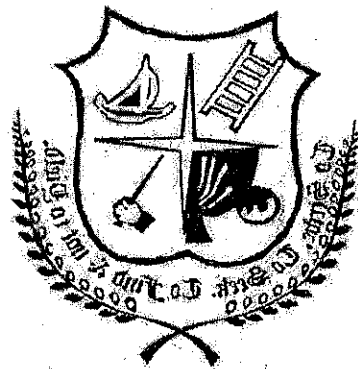


ETHIRAJ COLLEGE FOR WOMEN  
(AUTONOMOUS)

PG DEPARTMENT OF BANKING AND INSURANCE MANAGEMENT  
&  
DEPARTMENT OF BANK MANAGEMENT  
(SELF- SUPPORTING)

SYLLABUS



CHOICE BASED CREDIT SYSTEM  
OUTCOME BASED EDUCATION

(OFFERED FROM THE ACADEMIC YEAR 2018-2019)

MASTER OF COMMERCE  
IN  
BANKING AND INSURANCE MANAGEMENT

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## 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, Practicals, 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
<b>TOTAL</b>	-	<b>91</b>

## STRUCTURE OF SOFTSKILL PAPERS

SEM	COURSE CODE	COURSE TITLE
I		SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN
II		SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN
III	19SP18/3S/TCM	SOFT SKILL-III - TEACHING METHODS & PRACTICES
IV	19SP18/4S/EPK	SOFT SKILL-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

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
I	19SP18/1C/IMI	INSURANCE MANAGEMENT IN INDIA	6	4	40	60	100
I	19SP18/1C/BKG	BANKING AND FINANCIAL SYSTEM	6	4	40	60	100
I	19SP18/1C/ATG	ACCOUNTING FOR DECISION MAKING	6	4	40	60	100
I	19SP18/1C/LFI	LEGAL FRAMEWORK OF INSURANCE	6	4	40	60	100
I	19SP18/1E1/PMG	PROJECT MANAGEMENT	4	3	40	60	100
	(OR) 19SP18/1E1/QUT	(OR) QUANTITATIVE TECHNIQUES					
I		SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN	2	2	-	-	50
II	19SP18/2C/PPI	PRINCIPLES AND PRACTICE OF LIFE INSURANCE	5	4	40	60	100
II	19SP18/2C/TEC	TECHNOLOGY IN BANKS	5	4	40	60	100
II	19SP18/2C/GPR	GENERAL INSURANCE AND PRACTICE	5	4	40	60	100
II	19SP18/2C/FET	FOREX MANAGEMENT	5	4	40	60	100
II	19SP18/2E2/SAP	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT	4	3	40	60	100
	(OR) 19SP18/2E2/FFT	(OR) FINANCING OF FOREIGN TRADE					
II	19SP18/2E/BEC	NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
II		SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN	2	2	-	-	50
II		INTERNSHIP (DURING SUMMER VACATION)	-	2	-	-	-
III	19SP18/3C/ FCA	FOUNDATION OF CASUALTY	5	4	40	60	100

		ACTUARIAL SCIENCE					
III	19SP18/3C/MOB	MARKETING OF BANKING AND INSURANCE SERVICES	5	4	40	60	100
III	19SP18/3C/LRB	LEGAL AND REGULATORY ASPECTS OF BANKING	4	4	40	60	100
III	19SP18/3E3/DTX (OR) 19SP18/3E3/AUD	DIRECT TAX MANAGEMENT (OR) AUDITING	6	3	40	60	100
III	19SP18/3E4/HUM (OR) 19SP18/3E4/SPM	HUMAN RESOURCE MANAGEMENT (OR) STRATEGIC MANAGEMENT AND POLICY MAKING	4	3	40	60	100
III	19SP18/3E/RBK	NME- RETAIL BANKING (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
III	19SP18/3S/TCM	SOFT SKILL-III - TEACHING METHODS & PRACTICES	2	2	-	-	50
IV	19SP18/4C/MGL	MANAGEMENT OF LENDING	6	4	40	60	100
IV	19SP18/4C/RMB	RISK MANAGEMENT IN BANKS	6	4	40	60	100
IV	19SP18/4C/ACT	ADVANCED COST ACCOUNTING	6	4	40	60	100
IV	19SP18/4C/FSS	FINANCIAL SERVICES MANAGEMENT	6	4	40	60	100
IV	19SP18/4E5/FNM (OR) 19SP18/4E5/PJT	FINANCIAL MANAGEMENT (OR) PROJECT	4	3	40	60	100
IV	19SP18/4S/EPK	SOFT SKILL-IV- ENHANCEMENT OF EMPLOYABILITY SKILLS	2	2	-	-	50

The above courses of the PG Programme enrich the skills in employability / Skill Development / Entrepreneurship which caters to the needs of the students

