

**ETHIRAJ COLLEGE FOR WOMEN  
(AUTONOMOUS)**

**PG DEPARTMENT OF BANKING AND INSURANCE  
MANAGEMENT**

**&**

**DEPARTMENT OF BANK MANAGEMENT  
(SELF- SUPPORTING)**

**PG SYLLABUS**



**CHOICE BASED CREDIT SYSTEM  
OUTCOME BASED EDUCATION**

**(OFFERED FROM THE ACADEMIC YEAR 2021-2022)**

**MASTER OF COMMERCE  
IN  
BANKING AND INSURANCE MANAGEMENT**

## **DEPARTMENT OF BANKING AND INSURANCE MANAGEMENT**

The need to start this intensive, futuristic and career-oriented program in Banking and Insurance is due to the developments in Banking and Insurance industry that calls for competent and professionally trained personnel. This course prepares students completely in the areas of Banking and Insurance, thus making it easier to acquire managerial role in both the sectors.

The Banking and Insurance sector reforms have encouraged private sector players to make forays into the business in collaboration with major International Companies. This new scenario will witness financially sound and experienced players transforming the industry with best practices in product development, operational efficiency, marketing capability, service focus and tech- savvy orientation. Thus, there is a need for intensive, futuristic and career-oriented program in two areas of Banking and Insurance.

## **REGULATIONS**

### **1. ELIGIBILITY FOR ADMISSION**

A candidate who has passed the B.Com. B.Com (Corporate Secretaryship), B.Com (Accounting and Finance), B.Com.( Marketing Management) , B.Com (Bank Management), B.Com ( any specialization ) B.B.A.,B.A Business Economics or B.A.Economics, B.Sc. (Statistics.), B.Sc.(Maths), B.Sc.(Comp. Sci) with any two core/main papers offered at the B.Com shall be eligible for admission to M.Com (Banking and Insurance Management) Degree Program.

Degree examination of this University or an examination of some other University accepted by the Syndicate as equivalent thereto subject to such conditions as may be permitted to appear and qualify for M.Com. Banking and Insurance Management Degree examination.

### **2. ELIGIBILITY FOR THE AWARD OF DEGREE**

A candidate should be eligible for the award of the degree only if she has undergone the prescribed course of study for a period of not less than 2 academic years and passed the examination in all four semesters prescribed earning 91 credits and fulfilling such conditions as may be prescribed from time to time.

### **3. COURSE OF STUDY**

The program for the Degree of Master of Commerce in Banking and Insurance Management shall consist of two academic years with four semesters. Each semester will have a

minimum of 90 working days and each day will have 5 working hours. Teaching is organized into a modular pattern of credit courses. Credit is normally related to the number of hours a teacher teaches a particular subject. It is also related to the number of hours a student spends learning a subject or carrying out an activity.

#### 4. PASSING MINIMUM:

- i. There shall be no Passing Minimum for Internal.
- ii. For External Examination, Passing Minimum shall be of 50% ( Fifty Percentage) of the maximum marks prescribed for the paper for each Paper/Practical/Project and Viva-voce.
- iii. In the aggregate (External + Internal) the passing minimum shall be of 50%.
- iv. Grading shall be based on overall marks obtained (internal + external).

#### 5. CLASSIFICATION OF SUCCESSFUL CANDIDATES:

Candidates who secured not less than 60% of aggregate marks (Internal + External) in the whole examination shall be declared to have passed the examination in the **FIRST CLASS**. All other successful candidates shall be declared to have passed in **SECOND CLASS**.

Candidates who obtain 75% of the marks in the aggregate (Internal + External) shall be deemed to have passed the examination in **FIRST CLASS WITH DISTINCTION**, provided they pass all the examinations (Theory Papers, Practical, Project and Viva-Voce) prescribed for the course in the **FIRST APPEARANCE**.

### STRUCTURE

Details	No.of Papers	Credits
Major	15	60
Elective	5	15
Soft Skills	4	8
Non Major Elective (Offered to Other Departments)	2	6
Internship	-	2
Total	-	91

Self study – Papers (Additional) – 2 credits [Students who have no arrears and who have obtained distinction alone are eligible for these papers]

## **STRUCTURE OF SOFT SKILL PAPERS**

SEM	COURSE TITLE
I	PERSONALITY ENRICHMENT FOR WOMEN
II	LANGUAGE AND COMMUNICATION IN ENGLISH/ FRENCH/ GERMAN
III	TEACHING METHODS AND PRACTICES
IV	ENHANCEMENT OF EMPLOYABILITY SKILLS

### **PROGRAM EDUCATIONAL OBJECTIVE**

Our program will produce graduates who will be able to

#### **PEO 1: SUBJECT PROFICIENCY**

Attain proficiency in the commerce related fields, empowering them to ably face the challenges of the dynamic business environment.

#### **PEO 2: PROFESSIONAL GROWTH**

Pursue higher education in the fields of commerce and management and have professional expertise and research acumen for successful careers in industry, research and academic consultancy and live projects.

#### **PEO 3: MANAGERIAL SKILLS**

Evolve as proficient leaders with mastery in managerial & administrative skills.

#### **PEO 4: NATION BUILDING**

Exhibit ethical and environmental values and become responsible citizens of the nation.

### **PROGRAM OUTCOME**

**PO 1:** Apply contextual and practical knowledge endowed professionally for the academic and corporate world.

**PO 2:** Identify the research aptitude to pursue research in new and advanced areas.

**PO 3:** Apply skill sets for critical and analytical thinking, communication and leadership in all walks of life.

**PO 4:** Acquire highly creative and innovative ability to provide ethical business solutions for better community living & welfare of the nation.

**PO 5:** Identify, design & formulate projects relating to the need of the environment for sustainable development.

**PO 6:** Engage in lifelong learning to be equipped with a global outlook towards facing the challenges of a dynamic world.

### **PROGRAM SPECIFIC OUTCOMES**

**PSO 1:** Enhance the horizon of knowledge and the techniques of managing the business with special focus on Insurance and Banking theory, law and practice.

**PSO 2:** Apply theory to practice with an opportunity to display an in-depth understanding and expertise in the field of Banking and Insurance through internships and projects.

**PSO 3:** Demonstrate analytical and interpretative qualities and competencies with a greater focus on current practices and industrial requirements.

**PSO 4:** Develop interpersonal skills, teamwork, leadership, critical thinking and problem solving with an ability to handle challenging environments.

**PSO 5:** Adopt a reflective approach to career and professional development and embrace the philosophy of lifelong learning.

**PSO 6:** Attain eligibility and gain aptitude to undertake independent research in a chosen discipline, join professional courses and apply for examinations like NET, SET, UPSC and other recruitment board exams.

## PROGRAM PROFILE

**TOTAL MINIMUM CREDITS: 91**

**TEACHING HOURS: 120**

S. No	Core / Elective	Title of the Paper	Code	L	T	P	H	C	C A	SE M	M M
<b>SEMESTER – I</b>											
1	Core 1	Insurance Management	19SP21/1C/ISA	3	2	0	6	4	40	60	100
2	Core 2	Banking and Financial System	19SP21/1C/BFS	3	3	0	6	4	40	60	100
3	Core 3	Accounting for Decision Making	19S921/1C/AFM	5	1	0	6	4	40	60	100
4	Core 4	Legal Framework of Insurance	19SP21/1C/LRI	3	3	0	6	4	40	60	100
5	Elective 1	Project Management (or) Quantitative Techniques	19SP21/1E1/PMA (or) 19SP21/1E1/QTQ	3	1	0	4	3	40	60	100
6	<b>Soft skill 1</b>	Personality Enrichment for Women					2	2	-	50	50
<b>SEMESTER - II</b>											
7	Core 5	Principles and Practices of Insurance	19SP21/2C/PCI	3	2	0	5	4	40	60	100
8	Core 6	Technology in Banks	19SP21/2C/TBA	3	2	0	5	4	40	60	100
9	Core 7	General Insurance and Practice	19SP21/2C/GIP	3	3	0	5	4	40	60	100
10	Core 8	Forex Management	19SP21//2C/FEG	3	2	0	5	4	40	60	100
11	Elective 2	Investment Analysis and Portfolio Management (or) Financing of Foreign Trade	19SP21/2E2/IPM (or) 19SP21/2E2/FFT	3	1	0	4	3	40	60	100
12	<b>Extra Disciplinary Elective 1</b>	<b>NME – E - Commerce</b>	19SP21/2E/ECO	3	1	0	4	3	40	60	100
13	<b>Soft skill 2</b>	Language and Communication in English/ French/ German					2	2	-	50	50
14	<b>Internship</b>	Internship (During Summer Vacation- min 21 days)					21	2	-	-	-
<b>SEMESTER - III</b>											
15	Core 9	Foundation of Casualty Actuarial Science	19SP21/3C/FCA	3	2	0	5	4	40	60	100
16	Core 10	Marketing of Banking and	19SP21/3C/MKS	3	2	0	5	4	40	60	100

		Insurance Services									
17	Core 11	Legal and Regulatory Aspects of Banking	19SP21/3C/LBR	3	1	0	4	4	40	60	100
18	Elective 3	Tax Management	19SP21/3E3/TMT	2	2	2	6	3	40	60	100
		(or) Auditing	19SP21/3E3/ATG	3	3	0	6	3	40	60	100
		(or) Financial Management	19SP21/3E3/FMT	3	1	0	6	3	40	60	100
19	Elective 4	Human Resource Management (or) Strategic Management & Policy Making Course	19SP21/3E4/HRI (or) 19SP21/3E4/SMP	3	1	0	4	3	40	60	100
20	Extra Disciplinary Elective 2	Retail Banking	19SP21/3E/RBG	3	1	0	4	3	40	60	100
21	Soft skill 3	Teaching Methods and Practices	19SP21/3S/TMP	1	0	1	2	2	-	50	50
22	Self study (Optional)	Social Media Management	19SP21/3SS/SMM	-	-	-	2	-	-	100	100

#### SEMESTER - IV

23	Core 12	Management of Lending	19SP21/4C/MLG	3	3	0	6	4	40	60	100
24	Core 13	Risk Management in Banks	19SP21/4C/RMT	3	3	0	6	4	40	60	100
25	Core 14	Advanced Cost Accounting	19SP21/4C/ACG	3	3	0	6	4	40	60	100
26	Core 15	Financial Services Management	19SP21/4C/FSM	3	3	0	6	4	40	60	100
27	Project	Project	19SP21/4C/PRO	3	1	0	4	3	40	60	100
28	Soft skill 4	Enhancement of Employability Skills	19SP21/4S/EPS	1	1	0	2	2	-	50	50

**L = Lecture Hours T = Tutorial Hours P=Practical Hours H = Hours per week C= Credits  
CA=Continuous Assessment SE= Semester Examinations MM=Maximum Marks**

#### EVALUATION PATTERN FOR CONTINUOUS ASSESSMENT:

Test 1 (2 hours – 50 marks)	10 marks
Test 1 (2 hours – 50 marks)	10 marks
Quiz/ Assignment/ Seminar / Field Visit	10 marks
Participatory Learning	10 marks
Total	40 marks



## **RUBRICS FOR CONTINUOUS ASSESSMENT EVALUATION:**

Assignment	Appearance/Contents/Originality/Presentation/Schematic Representation and Diagram/ Bibliography
Seminar	Organization/ Subject knowledge/ Visual Aids/ Confidence Level/ Presentation
Participatory Learning	Answering Questions/ Clearing Doubts/ Participation in Group Discussion/ Communication and Language
Field Trip	Participation/Preparation/Respect/Attitude/Leadership
Project	Preliminary Work/Design/Content/Presentation
Group Discussion	Preparation/ Information Exchange/ Group Interaction/ clearing doubts
Problem Solving	Understanding concepts/ Formula and Variable identification/ Logical sequence/ Answer
Flipped Blended Learning	Preparation/ Information Exchange/ Group interaction? Clearing doubts

### **VALUATION PATTERN FOR END SEMESTER (THEORY PAPERS)**

#### **PART I/II/III**

SEMESTER I/II/III/IV

Double Valuation by The Internal Examiner And External Examiner Maximum Marks: 100 (Converted To 60) Passing Minimum: 50

#### **PART IV**

Single valuation

Maximum marks: 50

Passing minimum: 25

### **EVALUATION PATTERN FOR END SEMESTER (PROJECT VIVA VOCE)**

The Project Evaluation and Viva- Voce Evaluation shall be done by the Banking Officials and by the Faculty members of the Department.

**INTERNAL EXAMINATION:** 40 MARKS (Evaluated by the Project Guides of The Department Based on the Project work submitted by the students)

**EXTERNAL EXAMINATION:** 60 MARKS (Evaluated by the Banking Officials based on the students' performance on Viva Voce)

**INTERNSHIP:** Every student shall undergo internship in Banking Institutions only for a period of 1 month to enhance their practical knowledge.

### **EVALUATION PATTERN FOR END SEMESTER (TEACHING METHODS & PRACTICES)**

Internal examination: 20 marks (based on the teaching capacity of the students)

External examination: 30 marks (written test)

**SEMESTER I  
INSURANCE MANAGEMENT**

<b>COURSE CODE</b>	: 19SP21/1C/ISA	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-2-0

**COURSE OBJECTIVES:**

- Provide in-depth knowledge on Insurance Organizations and its Management.
- Comprehend the role of insurance intermediaries in Insurance market.
- Facilitate the students to understand the Fund Management in Insurance sector.
- Understand the different dimensions of risk and its impact on Insurance Companies.
- Provide insights on Customer service, role of agents in customer service and Grievance Redressal System in Insurance Sector.

**COURSE OUTLINE:**

**UNIT – I** **15 Hrs**

Introduction to Insurance: History of Insurance in India- Definition and Functions of Insurance–Insurance Contract-Indian Insurance Market-Reforms in Insurance Sector-Insurance Organization-Insurance organization structure.

**UNIT – II** **15 Hrs**

Insurance Intermediaries: Insurance Broker- Insurance Agent- Surveyors and Loss Assessors- Third Party Administrators (Health Services) - Procedures- Code of Conduct

**UNIT – III** **20 Hrs**

Fund Management in Insurance Sector: Investment Management- Objectives in Fund Management- Magnitude of Fund- Nature of Fund Management- Policy Constraints on Investment in Stock Market- Development of Expertise- Alternative Investment Channels Availability.

**UNIT – IV** **20 Hrs**

Risk Management in Insurance Companies: Types of risk and risk managers- Assessing risk associated with insurance business -Risk management techniques in insurance- Enterprise wide risk management

**UNIT – V** **20 Hrs**

Customer Service and Insurance: Customer Service in Insurance – Quality of Service-Role of Insurance Agents in Customer Service-Agent’s Communication and Customer Service - Ethical Behaviour in Insurance-Grievance Redressal System in Insurance Sector-Integrated Grievance Management System- Insurance Ombudsman

**RECOMMENDED TEXT BOOKS:**

1. Mishra, M. N., & Mishra, S. B. (2016). Insurance Principles and Practice. S. Chand Publishing.
2. Vaughan. J.E., & Vaughan. M.T., (Eleventh edition), Fundamentals of Risk and Insurance, Wiley India Pvt. Ltd.0
3. E. Rejda George and McNamara Michael (2017). Principles of risk management and insurance. Pearson Education, England.

**BOOKS FOR REFERENCE:**

1. Agarwal. R.,(2017).Life Insurance Agents MCQ Guide for IC38, Sashi PVT LTD, Kolkatta.
2. Murthy, K. S. N., & Sarma, D. K. (2013). Modern Law of Insurance. LexisNexis Butterworths India, New Delhi.
3. Kozlowski. M.L & Skemp. E (2017). Principles of Insurance. LOMA Education and Training, Atlanta, Georgia
4. Sharma, K. C. (2013). Life Insurance in India: Principles and Practices. Regal Publications.
5. Sharma, K. C. (2013). General Insurance in India: Principles and Practices. Regal Publications.

**JOURNALS AND PERIODICALS**

1. Asia-Pacific Journal of Risk and Insurance, De Gruyter China.
2. International Journal of Banking, Risk and Insurance, Publishing India Group, New Delhi

**WEBSITES AND e-LEARNING SOURCES:**

- ✓ <https://www.icsi.edu/media/webmodules/publications/9.3%20INSURANCE%20LAW%20AND%20PRACTICE.pdf>
- ✓ <http://69.60.121.101/files/2/fundamentals.pdf>
- ✓ [http://cec.nic.in/wpresources/module/Commerce/III\\_Year/245/e-con%201%20transcript.pdf](http://cec.nic.in/wpresources/module/Commerce/III_Year/245/e-con%201%20transcript.pdf)
- ✓ [https://shodhganga.inflibnet.ac.in/bitstream/10603/110787/13/13\\_chapter4.pdf](https://shodhganga.inflibnet.ac.in/bitstream/10603/110787/13/13_chapter4.pdf)
- ✓ <https://www.finbucket.com/insurance/insurance-agent-commission-structure/>
- ✓ <http://www.policyholder.gov.in/uploads/CEDocuments/Guidelines%20on%20Grievance%20Redressal.pdf>

**COURSE OUTCOMES:**

CO Number	CO STATEMENT
CO 1	Analyse the relevance of Insurance and organization structure of insurance.
CO 2	Outline the insurance Intermediaries.
CO 3	Explain the importance of fund management in insurance.
CO 4	Compile the strategy of risk management in insurance.
CO 5	Discuss the customer service, role of agents in customer service and Grievance Redressal System in Insurance Sector.

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	3

KEY: STRONGLY CORELATED-3 MODERATELY CORELATED-2 WEAKLY CORELATED-1 NO CORELATION-0

### TEACHING METHODOLOGY:

Lecture (Chalk and Talk - LCD)

Flipped Learning e-Content

Group

Discussion

Seminar

Peer Learning

Open Book test

### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER – I

### BANKING AND FINANCIAL SYSTEM

<b>COURSE CODE</b>	:19SP21/1C/BFS	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

#### COURSE OBJECTIVES:

- To make the students understand the intricacies of Indian financial system for better financial decision making.
- To comprehend the multidimensional role of RBI and SEBI.
- To acquaint the students with the banking system in India and its practices.

#### COURSE OUTLINE:

##### UNIT – I 10 Hrs

Overview of Indian Financial System – Definition and Meaning of the Financial System – Components of the Financial System: Institutions, Instruments, Markets and Services–Functions and Role of the Financial System– Financial System and Economic Development

##### UNIT – II 20 Hrs

Banking System in India -Definition and Meaning of Banking – Banking Regulation Act of 1949 – Licensing – Opening of Branches – Inspection – Accounts and Audit – Capital & Reserves – Restriction on the Payment of Dividend and Loans and Advances

##### UNIT – III 20 Hrs

Negotiable Instruments: Negotiable Instruments –Features – Characteristics – Negotiability – Assignability – Cheques – Crossing – Endorsement – Cheque Dishonour – Material alteration – Marking of Cheques – Closing of Customer Account – Holder in due course – Privileges \_ Paying Banker and Collecting Banker – Statutory Protection to Paying and Collecting Banker – Negligence – Conversion – Payment in due course – Holder for value

##### UNIT – IV 20 Hrs

Regulatory & Promotional Institutions: Reserve Bank of India, Securities Exchange Board of India – Objectives and Functions of RBI and SEBI

##### UNIT – V 20 Hrs

Investment Banking in India: Evolution of Investment Banking in India– Concept – Features and Scope –Services offered by Investment Banks in India – Trends and Challenges

#### RECOMMENDED TEXTBOOKS:

1. Indian Institute of Banking & Finance. (2021). *Principles and Practices of Banking* (5<sup>th</sup> ed.). Macmillan Education.
2. Pathak, B. V. (2018). *Indian Financial System* (5<sup>th</sup> ed.). Pearson Publication.
3. Sundharam, K.P.M.,& Varshney, P.N. (2017). *Banking Theory, Law and Practice* (20<sup>th</sup> ed.).Sultan Chand & Sons.

