and division of societies
		27	Membership- Rights
		28	Members duties
		29	liabilities
8	25-07-2022 To 29-07-2022	30	Withdrawal and expulsion
		31	Withdrawal and expulsion
		32	Class test
		33	Management of co-operatives – general body
		28 July	<b>Karkidaka Vav</b>
9	01-08-2022 To 05-08-2022	34	Managing committee
		35	Disqualification of committee members
		36	Election of committee members
		37	Supersession of committee.
10	08-08-2022 To 12-08-2022	08 August	<b>Muharam</b>
		38	Election of president
		39	Privileges of societies
		40	State aid to co-operatives.
11	15-08-2022 To 19-08-2022	15 August	<b>Independance Day</b>
		41	Appointment of employees
		18 August	<b>Sree Krishna Jayanthi</b>
		42	Co-operative Service Examination Board
		43	Co-operative Service Examination Board, Functions
12	22-08-2022 To 26-08-2022	44	Investment of funds
		45	Investment of funds
		46	Disposal of net profit
		47	Class test
13	29-08-2022 To 02-09-2022	48	Meeting
		49	Annual general body meeting
		50	Special meetings
		51	Requisites of a valid meeting
14	05-06-2022 To 09-09-2022	05 September	<b>ONAM VACATION</b>
		06 September	<b>ONAM VACATION</b>
		07 September	<b>ONAM VACATION</b>
		08 September	<b>ONAM VACATION</b>
		09 September	<b>ONAM VACATION</b>
15	12-09-2022 To	52	Agenda
		53	Quorum, Notice

No of Weeks	Dates	Session	Topic
	16-09-2022	54	Duties of secretary
		55	Class test
		56	Inquiry
16	19-09-2022 To 23-09-2022	57	supervision and inspection
		58	surcharge
		21 September	Sree Narayana Guru Samadhi
		59	winding up of societies
		60	liquidator- powers
17	26-09-2022 To 30-09-2022	61	<b>II Internal Examination</b>
		62	<b>II Internal Examination</b>
		63	<b>II Internal Examination</b>
		64	<b>II Internal Examination</b>
		65	<b>II Internal Examination</b>
		66	<b>II Internal Examination</b>
18	03-10-2022 To 07-10-2022	67	Cancellation of registration
		04 October	Maha Navami
		05 October	Vijaya Dashami
		68	Class test
		69	Revision
		70	<b>Previous year question paper discussion</b>
		71	<b>V Semester University Examination</b>
		72	<b>V Semester University Examination</b>
20	17-10-2022 To 21-10-2022	73	<b>V Semester University Examination</b>
		74	<b>V Semester University Examination</b>

<b>Subject Code:</b>	<b>5B 08COM</b>
<b>Subject Name:</b>	<b>Income Tax, Law and practice</b>
<b>No. of Credits:</b>	<b>4</b>
<b>No. of Contact Hours:</b>	<b>90</b>
<b>Hours per Week:</b>	<b>5</b>
<b>Name of the Teacher:</b>	<b>ANJU K PAULOSE</b>

After studying this course, the students shall be able to;

CO 1 Define the basic concepts in Income tax, explain its evolution

CO 2 Determine the residence and incidence of Tax

CO 3 Understand the incomes exempt from tax of an individual

CO 4 Compute income under different heads of income

#### **Unit I :**

Introduction to Income Tax – Evolution of Income Tax – Income Tax Act 1961 – Finance Act – Income Tax Rules 1962 – Basic Concepts – Definition of different terms – Agricultural Income – Capital and Revenue Receipts – Expenditure and Losses . (10 Hours)

#### **Unit II :**

Residence and Incidence of Tax - Determination of Residential Status of different types of assesses – problems – scope of total income – incomes exempt from tax (for individual assesses) – problems – computations – tax holiday (15 Hours)