**TEMPLATE FOR EVALUATION PATTERN**

SEM	COURSE CODE	COURSE TITLE	CONTINUOUS ASSESSMENT				
			TEST 1	TEST 2	QUIZ/ASSIGNMENT/ SEMINAR/ FIELD VISIT	PARTICIPATORY LEARNING	TOTAL
I	19SP18/1C/IMI	INSURANCE MANAGEMENT IN INDIA	10	10	10	10	40
I	19SP18/1C/BKG	BANKING AND FINANCIAL SYSTEM	10	10	10	10	40
I	19SP18/1C/ATG	ACCOUNTING FOR DECISION MAKING	10	10	10	10	40
I	19SP18/1C/LFI	LEGAL FRAMEWORK OF INSURANCE	10	10	10	10	40
I	19SP18/1E1/PMG (OR) 19SP18/1E1/QUT	PROJECT MANAGEMENT (OR) QUANTITATIVE TECHNIQUES	10	10	10	10	40
I		SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN	-	-	-	-	-
II	19SP18/2C/PPI	PRINCIPLES AND PRACTICE OF LIFE INSURANCE	10	10	10	10	40
II	19SP18/2C/TEC	TECHNOLOGY IN BANKS	10	10	10	10	40
II	19SP18/2C/GPR	GENERAL INSURANCE AND PRACTICE	10	10	10	10	40
II	19SP18/2C/FET	FOREX MANAGEMENT	10	10	10	10	40
II	19SP18/2E2/SAP (OR) 19SP18/2E2/FFT	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (OR) FINANCING OF FOREIGN TRADE	10	10	10	10	40
II	19SP18/2E/BEC	NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE (OFFERED TO OTHER DEPARTMENTS)	10	10	10	10	40
II		SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN	-	-	-	-	-

II		INTERNSHIP (DURING SUMMER VACATION)	-	-	-	-	-
III	19SP18/3C/ FCA	FOUNDATION OF CASUALTY ACTUARIAL SCIENCE	10	10	10	10	40
III	19SP18/3C/MOB	MARKETING OF BANKING AND INSURANCE SERVICES	10	10	10	10	40
III	19SP18/3C/LRB	LEGAL AND REGULATORY ASPECTS OF BANKING	10	10	10	10	40
III	19SP18/3E3/DTX (OR) 19SP18/3E3/AUD	DIRECT TAX MANAGEMENT (OR) AUDITING	10	10	10	10	40
III	19SP18/3E4/HUM (OR) 19SP18/3E4/SPM	HUMAN RESOURCE MANAGEMENT (OR) STRATEGIC MANAGEMENT AND POLICY MAKING	10	10	10	10	40
III	19SP18/3E/RBK	NME- RETAIL BANKING (OFFERED TO OTHER DEPARTMENTS)	10	10	10	10	40
III	19SP18/3S/TCM	SOFT SKILL-III - TEACHING METHODS & PRACTICES	-	-	-	-	-
IV	19SP18/4C/MGL	MANAGEMENT OF LENDING	10	10	10	10	40
IV	19SP18/4C/RMB	RISK MANAGEMENT IN BANKS	10	10	10	10	40
IV	19SP18/4C/ACT	ADVANCED COST ACCOUNTING	10	10	10	10	40
IV	19SP18/4C/FSS	FINANCIAL SERVICES MANAGEMENT	10	10	10	10	40
IV	19SP18/4E5/FNM (OR) 19SP18/4E5/PJT	FINANCIAL MANAGEMENT (OR) PROJECT	10	10	10	10	40
IV	19SP18/4S/EPK	SOFT SKILL-IV- ENHANCEMENT OF EMPLOYABILITY SKILLS	-	-	-	-	-



## PATTERN FOR CONTINUOUS ASSESSMENT

Test-1 (2 hours – 50 Marks)	:	10 Marks
Test-2 (2 hours -50 Marks)	:	10 Marks
Quiz/Assignment/ Seminar/ Field Visit	:	10 Marks
Participatory learning	:	10 Marks
Total	:	<u>40 Marks</u>

(100 Marks reduced to 40 marks)

## RUBRICS FOR CONTINUOUS ASSESSMENT EVALUATION

Assignment	:	Appearance/Contents/Originality/Presentation/ Representation and Diagram/Bibliography	Schematic
Seminar	:	Organization/Subject knowledge/Visual aids/ Confidence level/ Presentation	
Participatory learning	:	Answering Questions/Clearing Doubts/Participation in Discussion/ Communication and Language	Group
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

PASING 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)

COURSE PROFILE – SEMESTER I

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
I	19SP18/1C/IMI	INSURANCE MANAGEMENT IN INDIA	6	4	40	60	100
I	19SP18/1C/BKG	BANKING AND FINANCIAL SYSTEM	6	4	40	60	100
I	19SP18/1C/ATG	ACCOUNTING FOR DECISION MAKING	6	4	40	60	100
I	19SP18/1C/LFI	LEGAL FRAMEWORK OF INSURANCE	6	4	40	60	100
I	19SP18/1E1/PMG (OR) 19SP18/1E1/QUT	PROJECT MANAGEMENT (OR) QUANTITATIVE TECHNIQUES	4	3	40	60	100
I		SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN	2	2	-	-	50

SEMESTER- I

INSURANCE MANAGEMENT IN INDIA

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/1C/IMI

L T P : 3 2 0

COURSE OBJECTIVES:

To enable the students to

- 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 Grievance Redressal System in Insurance Sector.

COURSE OUTLINE:

UNIT –I

15 Hours

Nature and Functions of Insurance: Definitions- Forms- Nature- Functions–Insurance Organization - Organizational Structure.

UNIT –II

15 Hours

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

UNIT –III

20 Hours

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 Hours

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 Hours

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.
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:

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. [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)
4. [https://shodhganga.inflibnet.ac.in/bitstream/10603/110787/13/13\\_chapter4.pdf](https://shodhganga.inflibnet.ac.in/bitstream/10603/110787/13/13_chapter4.pdf)
5. <https://www.finbucket.com/insurance/insurance-agent-commission-structure/>
6. <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 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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER- I

### BANKING AND FINANCIAL SYSTEM

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/1C/BKG

L T P : 3 3 0

#### OBJECTIVES:

1. To provide students the intricacies of Indian financial system for better financial decision making
2. To understand the multidimensional role of RBI.
3. To get exposure to the functions of commercial bank.
4. To
- 5.