#### REFERENCE BOOKS

1. Saha, S.S. (2020). *Indian Financial System*. McGraw Hill Education.
2. Santhanam, B. (2019). *Banking and Financial System*. Margham Publications.

3. Indian Institute of Banking & Finance. (2018). *Legal and Regulatory Aspects of Banking*. Macmillan Education.
4. Machiraju, H.R. (2018). *Indian Financial System*. Vikas Publishing House.
5. Bhattacharyya, S. (2017). *Indian Financial System* (1<sup>st</sup> ed.). Oxford University Press.

## JOURNALS

1. International Journal of Banking, Accounting and Finance. Published by Inderscience Publishers, Switzerland.
2. International Journal of Finance and Banking Research. Published by Science Publishing Group, USA.
3. Journal of Banking and Finance Management. Published by Sryahwa Publications, USA.

## E-RESOURCES

1. <https://www.jagranjosh.com/general-knowledge/components-of-indian-financial-system-1448532227-1>
2. <https://www.toppr.com/guides/business-studies/financial-markets/concept-of-financial-market/>
3. <https://accountlearning.blogspot.com/2012/12/classification-or-types-of-financial.html>
4. <https://marketbusinessnews.com/financial-glossary/financial-instrument/>
5. <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/BANKI15122014.pdf>
6. <https://corporatefinanceinstitute.com/resources/knowledge/finance/negotiable-instrument/>
7. <https://indiankanoon.org/doc/1132672/>
8. <https://cleartax.in/s/rbi-reserve-bank-of-india>
9. <https://www.businessmanagementideas.com/stock-exchange/securities-and-exchange-board-of-india-sebi-purpose-objectives-and-functions/2259>
10. <https://corporatefinanceinstitute.com/resources/careers/jobs/investment-banking-india/>
11. <https://www.businessmanagementideas.com/banking/investment-banking/investment-banking-in-india-history-concept-theory-objectives-types-and-growth/18669>
12. <https://www.wallstreetmojo.com/investment-banking-in-india/#overview>
13. <https://www.rakeshnarula.com/blog/future-of-investment-banking-trends-and-challenges/>

## COURSE OUTCOME

CO Number	CO Statement
1	Compile knowledge on components of Indian Financial System.
2	Outline the law and provisions relating to banking companies.
3	Explain the Negotiable instrument and analyze the role and duties of paying and collecting banker.
4	Explain the functioning of regulatory bodies like SEBI and RBI.
5	Understand the evolution and recent developments on Investment Banking in India.

### **COURSE MAPPING**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	2	2	3	3
CO2	3	3	3	2	3	3
CO3	3	3	3	3	2	3
CO4	3	2	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	2.8	2.8	2.6	2.8	3

### **TEACHING METHODOLOGY**

Interactive class room lectures with the help of Power Point Presentations and Videos

Blended Learning

Flipped Learning

Group Discussion

e-Contents

Seminar

Peer Learning

### **QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

## **SEMESTER – I**

### **ACCOUNTING FOR DECISION MAKING**

<b>COURSE CODE</b>	:19SP21/1C/AFM	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	5-1-0

#### **COURSE OBJECTIVES:**

- To impart education to students about the principles and practices followed in the field of Management Accounting.
- To familiarize students with tools and skills of decision making in Management Accounts for efficient management.
- To enable students to prepare different types of budgets
- To study the management of working capital
- To compute different types of leverages

#### **COURSE OUTLINE:**

##### **UNIT - I** **15 Hrs**

Decision making-Accounting Tools for Decision Making-Ratio-Analysis-Meaning-Classification of Ratios- Profitability Ratios - Coverage Ratios - Turnover Ratios- Financial Ratios- Critical Analysis of Financial Statement -Inter-Firm and Intra-Firm Comparison – SWOT Analysis.

##### **UNIT – II** **20 Hrs**

Marginal Costing and Decision Making – Make or Buy Decisions-Effect of Change in Selling price-Maintaining desired level of profit- selection of suitable product mix- closing down or suspending activities – Differential Cost Analysis – Product pricing- Own or Lease- Sell or further process

##### **UNIT – III** **20 Hrs**

Budgets and Budgetary Control – Introduction – Meaning of a Budget – Budgetary Control – Classification of Budgets – Fixed and Flexible Budgets – Production Budgets – Cash Budgets – Sales Budget–Material Purchase Budgets

##### **UNIT – IV** **20 Hrs**

Working Capital Management-Working Capital Cycle-Forecasting of Working Capital Requirement- Factors Influencing Working Capital- Estimating Working Capital for a New Firm - Components of Working Capital-Inventory Management-Cash Management-Receivables Management- Credit Policies- Collection Policies.

##### **UNIT - V** **15 Hrs**

Leverages-Meaning of Leverages-Types of Leverages-Operating Leverages- Financial Leverages- Composite Leverages- Computation of Leverages.

#### **RECOMMENDED TEXTBOOKS:**

1. T.S. Reddy, Y. HariPrasad Reddy, Cost & Management Accounting, Margham Publications, Chennai, 2018.
2. Dr. S. N. Maheshwari, Cost and Management Accounting, Sultan Chand & Sons, 2017(Reprint)



## REFERENCE BOOKS:

1. S.P.Iyengar, Cost accounting, Sultan Chand & Sons, New Delhi, 2006.
2. Saxena, Vashist, Cost Accounting, Sultan Chand & Sons, New Delhi, 2006.
3. Dr.S.N.Maheswari, Principles of Cost Accounting, Sultan Chand & Sons, New Delhi, 2006.
4. Sumit Jain, Management Accounting, Taxman Publications, New Delhi, 2008.
5. Reddy- Murthy- Management Accounting- Margham Publishers- Chennai-2011
6. Journal of the Institute of cost and works Accountants.

## E – LEARNING RESOURCES:

- <https://accountlearning.com/tools-and-techniques-of-management-accounting>
- <https://www.accountingformanagement.org/problems/capital-budgeting-techniques-problems/>
- <http://www.its.caltech.edu/~rosentha/courses/BEM103/Readings/JWCh05.pdf>
- <https://nscpolteksby.ac.id/ebook/files/Ebook/Accounting/Advanced%20Management%20Accou>
- [nting%20Vol.%20I%20\(2011\)/6.%20Chapter%205%20%20Budget%20and%20Budgetar](https://nscpolteksby.ac.id/ebook/files/Ebook/Accounting/Advanced%20Management%20nting%20Vol.%20I%20(2011)/6.%20Chapter%205%20%20Budget%20and%20Budgetar)
- [http://www.ebookbou.edu.bd/Books/Text/SOB/MBA/mba\\_1306/Unit-05.pdf](http://www.ebookbou.edu.bd/Books/Text/SOB/MBA/mba_1306/Unit-05.pdf)
- <http://www.accountingnotes.net/accounting/operating-and-financial-leverage-problems-and-solutions-accounting/14377>

## COURSE OUTCOME

CO Number	CO Statement
1	Demonstrate skills on using different accounting tools for decision making
2	Able to make decision by applying Marginal Costing Technique
3	Prepare the different types of budgets
4	Evaluate a company's management of working capital.
5	Identify and compute different types of leverages.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	3

KEY: STRONGLY CORELATED-3 MODERATELY CORELATED-2 WEAKLY CORELATED-1 NO CORELATION-0

## TEACHING METHODOLOGY

- ✓ Lecture (Chalk and Talk-LCD)
- ✓ Flipped Learning
- ✓ e-Content
- ✓ Group Discussion
- ✓ Seminar
- ✓ Peer Learning

## QUESTION PAPER PATTERN:

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A - 5/8 x 8 marks	300 (only for theory question)	40	100	Section A must have 2 theory questions and 6 problems Section B must have 1 theory question and 4 problems
K3, K4, K5	B – 3/5 x 20 marks	1200 (only for theory question)	60		

## SEMESTER – I

### LEGAL FRAMEWORK OF INSURANCE

<b>COURSE CODE</b>	: 19SP21/1C/LRI	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

#### **COURSE OBJECTIVES:**

- To identify the contractual obligations in a Insurance contract
- To analyse the provisions of Insurance Act, IRDA Act and LIC Act
- To identify the procedures relating to Life Insurance Proposal.
- To explain the current IRDA regulations with regard to registration of insurance companies, advertisement& disclosure and obligation of the insurance industry to social and rural sectors.
- To analyse the IRDA regulations with regard to reinsurance

#### **COURSE OUTLINE:**

##### **UNIT - I** **15 Hrs**

Introduction - Insurance as a contract- Essential elements of a valid Contract- Offer- Acceptance- Consideration- Capacity to Contract- Free Consent- Factors that Affect Free Consent- Coercion- Under Influence- Misrepresentation- Fraud- Mistake of Fact- Mistake of Law- Discharge of Contract.

##### **UNIT – II** **15 Hrs**

Overview of Insurance Act 1938- Doctrine of Insurance – Basic principles of Insurance- IRDA Act- Composition-Tenure-Powers and functions of IRDA-Relevant Regulations and Guidelines issued by IRDA- Licensing-Audit & Supervision-Grievance Redressal.

##### **UNIT – III** **20 Hrs**

Life Insurance Proposal- Acceptance- Consideration- Performance- Lapsing of Policy on Non-Payment of Premium- Revival of Lapsed Policy- Novation of Life Insurance Contract-Paid Up Value- Surrender Value- Guaranteed Surrender Value- Non-Forfeiture in Certain Events- Assignment of a Policy (U/S 38 of Insurance Act)- Nomination (U/S 39 of Insurance Act)- Prohibition of Rebates (U/S41 of Insurance Act).

##### **UNIT – IV** **20 Hrs**

IRDA Regulations - Registration of Indian Insurance Companies- Insurance Advertisement and Disclosure- Obligation of Insurer to Rural and Social Sector- Licensing of Insurance agents- Protection of Policy Holders Interest

##### **UNIT - V** **20 Hrs**

IRDA Regulations- Life Insurance and Reinsurance - General Insurance and Reinsurance- Unit and Non-Unit linked Insurance.

#### **RECOMMENDED TEXTBOOKS:**

1. N.D.Kapoor, RajniAbbi, Bharat Bhushan, Rajiv Kapoor- Elements of Mercantile Law- SultanChand &sons-2018
2. M.N.Mishra-Insurance PrincipleandPractice-S.Chand&co.pvt.Ltd.-22<sup>nd</sup>Ed

3. Dr. Avtarsingh– Lawof Insurance-.Eastern Bookcompany-3<sup>rd</sup>ed 2017-reprinted2018

### REFERENCE BOOKS

1. Tamann’s-Insurancelawmanual withIRDAguidelines–20thEdition2019
2. KSNMurthy&KVS Sarma-ModernLawof Insurancein India-LexisNexis-6<sup>th</sup>Ed
3. MNSrinivasan&K.Kannan-PrinciplesofInsuranceLaw-LexisNexis-10<sup>th</sup>Ed
4. SumeetMalik-JVNJaiswal’sLawofInsurance-EasternBookcompany- 2<sup>nd</sup>Ed
5. Dr.A.Murthy-PrincipleandPracticesofInsurance-MarghamPublications-2014

### JOURNALS

1. The Journal-Insurance Institute of India published by Insurance Institute of India
2. Asia-Pacific Journal of Risk and Insurance published by Degruyter
3. The Official Journal of the Asia-Pacific Risk and Insurance Association

### WEBSITESANDE-LEARNINGSOURCES:

- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/April%20Journal%202014%20issue.pdf>
- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/IRDAI%20JOURNAL%20final.pdf>
- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/February%20Journal%202016%20issue.pdf><https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/IRDAI%20JOURNAL%20final.pdf>
- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/IRDA%20Journal%20September%20Issue%202013.pdf><https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/April%20Journal%202014%20issue.pdf>
- [https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/irda\\_july10.pdf](https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/irda_july10.pdf)
- <https://www.icsi.edu/media/webmodules/publications/InsuranceLawandPractice.pdf>

### COURSE OUTCOME

CO Number	CO Statement
1	Analyse the working of Insurance contract
2	Identify the basic principles governing insurance policy
3	Explain the various components of an insurance policy
4	Analyse the provisions of statutes regulating insurance business.
5	Outline regarding recent developments in the regulatory framework.

### COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	2	3
CO2	3	2	3	3	3	3
CO3	3	3	3	2	3	3
CO4	3	3	2	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	2.8	2.8	2.8	2.8	3

Key: Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated-1 No corelation-0

## TEACHING METHODOLOGY

- ✓ Lecture (Chalk and Talk-LCD)
- ✓ Flipped Learning
- ✓ e-Content
- ✓ Group Discussion
- ✓ Seminar
- ✓ Peer Learning
- ✓ Case Study

## QUESTION PAPER PATTERN:

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

## SEMESTER – I

### ELECTIVE - PROJECT MANAGEMENT

<b>COURSE CODE</b>	: 19SP21/1E1/PMA	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	: 60	<b>L T P</b>	3-1-0

#### COURSE OBJECTIVES:

- To analyse the scope of project management
- To analyse the process involved in the planning of a project
- To analyse the technical aspects of a project
- To plan and create projects
- To execute a project

#### COURSE OUTLINE:

##### UNIT - I 10 Hrs

Project-Meaning and Definition-Classification of Projects-Stages in a Project Life Cycle-Project Identification and feasibility studies-Introduction to Project Management-Importance

##### UNIT – II 15 Hrs

Market & Demand Analysis-Situational Analysis & Specification of Objectives-Collection of Secondary Information-Conduct of Market Survey-Characteristics of the Market-Demand Forecasting-Market Planning, Technical Analysis-Manufacturing Process/Technology-Technical Arrangements-Materials and Inputs-Product Mix-Plant Capacity-Location and Site-Machineries and Equipment-Structures of Civil Works-Environmental Aspects

##### UNIT – III 10 Hrs

Financial Analysis-Estimation of Cost of Project-Sources of Finance-Estimates of Sales & Production-Cost of Production-working Capital Requirements-Financial Profitability Projections-Break-Even Point-Projected Cash Flow Statements & Projected Balance Sheet

##### UNIT – IV 15 Hrs

Project Planning and Scheduling-Introduction-Definition-Purpose-Stages of Project Planning and Scheduling-Concepts and Tools Planning and Scheduling-Environmental Scanning- Forecasting- Qualitative & Quantitative Techniques-Bench Marking-Budgeting-Scheduling Tools-Gantt Chart-Pareto Chart-Cause & Effect Chart-Control Chart-Matrix Diagram-Work-Breakdown Structure-Timeline-Flow chart- PERT & CPM network-Process Decision Program Chart-Tree Diagram

##### UNIT - V 10 Hrs

Project Implementation & follow up-Introduction-Project Monitoring & Evaluation-Purpose-Benefits-Steps-Project Audit-Follow up of Project

#### RECOMMENDED TEXTBOOKS:

1. Prasanna Chandra (2019), Projects, Analysis, Selection, Financing, Implementation and Review, 9<sup>th</sup> edition, McGraw Hill Education (India) Pvt Ltd
2. K. Nagarajan (2017), Project Management, 7<sup>th</sup> edition, New Age International Publishers

## REFERENCE BOOKS

1. Clifford F. Gray, Erik W. Larson, Gautam V. Desai, (2017), Project Management The Managerial Process, 6<sup>th</sup> edition, McGraw Hill Publication
2. Harold Kerzner, (2017), Project Management: A Systems Approach to Planning, Scheduling, and Controlling, 12<sup>th</sup> edition, Wiley Publishers
3. S. Choudhary, (2017), Project Management, (Fortieth reprint), McGraw Hill
4. Meredith, Mantel Shafer, (2017), Project Management A Managerial Approach 9<sup>th</sup> edition, Wiley Publishers
5. Eric Verzuh, (2015) The Fast Forward MBA in Project Management, 5<sup>th</sup> edition, Wiley Publishers

## JOURNALS

1. International Journal of Project Management, Amsterdam, Netherlands
2. Project Management Journal, PMI, Mumbai, India

## WEBSITES AND E-LEARNING SOURCES

1. [https://www.academia.edu/6442807/Project\\_Management\\_Notes](https://www.academia.edu/6442807/Project_Management_Notes)
2. <https://www.manage.gov.in/studymaterial/PM.pdf>
3. <https://aims.education/project-management-lecture-notes/>
4. <https://www.slideshare.net/satishyadavalli/project-management-24470138>
5. <http://www.mbaexamnotes.com/project-management.html>
6. [https://www.academia.edu/23775823/Project\\_Management\\_8th\\_Edition](https://www.academia.edu/23775823/Project_Management_8th_Edition)
7. <https://www.youtube.com/watch?v=f4xD2nQut4Y>

## COURSE OUTCOME

CO Number	CO Statement
1	Explain the concept and importance of project management
2	Demonstrate the Process of identifying project ideas
3	Analyse the demand, market and technical aspect for project ideas
4	Planning the execution of a project
5	Create and design feasible project ideas

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	2
CO2	3	3	3	3	3	2
CO3	3	3	3	3	3	2
CO4	3	3	3	3	2	2
CO5	3	3	3	3	3	2
AVERAGE	3	3	3	3	2.8	2

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped Learning

E-Content

Videos on project management  
Group Discussion  
Seminar  
Peer Learning

**QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x 8 marks	300	40	100	Theory oriented paper Compulsory question from each unit
K4, K5	B-3/5x 20 marks	1200	60		



**SEMESTER – I**  
**QUANTITATIVE TECHNIQUES**

<b>COURSE CODE</b>	: 19SP21/1E1/QTQ	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	: 60	<b>L T P</b>	3-1-0

**COURSE OBJECTIVES:**

- To analyze the scope of Quantitative Techniques in Decision Making
- To demonstrate the use of networking techniques like PERT & CPM
- To formulate decision tree
- To help in decision making by applying the concept of decision tree
- To utilize SPSS tool, and other statistical measures to make decisions

**COURSE OUTLINE:**

**UNIT - I** **10 Hrs**  
Introduction-Meaning of Quantitative Techniques-Classification of Quantitative Techniques-Statistical Techniques-Operations Techniques-Role of Quantitative Techniques in Business and Industry-Quantitative Techniques and Business Management-Limitations of Quantitative Techniques

**UNIT – II** **10 Hrs**  
Linear Programming-Formulation of LP Problem-Characteristics of LP Problem-Solutions by Graphical Method-Simplex Method-Dual of a Linear Programming-Sensitivity Analysis

**UNIT – III** **15 Hrs**  
Networking Analysis-PERT-Background and Development-Networking-Estimating the Activity Time-Determination of Earliest Expected and Latest Allowable Times-Determination of Critical Path Method-Crashing a Project-Scheduling of a Project-Applications of PERT and CPM

**UNIT – IV** **15 Hrs**  
Decision Making Under Uncertainty-Different Decision Criteria-Decision Tree-Simulation-Model Building-Areas of Application