#### **Unit III:**

Heads of Income – Incomes included under salary – allowances – perquisites and their valuation – profits in lieu of salary – Provident Fund – computation of income from salary - Income from house property – basis of charge – annual value in different cases – self occupied – let out – vacancy and unrealized rent – deductions - computation of income from house property (30 Hours)

#### **Unit IV:**

Profits and gains of business or profession – meaning of business – profession – vocation – basis of charge – general principles – deduction in computing business income –computation of profits from business – deduction in computing professional income –computation of gain from profession – depreciation – block of assets – written downvalue method- Capital gain – basis of charge – capital asset – short term and long term – transfer – capital gain in special cases – exemption from capital gain – computation of income from capital gain (25 Hours)

**Unit V:**

Income from other sources – basis of charge – general and specific items of income – interest on securities – deductions allowable – computation of income from other source (10 Hours)

**Note : Consider the Current rate for calculations**

**Questions should be asked based on provisions relating to current assessment year.**

**References :**

1. Income tax Law and Accounts :Dr.H.C.Mehrotra and S.P.Goyal
2. Income tax Law and Practice :Dr.Bhagavathi Prasad.
3. Income tax Law and Practice : Gaur and Narang
4. Income tax Law and Practice :B.S.Raman.
5. Direct taxes Law and Practice : Dr. Vinod K. Singhanian&Dr.KapilSinghanian

**TEACHING SCHEDULE**

No of Weeks	Dates	Session	Topic
1	06-06-2022 To 10-06-2022	1	Introduction to Income Tax
		2	Evolution of Income Tax
		3	Income Tax Act 1961
		4	Finance Act
		5	Income Tax Rules 1962
2	13-06-2022 To 17-06-2022	6	Basic Concepts
		7	Definition of different terms
		8	Agricultural Income
		9	Capital and Revenue Receipts – Expenditure and Losses
		10	<b>Class test</b>
3	20-06-2022 To 24-06-2022	11	Residence and Incidence of Tax
		12	Determination of Residential Status of different types of assesses
		13	Problems
		14	Problems
		15	Problems
4	27-06-2022 To 01-07-2022	16	Scope of total income
		17	Incomes exempt from tax (for individual assesses)
		18	Problems
		19	Problems
		20	Problems
5	04-07-2022	21	Computations

No of Weeks	Dates	Session	Topic
	To 08-07-2022	22	Tax holiday
		23	<b>Revision</b>
		24	<b>Class test</b>
		25	<b>St. Thomas Day</b>
<b>6</b>	11-07-2022 To 15-07-2022	26	<b>I Internal Examination</b>
		27	<b>I Internal Examination</b>
		28	<b>I Internal Examination</b>
		29	<b>I Internal Examination</b>
		30	<b>I Internal Examination</b>
<b>7</b>	18-07-2022 To 22-07-2022	31	Heads of Income
		32	Incomes included under salary – allowances
		33	perquisites and their valuation
		34	profits in lieu of salary
		35	Provident Fund
<b>8</b>	25-07-2022 To 29-07-2022	36	computation of income from salary
		37	Problems
		38	Problems
		39	Problems
		<b>28 July</b>	<b>Karkidaka Vav</b>
<b>9</b>	01-08-2022 To 05-08-2022	40	Problems
		41	Problems
		42	Problems
		43	Problems
		44	Problems
<b>10</b>	08-08-2022 To 12-08-2022	<b>08 August</b>	<b>Muharam</b>
		45	Problems
		46	Income from house property, basis of charge
		47	Annual value in different cases
		48	Self occupied – let out – vacancy and unrealized rent
<b>11</b>	15-08-2022 To 19-08-2022	<b>15 August</b>	<b>Independance Day</b>
		49	Deductions
		<b>18 August</b>	<b>Sree Krishna Jayanthi</b>
		50	Computation of income from house property
		51	Problems
<b>12</b>	22-08-2022 To 26-08-2022	52	Problems
		53	Problems
		54	Problems
		55	Problems