#### COURSE OUTLINE:

UNIT: I - Overview of Indian Financial System 10 Hours

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 - Banking System in India 20 Hours

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- Relationship Between Banker and Customer 25 Hours

Know your customer – Opening of account – Types of Account – Nomination Facility – Insurance of Bank Deposits – Closing of Bank Accounts – Banker and Customer Relationship – Types of Customers – Minor, Individual, Partnership firm, Trust and Company

UNIT: IV- Negotiable Instruments 20 Hours

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: V- Regulatory & Promotional Institutions

15 Hours

Reserve Bank of India, Securities Exchange Board of India – Objectives and Functions of RBI, and SEBI

.RECOMMENDED TEXTBOOKS:

1. Banking Theory, Law & Practice 2015 by K.P.M.Sundharam & P.N.Varshney , Sultan Chand & Sons, New Delhi.
2. Principles and Practice of Banking - Indian Institute of Banking & Finance, 2019.
3. Indian Financial System – 2 Jan 2018 by Bharti V. Pathak, Pearson Publication

BOOKS FOR REFERENCES:

1. Indian Financial System – Aug 2017 by Sujatra Bhattacharyya
2. Financial System of India, Markets and Services – 2017 by Dr.P.K.Sinha, Everest Publishing house
3. Indian Financial System – 2018 by H. R. Machiraju
4. Financial Institutions and Markets 6th Edition, by L M Bhole
5. Macmillan’s Legal and Regulatory Aspects of Banking - Indian Institute of Banking & Finance, 2018

JOURNALS

1. International Journal of Banking, Accounting and Finance
2. International Journal of Finance and Banking Research published by Science Publishing Group.
3. Sryahwa Publications: Journal of Banking and Finance Management

EARNING SOURCES:

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://www.businessmanagementideas.com/stock-exchange/securities-and-exchange-board-of-india-sebi-purpose-objectives-and-functions/2259>
6. <https://cleartax.in/s/rbi-reserve-bank-of-india>
7. <https://bankingallinfo.com/2018/06/06/duties-and-obligations-of-paying-banker-and-collecting-banker-under-ni-act-1881/>



8. [https://newhorizonindia.edu/nhc\\_kasturinagar/wp-content/uploads/2018/05/1.-banking-NEGOTIABLE.pdf](https://newhorizonindia.edu/nhc_kasturinagar/wp-content/uploads/2018/05/1.-banking-NEGOTIABLE.pdf)
9. <https://www.ilearnlot.com/negotiable-instruments-definition-characteristics-and-features/>
10. <https://shodhganga.inflibnet.ac.in/bitstream/10603/114206/3/chapter-2.pdf>

#### COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Compile knowledge on components of Indian Financial System.
CO 2	Outline the law and provisions relating to banking companies.
CO 3	Discuss on Types of Bank Customers, types of deposit accounts and relationship between bank and customer.
CO 4	Explain the Negotiable instrument and Analyze the role and duties of paying and collecting banker.
CO 5	Explain the functioning of regulatory bodies like SEBI and RBI.

#### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	3	3	2	2	3	3
CO2	3	3	3	2	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	2	3
CO5	3	2	3	2	3	3
AVERAGE	3	2.8	2.8	2.4	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

#### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x 6marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER- I

### ACCOUNTING FOR DECISION MAKING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/1C/ACM

L T P : 5-1-0

#### 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 Hours

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 Hours

Capital Budgeting - Concept of Capital Budgeting- Importance of Capital Budgeting- Factors affecting Capital Investment Decisions- Capital Budgeting Appraisal Methods- Pay-Back Period Method- Discounted Cash Flow Method- Accounting or Average Rate of Return Method- Capital Rationing.

UNIT: III 20 Hours

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 Hours

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 Hours

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

RECOMMENDED TEXT BOOKS:

1. Dr. S.N. Maheshwari- Management Accounting- Sultan Chand & Sons-NewDelhi-2012.
2. R L Gupta and Radhasamy – Corporate Accounting- Sultan Chand & Sons- New Delhi- 2011.
3. Dr. S.N. Maheshwari- Financial Management

BOOKS FOR REFERENCE:

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)
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, NewDelhi, 2006.
6. Sumit Jain, Management Accounting, Taxman Publications, New Delhi, 2008.
7. Sumit Jain- Management Accounting-Taxman Publications-NewDelhi-2008.
8. Reddy- Murthy- Management Accounting- Margham Publishers- Chennai-2011.
9. Journal of the Institute of cost and works Accountants.

EARNING SOURCES:

<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%20Accounting%20Vol.%20I%20\(2011\)/6.%20Chapter%205%20-%20Budget%20and%20Budgetary%20Control.pdf](https://nscpolteksby.ac.id/ebook/files/Ebook/Accounting/Advanced%20Management%20Accounting%20Vol.%20I%20(2011)/6.%20Chapter%205%20-%20Budget%20and%20Budgetary%20Control.pdf)

[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 OUTCOMES:**

CO Number	CO STATEMENT
CO 1	Demonstrate skills on using different accounting tools for decision making.
CO 2	Demonstrate mastery of capital budgeting methods
CO 3	Prepare the different types of budgets
CO 4	Evaluate a company's management of working capital.
CO 5	Identify and compute different types of leverages.

**MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME**

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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-5/8X6 marks	200	40	100	Word limit only for Theory questions
K3,k4, K5	B-3/5X20 marks	500	60		

SEMESTER- I

LEGAL FRAMEWOK OF INSURANCE

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/IC/LFI

L T P : 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 hours

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 hours

Doctrine of Insurance – Basic principles of Insurance- Specific principles of Insurance- Overview of Insurance Act 1938- IRDA Act – Establishment and incorporation of authority- Composition- Tenure- functions – duties – of -Authority

UNIT -III

20 Hours

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 Hours

IRDA Regulations - Registration of Indian Insurance Companies- Insurance Advertisement and Disclosure- Obligation of Insurer to Rural and Social Sector

UNIT -V

20 Hours

IRDA Regulations- Life Insurance and Reinsurance - General Insurance and Reinsurance- Protection of Policy Holders Interest

#### RECOMMENDED TEXT BOOKS:

1. N.D.Kapoor, RajniAbbi, Bharat Bhushan, Rajiv Kapoor- Elements of Mercantile Law- Sultan Chand & sons- 2018
2. M.N.Mishra-Insurance Principle and Practice- S. Chand &co.pvt. Ltd.- 22<sup>nd</sup> Ed
3. Dr. Avtarsingh – Law of Insurance- .Eastern Book company- 3<sup>rd</sup>ed 2017- reprinted2018

#### BOOKS FOR REFERENCES:

1. Tamann's- Insurance law manual with IRDA guidelines – 20th Edition 2019
2. KSN Murthy & KVS Sarma- Modern Law of Insurance in India- Lexis Nexis- 6<sup>th</sup> Ed
3. MN Srinivasan &K.Kannan- Principles of Insurance Law - Lexis Nexis- 10<sup>th</sup> Ed
4. Sumeet Malik- JVN Jaiswal's Law of Insurance- Eastern Book company- 2<sup>nd</sup> Ed
5. Dr.A.Murthy- Principle and Practices of Insurance-Margham Publications-2014

#### JOURNALS & PERIODICALS

The Journal- Insurance Institute of India published by Insurance Institute of India

Asia-Pacific Journal of Risk and Insurance published by Degruyter, The Official Journal of the Asia-Pacific Risk and Insurance Association

#### WEBSITES AND E-LEARNING SOURCES:

<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)

#### COURSE OUTCOME

CO No.	Outcomes
1.	To analyse the working of Insurance contract
2.	To identify the basic principles governing insurance policy
3.	To explain the various components of an insurance policy
4.	To analyse the provisions of statutes regulating insurance business.
5.	To outline regarding recent developments in the regulatory framework.

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	1	2	3	4	5	6
1	3	3	3	3	2	3
2	3	2	3	3	3	3
3	3	3	3	2	3	3
4	3	3	2	3	3	3
5	3	3	3	3	3	3
Avg	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-5/8x6 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		



## SEMESTER- I

### ELECTIVE I A - PROJECT MANAGEMENT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP18/1E1/PMG

L T P : 4-0-0

#### COURSE OBJECTIVES:

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

#### COURSE OUTLINE:

##### UNIT –I

10 Hours

Introduction to **Project Management**- Definition- Importance of using Project Management- What is a Project- Types of Projects- Project Identification and Feasibility Studies- Preliminary Screening- Market, Technical, Financial, Economic and **Environmental Analysis**.

##### UNIT –II

15 Hours

**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 Equipments- Structures of Civil Works- Environmental Aspects- Project Charts and Layouts- Project Implementation Schedule- Need for Considering Alternatives.

##### UNIT –III

15 Hours

**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

10 Hours

**Project Planning**- Functions- Project Objectives & Policies- Statement of Work- Milestone Schedules- Tools for Planning- Hierarchy of Plans.

UNIT –V

10 Hours

**Project Scheduling**, Implementation & follow up- Introduction- Project Evaluation, its Purpose and Benefits- **PERT/CPM** Technique for Monitoring Project Schedule (Only Theory) - Project Cost Management through the Implementation Process- Project Audit- Follow up of Project Implementation.

#### RECOMMENDED TEXT BOOKS:

1. Prasanna Chandra (2019), Projects: Planning, 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

#### BOOKS FOR REFERENCE:

1. Clifford F. Gray, Erik W. Larson, Gautam V. Desai, (2017), Project Management The Managerial Process, (6<sup>th</sup> edition) McGraw Hill Publications
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 AND PERIODICALS

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

#### WEBSITES AND e-LEARNING SOURCES

1. [Proofhub.com/articles/project-management-resources](https://proofhub.com/articles/project-management-resources)
2. [www.edo.ca>downloads>project-management](http://www.edo.ca/downloads/project-management)
3. <https://successfulprojects.com>
4. [Teamdeck.io/project-management/project-scheduling-techniques/](https://teamdeck.io/project-management/project-scheduling-techniques/)
5. [http://managementmania.com>network-analysis-methods](http://managementmania.com/network-analysis-methods)
6. [http://www.businessmanagementideas.com>project-management>network-technique-meaning-objectives-and-advantages/6541](http://www.businessmanagementideas.com/project-management/network-technique-meaning-objectives-and-advantages/6541)
7. [https://www.pmi.org>Learning>Library](https://www.pmi.org/Learning/Library)
8. [https://www.greycampus.com>opencampus>closing-a-project-or-phase](https://www.greycampus.com/opencampus/closing-a-project-or-phase)
9. [https://www.ittoolkit.com>articles>project-audits](https://www.ittoolkit.com/articles/project-audits)
10. [https://opentextbc.ca>projectmanagement>](https://opentextbc.ca/projectmanagement/)

## COURSE OUTCOME

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

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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

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

### 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, K 3	A-5/8x6 marks	300	40		
K4, K 5	B-3/5x20 marks	1200	60		

SEMESTER- I

ELECTIVE I B - QUANTITATIVE TECHNIQUES

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP18/IE1/QUT

L T P : 3 1 0

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 Hours

Introduction- Meaning of QT- Classification of QT- Statistical techniques- Operations Techniques- Role of QT in Business and Industry- QT and Business Management-Limitations of QT.