**UNIT - V** **10 Hrs**  
Introduction to SPSS-Descriptive Statistics-Mean-Median-Mode-Frequency-Charts and Graphs-ANOVA-Correlation-Regression-Chi-square  
NOTE: PROBLEM ORIENTED

**RECOMMENDED TEXTBOOKS:**

1. Levine Render, (2012) Quantitative Techniques for Management, 1<sup>st</sup> edition, Pearson Education India
2. Khanna R. B., (2012) Quantitative Techniques for Managerial Decisions, 2<sup>nd</sup> edition, Prentice Hall India Learning Pvt Ltd

**REFERENCE BOOKS**

1. C. R. Kothari, (2013) Quantitative Techniques, 3<sup>rd</sup> edition Vikas Publishing House, New Delhi

2. Anand Sharma, (2010), Quantitative Techniques for Decision Making, Himalaya Publishing House, New Delhi
3. N. D. Vohra, (2017), Quantitative Techniques in Management, 5<sup>th</sup> edition, McGraw Hill Education, New Delhi
4. J. K. Sharma, (2014), Quantitative Techniques in Management, Laxmi Publications Pvt Ltd
5. U. K. Srivastava, (2011), Quantitative Techniques for Managerial Decisions, 3<sup>rd</sup> edition, New Age Publications Pvt Ltd

## JOURNALS

1. International Journal of Quantitative Research in Education, Australia
2. Computational Data & Statistical Analysis, Germany

## WEBSITES AND E-LEARNING SOURCES

1. <https://www.toppr.com>fundamentals-of-economics-and-management>
2. <https://www.wisdomjobs.com>e-university>about-quantitative-technique>
3. <https://www.ireukkt.cin>library>view>quantitative-techniques-theory>
4. <https://www.projectcubicle.com>importance-of-decision-tree-analysis-exam>
5. <https://www.brightubpm.com>risk-management>48360-using-a-decisiontree>
6. <https://www.statisticssolutions.com>spss-statistics-help>
7. <https://www.udemy.com>course>ibm-spss>
8. <https://pdfs.semanticscholar.org>>

## COURSE OUTCOME

CO Number	CO Statement
1	Discuss the meaning and role of quantitative techniques in decision making
2	Design and solve problems through linear programming
3	Formulate network diagram using PERT and CPM
4	Explain the context of decision tree and the application of the same in decision making
5	Compute various statistical measures with the help of SPSS

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	2
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	2.8

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)  
 Flipped Learning  
 e- Content  
 Group Discussion  
 Seminar

Peer Learning

**QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300	40	100	Word limit applies to only theory questions and compulsory question from each unit
K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER – II

### PRINCIPLES AND PRACTICE OF INSURANCE

<b>COURSE CODE</b>	:19SP21/2C/PCI	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 75	<b>L T P</b>	3-2-0

#### COURSE OBJECTIVES:

- To outline the principles and practice of life insurance in India.
- To analyse the provisions of life insurance underwriting
- To identify and compare the various current whole life plans and term plans
- To analyse the types of annuity products available in the market
- To identify and compare the different group insurance products

#### COURSE OUTLINE:

##### UNIT - I

15 Hrs

Life insurance contract - Basic Concept and Definition – Characteristics – Principles of Life Insurance - Life policy condition – Policy Claims - Assignment and Nomination- Insurance Riders –Features and types.

##### UNIT – II

10 Hrs

Life insurance Risk- Underwriting- Classification of Risk- Factors considered for selection of risk or underwriting-Premium - Different types of premiums- Net- Gross- Level and Extra premium- factors that affect premium (computation of premium excluded)- Mortality table-Surplus-Different types of Surplus in life insurance policies. (Related to Public Insurance Companies)

##### UNIT – III

20 Hrs

Life Insurance Plans - Term Assurance plan – Endowment Plan - Whole Life Plan- Universal Life Insurance – Money Back Plan - Unit Linked Insurance Plan - Children’s Policies. (Public and Private Insurance Companies)

##### UNIT – IV

15 Hrs

Understand the concept of Annuity - types of annuities- Immediate Annuity – Deferred Annuity - Life Insurance documents-proposal form-personal Statements-First Premium Receipt-Life insurance policy-Renewal premium receipt-renewal notices, Agents reports- Medical report.

##### UNIT - V

15 Hrs

Group Insurance - features and types - Group Term Insurance Scheme - Group Insurance Scheme In lieu of Employee’s Deposit Linked Insurance (EDLI) - Group Savings Linked Insurance (GSLI) Scheme -Group Superannuation Scheme - Group Gratuity Scheme- Group leave Encashment Scheme - Voluntary Retirement Scheme. (Public and Private Insurance Companies)

#### RECOMMENDED TEXTBOOKS:

1. Kaninika Mishra-Fundamental of Life Insurance Theories and Application-PHILearningPvt.Ltd-2016
2. K.C. Sharma-Life Insurance in India-Principle and Practices-Regal Publication-2013
3. R.Haridas-Life Insurance in India-New CenturyPublications-2011
4. Dr.A.Murthy-Principle and Practices of Insurance- Margham Publication-2014

## REFERENCE BOOKS:

1. M.N.Mishra-InsurancePrincipleandPractice-S.Chand&Co.Pvt.Ltd-22<sup>nd</sup>Ed.
2. KennethBlackJrHarold D.SkipperJr-Life and HealthInsurance-perason 15<sup>th</sup>edition
3. Taxman’sInsuranceLaws Manual-20<sup>th</sup>Ed-2019
4. ShashidharanK.Kutty– ManagingLife Insurance-Eastern EconomyEdition2008
5. K.C.Mishra&C.S.Kumar- LifeInsurancePrinciples& Practices-CengageLearningIndia,2009

## JOURNALS:

1. The Journal-Insurance Institute of India published by Insurance Institute of India
2. Asia-Pacific Journal of Risk and Insurance published by Degruyter
3. The Official Journal of the Asia-Pacific Risk and Insurance Association

## WEBSITES AND e-LEARNINGSOURCES:

- <https://indiacode.nic.in/bitstream/123456789/1632/1/195631.pdf#search=LIC%20ACThttps://>
- [/www.licindia.in/Top-Links/About-Us/Know-About-Your-Life-Insurance](http://www.licindia.in/Top-Links/About-Us/Know-About-Your-Life-Insurance)
- <https://nios.ac.in/media/documents/VocInsServices/m2--f5.pdf>
- [https://indiacode.nic.in/bitstream/123456789/1893/3/A1999-41.pdf#search=irdafile:///C:/Users/user/Downloads/Insurance%20Amendment%20Act%202015%20\(1\).pdf](https://indiacode.nic.in/bitstream/123456789/1893/3/A1999-41.pdf#search=irdafile:///C:/Users/user/Downloads/Insurance%20Amendment%20Act%202015%20(1).pdf)
- [https://www.irdai.gov.in/ADMINCMS/cms/frnGeneral\\_Layout.aspx?page=PageNo107&flag=1](https://www.irdai.gov.in/ADMINCMS/cms/frnGeneral_Layout.aspx?page=PageNo107&flag=1)
- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/March%20Journal%202015%20issue.pdf>
- <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/July%20Journal%202015%20issue.pdf>

## COURSE OUTCOME:

CO Number	CO Statement
1	Outline the principles of life insurance policy
2	Demonstrate the various facets of insurance policy
3	Assess the various riders offered to the policyholders.
4	Analyse the various life insurance products available in the market.
5	Evaluate the various insurance products and their suitability to different criteria of people.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	2	3	3	2	3
CO2	3	3	3	3	3	2
CO3	3	3	3	2	3	3
CO4	3	3	2	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	2.8	2.8	2.8	2.8	2.8

Key: Strongly Correlated-3 Moderately Correlated-2 Weakly Correlated-1 No correlation-0

**TEACHING METHODOLOGY:**

- ✓ Lecture (Chalk and Talk-LCD)
- ✓ Flipped Learning
- ✓ e-Content
- ✓ Group Discussion
- ✓ Seminar
- ✓ Peer Learning
- ✓ Case Study

**QUESTION PAPER PATTERN:**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A - 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

**SEMESTER – II**  
**TECHNOLOGY IN BANKS**

<b>COURSE CODE</b>	:19SP21/2C/TBA	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	:75	<b>L T P</b>	3-2-0

**COURSE OBJECTIVES:**

- To familiarize the students on the concepts relating to technology in banks.
- To make them understand the electronic payment and fund transfer systems.
- To make them understand the application of technology in banking operations.
- To make the students aware of the legal framework of electronic transactions.

**COURSE OUTLINE:**

**UNIT - I**

**10 Hrs**

Essentials of Bank Computerisation – Stand Alone and Multi-User System – Local Area Network and Wide Area Network – Features – Advantages and Limitations – Core Banking – Essential Requirements and Benefits

**UNIT – II**

**20 Hrs**

Electronic Payment Systems – ATM: Features – Advantages – Disadvantages – Brown Label and White Label ATM –PIN– Electro Magnetic Cards–Credit Cards, Debit Cards and Smart Cards– Features– Benefits and Limitations –Multiple Pin in Smart Card–Electronic Purse– Electronic Cheque– Electronic Cash–Electronic Banking–Home Banking (Corporate and Personal) –Update Facilities – Internet Banking – Mobile Banking –Features– Advantages and Limitations –Signature Storage and Retrieval System –Cheque Truncation – MICR and OCR – Characteristics – Advantages and Limitations

**UNIT – III**

**15 Hrs**

Electronic Fund Transfer System – Electronic Credit and Debit Clearing – NEFT –RTGS – VSAT –SFMS – SWIFT – Features – Advantages and Limitations – Digital Signature  
Unified Payments Interface (UPI): Concept, Mechanism & Services Covered–Digital Wallets (E-Wallets): Features, Benefits and Types

**UNIT – IV**

**15 Hrs**

Recent Developments in Banking Technology: Digital Account Opening – Application Programming Interface – Video Collaboration – Person-to-Person Payments – Cloud Computing – NUUP(National Unified USSD Platform), AePS (Aadhaar Enabled Payment System)–APBS (Aadhaar Payments Bridge System)

**UNIT - V**

**15 Hrs**

Information Security System– Need– Threats– Legal Framework for Electronic Transactions – Information Technology Act 2000–RBI Guidelines on Internet Banking

**RECOMMENDED TEXTBOOKS:**

1. Indian Institute of Banking and Finance. (2019). *Digital Banking*. Taxmann Publications Pvt. Ltd.
2. Natarajan, L. (2019). *Banking Theory, Law and Practice*. Margham Publications.

## REFERENCE BOOKS

1. Srivastava, O.P. (2020). *Banking on Technology: The changing face of Indian Banking*. Reelismfilms Publishers.
2. Jaiswal, B., & Shimpi, S. L. (2019). *Banking Operations*. Sahitya Bhawan Publications.
3. Sundharam, K. P. M., & Varshney, P. N. (2017). *Banking Theory, Law and Practice* (20<sup>th</sup> ed.). Sultan Chand & Sons.
4. Avasthi, A. (2015). *Impact of Technology in Banking Sector* (1<sup>st</sup>ed.). Shroff Publishers.
5. IOB. *The Banker's Quest*. IOB Publications.

## JOURNALS

1. Journal of Banking and Financial Technology, An Official Journal of the Institute for Development and Research in Banking Technology, Springer, Switzerland.
2. Journal of Banking, Information Technology & Management, Jaipur, India.

## E-RESOURCES

1. <http://www.jaiibcaiibmocktest.com/dc-ppb-31.php>
2. <https://www.nelito.com/blog/what-is-core-banking-solution.html>
3. <https://webservices.ignou.ac.in/virtualcampus/adit/course/cst304/ecom2.htm>
4. <https://www.patriotsoftware.com/blog/accounting/what-is-electronic-funds-transfer-ef/>
5. <https://corporatefinanceinstitute.com/resources/knowledge/other/digital-wallet/>
6. <https://www.forbes.com/sites/ronshevlin/2021/01/18/the-5-hottest-technologies-in-banking-for-2021/?sh=1c73477235c4>
7. <https://educationbhaskar.com/how-to/use-nuup-ussd-based-mobile-banking/5311/>
8. <http://cashlessindia.gov.in/aeps.html>
9. <https://journalsofindia.com/aadhaar-payment-bridge-system/>
10. <http://www.iibf.org.in/documents/ceisb-module1.pdf>
11. <https://rbidocs.rbi.org.in/rdocs/content/PDFs/GBS300411F.pdf>
12. [https://rbidocs.rbi.org.in/rdocs/notification/PDFs/NT41893F697BC1D57443BB76AFC7AB5627\\_2EB.PDF](https://rbidocs.rbi.org.in/rdocs/notification/PDFs/NT41893F697BC1D57443BB76AFC7AB5627_2EB.PDF)

## COURSE OUTCOME

CO Number	CO Statement
1	Identify the components of Core Banking System and other essentials of bank computerisation.
2	Compare the different electronic payment systems.
3	Identify and use various fund transfer systems.
4	Explain the recent developments in banking technology.
5	Examine the legal framework of technology in banks.



### **COURSE MAPPING**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	2	3	2
CO2	3	3	3	3	2	3
CO3	3	3	3	3	2	3
CO4	3	3	3	3	3	3
CO5	3	1	2	2	2	3
AVERAGE	3	2.6	2.8	2.6	2.4	2.8

### **TEACHING METHODOLOGY**

Interactive class room lectures with the help of Power Point Presentations and Videos

Blended Learning

Flipped Learning

Group Discussion

e-Contents

Seminar

Peer Learning

### **QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

## **SEMESTER – II**

### **GENERAL INSURANCE AND PRACTICE**

<b>COURSE CODE</b>	: 19SP21/2C/GIP	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 75	<b>L T P</b>	3-3-0

#### **COURSE OBJECTIVES:**

To enable the students to

- Understand the basic concepts of life insurance and general insurance.
- Learn the principles- practices- procedures and treatments of Fire insurance policies.
- Provide a thorough understanding of the Marine Insurance- its working- types and Settlement Procedure.
- To gain knowledge on miscellaneous insurance - its types and principles and Business insurance.
- To get an idea on Industrial and engineering insurance, Rural insurance and Reinsurance – its characteristics and methods.

#### **COURSE OUTLINE:**

##### **UNIT - I**

**15 Hrs**

Introduction - Basic Concepts - Terms –functions –Types of Insurance – Life and General – Principles – Settlement of claims.

##### **UNIT – II**

**15 Hrs**

Fire insurance – Meaning – Features – Types of fire hazard – Principles and Procedures– Kinds – Conditions of fire policy – Settlement of fire claims – Survey and Inspection.

##### **UNIT – III**

**15 Hrs**

Marine insurance – Meaning and Definition –Types – Functions – Fundamental Principles – Types of marine policies and Conditions – Marine perils – Types – Marine losses and types – Ratings (vessels and cargo) – Settlement of claim – Documents required for claim.

##### **UNIT – IV**

**15 Hrs**

Miscellaneous insurance – Motor insurance – Principles – Types and Conditions – Accident and Hospitalisation insurance – Types of policies – Business insurance – Burglary insurance – Types – Industrial and Engineering Insurance – Meaning and Types – Personal package insurance.

##### **UNIT - V**

**15 Hrs**

Rural Insurance – Sum insured – Indemnity – Other insurance – Sports insurance – Student safety insurance – Procedure for issuing cover – Reinsurance – Meaning and Definition – Characteristics - Advantages – Methods.

**RECOMMENDED TEXTBOOKS:**

1. Mishra, M. N., & Mishra, S. B. (2016). Insurance Principles and Practice. S. ChandPublishing.
2. E. Rejda George and McNamara Michael (2017). Principles of risk management and insurance. Pearson Education, England.
3. Insurance Industry in India- Uma Narang- New century publication-2013.

**REFERENCE BOOKS:**

1. Agarwal. R., Life Insurance Agents MCQ Guide for IC38, Sashi PVT LTD, Kolkatta.
2. Murthy, K. S. N., &Sarma, D. K. (2013). Modern Law of Insurance. LexisNexis Butterworths India, New Delhi.
3. Kozlowski. M.L &Skemp. E (2017). Principles of Insurance. LOMA Education and Training, Atlanta, Georgia.
4. Sharma, K. C. (2013). Life Insurance in India: Principles and Practices. Regal Publications.
5. Sharma, K. C. (2013). General Insurance in India: Principles and Practices. Regal Publications.

**JOURNALS:**

1. Asia-Pacific Journal of Risk and Insurance, De Gruyter China.
2. International Journal of Banking, Risk and Insurance, Publishing India Group ,New Delhi

**WEBSITES AND e-LEARNING SOURCES:**

1. <https://www.icsi.edu/media/webmodules/publications/9.3%20INSURANCE%20LAW%20AND%20PRACTICE.pdf>
2. <http://69.60.121.101/files/2/fundamentals.pdf>
3. [https://niilmuniversity.in/coursepack/Insurance/Principles\\_&\\_Practices\\_of\\_Fire\\_Insurance.pdf](https://niilmuniversity.in/coursepack/Insurance/Principles_&_Practices_of_Fire_Insurance.pdf)
4. <https://nios.ac.in/media/documents/VocInsServices/m4-2f.pdf>
5. [https://niilmuniversity.in/coursepack/Insurance/Marine\\_Insurance.pdf](https://niilmuniversity.in/coursepack/Insurance/Marine_Insurance.pdf)
6. [http://elearning.nokomis.in/uploaddocuments/Introduction%20to%20Insurance%20and%20Risk%20Management\(New\)/CHAPTER%2013%20MISCELLANEOUS%20GENERAL%20INSURANCE/PPT/chp%2013.pdf](http://elearning.nokomis.in/uploaddocuments/Introduction%20to%20Insurance%20and%20Risk%20Management(New)/CHAPTER%2013%20MISCELLANEOUS%20GENERAL%20INSURANCE/PPT/chp%2013.pdf)
7. <http://www.policyholder.gov.in/uploads/CEDocuments/Crop%20Insurance.pdf>

**COURSE OUTCOME**

CO Number	CO Statement
CO 1	Compile the concept of insurance and types of insurance.
CO 2	Discuss the fundamental principles and types of fire insurance.
CO 3	Explain the origin of marine insurance, its types and policies.
CO 4	Outline of miscellaneous insurance, business insurance and burglary insurance.
CO 5	Analyse the types of rural insurance, reinsurance and its methods.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	3

KEY: STRONGLY CORELATED-3 MODERATELY CORELATED-2 WEAKLY CORELATED-1 NO CORELATION-0

## TEACHING METHODOLOGY:

Lecture (Chalk and Talk - LCD)

Flipped Learning

E-Content

Group Discussion

Seminar

Peer Learning

Open Book test

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

**SEMESTER – II**  
**FOREX MANAGEMENT**

**COURSE CODE** : 19SP21/2C/FEG  
**TEACHING HOURS** : 75

**CREDITS:** 4  
**L T P:** 3-2-0

**COURSE OBJECTIVES:**

- To gain knowledge about the Foreign Exchange transaction
- To understand how the Exchange control regulations
- To create an understanding on the documents used in international transactions
- To understand the objectives and functions of world bank
- To create an understanding on entry modes

**COURSE OUTLINE:**

**UNIT - I** **15 Hrs**

International Financial Management- Overview: International Business and its Modes- Nature of International Financing Functions & Scope of IFM- Factors Leading to International Financial Functions- IFM & Domestic Financial Management- World Bank - Objectives and Functions

**UNIT – II** **15 Hrs**

Exchange Rate Mechanism: Exchange Rate Systems & Policies- Central Bank Intervention- Currency Rises- Monetary & Portfolio Balance Exchange Rate Determination Approaches- Factors determining Exchange Rate.