No of Weeks	Dates	Session	Topic
		56	Problems
13	29-08-2022 To 02-09-2022	57	Problems
		58	Problems
		59	Problems
		60	Class test
		61	Profits and gains of business or profession, meaning of business and profession
14	05-06-2022 To 09-09-2022	05 September	ONAM VACATION
		06 September	ONAM VACATION
		07 September	ONAM VACATION
		08 September	ONAM VACATION
		09 September	ONAM VACATION
15	12-09-2022 To 16-09-2022	62	Vocation – basis of charge
		63	General principles, deduction in computing business income
		64	Computation of profits from business – deduction in computing professional income
		65	Computation of gain from profession
		66	Depreciation – block of assets
		67	Written down value method
16	19-09-2022 To 23-09-2022	68	Problem
		69	Problem
		21 September	Sree Narayana Guru Samadhi
		70	Capital gain ,basis of charge
		71	Capital asset, short term and long term
		72	Transfer, capital gain in special cases
17	26-09-2022 To 30-09-2022	73	II Internal Examination
		74	II Internal Examination
		75	II Internal Examination
		76	II Internal Examination
		77	II Internal Examination
		78	II Internal Examination
18	03-10-2022 To 07-10-2022	79	Exemption from capital gain
		04 October	Maha Navami
		05 October	Vijaya Dashami
		80	Computation of income from capital gain
		81	Problem
		82	Income from other sources, basis of charge

No of Weeks	Dates	Session	Topic
19	10-10-2022 To 14-10-2022	83	General and specific items of income
		84	Interest on securities, deductions allowable
		85	Computation of income from other source
		86	Previous year question paper discussion
		87	<b>V Semester University Examination</b>
		88	<b>V Semester University Examination</b>
20	17-10-2022 To 21-10-2022	89	<b>V Semester University Examination</b>
		90	<b>V Semester University Examination</b>

<b>Subject Code:</b>	<b>5D03COM</b>
<b>Subject Name:</b>	<b>PRINCIPLES OF MANAGEMENT</b>
<b>No. of Credits:</b>	<b>2</b>
<b>No. of Contact Hours:</b>	<b>36</b>
<b>Hours per Week:</b>	<b>2</b>
<b>Name of the Teacher:</b>	<b>NEETHU A E &amp; ANJU K PAULOSE</b>

Studying the course, the students shall be able to;

CO 1: understand the basic concept of management

CO2: describe the functions of management

#### **Unit 1.**

**Introduction to Management:** - Meaning and definition, scope, importance, Management and administration, (4 Hrs),

#### **Unit 2-**

**Planning:** - Meaning, objectives, types of plans, steps in planning and limitations of planning. (8 Hrs)

#### **Unit 3-**

**Organising:** - Concept, significance, types- formal and informal, line and staff and functional, centralisation, decentralisation, (10 Hrs)

#### **Unit 4 –**

**Staffing:** - Importance, sources of recruitment and selection, training and development. (conceptual framework only) (8 hrs)

#### **Unit 5 –**

**Directing and Controlling:** - Meaning and elements of direction -Controlling- Meaning – steps.. (6 Hrs)

#### **References;**

1. Koontz.O. Donnel, Principles of management, Tata Mc grawhill, publishing co, New Delhi.
2. L. M. Prasad, Principles of Management, Sultan Chand & sons, New Delhi.
3. R.C. Bhatia, Business organisation and management, Ane books, P. Ltd. New Delhi.
4. Tripathy Reddy, Principles of Management Tata Mc Graw Hill Publishers, New Delhi