UNIT –II 10 Hours

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 10 Hours

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 20 Hours

Decision Making Under Uncertainty- Different Decision Criteria- Decision Tree- Simulation- Model Building- Areas of Application.

UNIT –V 10 Hours

Introduction to SPSS- Descriptive Statistics- Mean- Median- Mode- Frequency- Charts and Graphs- ANOVA- Correlation -Regression- Chi-square Test.

NOTE: PROBLEM ORIENTED

#### RECOMMENDED BOOKS:

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 Private Limited.

#### 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 AND PERIODICALS:

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.oreilly.com>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 OUTCOMES:

CO Number	CO STATEMENT
CO 1	Discuss the meaning and role of quantitative techniques in

	decision making
CO 2	Design and solve problems through linear programming
CO 3	Formulate network diagram using PERT and CPM
CO 4	Explain the context of decision tree and the application of the same in decision making
CO 5	Compute various statistical measures and use of SPSS

#### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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

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, K 3	A-5/8x6 marks	300	40		
K4, K 5	B-3/5x20 marks	1200	60		

COURSE PROFILE – SEMESTER II

SEM	COURSE CODE	COURSE TITLE	HRS /WK	CREDITS	CA	END SEM	TOTAL
II	19SP18/2C/PPI	PRINCIPLES AND PRACTICE OF LIFE INSURANCE	5	4	40	60	100
II	19SP18/2C/TEC	TECHNOLOGY IN BANKS	5	4	40	60	100
II	19SP18/2C/GPR	GENERAL INSURANCE AND PRACTICE	5	4	40	60	100
II	19SP18/2C/FET	FOREX MANAGEMENT	5	4	40	60	100
II	19SP18/2E2/SAP (OR) 19SP18/2E2/FFT	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (OR) FINANCING OF FOREIGN TRADE	4	3	40	60	100
II	19SP18/2E/BEC	NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
II		SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN	2	2	-	-	50
II		INTERNSHIP (DURING SUMMER VACATION)	-	2	-	-	-



## SEMESTER- II

### PRINCIPLES AND PRACTICE OF LIFE INSURANCE

TEACHING HOURS : 75 CREDITS : 4  
COURSE CODE : 19SP18/2C/PPI L T P : 3 2 0

#### OBJECTIVES:

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

#### COURSE OUTLINE:

UNIT –I 15 Hours  
Life insurance contract - Basic Concept and Definition – Characteristics – Principles of Life Insurance – Procedure for effecting life insurance- Life policy condition – Policy Claims - Insurance Riders - Features and Types.

UNIT –II 10 Hours  
Life insurance underwriting- Factors considered for selection of risk or underwriting-Types of risk- Premium - Different types of premium- factors that affect premium- mortality table ( computation of premium excluded) Bonus - Different types of Bonus in life insurance policies.(Related to Public Insurance Companies)

UNIT –III 20 Hours  
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 Hours  
Understand the concept of Annuity - Different types of annuity plan s- Immediate Annuity – Deferred Annuity - Advantage and Disadvantage of annuity- Annuity vs Life Insurance. (Public and Private Insurance Companies)

UNIT –V 15 Hours  
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 - Voluntary Retirement Scheme. (Public and Private Insurance Companies)

#### RECOMMENDED TEXT BOOKS:

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

#### BOOKS FOR REFERENCE:

1. M.N.Mishra- Insurance Principle and Practice- S.Chand& Co.Pvt.Ltd-22<sup>nd</sup> Ed.
2. Kenneth Black Jr Harold D.Skipper Jr- Life and Health Insurance- perason 15<sup>th</sup> edition.



3. Taxman's Insurance Laws Manual- 20<sup>th</sup> Ed-2019
  4. Shashidharan K. Kutty – Managing Life Insurance- Eastern Economy Edition 2008
  5. K.C.Mishra & C.S.Kumar- Life Insurance Principles & Practices- Cengage Learning India, 2009.
- JOURNALS & PERIODICALS

The Journal- Insurance Institute of India published by Insurance Institute of India

Asia-Pacific Journal of Risk and Insurance published by Degruyter, The Official Journal of the Asia-Pacific Risk and Insurance Association

**WEBSITES AND e-LEARNING SOURCES:**

- <https://indiacode.nic.in/bitstream/123456789/1632/1/195631.pdf#search=LIC%20ACT>
- <https://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=irda>
- [file:///C:/Users/user/Downloads/Insurance%20Amendment%20Act%202015%20\(1\).pdf](file:///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**

<u>CO No.</u>	<u>Outcome</u>
1.	To outline the principles of life insurance policy
2.	To demonstrate the various facets of insurance policy
3.	To assess the various riders offered to the policy holders.
4.	To analyse the various life insurance products available in the market.
5.	To evaluate the various insurance products and their suitability to different criteria of people.

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	1	2	3	4	5	6
1	3	2	3	3	2	3
2	3	3	3	3	3	2
3	3	3	3	2	3	3
4	3	3	2	3	3	3
5	3	3	3	3	3	3
Avg	3	2.8	2.8	2.8	2.8	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-5/8x6 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER II

### TECHNOLOGY IN BANKS

TOTAL HOURS: 75

CREDITS: 4

COURSE CODE: 19SP18/2C/TEC

L-T-P: 3-2-0

#### COURSE OBJECTIVES:

1. To enable the students to understand the concepts relating to technology in banks.
2. To make them understand the electronic payment systems.
3. To make them obtain knowledge on electronic fund transfer system.
4. To make them understand the application of technology in banking operations.
5. To make the students aware of the legal framework of electronic transactions.