**UNIT – III** **15 Hrs**

Foreign Exchange Market: Spot and Forward Currency Exchange- Cross-Rate Parity- Parity Relationships in International Finance- Purchasing Power Parity- Derivative instruments traded in the foreign exchange market-Currency Forwards and Futures- Currency Futures- Currency Options- Options versus Forwards or Futures - Pricing of Currency Options- Currency Swaps- Mechanics and Pricing of Interest Rate and Currency Swaps- Swap Valuation.

**UNIT – IV** **15 Hrs**

Foreign Trade Contracts and Documents: Exports Procedures- Elements of an Export Contract- Letter of Credit- Types- Operations of Letter of Credit-Documents used in Foreign Trade- Incoterms.

**UNIT - V** **15 Hrs**

Export Promotion and Schemes: Institution for Export Promotion- Advisory boards -Export Promotion Organisation- Service institutes- Schemes for Export Promotion under Current EXIM Policy.

**RECOMMENDED TEXTBOOKS:**

1. Sudhir Kochhar- Foreign Exchange Operations Under FEMA-Bloomsbury; First edition (2019)
2. C. Jeevanandam- foreign exchange Practice, Concepts and Control- Sultan Chand (2016)

**REFERENCE BOOKS:**

1. The Chamber of Tax Consultants- FEMA-Fundamental Aspects & Practical Issues: For Investment and Business Transactions- Wolters Kluwer India Private Limited (2018)
2. Taxmann-Foreign Exchange Management Manual with FEMA & FDI Ready Reckoner-35th Edition (July 2019)
3. C RAMAGOPAL- Export Import Procedure Documentation and Logistics- NEW AGE; First edition (2019)
4. Parul Gupta- Export Import Management- McGraw Hill Education; First edition (2017)
5. N.S.Zad- Financial Treasury & Forex Management-Taxmann; 3rd Edition January 2019 edition

**JOURNALS:**

1. International Journal Management and Business Research
2. Indian Journal of Finance

**WEBSITES AND e-LEARNING SOURCES:**

1. <https://www.longdom.org/stock-forex-trading.html>
2. <https://www.questia.com/library/economics-and-business/economics/international-economicissues/foreign-exchange>
3. <https://www.fedai.org.in/>
4. <https://dor.gov.in/foreign-exchange-management-list>
5. <https://www.rbi.org.in/scripts/Fema.aspx>
6. [http://www.iibf.org.in/iib\\_ccfe.asp](http://www.iibf.org.in/iib_ccfe.asp)
7. <http://www.ifbi.com/tradefin.aspx>
8. <https://www.fusionlawschool.com/courses/certificate-courses-in-FDI/certified-expert-in-fdiand-fema>
9. [http://www.bsebti.com/all\\_program\\_pages/certificate\\_program\\_on\\_advanced\\_treasury\\_and\\_foreign\\_exchange\\_risk\\_management.html](http://www.bsebti.com/all_program_pages/certificate_program_on_advanced_treasury_and_foreign_exchange_risk_management.html)
10. <https://www.indiainx.com/static/rbi.aspx>

**COURSE OUTCOME:**

CO No	CO Statement
1	Discuss the concept of International Financial Management
2	Explain the factor which influence the Exchange Rate.
3	Discuss the operations in Foreign Exchange Market.
4	Identify the documents used in the international transactions and by institutions which help in international trade.
5	Outline the EXIM policies and Foreign Exchange Regulations.

**COURSE MAPPING:**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	2	3	2	2	2
CO2	3	2	3	2	2	2
CO3	2	3	2	3	2	2
CO4	3	3	2	2	2	3
CO5	2	3	2	2	2	3
<b>AVERAGE</b>	<b>2.6</b>	<b>2.6</b>	<b>2.4</b>	<b>2.2</b>	<b>2</b>	<b>2.4</b>

**KEY:** Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated - 1 No Corelation-0

**TEACHING METHODOLOGY:**

Lecture (Chalk and Talk-LCD), Flipped Learning, e-Content, Group Discussion, Seminar, PeerLearning, Case Study

**QUESTION PAPER PATTERN:**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8X8 MARKS	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5X20 MARKS	1200	60		

## SEMESTER- II

### ELECTIVE - INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT

COURSE CODE	19SP21/2E2/IPM	CREDITS	3
TEACHING HOURS	: 60	L T P	3-1-0

#### COURSE OBJECTIVES:

- To study about the scope and nature of Investment and portfolio management
- To study about the approaches of security analysis – technical and fundamental analysis
- To know about the components of company financial analysis, portfolio management
- To study various theories of portfolio management
- To study about the capital market theory and Indian stock market and institutional investors

#### COURSE OUTLINE:

##### UNIT – I 10 Hrs

Nature and Scope of Investment Management – Investment Objective - Difference between Investment and Speculation – Factors favouring investments – Essential features of an Investment Programme – Investment Process – Investment Alternatives - Impact of Economic Analysis- Industry Analysis – Factors influencing growth of industry- Classification of Industry – Life Cycle of an Industry.

##### UNIT – II 10 Hrs

Understanding the Investment Environment- Sources of Investment Information - Approaches of Security Analysis- Security price movements- Fundamental Analysis - Technical Analysis- Dow Theory- Random Walk Theory- Efficient Market Hypothesis - Various Forms of Market Efficiency and their Implications to Security Analysis - Technical Analysis vs. Efficient Markets Hypothesis- Common Stock Analysis- Economic Analysis.

##### UNIT – III 15 Hrs

Company Analysis Components- Non Financial Aspects- Financial Analysis- Financial Statement- Analysis of Prospectus- Ratio Analysis- EPS, Dividend Yield- Payout Ratio- ROI, ROCE, Risk Return - Market Risk- Interest Rate Risk, Purchasing Power Risk - Business Risk - Financial Risk - Measurement of Risk.

##### UNIT – IV 15 Hrs

Portfolio- Portfolio Management- Portfolio Theory- Meaning and Objectives, Traditional and Modern Portfolio Theory. Diversification- Markowitz's Approach- Portfolio Management Process- Portfolio Planning- Portfolio Analysis-Portfolio Selection- Portfolio Evaluation- Portfolio Revision- Various Steps involved in the Development of Portfolio.

##### UNIT – V 10 Hrs

Capital Asset Pricing Model (CAPM) – Assumptions of CAPM – Determinants of expected return - Securities Market Line Arbitrage Pricing Theory- Options Pricing Model- Put And Call- Valuation of various Options- Futures Trading- Hedging and Forward Contracts- Indian Stock Market and the Institutional Investors.

**RECOMMENDED TEXTBOOKS:**

1. Prasanna Chandra (2017), Investments Analysis and Portfolio Management, Tata Mcgraw Hill, New Delhi- 2009.
2. Donald E.Fischer & Ronald, J.Jorden (2018), Security Analysis and Portfolio Management, Pearson Education India.

**REFERENCE BOOKS:**

1. Kevin.S(2015), Security Analysis and Portfolio Management, Prentice Hall India learning pvt ltd.
2. M.Ranganatham and R.Madhumathi (2011), Security Analysis and Portfolio Management, Pearson.
3. Punithavathy Pandian(2012), Security Analysis and Portfolio Management, Vikas Publishing house.
4. Dr.V.A.Avadhani (2012), Security Analysis and Portfolio Management , Himalaya Publishing House.
5. Elton, Edwin J & Gruber Martin J, Modern Portfolio Theory & Investment Analysis, Wiley & Sons, 2009.
6. Sidney Cottle, Graham & Dodd's Security Analysis. Tata Mcgraw Hill, 2010.
7. Security Analysis, Warren Buffet, David Dodd, Benjamin Graham, Tata Mcgraw Hill Education-2008.

**JOURNALS**

1. The Journal of Portfolio Management
2. The CFA institute, Financial Analysts Journal
3. The Journal of the American finance association

**E-RESOURCES**

1. <https://www.geektonight.com/security-analysis-and-portfolio-management-notes/>
2. <https://www.managementstudyguide.com/security-analysis-and-portfolio-management.htm>
3. <https://youtu.be/hCSEMC-yzj0>
4. <https://www.gurukpo.com/security-analysis-and-portfolio-management/>
5. <https://www.slideshare.net/yash1903/security-analysis-and-portfolio-management-21284008>
6. <https://archive.nptel.ac.in/courses/110/105/110105035/>

**COURSE OUTCOME**

CO Number	CO Statement
1	Explain a theoretical and practical back ground in the field of investments.
2	Apply the designing and managing the bond as well as equity portfolios, valuing equity and debt instruments.
3	Evaluate the portfolio performance.
4	Identify different investment alternatives in the market and how securities are traded in the market.
5	Analyze insight about the relationship of the risk and return and how risk should be measured to bring about a return according to the expectations of the investors and also to familiarize the fundamental and technical analysis of the diverse investment avenues.



## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	2	3	3	2
CO2	2	3	2	3	2	2
CO3	3	2	2	3	1	1
CO4	3	3	3	3	2	2
CO5	3	2	2	3	2	2
AVERAGE	2.8	2.6	2.2	3	2	1.8

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Group Discussion

Seminar

Peer Learning

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A- 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5 x 20 marks	1200	60		

## SEMESTER- II

### ELECTIVE - FINANCING OF FOREIGN TRADE

COURSE CODE	19SP21/2E2/FFT	CREDITS	3
TEACHING HOURS	: 60	L T P	3-1-0

#### COURSE OBJECTIVES:

- To understand the role of IMF, World Bank (IBRD) and ASIAN development bank.
- To understand the role of commercial banks in financing exports.
- To study about international financial institutions
- To understand the role of EXIM Bank
- To understand the schemes under foreign trade policy for export promotion.

#### COURSE OUTLINE:

##### UNIT – I 15 Hrs

Export Finance: Pre Shipment Finance- Features and Types- Shipment Finance: Features- Types- Suppliers and Buyers Credit- Financing Imports- FEMA Regulation- Payment of Import Bills – Import Loan -Trade Credit for Imports – Financing International Transactions – Short term Financing – Medium and Long term Financing.

##### UNIT – II 15 Hrs

Export Promotional Measures: Institutions for Export Promotion- Export Promotion Measures with respect to Current Foreign Trade Policy- Incentives and Facilities to Exporters - Foreign Exchange Fluctuations – Covering Foreign exchange risks – Foreign exchange controls.

##### UNIT – III 10 Hrs

International Financial Institution: International Monetary Fund (IMF) - International Finance Corporation- IBRD- ASIAN Development Bank (ADB) - Objectives and Function.

##### UNIT – IV 10 Hrs

EXIM Bank: Role of EXIM Bank- Functions -Lending to Exports- Lending to Foreign Government, Companies, Loans to Commercial Banks, Guarantees, Advisory, and Promotional, Non Lending Services- Factoring and Forfaiting.

##### UNIT – V 10 Hrs

Export Credit Guarantee Corporation: Policies- Standard Policy- Specific Policy- Whole Turn Over Policy- Guarantees to Banks.

#### RECOMMENDED TEXTBOOKS:

1. International Trade Finance (2017), Indian Institute of Banking & Finance, Taxmann Publication.
2. Charles W.L.Hill (2013), International Business, MC Graw – Hill.

#### REFERENCE BOOKS

1. Dr.S.Sankaram (2012), Foreign exchange & Financing of Foreign Trade, Margham Publication.
2. Michael B.Connolly, Routledge Taylor (2007), International Business Finance, Francis

- Group.
3. Milind Sathye, Larry Rose, Larissa Allen, Rae Weston, International Financial Management, Wiley Publications, 2006.
  4. Ephraim Clark, International Financial Management, Cengage Learning, 2<sup>nd</sup> Edition, 2008.
  5. Vyuptakesh Sharan, International Financial Management, 5<sup>th</sup> Edition, 2009.
  6. Mahajan, Exporters manual and documentation- Snow White Publication Bombay, Edition, 2007
  7. Mahir A. Desai, International Finance, A Case Book. Wiley India Edition, 2007.

## JOURNALS

Journal of International Money and Finance  
 Journal of International economics  
 The Journal of Finance  
 Journal of International Business Studies  
 International Journal of Economics and Finance

## E-RESOURCES

1. [https://www.tutorialspoint.com/international\\_finance/international\\_trade\\_finance.htm](https://www.tutorialspoint.com/international_finance/international_trade_finance.htm)
2. <https://www.scribd.com/document/312210346/Financing-Foreign-Trade-pdf>
3. <https://www.civilserviceindia.com/subject/Management/notes/financing-of-international-trade.html>
4. <https://www.slideserve.com/johana/financing-foreign-trade>
5. <https://www.acowtancy.com/textbook/acca-afm/a5-strategic-business-and-financial-planning-for-multinationals/sources-of-finance-for-foreign-trade/notes>
6. <https://prepp.in/news/e-492-foreign-trade-and-investment-indian-economy-notes>

## COURSE OUTCOME

CO Number	CO Statement
1	Analyze risk management by banks as well as exporters and importers.
2	Identify the instruments available to facilitate trade and the associated rules and terms.
3	Demonstrate understanding of the foundations of international trade and finance (transaction facilitation, risk management, financing, information sharing).
4	Evaluate the purchaser – related and the country – related risks (eg: political and economic risks) and find possible ways to minimize or avoid them.
5	Evaluate the foreign – exchange risks.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	2	2
CO2	3	3	2	3	2	3
CO3	3	2	3	3	2	3
CO4	3	3	3	3	3	2
CO5	2	1	2	3	2	1
AVERAGE	2.8	2.4	2.6	3	2.2	2.2

**TEACHING METHODOLOGY**

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Group Discussion

Seminar

Peer Learning

**QUESTION PAPER PATTERN:**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER – II

### E-COMMERCE

(Offered To Other Departments)

<b>COURSE CODE</b>	:19SP21/2E/ECO	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	:60	<b>L T P</b>	3-1-0

#### COURSE OBJECTIVES:

- To familiarise the students with the concept of E-Commerce.
- To enhance skills for effective application of E-Commerce techniques.
- To be aware of the ethical, legal and security issues involved in E-Commerce.

#### COURSE OUTLINE:

##### UNIT - I 10 Hrs

Introduction to E-Commerce: Meaning – Advantages and Disadvantages – Functions – Scope – Architectural Framework of E-Commerce

##### UNIT – II 10 Hrs

E-Commerce Models: Business to Consumer – Business to Business – Consumer to Consumer – Consumer to Business

Value Delivery Methods for Ecommerce Innovation: Direct to Consumer – White Label and Private Label – Wholesaling – Drop shipping – Subscription Service

##### UNIT – III 15 Hrs

Planning an Online Business: Deciding on an Idea – Choosing the Business Type – Validating the idea – Business Plan – Website Designing – Marketing Plan – Legalising

E-Marketing: Concept – Traditional Marketing vs E-Marketing – E-Marketing Strategies – Marketing issues in E-Marketing – E-Advertising – Internet Marketing Trends – E-Branding

##### UNIT – IV 15 Hrs

Technology for online business: IT infrastructure – Risk of E-Commerce: Overview, Security for E-Commerce, Security Standards, Firewall, Cryptography, Key Management, Password Systems, Digital Certificates, Digital Signatures – E-Payment: Advantages – Disadvantages – Types of E-Payment in E-Commerce

##### UNIT - V 10 Hrs

Issues in E-Commerce: Legal Issues - E-Contract, Data Protection, IPR, Efficient delivery system and an effective supply chain and service management, Advertising and Competition – Ethical Issues - Web Tracking, Online Privacy, Web Spoofing, Cyber Squatting, Privacy Invasion, Email Spamming and Phishing and Intellectual Property Theft and Copyright Trolls

#### RECOMMENDED TEXTBOOKS:

1. Laudon, C. K. (2019). *E-Commerce* (13<sup>th</sup> ed.). Pearson Education.
2. Devi, K. A., & Alagammai, M. (2015). *E-Commerce*. Margham Publications.

#### REFERENCE BOOKS

1. Gupta, P. (2020). *E-Commerce in India – Economic and Legal Perspectives*. Sage Publishing.

2. Schneider, P. G. (2017). *Electronic Commerce* (12<sup>th</sup> ed.). Cengage Learning.
3. Ahmed, P. R. (2015). *E-Business & E-Commerce*. Margham Publication.
4. Joseph, P.T.S.J. (2015). *E-Commerce: An Indian Perspective* (6<sup>th</sup> ed.). PHI Learning.

## JOURNALS

1. International Journal of Electronic Commerce, Sponsored by the School of Management, University of San Francisco.
2. FIIB Business Review. Published by SAGE Publishing, U.S.

## E-RESOURCES

1. <https://irp-cdn.multiscreensite.com/1c74f035/files/uploaded/introduction-to-e-commerce.pdf>
2. <https://www.grin.com/document/280494>
3. <https://www.bigcommerce.com/articles/ecommerce/types-of-business-models/#5-examples-of-innovative-ecommerce-business-plans>
4. <https://www.builderfly.com/what-is-the-ecommerce-retailer-business-model/>
5. <https://www.tutorialspoint.com/e-commerce/e-commerce-business-models.htm>
6. <https://www.marketingtutor.net/what-is-e-marketing/>
7. <https://www.klaviyo.com/blog/advertising-for-ecommerce#:~:text=Ecommerce%20advertising%20is%20the%20act,as%20chat%20or%20instagram%20messaging.>
8. <https://www.tutorialspoint.com/e-commerce/e-commerce-payment-systems.htm>
9. <https://www.wikihow.com/Make-a-Plan-to-Start-an-Online-Business>
10. <https://www.assignmentclub.co.uk/blog/999-ethical-issues-in-e-commerce>
11. <https://www.mondaq.com/india/it-and-internet/299686/legal-issues-in-e-commerce-think-before-you-click>

## COURSE OUTCOME

CO Number	CO Statement
1	Understand the basics of E-commerce, benefits and issues
2	Recognise the business models in e-Commerce
3	Familiarize with the planning of an online business and operations such as marketing and advertising
4	Identify the technology requirements and emerging modes of e-payment
5	Understand the importance of ethical and legal issues of e-commerce

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	2	3	2	1	2	2
CO2	3	2	2	2	3	3
CO3	3	2	3	2	3	2
CO4	3	3	3	2	3	3
CO5	2	3	3	3	1	3
AVERAGE	2.6	2.6	2.6	2	2.4	2.6

## TEACHING METHODOLOGY

Interactive class room lectures with the help of Power Point Presentations and Videos

Blended Learning

Flipped Learning

Group Discussion

Case-Study

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 x 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

## SEMESTER – III

### FOUNDATION OF CASUALTY ACTUARIAL SCIENCE

<b>COURSE CODE</b>	: 19SP21/3C/FCA	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 75	<b>L T P</b>	3-2-0

#### **COURSE OBJECTIVES:**

- ▽ To know the concept of the Actuarial Principles
- • To understand the Risk faced by the Actuary – Bayesian approach
- • To understand the need of Actuary profession.
- • To know the contribution of Actuarial science in Business needs
- • To understand the application of IRDA procedure in Actuarial Report

#### **COURSE OUTLINE:**

##### **UNIT – I - ACTUARIAL INSURANCE 15 Hrs**

Introduction- Functions-Powers – Duties and Obligations of an actuary - Appointment of Actuary – Privileges – Role of Actuary in Global Insurance Scenario – Reserve – Need for Reserve – Sources of Reserve , Methods of Calculating Reserve.