## TEACHING SCHEDULE

No of Weeks	Dates	Session	Topic
1	06-06-2022 To 10-06-2022	1	Introduction to Management: Meaning and definition
		2	Scope, importance
2	13-06-2022 To 17-06-2022	3	Management and administration
		4	Class test
3	20-06-2022 To 24-06-2022	5	Planning: - meaning
		6	Objectives
4	27-06-2022 To 01-07-2022	7	Types of plans
5	04-07-2022 To 08-07-2022	8	Steps in planning and limitations of planning
6	11-07-2022 To 15-07-2022	9	<b>I Internal Examination</b>
		10	<b>I Internal Examination</b>
		11	<b>I Internal Examination</b>
		12	<b>I Internal Examination</b>
		13	<b>I Internal Examination</b>
7	18-07-2022 To 22-07-2022	14	Class test
8	25-07-2022 To 29-07-2022	15	Organising: - concept
		16	Significance, types- formal and informal
		28 July	<b>Karkidaka Vav</b>
9	01-08-2022 To 05-08-2022	17	Line and staff and functional
		18	Centralisation, decentralisation
10	08-08-2022 To 12-08-2022	08 August	<b>Muharam</b>
		19	Class test
		20	Staffing: - importance
11	15-08-2022 To 19-08-2022	15 August	<b>Independence Day</b>
		21	Sources of recruitment
		18 August	<b>Sree Krishna Jayanthi</b>
		22	Selection, training and development.

No of Weeks	Dates	Session	Topic
12	22-08-2022 To 26-08-2022	23	Class test
		24	Directing and Controlling: - Meaning
14	05-06-2022 To 09-09-2022	05 September	ONAM VACATION
		06 September	ONAM VACATION
		07 September	ONAM VACATION
		08 September	ONAM VACATION
		09 September	ONAM VACATION
15	12-09-2022 To 16-09-2022	28	Elements of direction
		21 September	Sree Narayana Guru Samadhi
17	26-09-2022 To 30-09-2022	25	<b>II Internal Examination</b>
		26	<b>II Internal Examination</b>
		27	<b>II Internal Examination</b>
		28	<b>II Internal Examination</b>
		29	<b>II Internal Examination</b>
		30	<b>II Internal Examination</b>
18	03-10-2022 To 07-10-2022	31	Controlling-Meaning – steps
		04 October	Maha Navami
		05 October	Vijaya Dashami
		32	Previous year question Discussion
		33	<b>V Semester University Examination</b>
		34	<b>V Semester University Examination</b>
20	17-10-2022 To 21-10-2022	35	<b>V Semester University Examination</b>
		36	<b>V Semester University Examination</b>

<b>Subject Code:</b>	<b>5B10 COM</b>
<b>Subject Name:</b>	<b>BANKING PRINCIPLES AND OPERATIONS</b>
<b>No. of Credits:</b>	<b>4</b>
<b>No. of Contact Hours:</b>	<b>90</b>
<b>Hours per Week:</b>	<b>5</b>
<b>Name of the Teacher:</b>	<b>ALPHONSA MATHEW</b>

### **BANKING PRINCIPLES AND OPERATIONS**

#### **COURSE OUTCOME**

After studying this course, the students shall be able to;

CO 1: Explain banking and describe the different types of banks and the functions of commercial bank

CO 2: Narrate the role of RBI in the credit control, promotion and regulation of monetary system

CO 3: Describe the relationship between banker and customer and the procedure for opening and operating the account

CO 4 : Understand the modern trends and technology used in banking

**Unit I :** Introduction to Banking – meaning – features –commercial banks and their functions  
Classification of banks in India – List of Nationalised banks in India – Scheduled banks – New generation Private sector banks – Co operative Banks in Kerala – meaning – features – structure and importance – Role of Banks in economic development.

**Unit II :** Reserve Bank of India – Functions – Credit control measures – quantitative and qualitative methods Promotional and Regulatory measures – Repo - Reverse Repo.