#### COURSE OUTLINE:

##### UNIT I

10 Hours

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 Hours

**Electronic Payment Systems**- **ATM**- Features- Advantages- Disadvantages- PIN- Electro Magnetic Cards- Credit Cards- Debit Cards- 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 Hours

Electronic Fund Transfer System - Electronic Credit and Debit Clearing - NEFT -RTGS - VSAT -SFMS - SWIFT - Features - Advantages and Limitations - Digital Signature.

UNIT IV

15 Hours

Role of Technology Upgradation and its Impact in Banks- Changes in Organisational Structures and Orientation - Impact on Service Quality - Impact on Human Resources - Impact on Privacy and Confidentiality of Data.

UNIT V

15 Hours

Information Security System- Need- Threats- Legal Framework for Electronic Transactions - Information Technology Act 2000-RBI Guidelines.

RECOMMENDED TEXTBOOKS:

1. Guruswamy, S. (2017). Banking Theory, Law and Practice (4th ed.)Chennai: Vijay Nicole Imprints Private Ltd.
2. IIBF. (2010). Information Technology.Chennai: MacMillan Education.

REFERENCE BOOKS:

1. Sundharam, K.P.M.,Varshney, P.N. (2017). Banking Theory Law & Practice (20th ed.) New Delhi: Sultan Chand & Sons.
2. Avasthi, Archana. (2015). Impact of Technology in Banking Sector (1st ed.). New Delhi: Shroff Publishers.
3. Shroff, T. Firdos (2010). Modern B@nking Technology. New Delhi: Northern Book Centre.
4. Indian Institute of Banking and Finance (2005).General Bank Management.New Delhi:Macmillan India Ltd.
5. The Bankers Quest. IOB Publications (every quarter).

JOURNALS:

Journal of Banking and Financial Technology, An Official Journal of the Institute for Development and Research in Banking Technology, Springer, Switzerland.

Journal of Banking, Information Technology& Management, Jaipur, India

EARNING RESOURCES:

<http://www.nesto.in/unit-31-essentials-of-bank-computerisation/>

[http://ocw.metu.edu.tr/pluginfile.php/354/mod\\_resource/content/0/Lecture\\_4.pdf](http://ocw.metu.edu.tr/pluginfile.php/354/mod_resource/content/0/Lecture_4.pdf)

<https://webservices.ignou.ac.in/virtualcampus/adit/course/cst304/econ2.htm>

<https://searchwindowserver.techtarget.com/definition/Electronic-Funds-Transfer-EFT>

<https://www.patriotsoftware.com/accounting/training/blog/what-is-electronic-funds-transfer-efit/>

<http://www.nesto.in/unit-34-role-of-technology-upgradation-and-its-impact-on-banks/>

<https://www.useoftechnology.com/role-technology-banking-industry/>

<http://www.bankingfinance.in/impact-of-information-technology-in-indian-banking-industry.html>

<http://www.jibf.org.in/documents/ceisb-module1.pdf>

<https://indiacode.nic.in/bitstream/123456789/1999/3/A2000-21.pdf>

<https://rbidocs.rbi.org.in/rdocs/content/PDFs/GBS300411F.pdf>

<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/NT41893F697BC1D57443BB76AFC7AB56272EB.PDF>

#### COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Identify the components of Core Banking System and other essentials of bank computerisation.
CO 2	Compare the different electronic payment systems.
CO 3	Identify and use various fund transfer systems.
CO 4	Explain the role and impact of upgradation of technology.
CO 5	Examine the legal framework of technology 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	3	3	2	3	2
CO2	3	3	3	3	2	3
CO3	3	3	3	3	2	3
CO4	3	1	3	3	3	2
CO5	3	1	2	2	2	3
AVERAGE	3	2.1	2.1	2.1	2.4	2.4

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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER- II

### GENERAL INSURANCE AND PRACTICE

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP18/2C/GPR

L T P : 3-3-0

#### OBJECTIVES:

To enable the students to

- Understand the basic concepts of 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.
- Learn the crop, health, accident, group personal accident and Fidelity Guarantee Insurance .
- Provide Insights on Burglary and Motor Insurance.

#### COURSE OUTLINE:

##### UNIT: I

10 Hours

Introduction- Basic Concepts-Terms –Types of General Insurance.

15 Hours

##### UNIT: II

Fire Insurance- General Principles- Causes of Fire- Measures to Indemnity- Fire Policies and Conditions- Special Perils and Fire Hazards- Practices of Fire Insurance- Claims- Procedures/Survey and Inspection- Compensation-Loss not Covered by Fire Policy.

##### UNIT: III

20 Hours

Marine Insurance- Functions- Principles of Marine Insurance. Marine Insurance Act- Policy Form Lloyds for Hull- Cargo Construction of Policy- Voyage- Vessels- Perils- Assignments- Types of Policy- Selection of Risk- Condition of Insurance –Payment of Insurance- Losses- Abandonment- Ship- Owner's Liability- Settlement Procedures.

##### UNIT: IV

10 Hours

Crop Insurance - Cattle Insurance - Health Insurance-Evolution-Government Schemes-Types of policies-Personal Accident Insurance-Need-Types of personal Accident Insurance policies- Group personal Accident Insurance policy- Fidelity Guarantee Insurance- Basic Principles- Commercial Fidelity Guarantee - Reinsurance.