##### **UNIT – II - PRINCIPLES OF ACTUARIAL SCIENCE 15 Hrs**

Measurement of Risk and Mortality Table – Construction – Sources – Methods of Calculating Mortality – Criticism – Rates- Types of Mortality Table, Physical and Moral hazards - Reinsurance – Limits – Advantages of Reinsurance – Methods of Reinsurance.

##### **UNIT – III – Actuarial Risk 20 Hrs**

Actuarial Risk –Definition -Types of Risk – Types of Loss – The Risk Management Process – Risk Control – Risk Financing - Risk Retention - The actuarial role on risk- Risk Assessment – Uses and Limitation- Risk financing options for an insurer- Risk Theory -Utility Theory and Game Theory.

##### **UNIT – IV 15 Hrs**

Rate Making – terms – Methods –Process of Rate Making- The Goal of the Ratemaking Process – Structure of the Rating Plan - Credibility – Bayesian Credibility Approach – Types of Credibility – Individual Risk Rating.

##### **UNIT – V 10 Hrs**

Valuation and Surplus – Sources of Surplus Methods of distribution of Surplus –Premium- Method of Premium- Premium valuation (Theory Only)- Asset and Liability Management- IRDA Procedure for preparation of Actuarial Report and Abstract – Requirements.

#### **RECOMMENDED TEXTBOOKS:**

1. Society Actuarial Casualty (2016), 4<sup>th</sup> edition, Foundation of Casualty Actuarial Science.
2. Reginald Edward underwood (2017), The Elements of Actuarial Science, Andesite Press.



## REFERENCE BOOKS

1. S.David Promislow (2015), 3<sup>rd</sup> edition, Fundamentals of Actuarial Mathematics, John Wiley & Sons Publication.
2. Harry Anson Finney (2009), Introduction to Actuarial Science, Biblio Life.
3. Finney, Harry Anson (2016), Introduction to Actuarial Science, Went Worth Press.
4. I.B. Macneil, G.Umphrey (2011), Actuarial Science, Springer Publisher.
5. Ninian Glen (2008), Actuarial Science – An elementary manual, Published by Read books.

## JOURNALS

1. North American Actuarial Journal
2. The European Journal of Finance, 2015
3. Journal of actuarial practice
4. IRDA Journal

## E-RESOURCES

1. [www.irdaindia.org](http://www.irdaindia.org)
2. [www.bimaonline.com](http://www.bimaonline.com)
3. <https://www.investopedia.com/terms/a/actuarialrisk.asp>
4. <https://www.amazon.in/Fundamentals-Actuarial-Mathematics-Desktop-Editions/dp/1118782461?tag=googinhydr18418-21>
5. [https://www.amazon.in/Actuarial-Science-Methodology-Hanji-Shang-ebook/dp/B0171YYSB4/ref=sr\\_1\\_17?adgrpid=57708577583&gclid=EAIaIQobChMI\\_q2nnr-i5AIVioRwCh3APwowEAMYASAAEgLdJfD\\_BwE&hvadid=294110319540&hvdev=c&hvl ophy=1007809&hvnetw=g&hvpos=1o1&hvqmt=b&hvrnd=13368755107717628841&hvtagid=kwd10483731&hydadcr=23637\\_1725036&keywords=actuarial+science&qid=1566890666&s =gatew ay&sr=8-17](https://www.amazon.in/Actuarial-Science-Methodology-Hanji-Shang-ebook/dp/B0171YYSB4/ref=sr_1_17?adgrpid=57708577583&gclid=EAIaIQobChMI_q2nnr-i5AIVioRwCh3APwowEAMYASAAEgLdJfD_BwE&hvadid=294110319540&hvdev=c&hvl ophy=1007809&hvnetw=g&hvpos=1o1&hvqmt=b&hvrnd=13368755107717628841&hvtagid=kwd10483731&hydadcr=23637_1725036&keywords=actuarial+science&qid=1566890666&s =gatew ay&sr=8-17)
6. <https://www.soa.org/globalassets/assets/Files/Edu/2018/2018-stam-22-18.pdf>  
<https://www.actuariayfinanzas.net/images/sampledato/Conceptos-fundamentales-de-la-Ciencia-Actuarial.pdf>
7. <https://www.scribd.com/document/401667988/FUNDAMENTALS-OF-CASUALTY-ACTUARIAL-SCIENCE-CHAPTER-5-Casualty-PDFDrive-com-pdf>

## COURSE OUTCOME

CO Number	CO Statement
1	Apply the core areas of actuarial practice and relate to those areas actuarial principles, theories and models.
2	Identify the factors and issues to be taken into when doing a professional job in actuary.
3	Explain how the actuarial control cycle can be applied in a variety of practical commercial situations, including its use as a risk management control cycle.
4	Evaluate how actuarial can contribute to meeting the business needs of their clients and other stakeholders.
5	Apply the IRDA Procedure for preparation of Actuarial Report.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	2	2	2	2	1
CO2	2	3	2	1	1	2
CO3	3	2	2	1	2	1
CO4	2	3	2	1	2	2
CO5	3	2	1	2	1	1
AVERAGE	2.6	2.4	1.8	1.4	1.6	1.4

## TEACHING METHODOLOGY

- Lecture (Chalk and Talk-LCD)
- Flipped Learning
- e-Content
- Group Discussion
- Seminar
- Peer Learning

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER – III

### MARKETING OF BANKING AND INSURANCE SERVICES

**COURSE CODE** : 19SP21/3C/MKS

**CREDITS:** 4

**TEACHING HOURS** : 75

**L T P:** 3-2-0

#### **COURSE OBJECTIVES:**

To enable the students to

- Acquire basic knowledge on strategic aspects of marketing in Banks and Insurance
- Understand the knowledge on competitive marketing strategies
- Acquire knowledge on 7 Ps in Banking and Insurance
- Understand customer relation management.
- Acquaint knowledge on globalization of services

#### **COURSE OUTLINE:**

##### **UNIT – I** **15 Hrs**

Introduction to Services Marketing – Meaning- Need for Service Marketing- Growth in Services Marketing- Strategic aspects of service marketing - Customer in Services Marketing - Managing Service Quality – Best practices of service quality

##### **UNIT – II** **15 Hrs**

Services Marketing Mix with Reference to Banking and Insurance - 7 P's of Banking and Insurance - Recent trends in the Banking and Insurance sector - Innovation in Insurance Services.

##### **UNIT – III** **15 Hrs**

Competitive Marketing Strategies - Identifying Competitor- Assessing of Competitors - Balancing Customer and Competitor Orientation.

##### **UNIT – IV** **15 Hrs**

Customer behaviour – Factors affecting Customer Behaviour- Buyer Decision Process – Customer Development process, Customer Retention –Customer Satisfaction – Customer Life Time Value- Types of Relationship Management- Identifying Market Segments and Targets- Understanding Customers- CRM Structures -CRM Planning and Implementation Trends in CRM

##### **UNIT - V** **15 Hrs**

Globalization of Services - Standardization Vs Customization- Factors determining Global Competitiveness– Opportunities and Challenges

#### **RECOMMENDED TEXT BOOK:**

1. Philip Kotler (2017)*Marketing Management* (15<sup>th</sup> ed), Pearson Publications.
2. S. Lilly Rosy and I. Francis Ganasekar (2013) *Marketing Strategy of Life Insurance Companies*, Discovery Publishing House.

#### **BOOKS FOR REFERENCE :**

1. Valarie A. Zeithmal, Mary Jo, Dwayne D & Gremler Bitner. *Services Marketing* (6<sup>th</sup> ed) .Mc Graw Hill Higher Education.
2. Jochen Wirtz, Christopher Lovelock & Jayanta Chatterjee. *Services Marketing* (8<sup>th</sup> ed).Pearson Publications
3. James Robert Lay (2020).*Banking on Digital Growth : The Strategic Marketing Manifesto to transform Financial Brands*, Lioncrest Publishing

4. Girish.S., Chetana.M.R.& Darshan.C. (2019), *Marketing of Insurance Products*, Himalaya Publishing House
5. Vasanti Venugopal & Raghu.V.N., (2019) *Services Marketing*, (1<sup>st</sup> ed), Himalaya Publishing House

**JOURNALS**

1. International Journal of Bank Marketing , Emerald Publication
2. Journal of Marketing Communications, Taylor & Francis ( Online )

**RECOMMENDED TEXTBOOKS:**

1. Marketing Management – Philip Kotler-Prentice Hall, 2012.
2. Marketing Strategy of Life Insurance Companies – S. Lilly Rosy and I. Francis Ganasekar – Discovery Publishing House, 2013

**REFERENCE BOOKS:**

1. Services Marketing - Valarie A. Zeithmal
2. International Journal of Bank Marketing , Emerald Publication 2011.

**WEBSITES & e-LEARNING SOURCES:**

1. <https://www.slideshare.net/MohammedWahid3/7-ps-of-marketing-of-sbi-bank>
2. <https://www.mbaskool.com/marketing-mix/services/16758-state-bank-of-india-sbi.html>
3. <https://www.marketing91.com/marketing-strategy-of-state-bank-of-india/>
4. <https://www.investopedia.com/ask/answers/061715/what-are-main-benchmarks-track-banking-sector.asp>
5. <https://www.ukessays.com/essays/commerce/marketing-strategies-of-insurance-sector-commerceessay.php>
6. <https://www.scribd.com/doc/307647802/Market-Segmentation-in-Banking-Sector>
7. <https://www.cii.co.uk/learning-index/articles/insurance-distribution-channels/46267>
8. <https://study.com/academy/lesson/positioning-strategy-definition-examples.html>
9. <https://bizfluent.com/info-8452833-five-basic-competitive-strategies.html>
10. [https://www.answers.com/Q/7p's\\_of\\_marketing\\_mix\\_of\\_insurance\\_sector](https://www.answers.com/Q/7p's_of_marketing_mix_of_insurance_sector)

**COURSE OUTCOME:**

CO No.	CO Statement
1	Identify the Strategies adopted by the Banking and Insurance Sector.
2	Explain the Market Environment and Competitor Strategies.
3	Demonstrate the CRM Practices in the Services Sector.
4	Identify the Recent Developments in the Services Sector.
5	Explain the factors influencing Buyer Behaviour.

**COURSE MAPPING:**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	2	2	3	3	2
CO2	3	3	3	2	3	2
CO3	3	2	2	3	3	3
CO4	3	3	3	2	3	2
CO5	3	2	3	3	2	2
<b>AVERAGE</b>	<b>3</b>	<b>2.4</b>	<b>2.6</b>	<b>2.6</b>	<b>2.8</b>	<b>2.2</b>

**KEY:** Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated - 1 No Corelation-0

**TEACHING METHODOLOGY:**

Lecture (Chalk and Talk-LCD), Flipped Learning, e-Content, Group Discussion, Seminar, Peer Learning, Case Study

**QUESTION PAPER PATTERN:**

<b>Knowledge Level</b>	<b>Section</b>	<b>Word Limit</b>	<b>Marks</b>	<b>Total</b>	<b>Special Instructions (if any)</b>
K2, K3	A-5/8X6 MARKS	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5X20 MARKS	1200	60		

**SEMESTER- III**  
**LEGAL AND REGULATORY ASPECTS OF BANKING**

<b>COURSE CODE</b>	: 19SP21/3C/LBR	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 60	<b>L T P</b>	3-1-0

**COURSE OBJECTIVES:**

- To Identify the Legal and Regulatory Aspects of Modern Banking.
- To Identify the Securitization and Reconstruction of Financial Assets.
- To Explain the current developments in the field of Grievance Redressal Mechanisms.
- To Explain the Latest Developments in Consumer Dispute Redressal Mechanisms.
- To Critique the Effectiveness of Money Laundering Act

**COURSE OUTLINE:**

**UNIT - I** **5 Hours**

Regulations and Compliance- Legal Framework of Regulation of Banks- Control over Organization of Banks- Regulation of Banking Business- Returns, Inspection-Winding up.

**UNIT – II** **10 Hours**

SARFAESI ACT 2002- Introduction- Definition- Regulation of Securitization and Reconstruction of Financial Assets of Banks and Financial Institutions- Enforcement of Security Interest- Control Registry- Offences- Penalties- Miscellaneous Provisions.

**UNIT – III** **15 Hours**

Banking Ombudsman scheme, 2006- Purpose- Extent- Definition- Establishment- Powers- Procedure for Redressal of Grievances

**UNIT – IV** **15 Hours**

Introduction- Applicability- Conditions in the Printout- Mode of Proof of Entries in Bankers Book- Compulsion to Produce Book- Refer Unit 34 in Law - Bankers Books Evidence Act, 1891- Consumer Protection Act, 2019 - Preliminary- Extent and Definition- Consumer Protection Councils- Consumer Disputes Redressal Agencies

**UNIT - V** **15 Hours**

Laws with reference to Banking Operation- Presentation of Money Laundering Act, 2002- Objective- Offence and Punishment of Money Laundering- Information Technology Act- Certifying Authorities- Digital Signature Certificates- Penalties- Appeal - Investigation.

**RECOMMENDED TEXTBOOKS:**

1. Sundaram- Varshney Banking Law- Theory and Practice- Sultan Chand & Sons- New Delhi- Reprint 2018.
2. Macmillan's Legal and Regulatory Aspects of Banking - Indian Institute of Banking & Finance, 2018.
3. Abinash Kumar Mandilwar- Legal and Regulatory Aspects of Banking – Himalaya Publishing House- 2018

**REFERENCE BOOKS:**

1. Principles and Practice of Banking - Indian Institute of Banking & Finance, 2019.
2. Hand book on Debt recovery - Indian Institute of Banking & Finance, 2017.

3. Customer service & Banking Codes & Standards-Indian Institute of Banking & Finance,2017.
4. Prevention of Cybercrimes& Fraud Management-Indian Institute of Banking & Finance,2018.
5. M. L. Tannan- Banking Law & Practice in India, - Lexis Nexis 27th Edition,

**JOURNALS:**

1. International Journal of finance and banking research published by science publishing group.
2. Sryahwa publications: Journal of Banking and finance management.
3. Asian Journal of Banking and Finance published by Asian Consortium Ltd

**WEBSITES AND e-LEARNING SOURCES:**

1. [https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006\\_2302017.pdf](https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006_2302017.pdf)
2. [https://www.rbi.org.in/scripts/BS\\_SpeechesView.aspx?id=1081](https://www.rbi.org.in/scripts/BS_SpeechesView.aspx?id=1081)
3. [https://www.indiacode.nic.in/handle/123456789/1885?view\\_type=search&sam\\_handle=1\\_23456789/1362](https://www.indiacode.nic.in/handle/123456789/1885?view_type=search&sam_handle=1_23456789/1362)
4. [https://www.indiacode.nic.in/handle/123456789/2006?view\\_type=search&sam\\_handle=1\\_23456789/1362](https://www.indiacode.nic.in/handle/123456789/2006?view_type=search&sam_handle=1_23456789/1362)
5. [https://www.indiacode.nic.in/handle/123456789/2322?view\\_type=search&sam\\_handle=1\\_23456789/1362](https://www.indiacode.nic.in/handle/123456789/2322?view_type=search&sam_handle=1_23456789/1362)
6. [https://www.indiacode.nic.in/handle/123456789/1868?view\\_type=search&sam\\_handle=1\\_23456789/1362](https://www.indiacode.nic.in/handle/123456789/1868?view_type=search&sam_handle=1_23456789/1362)
7. [https://www.indiacode.nic.in/handle/123456789/2036?view\\_type=search&sam\\_handle=1\\_23456789/1362](https://www.indiacode.nic.in/handle/123456789/2036?view_type=search&sam_handle=1_23456789/1362)

**COURSE OUTCOME**

<i>CO Number</i>	<i>CO Statement</i>
1	Outline the Legal and Regulatory Framework Governing Banking Business.
2	Explain the securitization and reconstruction of bank assets
3	Assess the Rights of Customers and the Grievance Redressal Mechanism available and the procedure adopted.
4	Analyze the powers and functions of Consumer Dispute Redressal Agencies.
5	Identify the objective and effectiveness of Money Laundering Act and IT Act in the wake of bank scams.

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	2	3	2	3
CO2	3	2	3	3	3	3
CO3	3	3	3	2	3	3
CO4	3	3	2	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	<b>3</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>3</b>

**KEY:** Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated - 1 No Corelation-0

## TEACHING METHODOLOGY

- Lecture (Chalk and Talk-LCD)
- Flipped Learning
- e-Content
- Group Discussion
- Seminar
- Peer Learning
- Case Study

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8 x 8 marks	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5 x 20 marks	1200	60		



**SEMESTER – III**  
**ELECTIVE- TAX MANAGEMENT**

<b>COURSE CODE</b>	: 19SP21/3E3/TMT	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	2-2-2

**COURSE OBJECTIVES:**

To enable the students to

- Comprehend the basic concepts in Income Tax.
- Familiarize with Tax Planning and filing of Returns
- Understand the provisions in calculation of Income under the five heads
- Acquire basic knowledge about GST and its registration
- Study about Input Tax Credit, Reverse Charge Mechanism and filing of returns

**COURSE OUTLINE:**

<b>UNIT - I</b>	<b>16 Hrs</b>
Fundamental concept – Definition – Meaning and Scope of Income – Residential Status – Incidence of tax – Concept of E-Filing of Returns- Usage of Permanent Account Number(PAN)	
<b>UNIT – II</b>	<b>20 Hrs</b>
Income from Salaries – Scope – Allowance – Valuation of Perquisites – Relevant deduction and Exemption.	
<b>UNIT – III</b>	<b>20 Hrs</b>
Income from House Property – Computation of Annual value – Relevant deduction and Exemption -Capital Gain – Long term and Short term – Computation and Exemption,	
<b>UNIT – IV</b>	<b>18 Hrs</b>
Income from Business or Profession – Admissible Reduction - Deemed income – Valuation of Stock - Income from Other Sources.	
<b>UNIT - V</b>	<b>16 Hrs</b>
Introduction to GST – Registration – Supply – Input Tax Credit – Reverse Charge Mechanism –Returns (Only Theory).	

Note: The question paper should consist of 20% theory and 80% problems.

**RECOMMENDED TEXT BOOKS:**

1. Income Tax-Dr.VinodK.Singhania-Dr.Monica Singhania-Taxmann Publications.2021
2. . Dr.H.C.Malhotra, V,P,Agarwal, Goods and Services Tax GST, SahityaBhavanPublications, Agra,2021.

**BOOKS FOR REFERENCE :**

1. T.S.Reddy, Y.Hariprasad Reddy, Income Tax Theory, Law and Practice,MarghamPublications, Chennai.2021
2. V.P.Gaur, D,B,Narang, Income Tax Law and Practice, Kalyani Publishers, New Delhi,2021
3. Dr. VinodK,Singhania, Monica Singhania, Direct Taxes, Taxmann Publication Pvt. Ltd., NewDelhi,2021
4. B.B.Lal, Direct Taxes, Konark Publishers Pvt, Ltd., New Delhi2019
5. . Dr.H.C.Malhotra, Dr,S.P.Goyal, Income Tax Law and Practice, SahityaBhavanPublications, Agra,2021.