**Unit III:** Banker and Customer – General relationship and Special Relationship – Opening and Closing of Bank accounts – KYC norms - Cheques – features – crossing – types- endorsement – types – banking ombudsman

**Unit IV:** Loans and advances – Principles of sound Lending – Loan – Cash credit – Overdraft – Consortium advances – Modes of creating charges – Lien - pledge – Hypothecation – mortgage and guarantee

**Unit V:** Recent trends and Technology in Banking – Need and importance – Online/ internet Banking – Mobile application banking – Core banking – RTGS – NEFT - IMPS -MCLR – IBC – MSME- trends -- BASEL NORMS – NPA monitoring and recovery-- Digital banking – Payment Gateways – Supply chain finance – Retail lending – Sale of third party products – Direct benefit transfer .(a brief outline of all the terminologies )

## TEACHING SCHEDULE

No of Weeks	Dates	Session	Topic
1	06-06-2022 To 10-06-2022	1	Introduction
		2	Banking
		3	Meaning
		4	Features
		5	Definition
2	13-06-2022 To 17-06-2022	6	Commercial banks
		7	Functions
		8	Classification of banks
		9	List of nationalized banks
		10	New generation banks
3	20-06-2022 To 24-06-2022	11	Private sector banks
		12	Cooperative banks
		13	Meaning
		14	Features
		15	Structure
4	27-06-2022 To 01-07-2022	16	Importance
		17	Role of banks
		18	Class test
		19	List of Nationalized banks
		20	RBI
5	04-07-2022 To 08-07-2022	21	Features
		22	Credit control
		23	Measures
		24	Revision
		25	Revision
6	11-07-2022 To 15-07-2022	26	<b>I Internal Examination</b>
		27	<b>I Internal Examination</b>
		28	<b>I Internal Examination</b>
		29	<b>I Internal Examination</b>
		30	<b>I Internal Examination</b>
7	18-07-2022 To 22-07-2022	31	Repo
		32	Reverse repo
		33	Banker
		34	Customer
		35	General relationship

No of Weeks	Dates	Session	Topic
8	25-07-2022 To 29-07-2022	36	Special relationship
		37	Opening of bank accounts
		38	Closing of bank accounts
		39	KYC norms
		28 July	Karkidaka Vav
9	01-08-2022 To 05-08-2022	40	Cheques
		41	Features
		42	Crossing
		43	Types
		44	Endorsement
10	08-08-2022 To 12-08-2022	08 August	Muharam
		45	Types
		46	Banking ombudsman
		47	Loans
		48	Advances
11	15-08-2022 To 19-08-2022	15 August	Independence Day
		49	Loans
		18 August	Sree Krishna Jayanthi
		50	Digital banking
		51	Principles
12	22-08-2022 To 26-08-2022	52	Loan
		53	Cash credit
		54	Seminar
		55	Seminar
		56	Seminar
13	29-08-2022 To 02-09-2022	57	Seminar
		58	Overdraft
		59	Consortium advances
		60	Modes of creating charge
		61	Lien
14	05-09-2022 To 09-09-2022	05 September	ONAM VACATION
		06 September	ONAM VACATION
		07 September	ONAM VACATION
		08 September	ONAM VACATION
		09 September	ONAM VACATION
15	12-09-2022 To	62	Pledge
		63	Hypothecation
		64	Mortgage and guarantee

No of Weeks	Dates	Session	Topic
	16-09-2022	65	Recent trends
		66	Class test
		67	Importance
16	19-09-2022 To 23-09-2022	68	Core banking
		69	RTGS
		21 September	Sree Narayana Guru Samadhi
		70	NEFT
		71	IMPS
		72	Revision
17	26-09-2022 To 30-09-2022	73	<b>II Internal Examination</b>
		74	<b>II Internal Examination</b>
		75	<b>II Internal Examination</b>
		76	<b>II Internal Examination</b>
		77	<b>II Internal Examination</b>
		78	<b>II Internal Examination</b>
18	03-10-2022 To 07-10-2022	79	MCLR
		04 October	Maha Navami
		05 October	Vijaya Dashami
		80	IBC
		81	MSME
		82	TReDs
19	10-10-2022 To 14-10-2022	83	Basel norms
		84	NPA monitoring and direct benefit transfer
		85	Revision
		86	Revision
		87	<b>V Semester University Examination</b>
		88	<b>V Semester University Examination</b>
20	17-10-2022 To 21-10-2022	89	<b>V Semester University Examination</b>
		90	<b>V Semester University Examination</b>