UNIT: V

20 Hours

**Burglary Insurance**-Types of Burglary Insurance- Money in Transit – **Motor Insurance** –Basic principles- classification of Vehicles- Kinds of policies- Procedure involved in motor Insurance Policies And settlement of Claims.

**RECOMMENDED BOOK:**

1. Mishra, M. N., & Mishra, S. B. (2016). Insurance Principles and Practice. S. Chand Publishing.
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.

**BOOK FOR REFERENCES:**

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 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:**

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 OUTCOMES:**

CO Number	CO STATEMENT
CO 1	Compile the concept of insurance and types of insurance.
CO 2	Discuss the different types of fire insurance.
CO 3	Explain the origin of marine insurance and its types.
CO 4	Outline of health insurance, Fidelity insurance and other Insurance.
CO 5	Analyse the types of burglary insurance and motor insurance. .

**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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER- II

### FOREX MANAGEMENT

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP18/2C/FET

L T P : 3 2 0

#### 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 Hours

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 Hours

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

10 Hours

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 Hours

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.

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

## RECOMMENDED TEXT BOOKS:

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

## BOOKS FOR REFERENCE:

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-economic-issues/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-fdi-and-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 OUTCOMES

CO 1: Discuss the operations in Foreign Exchange Market.

CO 2: Identify the documents used in the international transactions and by institutions which help in international trade.

CO 3: Explain the mechanism of international settlements.

CO 4: Outline the EXIM policies and foreign exchange regulations.

CO 5: Discuss the Foreign Exchange Management Act.

### Mapping of CO with PSO

CO / PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO 1	3	2	3	2	2	2
CO 2	3	2	3	2	2	2
CO 3	2	3	2	3	2	2
CO 4	3	3	2	2	2	3
CO 5	2	3	2	2	2	3
Average	2.6	2.6	2.4	2.2	2	2.4

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	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER - II

### ELECTIVE II A – SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

TEACHING HOURS : 60 CREDITS : 3  
COURSE CODE : 19SP18/2E2/SAP L T P : 3 - 1- 0

#### 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 Hours

Nature and Scope of Investment Management- Investment Objectives Constraints- Factors- Investment Process- Investment Management and Portfolio Management- Factors For Investment Analysis- Impact of Economic Analysis- Impact of Industrial Analysis Role of Capital Markets.

UNIT -II 10 Hours

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- Industry Analysis.

UNIT -III 15 Hours

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 Hours

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 Hours

Capital Market Theory- Assumptions- Risk, Investors Preference- Capital Asset Pricing Model (CAPM) - Estimating Betas - Significance of Betas in Portfolio Theory- 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 TEXT BOOK:

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.

#### REFERENCES:

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

#### EARNING RESOURCES:

[www.iba.org](http://www.iba.org)

<https://www.amazon.in/Security-Analysis-Portfolio-Management-Kevin/dp/8120329635>

<http://www.pondiuni.edu.in/sites/default/files/Int-trade%20%26%20fin%20-260214.pdf>

[http://164.100.133.129:81/econtent/Uploads/Security\\_Analysis\\_&\\_Portfolio\\_Management.pdf](http://164.100.133.129:81/econtent/Uploads/Security_Analysis_&_Portfolio_Management.pdf)

[http://ebooks.lpude.in/commerce/mcom/term\\_3/DCOM504\\_DMGT511\\_SECURITY\\_ANALYSIS  
AND\\_PORTFOLIO\\_MANAGEMENT.pdf](http://ebooks.lpude.in/commerce/mcom/term_3/DCOM504_DMGT511_SECURITY_ANALYSIS_AND_PORTFOLIO_MANAGEMENT.pdf)

[file:///C:/Users/BBM/Downloads/Securities%20Analysis%20and%20Portfolio%20Management%  
20\(%20PDFDrive.com%20\).pdf](file:///C:/Users/BBM/Downloads/Securities%20Analysis%20and%20Portfolio%20Management%20(%20PDFDrive.com%20).pdf)

<https://www.managementstudyguide.com/portfolio-revision.htm>

#### COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Explain a theoretical and practical back ground in the field of investments.
CO 2	Apply the designing and managing the bond as well as equity portfolios, valuing equity and debt instruments.
CO 3	Evaluate the portfolio performance.
CO 4	Identify different investment alternatives in the market and how securities are traded in the market.
CO 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.

#### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
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



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-5/8x8 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

SEMESTER- II

ELECTIVE II B - FINANCING OF FOREIGN TRADE

TEACHING HOURS : 60 CREDITS : 3  
COURSE CODE : 19SP18/2E2/FFT L T P : 3 1 0

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 Hours  
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.
- UNIT –II 15 Hours  
Export Promotional Measures: Institutions for Export Promotion- Export Promotion Measures with respect to Current Foreign Trade Policy- Incentives and Facilities to Exporters.
- UNIT –III 10 Hours  
International Financial Institution: International Monetary Fund (IMF) - International Finance Corporation- IBRD- ASIAN Development Bank (ADB) - Objectives and Function.
- UNIT –IV 10 Hours  
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 Hours  
Export Credit Guarantee Corporation: Policies- Standard Policy- Specific Policy- Whole Turn Over Policy- Guarantees to Banks.