## JOURNALS:

1. Journal of Indian Taxation, Journal Press India International
2. Journal of Accounting and Taxation, American Research Institute, USA

## E-L EARNING RESOURCES:

- <https://www.investopedia.com/terms/t/tax-planning.asp>
- <https://www.thebalancesmb.com/tax-avoidance-vs-evasion-397671https://www.policybazaar.com/income-tax/capital-gains-tax-in-india/>
- <https://taxguru.in/income-tax/tax-treatment-income-sources.html>
- <https://www.ey.com/in/en/services/ey-goods-and-services-tax-gst>
- <https://cleartax.in/s/gst-ppt-presentation/>
- <https://www.incometaxindia.gov.in/Tutorials/12.%20Income-from-House-Property.pdf>
- <https://cawinners.com/income-under-head-salary/>
- [https://www.tutorialspoint.com/financial\\_accounting/financial\\_accounting\\_measurement\\_of\\_business\\_income.htm](https://www.tutorialspoint.com/financial_accounting/financial_accounting_measurement_of_business_income.htm)

## COURSE OUTCOME

CO Number	CO Statement
1	Explain the fundamentals of Income Tax and the scope of IT calculation
2	Compare Tax Planning, Tax Evasion and Tax Avoidance as well as plan for self filing of Returns
3	Computation of income under the five heads of income such as Salaries, House Property, Capital Gains, Business or Profession and Income from other sources
4	Demonstrate the concept of GST ,its Computation and application on the different sectors of the economy
5	Discuss about the Indian Taxation System

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	2	2	3	1	2	3
CO2	2	2	3	2	2	3
CO3	2	2	3	2	2	3
CO4	2	2	3	2	2	3
CO5	2	3	2	1	2	2
AVERAGE	2	2.2	2.8	1.6	2	2.8

Key: Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated-1 No Corelation-0

## TEACHING METHODOLOGY:

Lecture (Chalk and Talk-LCD)  
Flipped Learning  
e-Content Group  
Discussion Seminar  
Peer Learning  
Case Study

### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8 X8 marks	300 (only for theory question)	40	100	Section-A must have 2 theory questions and 6 problems
K3, K4, K5	B-3/5X20 marks	1200 (only for theory question)	60		Section-B must have 1 theory question and 4 problems

**SEMESTER III  
ELECTIVE -AUDITING**

<b>COURSE CODE</b>	: 19SP21/3E3/ATG	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

**COURSE OBJECTIVES:**

- Acquire a basic knowledge of various aspects of Auditing.
- Understand the different dimensions of auditing in banking companies.
- Understand the importance of internal check
- To understand the meaning of bank audit
- To know about statutory audit compliance

**COURSE OUTLINE:**

**UNIT - I** **20 Hrs**  
; Meaning and Definition – Scope of Audit - Objectives of Audit – Types of Audit – Distinction between auditing and accounting – Advantages and limitations of audit .

**UNIT – II** **15 Hrs**  
Vouching –Cash Transactions-Credit Sales - Credit Purchases – Payment of Wages – Objects of Internal Check & Difference between Internal Control & Internal Audit.

**UNIT – III** **20 Hrs**  
Verification and Valuation of Assets and Liabilities – Objects and Mode of Verification – Process – Accounting Standards for Valuation - Distinction between Verification and Valuation

**UNIT – IV** **15 Hrs**  
Introduction to Bank Audit – Concept – Audit Report: Long Form Audit Report in case of Branches, Long Form Audit Report in case of Banks.

**UNIT - V** **20 Hrs**  
Company Auditor- Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties Auditor’s Report- Contents and Types. Liabilities of Statutory Auditors under the Companies Act 2013.

**RECOMMENDED BOOKS:**

1. DinkarPagare,(2016) Principles and Practice of Auditing, Sultan Chand & Sons.
2. Ray Whittington, Kurt Pany (2015) Principles of Auditing & Other Assurance Services,(20th edition) McGraw-Hill Education

**REFERENCE BOOKS:**

1. Ravinder Kumar and Virender Sharma,(2015) Auditing Principles and Practice,(3rd edition) PHI Learning
2. Robert Hiester Montgomery, (2015), Auditing Theory and Practice, Andesite Press
3. Aruna Jha,(2016) Auditing (3rd edition) Taxmann Publication.
4. Aruna Jha,(2017) Auditing & Corporate Governance, Taxmann Publication.
5. A.K. Singh, and Gupta Lovleen. Auditing Theory and Practice. Galgotia Publishing Company.

## JOURNALS:

1. International Journal of Auditing
2. Journal of Accounting Research, Chicago
3. RBI Working Papers on Auditing

## E - RESOURCES:

- ✓ <https://www.accountingedu.org>what-is-auditing>
- ✓ <https://economictimes.indiatimes.com>Definition>Finance>
- ✓ <https://corporatefinanceinstitute.com>Resources>Knowledge>Accounting>
- ✓ <https://smallbusiness.chron.com>audit-procedures-income-statement-36743>
- ✓ <https://pocketsense.com>verify-financial-statements-85229772>
- ✓ <https://cleartax.in>statutory-audit-of-banks>
- ✓ <https://www.indiafilings.com>Guides>Banking>
- ✓ <https://www.toppr.com>gudies.accounting-and-auditing>appointment-of>
- ✓ [www.mca.gov.in>SearchableActs>Section139](http://www.mca.gov.in>SearchableActs>Section139)

## COURSE OUTCOME

CO Number	CO Statement
1	Discuss the scope of auditing.
2	Explain the audit of financial statements of a company
3	Analyze various cash transactions and differentiate between internal control and internal audit
4	Discuss the concept of bank audit and the preparation of audit reports
5	Outline the role, responsibilities and removal of an Auditor

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	2	3	2	3
CO5	3	3	2	3	2	3
AVERAGE	3	3	2.6	3	2.6	3

Key: Strongly Correlated-3 Moderately Correlated-2 Weakly Correlated-1 No Correlation-0

## TEACHING METHODOLOGY:

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content Group

Discussion Seminar

Peer Learning

Case Study

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8 X8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5X20 marks	1200	60		

**SEMESTER – III**  
**FINANCIAL MANAGEMENT**

<b>COURSE CODE</b>	: 19SP21/3E3/FMT	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

**COURSE OBJECTIVES:**

- To assess the financial policies and procedures of managing the finance of a firm
- To understand the meaning of and importance of Cost of Capital
- To apply financial theories in the financial decision making
- To acquire knowledge on working capital management
- To develop basic conceptual knowledge in Financial Decision making

**COURSE OUTLINE:**

**UNIT – I** **10 Hrs**

Valuation of Securities-Valuation Concept-Concept of Value-Valuation of Bonds-Bond yield measures-Valuation of Preference Shares-Valuation of Equity Shares-Valuation of Warrants

**UNIT – II** **10 Hrs**

Cost of Capital-Meaning-Concept and Definition-Significance of Cost of Capital-Cost of Debt and Preference-Cost of Equity-Cost of Retained Earning-Determination of Cost of Capital- Weighted Average Cost of Capital and Floatation Cost

**UNIT – III** **10 Hrs**

Financial Planning-Objectives of Financial Planning-Factors Influencing Financial Planning-Estimating Capital Requirements-Capitalization-Theories of Capitalization-Over Capitalization-Under Capitalization-Remedies

**UNIT – IV** **15 Hrs**

Capital Structure-Meaning-Significance of Capital Structure-Optimum Capital Structure-Point of Indifference-Theories of Capital Structure-Capital Structure Planning-Determinants of Capital Structure

**UNIT - V** **15 Hrs**

Dividend Policy-Types and Forms of Dividend-Problems of Irregular Dividend-Determinants of Dividend Policy-Legal and Procedural aspect-The Theory of Irrelevance-Residual Approach-Modigliani and Miller Approach-The Theory of Relevance-Walter's Approach and Gordon's Approach

**RECOMMENDED TEXTBOOKS:**

1. Prasanna Chandra, (2018) Financial Management, 10<sup>th</sup> edition, Tata McGraw Hill Publishing Company Ltd
2. I. M. Pandey, (2018) financial Management, 11<sup>th</sup> edition, Vikas Publishing House Pvt Ltd. New Delhi

**REFERENCE BOOKS**

1. R. K. Sharma & Shashi K. Gupta, Financial Management, 8<sup>th</sup> edition, Kalyani Publishers
2. Corporate Finance by Aswath Damodaran-John Wiley and sons Inc

3. M. Y. Khan & P. K. Jain, (2018), Financial Management 8<sup>th</sup> edition, Tata McGraw Hill Publishing company
4. V. K. Bhalla, (2014), International Financial Management, S. Chand
5. Dr. Manika Singla, Financial Management: Concepts and Techniques, Concise Book for Management Professionals and Students

### JOURNALS

1. Journal of Multinational Financial Management
2. Financial Management, Wiley online library

### WEBSITES AND E-LEARNING SOURCES

1. <https://www3.fundsforngos.org>financial-management>2-what-is-financialmanagement>
2. <https://www.managementstudyguide.com>financial-management>
3. <https://corporatefinanceinstitute.com>/resyrces>Knowledge>Finance>
4. <https://businessjargons.com>cost-of-captial>
5. <https://www.yourarticlelibrary.com/accounting/leverage/leverage-meaning-and-its-types-with-formula/65196>
6. <https://www.mymoneycoach.ca/budgeting/what-is-a-budget-planning-forecasting#:~:text=Budgeting%20is%20the%20process%20of,your%20expenses%20with%20your%20income.>
7. <http://www.fao.org/3/w7507e/w7507e05.htm>
8. <https://courses.lumenlearning.com/boundless-finance/chapter/overview-of-the-working-capital-financing-decision/#:~:text=Positive%20working%20capital%20is%20required,receivable%20and%20payable%2C%20and%20cash.>

### COURSE OUTCOME

CO Number	CO Statement
1	Discuss the concept of financial management
2	Discuss the concept and significance of cost of capital
3	Assess long term financing decision
4	Analyse and plan working capital and inventory requirement for an organisation
5	Explain the significance of Capital Budgeting techniques and apply the same in making long term investment plan

### COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	2	2	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	2.8	2.8	3

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped learning-

Content Videos

Group Discussion

Seminar

Peer Learning

## QUESTION PAPER PATTERN

Knowledge Level	Section	WordLimit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300 (Only for theory questions)	40	100	Section A must have 2 theory and 6 problems
K4, K5	B-3/5x20 marks	1200 (Only for theory questions)	60		Section B must have 1 theory question and 4 problems



### SEMESTER – III

#### HUMAN RESOURCE MANAGEMENT

<b>COURSE CODE</b>	19SP21/3E4/HRI	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	: 60	<b>L T P</b>	3-1-0

#### COURSE OBJECTIVES:

- To develop students' abilities to integrate business skills into human resource management.
- To understand the intricacies of Human Resource Management and acquire skills in effectively managing human resources in whatever functional areas of management they would be engaged.
- To empower women through HR Profession
- To build students' understanding of the impact of the human resource management profession on business and society.

#### COURSE OUTLINE:

##### UNIT – I INTRODUCTION

10 Hrs

Human Resource Management - Nature- Scope & objectives - Organization of Human Resource Department - Functions of Human Resource Management - Human Resource Manager- Role and Functions - Human Resource Planning and Forecasting - Human Resource Development.

##### UNIT – II PEOPLE RESOURCING AND DEVELOPMENT

15 Hrs

Job Analysis & Design - Recruitment & Selection -Orientation & Placement - Training & Development- Training methods - Career Counselling, Career Development & Succession Planning.

##### UNIT – III APPRAISAL AND COMPENSATION METHOD

15 Hrs

Performance Appraisal- Methods of Performance Appraisal; Competency Mapping; Employee Motivation - Coaching - Mentoring; Job Evaluation - Methods of Job Evaluation, Remuneration & Incentives- Fringe benefits- Employee Stock Option (ESOP's) - Promotions- Transfers- Employee Separation and Downsizing.

##### UNIT – IV HUMAN RESOURCE INFORMATION SYSTEM (HRIS)

10 Hrs

Concepts by which HR can manage HRIS- value and benefit analysis; HR technology competencies – New roles for HR Professionals- Training &Development- talent Management; Enterprise Resource Planning System (ERP) and relational data bases – Collaborative and social networking systems.

##### UNIT – V WOMEN IN HUMAN RESOURCE MANAGEMENT

10 Hrs

Role of Women in HR – Women CEO's- Women empowerment through HR employment -Issues and Challenges faced by Women in HR profession - Gender Differences – Success stories of women HR Professionals

#### RECOMMENDED BOOKS:

1. C.B. Gupta.(2011)- Human Resource Management 13<sup>th</sup> Edition- Sultan Chand & Sons- New Delhi
2. George W. Bohlander & Scott A. Snell, (2013)- Principles of Human Resource Management,16<sup>th</sup> Edition - Cengage India.
3. Gary Dessler, BijuVarkkey, (2017) -Human Resource Management,15<sup>th</sup> Edition, New Delhi: Pearson Education.

## REFERENCE BOOKS:

1. K Aswathappa, (2017) - Human Resource Management, 8th edition, Text & Cases - Mc Graw Hill India.
2. Biswajeet Pattanayak, (2018) - Human Resource Management, 5th edition - PHI Learning.
3. P. Subba Rao. (2014)-Human Resource Management- Mumbai, 5<sup>th</sup> Edition, Himalaya Publishing House.
4. Prof.(Dr.) Shikha Kapoor, (2015)-Human Resource Management (Text and Cases)- 1<sup>st</sup> Edition, Taxmann Publications Pvt. Ltd
5. ICFAI University. (2010). Strategic Human Resource Management (2nd ed). New Delhi: Excell Books
6. McCullough, R. & Sims, R. R. (2007). A look at contemporary human resource management information systems. In R. R. Sims (Ed.), Human resource management: Contemporary issues, challenges, and opportunities (pp. 537571). Charlotte, NC: Information Age Publishing.
7. Haines, V.Y. & Lafleur, G. (2008). Information technology usage and human resource roles and effectiveness. Human Resource Management. 47(3), 525540. Haines and LaFleur 2008.pdf
8. Scobbo, N. (2013) Software as a Service, Enterprise Resource Planning Software and raising our expectations for successful implementations. *Workforce Solutions Review*, 4 (6), 2023.

## JOURNALS AND PERIODICALS:

1. Journal of Management. Published by SAGE in association with Southern Management Association, UK.
  2. Prabandhan: Indian Journal of Management, New Delhi.
- ### WEBSITES AND e-LEARNING
3. Journal of Labor Research. Published by the Onlin Institute for Employment Policy and Practice at the Department of Economics of George Mason University.
  4. International Journal of Human Resources Management.

## SOURCES:

- <http://www.whatishumanresource.com>
- <http://harvardbusinessonline.hbsp.harvard.edu/relay.jhtml?name=itemdetail&id=HR22http://multichannelmerchant.com/opsandfulfillment/7-step-tosuccessful-systems-implementation-01102010/>
- <http://www.jarche.com/2014/02/actually-its-not-complicated/>
- [https://www.youtube.com/watch?v=RpHX03q\\_3UI](https://www.youtube.com/watch?v=RpHX03q_3UI)
- <https://www.managementstudyguide.com/processes-in-human-resource-management.htm>
- <https://www.toppr.com/guides/business-management-and-entrepreneurship/human-resourcemanagement/training-and-development/>
- <https://www.managementstudyguide.com/types-of-recruitment.htm>
- <https://www.managementstudyguide.com/importance-of-performance-appraisals.htm>
- <https://www.youtube.com/watch?v=20U62R6PLYA>
- <https://www.youtube.com/watch?v=iNvsTUANo&t=1348s%28PA%29>
- <https://www.youtube.com/watch?v=VvV3fjEhQUU>
- <http://www.yourarticlelibrary.com/business/ethics/7-ethical-issues-faced-by-human-resource/64101>

- <https://work.chron.com/strategic-workplace-issues-2402.html>
- [https://www.slideshare.net/waqasf5/hrm-employee-safety-health-13559518\(H,S,W\)](https://www.slideshare.net/waqasf5/hrm-employee-safety-health-13559518(H,S,W))
- [https://www.youtube.com/watch?v=vRTPeQZfp\\_A](https://www.youtube.com/watch?v=vRTPeQZfp_A)

### **COURSE OUTCOME**

CO Number	CO Statement
CO 1	Discuss the key concepts and frameworks of Human Resource Management (HRM)
CO 2	Explain the role of HRM towards Manpower planning
CO 3	Discuss different methods of appraisal and Job evaluation techniques
CO 4	Application of technology to manage Human Resources
CO 5	Analyze issues and challenges faced by women in workplace, their role in HR and success stories.

### **COURSE MAPPING**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	3

### **TEACHING METHODOLOGY**

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Management Videos

Group Discussion

Seminar

Peer Learning

### **QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8Marks	300	40	100	Compulsory question from each Unit
K3, K4, K5	B-3/5x20Marks	1200	60		

### SEMESTER – III

#### ELECTIVE – STRATEGIC MANAGEMENT & POLICY MAKING COURSE

COURSE CODE	:19SP21/3E4/SMP	CREDITS	3
TEACHING HOURS	: 60	L T P	3-1-0

#### COURSE OBJECTIVES:

To enable the students to:

1. Introduce core concepts of strategic management
2. Familiarize with the Business Strategies, Policies and Tools
3. Study the approaches to analyze Business Environment and know the various types of Strategies
4. Comprehend the issues in implementation of Strategies
5. Allow students to bring together all their learned functional skills

#### COURSE OUTLINE:

##### UNIT - I 10 Hrs

Overview of Strategic Management – Nature & Scope- Defining Strategy - Concept of Strategic Management – Characteristics of Strategic Management- Approaches to Strategic Decision-making - Elements in Strategic Management Process.

##### UNIT – II 10 Hrs

Strategy Formulation –Corporate level Strategy - Corporate vision, mission and objectives - Types of strategies - Guidelines for crafting successful business strategies- Strategy formulation Process & Tools.

##### UNIT – III 10 Hrs

Environment of Strategic Management - Environmental Analysis –External Environment – Social , Technological, Economic & Political Environment–.Internal Environment – Resource Based Strategy – Approaches to Internal Analysis - SWOT Analysis – GAP Analysis - Industry Analysis - Porter's Five Forces Model of competition - Competitive Advantage – Resources, Capabilities & Competencies – Core Competency.

##### UNIT – IV 15 Hrs

Strategic Business Units (SBU)- Operational Strategy – Financial Strategy – Marketing Strategy – Human Resource Strategy.

##### UNIT - V 15 Hrs

Strategy Implementation –Structure, Systems and People – The 7S Frameworks - Issues in implementation – Project implementation - Procedural implementation - Resource Allocation - Budgets - Organization Structure - Matching structure and strategy - Behavioural issues - Leadership style - Corporate Culture - Values - Power - Social Responsibilities - Ethics - Building a capable organization. - Functional issues.

#### RECOMMENDED TEXTBOOKS:

1. VSP Rao, V. Hari Krishna; Strategic Management – Text and Cases; Excel Book, 2010.

- John A Pearce II, Richard B. Robinson Jr; Strategic Management –Formulation, Implementation & Control; Tata McGraw-Hill Publishing Company, New Delhi, 9th Edition, 2010.

### REFERENCE BOOKS

- Alex Miller; Strategic Management ; Irwin McGraw –Hil, 2009
  - Fred R.David, Forest R, David Strategic Management: A Competitive advantage approach. Pearson UK 16th Edition, 2017
  - Thomas I. Wheeler, J, David Hunger, Concepts in Strategic Management and Business Policy, Pearson UK, 12th edition, 2009
  - G. V. Satya Sekhar, Business Policy and Strategic Management, I K International Publishing House, 2009
  - Azhar Khazmi, Strategic Management, Mc Graw, 2017
- JOURNALS: The Indian Journal of Commerce, Indian Commerce Association International Journal of Sustainable Strategic Management, Inder science Publishers, UK

### E-LEARNING RESOURCES:

- <https://www.slideshare.net/IsmalinaLinGNa/strategic-management-ppt>  
<https://www.managementstudyguide.com/strategy-formulation-process.htm>  
<https://www.slideshare.net/prashantmehta371/strategy-implementation-and-control-24443917>  
<https://www.slideshare.net/prashantmehta371/strategy-implementation-and-control-24443917>  
<http://download.nos.org/srsec319new/319EL3.pdf>

### COURSE OUTCOME

CO Number	CO Statement
CO1	Explain the concept and significance of Strategic Management and Decision making
CO2	Formulate successful Business Strategies, Process and tools
CO 3	Utilise various approaches to analyse the environment
CO 4	Explain the types of Strategies for Strategic Business Units
CO 5	Discuss on the various issues on the Strategy implementation

### COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	2	2	2	2	2
CO2	3	2	2	2	2	2
CO3	2	2	2	1	1	2
CO4	2	2	2	1	1	2
CO5	2	2	2	2	2	2
AVERAGE	2.4	2	2	1.6	1.6	2

### TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Group Discussion

Seminar  
Peer Learning  
Case Study

**QUESTION PAPER PATTERN:**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x8 marks	300	40	100	Compulsory question from each Unit
K3, K4, K5	B-3/5x20 marks	1200	60		

**SEMESTER- III**  
**NME- RETAIL BANKING**  
**(OFFERED TO OTHER DEPARTMENTS)**

**COURSE CODE** :19SP21/3E/RBG **CREDITS** : 3  
**TEACHING HOURS** :60 **L T P** : 3-1-0

**COURSE OBJECTIVES:**

- To enable the students to understand the concepts relating to retail banking.
- To provides an insight into the Retail Banking Products.
- To make the students aware of the different types of Plastic Money.
- To understand the delivery Channels in Retail Banking.
- To understand Customer Relationship Management in Retail Banking.

**COURSE OUTLINE:**

**UNIT - I** **10 Hrs**

Retail Banking- Definition –Characteristics- Advantages – Constraints in Retail Banking- Drivers of Retail Banking in India- Differences between Retail Banking, Private Banking & Priority Banking.

**UNIT – II** **20 Hrs**

Retail Deposit Products- Opening of Various Types of Bank Accounts-Retail Loan Products - Housing Loan – Vehicle Loan- Consumer Loan- Education Loan- Personal Loan.

**UNIT – III** **10 Hrs**

Credit Cards –Definition - Evolution – Types – Features - Mechanism of Credit Card Operation - Advantages and Disadvantage of Credit Cards- Debit card- Smart Cards- Rupay card - Advantages and Disadvantage.

**UNIT – IV** **10 Hrs**

Delivery Channels in Retail Banking– Branches – ATM – Phone Banking- Internet Banking- POS Terminals – Mobile Banking. Remittance Product - NEFT – RTGS – ECS.

**UNIT - V** **10 Hrs**

Customer Relationship Management in Retail Banking - Customer Interaction Management – Customer Grievance - Banking Ombudsman Scheme.

**RECOMMENDED TEXTBOOKS:**

1. Retail Bankingfor CAIIB Examination (2018-2019) Session by Indian Institute of Banking Finance-Macmillan Publication; Second edition (2018)
2. Nirmala K. Prasad- Banking Law Theory and Practice – Himalaya Publishing House; Second Edition (2018)

**REFERENCE BOOKS:**

1. Rudra Saibaba, A.V.Ranganadhachary, V.Rana Pratap - Banking - Banking Law Theory and Practice – Kalyani Publications2019.
2. Jagroop Singh, Seema Ghosh- Banking Theory And Practice-Kalyani Publishers2018 edition.

3. Indian Institute of Banking & Finance- Digital Banking- Taxmann Publications Pvt Ltd;2016 Edition.
4. Indian Institute of Banking & Finance- Principles and Practices of Banking- MacmillanPublication2019.
5. N. S. Toor-Handbook of Banking Information-Skylark Publications;Forty-seventh edition(2018).

**JOURNALS:**

1. Asian Journal of Research in Banking and FinancePublished by AsianResearch Consortium.
2. International Journal of Banking, Accounting and FinancePublished byInder SciencePublishers.

**WEBSITES AND e-LEARNING SOURCES:**

1. <https://www.theasianbanker.com/updates-and-articles/retail-lending-drives-loan-growth-in-india- banking-sector>
2. <https://www.ibef.org/industry/banking-india.aspx>
3. <https://economictimes.indiatimes.com/topic/retail-banking>
4. <https://www.enterprisedges.com/types-of-retail-banking-in-india>
5. [https://worldretailbankingreport.com/wp-content/uploads/sites/3/2018/09/World\\_Retail\\_Banking\\_Report\\_2018.pdf](https://worldretailbankingreport.com/wp-content/uploads/sites/3/2018/09/World_Retail_Banking_Report_2018.pdf)
6. <https://www.bcg.com/publications/2018/global-retail-banking-2018-power-personalization>
7. <http://www.recentscientific.com/new-challenges-“retail-banking”-practices-india>

**TEACHING METHODOLOGY:**

Lecture (Chalk and Talk -LCD), Flipped Learning, e-Content, Group Discussion, Seminar, PeerLearning, Videos on Retail banking Products.

**QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8X8 MARKS	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5X20 MARKS	1200	60		



### SEMESTER – III

#### SOFT SKILL - TEACHING METHODS & PRACTICES

<b>COURSE CODE</b>	: 19SP21/3S/TMP	<b>CREDITS</b>	2
<b>TEACHING HOURS</b>	: 30	<b>L T P</b>	1-0-1

#### COURSE OBJECTIVES:

- The objective of this course is to develop effective teaching skills in students.
- It includes understanding the theoretical basis of teaching and actual teaching practice sessions.

#### COURSE OUTLINE:

##### PART I – TEACHING METHODS

##### UNIT - I

5 Hrs

Objectives of Teaching- Teaching Aids – Types of Teaching Aids – Importance of Teaching Aids in Teaching.

##### UNIT – II

5 Hrs

Skills of Teaching– Enactive Skills, Iconic Skills and Symbolic Skills - Visual, Auditory-Educational Psychology- Importance of Educational Psychology for Teachers- Concept of Intelligence – Learning – Nature - Factors Affecting Learning – Modes of Learning-Bloom's Taxonomy of Learning.

##### UNIT – III

10 Hrs

Classroom Methods of Teaching – Class Room Management – Lecture Method – Discussion Method – Demonstration Method – Problem Method – Assignment Method

##### PART II – TEACHING PRACTICE

10 Hrs

1. Teaching Assignments for Under Graduate students shall be undertaken by each student during the months of January – February.
2. Each student shall be under the supervision of a faculty mentor /guide.
3. The 10 hrs may be distributed among 1 or 2 subjects, which shall be a combination of theory and problem based papers.
4. A Structured Plan stating the Topic, Objectives, Methodology, Evaluation shall be prepared in advance by the student for each class session and submitted to the faculty mentor/guide.
5. Faculty guides shall maintain an assessment register for each student and record assessment for each session on the given parameters.

#### RECOMMENDED TEXT BOOKS:

1. [Lorin Anderson](#), [David Krathwohl](#), [Peter Airasian](#), et,all, Taxonomy for Learning, Teaching, and Assessing, A: A Revision of Bloom's Taxonomy of Educational Objectives, 2001, 1<sup>st</sup> Edition, Pearson Publication, New Delhi.
2. Robert.J. Marzano, John. S. Kendall, 2008, Designing & Assessing Educational Objectives, Applying the new taxonomy, Corwin a Sage Company.

#### BOOKS FOR REFERENCE:

1. Bhatia, H. R. (2007), Textbook of Educational Psychology, The McMillan Company of India Ltd., New Delhi.
2. Aggarwal, J. C. (2008), Essential Educational Psychology, Vikas Publishing House Pvt. Ltd., New Delhi.
3. Bruner, J. S. (2008). Toward a theory of instruction. Cambridge MA: The Belnap Press of Harvard

University Press.

### **JOURNALS AND PERIODICALS**

1. *International Journal of Educational Psychology*
2. *Educational Psychology Journal*
3. *Psychology and Education: A Multidisciplinary Journal*

### **WEBSITES AND e-LEARNING SOURCES:**

1. <https://fctl.ucf.edu/teaching-resources/course-design/blooms-taxonomy/>
2. <https://www.simplypsychology.org/blooms-taxonomy.html>
3. <https://www.digitalclassworld.com/blog/types-of-teaching-aids/>
4. [https://www.brainkart.com/article/Teaching-Aids\\_33524/](https://www.brainkart.com/article/Teaching-Aids_33524/)
5. <https://www.glassdoor.com/blog/guide/teaching-skills/>
6. <https://study.com/learn/lesson/what-is-effective-teaching.html>
7. <https://www.theclassroom.com/approaches-methods-classroom-teaching-8348304.html>

### **END SEMESTER EXAMINATION**

Practicals in Teaching Learning-20 MARKS

Written Examination (10 Out of 12 Questions)=  $10 \times 3 = 30$  MARKS

**SEMESTER – III**  
**SOCIAL MEDIA MANAGEMENT**

**COURSE CODE** : 19SP21/3SS/SMM  
**TEACHING HOURS** : SELF STUDY

**CREDITS** : 2  
**L T P** :-

**COURSE OBJECTIVES:**

- To Analyse the importance Social Media and Social Networking Sites for business.
- To Identify the best tools to manage and measure the performance of social media content and campaigns

**COURSE OUTLINE:**

**UNIT - I**

Introduction to Social Media - Definition – Meaning- Characteristics- Types of Social media- The Evolution of Social Media- Social media vs Traditional Media - Key trends in social media -Importance of Social Media in Business.

**UNIT – II**

Social Networking Sites (SNS) for Business: LinkedIn - Twitter- Facebook- Instagram- YouTube and Livestreaming- Social Media Management Tools- Social Listening- Social Media Chatbot Conversations.

**UNIT – III**

Branding and Social Media- User Generated Branding - Search Engine Optimization and Social Media Optimization- Community Management- Content Management- Content Creation- Social Bookmarking.

**UNIT – IV**

Social Media Marketing – Social Media Influencers- Social Media Campaigns- Social Customer Relationship Management.

**UNIT – V**

Law & Ethics in Social Media- Social Media Crises & Tragedies- Social Media ROI: Analytics and Reporting.

**RECOMMENDED TEXTBOOKS:**

1. Lipschultz, J. H. (2019). Social media measurement and management: entrepreneurial digital analytics. Routledge.
2. Managing Social Media Practices in the Digital Economy. (2019). United States: IGI Global.
3. Van Looy, A. (2016). Social Media Management: Technologies and Strategies for Creating Business Value. Switzerland: Springer International Publishing.

**REFERENCE BOOKS:**

1. Jeremy Harris Lipschultz (2015), Social Media Communication: Concepts, Practices, Data, Law and Ethics, First Edition, Routledge, New York
2. Alex Newson (2009). Blogging and other Social Media, First Edition, Gower Publishing Limited, England
3. Matt Haig (2000).E-PR: The Essential Guide to Public Relations on the Internet. Kogan Page Publishers
4. Sorav Jain (2014). Social Media: Stories of Indian Brands
5. Randy Hlavac (2014), Social IMC: Social Strategies with Bottom-line ROI, Create Space Independent Publishing Platform

6. Mike Lewis (2013). Stand Out Social Marketing: How to Rise Above the Noise, Differentiate Your Brand, and Build an Outstanding Online Presence, The McGraw Hill Company

#### JOURNALS

1. International Journal on Media Management
2. International Journal of Business and Social Science

#### WEBSITES AND E-LEARNING SOURCES:

1. [https://www.meity.gov.in/writereaddata/files/Approved%20Social%20Media%20Framework%20and%20Guidelines%20\\_2\\_.pdf](https://www.meity.gov.in/writereaddata/files/Approved%20Social%20Media%20Framework%20and%20Guidelines%20_2_.pdf)
2. [https://clubrunner.blob.core.windows.net/00000050088/en-ca/files/homepage/social-media-strategy---best-practices/Social\\_Media\\_Bundle\\_-\\_Social\\_M---1-.pdf](https://clubrunner.blob.core.windows.net/00000050088/en-ca/files/homepage/social-media-strategy---best-practices/Social_Media_Bundle_-_Social_M---1-.pdf)
3. [https://www.academia.edu/34475389/Handbook\\_of\\_Research\\_on\\_Business\\_Social\\_Networking\\_A\\_Method\\_of\\_Analysing\\_the\\_Use\\_of\\_Social\\_Networking\\_Sites\\_in\\_Business\\_A\\_Method\\_of\\_Analysing\\_the\\_Use\\_of\\_Social\\_Networking\\_Sites\\_in\\_Business](https://www.academia.edu/34475389/Handbook_of_Research_on_Business_Social_Networking_A_Method_of_Analysing_the_Use_of_Social_Networking_Sites_in_Business_A_Method_of_Analysing_the_Use_of_Social_Networking_Sites_in_Business)
4. [https://www.it.iitb.ac.in/~vijaya/ssrvn/dokuwiki/media/Cm8\\_Lsocial%20networking20june.pdf](https://www.it.iitb.ac.in/~vijaya/ssrvn/dokuwiki/media/Cm8_Lsocial%20networking20june.pdf)
5. <https://www.oecd.org/governance/risk/Effective%20social%20media%20strategies%20during%200times%20of%20crisis.pdf>
6. <https://influencermarketinghub.com/what-is-an-influencer/>
7. <https://sproutsocial.com/social-media-campaigns/>

#### COURSE OUTCOME

CO Number	CO Statement
CO 1	Discuss the concept of the Social Media.
CO 2	Apply the knowledge in Social Media in Business.
CO 3	Explain the Social Media Strategy and Planning
CO4	Compile the role of Social Customer Relationship Management in Social Media Marketing.
CO5	Discuss the legal and ethical concerns associated with social media.

#### COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	2	3	3	3	3	3
CO2	3	2	3	3	3	3
CO3	3	3	3	2	3	3
CO4	3	3	2	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	<b>3</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>3</b>	<b>3</b>

**KEY:** Strongly Corelated-3 Moderately Corelated-2 Weakly Corelated - 1 No Corelation-0

#### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8X8 MARKS	300	40	100	Compulsory Question from Each Unit
K3, K4, K5	B-3/5X20 MARKS	1200	60		

**SEMESTER – IV**  
**MANAGEMENT OF LENDING**

COURSE CODE	: 19SP21/4C/MLG	CREDITS	4
TEACHING HOURS	: 90	L T P	3-3-0

**COURSE OBJECTIVES:**

- To know the principles of lending and familiarize with fund and non-fund based lending.
- To learn the appraisal of working capital
- To study the various types of securities for lending
- To equip with the methods and procedures of follow up of loans.
- To understand the importance of monitoring and follow – up

**COURSE OUTLINE:**

**UNIT - I** **20 Hrs**

Overview of Lending Activity – Directed Lending and Normal Lending– Wholesale and Retail Banking – Requirements of Effective Lending – Cardinal Principles of Lending – 6Cs of credit - Types of credit facilities —Fund Based and Non-Fund Based - Priority Sector Advances — Meaning – activities Classified as Priority Sector – Targets under Priority Sector -RBI Guidelines regarding Priority Sector.

**UNIT – II** **15 Hrs**

Appraisal of Working Capital - Meaning – Kinds of Working Capital – Operating Cycle – Factors Affecting the Level of Working Capital - — Tandon - Chore Committee Reports — Assessing Working Capital Needs — Methods of Assessment of Working Capital - Types of Working Capital Finance — Cash Credits — O/D —Bills — Letter of Credit - Non-Fund Based

**UNIT – III** **15 Hrs**

Appraisal of Term Loan- General Guidelines for Sanction of Term Loan – Feasibility Study – Technical Feasibility – Commercial Viability – Financial Viability – Managerial Competences – Project Finance Vs Term Loan – Documentation – Importance – Steps involved in documentation.

**UNIT – IV** **20 Hrs**

Types of Securities —Stock —Shares — LIP — Commodities — Immovable Properties —Government Securities — Guarantees by Third Parties —Book Debts —Methods Of Charging Securities — Valuation of Securities— Procedure for Enforcement of Securities - Inspection of Securities - Release of Securities on Repayment of Debt

**UNIT - V** **20 Hrs**

Monitoring and follow up – Meaning – Importance of Monitoring – Pre –disbursement and Post – disbursement Care – off-site and on – site Monitoring – QIS Returns – Unit Inspection – Early Warning Signals – Unfair Practices Normally Adopted by Borrowers – Management of Non –Performing Assets – Income Recognition, Asset classification and Provisioning Norms - Recovery Management – Introduction to IBC 2021 – Key Features – Procedures.

**RECOMMENDED TEXTBOOKS:**

1. Credit Monitoring Legal Aspects & Recovery of Bank Loan – The Post Approval Credit Dynamics in Banks, Dr. D. D. Mukherjee, August 2018, Snow White Publications.
2. Bankers' Handbook on Credit Management, Indian Institute of Banking, Finance, 2014.
3. Bank Credit Management, K. R. Subbakrishna & S. Murali, Himalaya Publishing House Pvt Ltd, 2012

## REFERENCE BOOKS:

1. Advanced Bank Management - Objective Type Questions & Answers (Guide to CAIIB) - 7th Edition – 2015 by [N.S.Toor & Arundeeep Singh](#).
2. Banking Theory, Law & Practice 2015 by [K.P.M.Sundharam & P.N.Varshney](#) , Sultan Chand & Sons, New Delhi.
3. Bank Credit management. N.S. Toor, Skylark Publications, 2012.
4. Credit Management in Banks , Dr. S. C. Bihari, Prof. C. V. Kumar, 2011.

## JOURNALS AND PERIODICALS

1. International Journal Management and Business Research
2. Indian Journal of Finance
3. South Asian Academic Research Journals – Journal on Banking and Insurance Research

## WEBSITES AND e-LEARNING SOURCES:

- ✓ <https://cleartax.in/s/working-capital-management-formula-ratio>
- ✓ <https://efinancemanagement.com/working-capital-financing/working-capital-management>
- ✓ <https://www.bankofbaroda.in/non-fund-based-services.htm>
- ✓ <https://economictimes.indiatimes.com/industry/banking/finance/rbi-allows-banks-to-extend>
- ✓ [non-fund-based-credit/articleshow/50487015.cms?from=mdr](https://non-fund-based-credit/articleshow/50487015.cms?from=mdr)
- ✓ <https://bankingschool.co.in/loans-and-advances/fund-based-bank-finances/>
- ✓ <https://pib.gov.in/newsite/PrintRelease.aspx?relid=190704>
- ✓ <https://www.bankingfinance.in/credit-monitoring-in-banks-2.html>
- ✓ <https://corporatefinanceinstitute.com/resources/knowledge/finance/security/>
- ✓ <https://m.rbi.org.in/Scripts/PublicationsView.aspx?id=16413>
- ✓ <http://www.yourarticlelibrary.com/project-management/5-methods-of-project-appraisal-explained/40771>

## COURSE OUTCOME

CO Number	CO Statement
1	Discuss the principles of lending and different forms of lending.
2	Use knowledge on various lending support for working capital requirements
3	Evaluate the loan proposals properly through feasibility study
4	Outline the procedure and precautions adopted by banker in dealing with different types of securities
5	Analyze NPA's prudently

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	2	2	3
CO2	3	3	3	3	3	3
CO3	3	3	3	2	3	3
CO4	3	3	3	3	2	3
CO5	3	2	3	2	3	3
AVERAGE	3	2.8	3	2.4	2.6	3

KEY: STRONGLY CORELATED-3 MODERATELY CORELATED-2 WEAKLY CORELATED-1 NO CORELATION-0

### TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Group Discussion

Seminar

Peer Learning

Case Study

### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 X 8 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B – 3/5 x 20 marks	1200	60		

## SEMESTER – IV

### RISK MANAGEMENT IN BANKS

<b>COURSE CODE</b>	: 19SP21/4C/RMT	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

#### COURSE OBJECTIVES:

To enable the students to

- Acquire a basic knowledge on the various aspects of Risk Management.
- Understand the different dimensions of risk and its impact on Banking Companies
- Familiarize with the Risk Management Techniques applied in Banks
- Aware of Basel Norms followed in Banks for Risk Control
- Recognize the importance of Enterprise-wide Risk Management in Banks

#### COURSE OUTLINE:

UNIT - I 16 Hrs

Introduction to Risk Management: Concept of Risk- Basic Purpose of Risk Management in Banks;; Different Types of Risks in Banks; The process of Risk Management in Banks -Risk Identification- Risk Measurement-Risk Pricing- Risk Monitoring and Control-Risk Mitigation;

UNIT – II 20 Hrs

Forex risk management- nature of exchange risk- Tools of exchange risk management- Internal and external hedging methods

UNIT – III 20 Hrs

Interest rate risk management- Financial swap- Currency swap- Interest rate options- Forward rate agreements-Credit risk management-Credit Rating- Techniques of Credit Risk management

UNIT – IV 18 Hrs

Liquidity risk- Management forecasting of Liquidity needs-Failure to Maintain CRR & SLR- Cash Management in Banks - Opportunities mix of liquidity resources-Operational risk management-Classification-Techniques of Operational Risk Management

UNIT - V 16 Hrs

Enterprise-Wide Risk Management in Banks:-The Necessity of ERM- The Process of ERM; Measurement of ERM-Transfer Pricing

#### RECOMMENDED BOOKS:

1. Indian Institute of Banking and Finance Publications, Risk Management , Macmillan Chennai.2018
2. C.Jeevanandam, Foreign Exchange and Risk Management in Banks, Sultan Chand & Sons, New Delhi 2016



**REFERENCE BOOKS:**

1. Paul Newson, Interest Rate Risk Management in Banking Book, Risk Books, London 2017
2. Indian Institute of Banking and Finance, Theory and Practice of Treasury and Risk Management in Banks, Taxman Publications, New Delhi, 2009
3. Moorad Choudry, Managing Risk in Commercial and Retail Banking, John Wiley & Sons Pvt. Ltd. Singapore, 2017
4. Koulafetis, Panayiota, Modern Credit Risk Management Theory and Practice, Palgrave Macmillan England, 2017
5. Johannes Wernz, Bank Management and Control, Springer, Berlin, 2014

**JOURNALS:**

1. Prabandhan: Indian Journal of Management, New Delhi.
2. International Journal of Risk assessment and Management, Inderscience Publishers, UK  
E-L EARNING

**RESOURCES:**

1. <https://www.educba.com/risk-management-in-banks/>
2. [https://www.metricstream.com/solution\\_briefs/ORM.htm](https://www.metricstream.com/solution_briefs/ORM.htm)[https://www.sas.com/en\\_in/insights/risk-management/credit-risk-management.html](https://www.sas.com/en_in/insights/risk-management/credit-risk-management.html)
3. <https://www.slideshare.net/vswamypm/interest-rate-risk-management-in-banks>
4. [https://www.sas.com/en\\_ph/insights/risk-management/liquidity-risk.html](https://www.sas.com/en_ph/insights/risk-management/liquidity-risk.html)
5. <https://bankingschool.co.in/risk-management/integrated-risk-management-in-banks/>
6. <https://qrius.com/enterprise-risk-management-is-the-future-in-banking/>

**COURSE OUTCOME**

CO Number	CO Statement
1	Explain the concept and significance of Risk Management in Banks
2	Identification measurement and management techniques of various risks of Banking Industry
3	Apply the various tools to manage risks in Banks using Basel Norms
4	Explain the concept and importance of Enterprise wide Risk Management in Banks
5	Discuss on the application of Enterprise wide Risk Management in Banks

### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	3	2	1	2	2	2
CO2	3	2	2	2	2	2
CO3	3	2	2	2	2	2
CO4	3	2	1	2	1	2
CO5	2	2	2	1	1	2
AVERAGE	2.8	2	1.6	1.8	1.6	2

KEY: STRONGLY CORELATED-3 MODERATELY CORELATED-2  
WEAKLYCORELATED-1 NO CORELATION-0

#### TEACHING METHODOLOGY:

Lecture (Chalk and Talk-LCD)

Flipped Learning e-Content

GroupDiscussion

Seminar

Peer Learning

Case Study

#### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8 X8 marks	300 words	40	100	Compulsory question from each unit
K3, K4,K5	B-3/5X20 marks	1200 words	60		

**SEMESTER – IV**  
**ADVANCED COST ACCOUNTING**

<b>COURSE CODE</b>	: 19SP21/4C/ACG	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

**COURSE OBJECTIVES:**

- To provide the students with an in depth knowledge of advanced approach of cost accounting.
- To enable them to apply costing techniques to assist management for taking appropriate decisions.
- Learning to compute cost and profits in contract costing.
- To enable students to calculate product cost.
- To study different service costing methods.

**COURSE OUTLINE:**

**UNIT - I** **10 Hrs**

Specific Order Costing – Job Costing –Features of Job order costing – Procedure of Job order Cost System- Batch costing

**UNIT – II** **20 Hrs**

Contract Costing – Features of Contract Costing – Recording of cost of contract – Recording of value of profit on contract – Profit on uncompleted contract – Cost plus contract – Escalation clause

**UNIT – III** **20 Hrs**

Process Costing – Features – Process Losses – Normal – Abnormal – Inter process profits – Meaning of Equivalent production – Calculation of Equivalent Production - FIFO and Weighted Average Method (joint and byproduct excluded)

**UNIT – IV** **20 Hrs**

Activity Based Costing – Need for emergence of activity-based costing – Cost Drivers and Cost Pools-Main activities and its cost drivers – Steps to develop ABC System – Implementation of Activity Based costing-Benefits of Implementing ABC (Simple Problems)

**UNIT - V** **20 Hrs**

Service Costing-Meaning of service costing-Transport Costing- Canteen costing-Hotel costing-Power house costing-Hospital costing-Cinema Theater costing.

**RECOMMENDED TEXTBOOKS:**

1. S.P.Jain, K.L.Narang, Cost Accounting, Kalyani publishers, New Delhi, 2002
2. Dr.S.N.Maheshwari, Principles of Cost Accounting, Sultan Chand & Sons, New Delhi,2006

**REFERENCE BOOKS**

1. T.S.Reddy, Y.Hari Prasad Reddy, Cost & Management Accounting, Margham Publications, Chennai,2018.
2. Dr.S.N.Maheshwari, Cost and Management Accounting, Sultan Chand & Sons, 2017(Reprint)
3. S.P.Iyengar, Cost accounting, Sultan Chand & Sons, New Delhi, 2006.
4. Saxena,Vashist, Cost Accounting, Sultan Chand & Sons, New Delhi,2006.

5. Dr.S.N.Maheswari, Principles of Cost Accounting, Sultan Chand & Sons, New Delhi,2006.
6. Sumit Jain, Management Accounting, Taxman Publications, New Delhi,2008.
7. Sumit Jain-Management Accounting-Taxman Publications-New Delhi-2008.
8. Reddy-Murthy-Management Accounting-Margham Publishers- Chennai-2011
9. Reddy, Murthy, Cost Accounting, Margham Publications, Chennai - 2006

### JOURNALS & PERIODICALS

1. Qualitative research in accounting Management.
2. Asian review of accounting.
3. Institute of Cost and Work Accountants of India.

### E LEARNING SOURCES:

1. <http://www.svtuition.org/2012/10/reconciliation-of-cost-and-financial.html>
2. <http://www.himpub.com/documents/Chapter1130.pdfhttps://edurev.in/studytube/Contract-Costing-Methods-of-Costing--Cost-Accounti/d29d2c79-c91b-4a03-8431-70356d5e9c67>
3. <http://www.futureaccountant.com/process-costing/study-notes/abnormal-loss-accounting-treatment.php#.XVhS9ugzblU>
4. <http://www.accountingnotes.net/cost-accounting/marginal-costing/managerial-problems-and-marginal-costing/7705>
5. <http://www.accountingnotes.net/cost-accounting/service-costing/service-costing-definition-and-application-and-formula-cost-accounting/10509>

### COURSE OUTCOME

CO Number	CO Statement
1	Apply Job Costing and Batch costing to calculate cost of individual job/batch
2	Identify the meaning of contract costing and compute cost and profit of Contracts
3	Apply process costing to calculate product cost
4	Analyze and compare Traditional Method of costing with ABC that assign cost to activities
5	Identify the specifics of different service costing methods

### COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	2	3	3	3	2	3
CO2	3	3	3	3	2	3
CO3	3	2	3	3	2	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	2.8	2.8	3	3	2.4	3

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Group Discussion

Assignment

Peer Learning

## QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A – 5/8 x 8 marks	300 (only for theory questions)	40	100	<b>Section A</b> must have 2 theory questions and 6 problems. <b>Section B</b> must have 1 theory question and 4 problems.
K2, K3, K4	B – 3/5 x 20 marks	1200 (only for theory questions)	60		

## **SEMESTER – IV**

### **FINANCIAL SERVICES MANAGEMENT**

<b>COURSE CODE</b>	: 19SP21/4C/FSM	<b>CREDITS</b>	4
<b>TEACHING HOURS</b>	: 90	<b>L T P</b>	3-3-0

#### **COURSE OBJECTIVES:**

- To acquire knowledge on the different types of services offered in the Indian market
- To learn more about the performance of the services in the Indian market
- To equip knowledge on venture capital
- To become aware of the role of services
- To gain insight into the importance of these services to the stakeholders in the market

#### **COURSE OUTLINE:**

##### **UNIT - I**

**15 Hrs**

Introduction-Meaning of financial services-Classification of Services Industry-Scope of financial Services-Causes of financial innovation-New financial products and services-Innovative financial instruments-Challenges facing the financial services sector

##### **UNIT – II**

**20 Hrs**

Merchant Banking-Introduction-Concept and Nature of Merchant Banking-Functions of Merchant Banker-Merchant Banking Regulations-Parameters of Evaluation a Merchant Banker- Role of Merchant Banker in Issue Management-Role of Merchant Banker in Raising foreign funding-Merchant Banking in India  
Leasing-Introduction-Concept of Leasing-Process-Classification of leasing-Benefits of Leasing-Structure of Leasing industry in India-Hire Purchase-Features-Hire purchase vs Leasing

##### **UNIT – III**

**20 Hrs**

Venture Capital-Introduction-Concept-Scope-Stages of Funding-Importance-Venture Capital and entrepreneurial growth-Indian Scenario-Mutual Fund-Concept and origin-Classification of funds-Structure-Importance-Mutual fund in India and abroad-Credit Rating-Concept-Process- Need-Credit rating organizations in India and abroad

##### **UNIT – IV**

**20 Hrs**

Discounting, Factoring and Forfaiting-Process-Terms and conditions of a Factoring Agreement-Functions-Types of Factoring-Factoring vs discounting-Cost and Benefits of Factoring-Factoring in India-Forfaiting-Process-Need-Benefits-Forfaiting in India  
Depository-Concept-Purpose-Benefits-NSDL-CDSL

##### **UNIT - V**

**15 Hrs**

Securitisation of debt-Introduction-Concept of Securitization-Process-Structure-Securitization Instruments-Assets eligible for Securitization-Securitization in India and abroad

#### **RECOMMENDED TEXTBOOKS:**

1. M. Y. Khan, (2019), Financial Services, 10<sup>th</sup> edition, McGraw Hill Education (India) Pvt Ltd
2. Bharthi. V. Pathak, (2018) Indian financial System, 5<sup>th</sup> edition, Pearson Publication

## REFERENCE BOOKS

1. H. R. Machiraju, (2018) Indian financial system (5<sup>th</sup> edition) Vikas Publishing House
2. Renuka Sharma and Kiran Mehta (2017), Financial Services, Cengage Learning
3. Dr. S. Gurusamy (2009), Financial Services (2<sup>nd</sup> edition), McGraw Hill Education (India) Pvt Ltd.
4. B. Santhanam, (2016), Financial Services (Reprint), Margham Publication
5. M. Y. Khan (2018) Indian Financial system (10<sup>th</sup> edition), McGraw Hill Education (India) Pvt Ltd
6. Clifford Gomez (2008), Financial Markets Institutions and Financial Services, Prentice Hall of India Learning Pvt Ltd, New Delhi

## JOURNALS

1. Internation Journal of finance and banking research
2. Journal of Financial Services Research

## WEBSITES AND E-LEARNING SOURCES

1. <https://financialservices.gov.in>
2. <https://www.ibef.org>industry>
3. <https://keydifferences.com>difference-between-factoring-and-forfaiting>
4. <https://tradefinanceanalytics.com>what-is-factoring>
5. <https://www.investopedia.com>PersonalFinance>Banking>
6. <https://www.moneycontrol.com>mutualfundindia>
7. <https://www.britannica.com>topic>securitization>
8. <https://economictimes.indiatimes.com>Definition>MutualFund,Budget>
9. <https://www.edupristine.com/blog/venture-capital>

## COURSE OUTCOME

CO Number	CO Statement
1	Discuss the role of financial services in the financial system
2	Explain the concept of various financial services available in the market
3	Analyse the performance of financial services in the context of current market trends
4	Identify the difference between different types of financial services
5	Summarise the impact of financial services on the economic development

## COURSE MAPPING

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	2	3	3	2	3
CO5	3	3	3	3	3	3
AVERAGE	3	2.8	3	3	2.8	3

## TEACHING METHODOLOGY

Lecture (Chalk and Talk-LCD)  
Flipped Learning

E-Content  
Videos  
Group discussion  
Seminar  
Peer Learning

**QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions (if any)
K2, K3	A-5/8x 8 marks	40	300	100	Compulsory question from each unit
K4, K5	B-3/5x 20 marks	60	1200		



**SEMESTER – IV  
PROJECT**

<b>COURSE CODE</b>	:19SP21/4C/PRO	<b>CREDITS</b>	3
<b>TEACHING HOURS</b>	: 60	<b>L T P</b>	3-1-0

**GUIDELINES FOR ASSESMENT & EVALUATION OF PROJECT REPORT**

Each student should undertake a study pertaining to broad field of Commerce (Banking, Insurance, Finance, HR or Marketing) and prepare a detailed project report. The study aids to develop skills in data collection, data analysis and interpretation, and critical thinking. Further, it helps the student to gather evidence for theories, and contribute to developing knowledge in the field of study.

Faculty mentor will be nominated for each student by the department. Students should interact with the faculty guide during the project hour & report the progress made. Viva Voce will be conducted by two examiners, one of who shall be an External examiner.

The project report should cover the following topics:

- Introduction
- Review of Literature
- Analysis and Interpretation
- Conclusion

**RECOMMENDED TEXT BOOKS:**

1. C.R.Kothari and Gaurav Garg, Research Methodology : Methods and Techniques by New Age International Publishers (Fourth Edition)
2. P.Ravilochanan, Research Methodology with Business Correspondence and Report Writing, Margham Publications 3rd Edition

**REFERENCE BOOKS:**

1. William C Emory, Business Research Methods, R.D.Irwin.Inc
2. Dr. P.N. Harikumar, Prof. Krishnaswami, Dr. M. Ranganatham, Research Methodology, Himalaya Publishing House, 1<sup>st</sup> Edition

**JOURNALS:**

1. Journal of Research Methods and Methodological Practices.
2. International Journal of Social Research Methodology
3. Journals of Mixed Methods Research.

**E- LEARNING RESOURCES:**

- 1.<https://shodhganga.inflibnet.ac.in/>
- 2.<https://exploarable.com>hypothesistesting>
- 3.<https://www.managementstudyguide.com>attitudescales>
- 4.[https://www.researchgate.net/publication/276394797\\_Likert\\_Scale\\_Explored\\_and\\_Explained](https://www.researchgate.net/publication/276394797_Likert_Scale_Explored_and_Explained)
- 5.<https://www.studysmarter.de/en/explanations/math/statistics/sampling/>
- 6.<https://www.questionpro.com/blog/data-collection-methods/>

### **COURSE OUTCOME**

CO Number	CO Statement
CO 1	Identify the areas of research in field of Commerce (Banking, Insurance, Finance, HR or Marketing)
CO 2	Study in depth of research area
CO 3	Formulate the research strategy
CO 4	Analyse research outcomes
CO 5	Summarise the findings of the research

### **COURSE MAPPING**

CO/PSO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	3
CO5	3	3	3	3	3	3
AVERAGE	3	3	3	3	3	3

### **TEACHING METHODOLOGY**

Lecture (Chalk and Talk - LCD)  
Flipped Learning e-Content  
Group  
Discussion  
Seminar  
Peer Learning

### **EVALUATION PATTERN**

Report will be evaluated for 40 marks  
Viva Voce for 60 marks

**SEMESTER – IV**  
**ENHANCEMENT OF EMPLOYABILITY SKILLS**

<b>COURSE CODE</b>	:19SP21/4S/EPS	<b>CREDITS</b>	2
<b>TEACHING HOURS</b>	: 30	<b>L T P</b>	1-1-0

**COURSE OBJECTIVES:**

- To enable the students to prepare for Banking and Insurance competitive examinations
- To equip the students to face the competitive exams both State and National Level

**COURSE OUTLINE:**

**UNIT - I** **10 Hrs**

Reasoning – Verbal Reasoning – Coding and Decoding – Blood Relation Test – Venn Diagram- Statement and conclusion –Non-Verbal Reasoning–Image Analysis–Pattern Completion–Cubes and Dice. Quantitative Aptitude – Time and Distance – Profit and Loss – Simple and Compound Interest – Data Interpretation –Average– Percentages– Simplification – Ratios and Proportions

**UNIT – II** **10 Hrs**

English Grammar- sentence completion- verbal analogies- word groups- critical reasoning and verbal deduction- Error deduction- Jumbled words

**UNIT – III** **10 Hrs**

General Awareness – Current Affairs in sports and games– Education – Politics. Computer – Basic functionalities of computer.

**REFERENCE BOOKS:**

Competitive Examination Books Published by:

1. The Chennai School of Banking and Management
2. TIME Institute.

**WEB REFERENCES:**

1. <https://www.javatpoint.com/aptitude/quantitative#speed-and-distance>
2. <https://www.javatpoint.com/aptitude/quantitative#races-and-games>
3. <https://www.javatpoint.com/aptitude/quantitative#height-and-distance>
4. <https://www.careerbless.com/aptitude/qa/home.php>