#### RECOMMENDED TEXT BOOKS:

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,

#### WEBSITES AND e-LEARNING SOURCES:

[www.eximin.net](http://www.eximin.net)

[www.forexXfactory.com](http://www.forexXfactory.com)

[www.Xforex.com](http://www.Xforex.com)

[http://www.dphu.org/uploads/attachements/books/books\\_3443\\_0.pdf](http://www.dphu.org/uploads/attachements/books/books_3443_0.pdf)

[https://www.cengage.com/resource\\_uploads/downloads/0324288417\\_68104.pdf](https://www.cengage.com/resource_uploads/downloads/0324288417_68104.pdf)

[http://s3.amazonaws.com/zanran\\_storage/up.m-e-c.biz/ContentPages/2465823384.pdf](http://s3.amazonaws.com/zanran_storage/up.m-e-c.biz/ContentPages/2465823384.pdf)

<https://www.pdfdrive.com/download.pdf?id=39202822&h=3518d9a194ddb8a0cd9b843fd93392a&u=cache>

<https://www.icsi.edu/media/webmodules/publications/9.5%20International%20Business.pdf>

[http://www.lincoste.com/ebooks/english/pdf/economics/international\\_trade.pdf](http://www.lincoste.com/ebooks/english/pdf/economics/international_trade.pdf)

<https://www.scribd.com/document/369244777/INTERNATIONAL-TRADE-FINANCE-pdf>

COURSE OUTCOMES:

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

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	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

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-5/8x8 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER II

### BUSINESS ETHICS AND CORPORATE GOVERNANCE

(OFFERED TO OTHER DEPARTMENTS)

TOTAL HOURS: 60

CREDITS: 3

COURSE CODE: 19SP18/2E/BEC

L-T-P: 3-1-0

#### COURSE OBJECTIVES:

1. To make the student conscious about ethical values in business.
2. To make the students internalize ethical values and practices of business activities.
3. To make the students aware of the theories of business ethics.

#### COURSE OUTLINE:

##### UNIT I

10 Hours

**Business Ethics and Values:** Meaning - Sources of Ethics- Religion, Philosophical Systems, Cultural Experience, Legal System – Importance of Ethics - Factors influencing Business Ethics- Leadership, Strategy and Performance, Environment, Corporate Culture, Individual Characteristics.

##### UNIT II

10 Hours

**Theories of Business Ethics:** Deontological and Teleological Theories of Business Ethics –Distributive Justice of John Rawls - Categorical Imperative of Immanuel Kant - Conventional Ethics of Albert Z. Carr – The Doctrine of Mean of Aristotle - Ends and Means of Machiavelli - Right Approach of Marx - Utilitarian Ethics of Stuart Mill.

##### UNIT III

15 Hours

**Ethical Decision Making:** Difficulties & Dilemmas in Ethical Decision Making – Politicisation and Work Ethics - Power Politics in Organizations –Silent Saboteurs –Enforcing ethics in business: Codes of Ethics - Ethics Committees - Ethics Hotlines - Ethics Training Programmes –**Ombudsman** – Ethics Suggestion Schemes – Ethics Audits and Benchmarking.

##### UNIT IV

10 Hours

**Ethics in HRM:** Cash and Incentive Plans, Performance Appraisal, Discrimination, Race and Disability, Employment Issues, Privacy Issues, Restructurings and Layoffs, Wages Empowerment – Whistle Blowing – Sexual Harassment.

**Ethics in Marketing:** Process Related Ethics (Marketing Strategies and Ethics), Product Related Ethics (Appropriateness of Marketing Certain Products), Competition Relative Ethics (Pricing, Ethics in Advertising, Piracy and Predatory, Industrial Espionage).

**Ethical Investments:** Ethics in Finance and Accounting, Ethics in Public Issue of Shares, Insider Training – Role of Auditor.

UNIT V

15 Hours

**Corporate Governance:** Meaning – Objectives – Social Responsibilities – Board of Directors - Role of Independent Directors – Accountability – Training and Development of Directors - Corporate Governance in India

RECOMMENDED TEXTBOOKS:

1. Badi, R.V. and Badi, N.V. (2014). Business Ethics (2nd ed.) New Delhi: Vrinda Publications (P) Ltd.
2. Mandal, S.K. (2012). Ethics in Business and Corporate Governance (2nd ed.) New Delhi: McGraw Hill Publication.

REFERENCE BOOKS:

1. Baber, Hasnan. (2014). Business Ethics and Corporate Governance: A Textbook with Cases (1st ed.) New Delhi: Global Vision Publishing House.
2. Ghosh, P.K. (2013). Business Ethics (1st ed.). New Delhi: Vrinda Publications (P) Ltd.
3. Fernando, A.C. (2012). Business Ethics and Corporate Governance (2nd ed.) Chennai: Pearson India.
4. Vyas, C. Sekhar and Srivastava, Ruchi. (2012). A text on Corporate Governance, Values and Ethics. New Delhi: Vrinda Publications (P) Ltd.
5. Ghosh, B.N. (2011). Business Ethics and Corporate Governance (1st ed.) New Delhi: McGraw Hill Publication.

JOURNALS:

International Journal of Business Governance and Ethics, Scopus Journal published by InderScience Publishers, U.K.  
Indian Journal of Corporate Governance, Sage Publishers.

E-LEARNING RESOURCES:

<https://www.ibe.org.uk/ethical-values-and-codes/102/52>

<https://www.managementstudyguide.com/values-ethics.htm>

<https://smallbusiness.chron.com/ethical-theories-business-74122.html>

<https://www.studocu.com/en/document/university-of-surrey/business-ethics/lecture-notes/business-ethics-lecture-notes/1615822/view>

<https://www.managementstudyguide.com/difficulties-in-ethical-decision-making.htm>

<https://blink.ucsd.edu/finance/accountability/ethics/process.html>

<https://www.thinkswap.com/au/unimelb/fnce30009-ethics-finance/ethics-finance-study-notes>

<https://www.managementstudyguide.com/ethics-in-human-resource-management.htm>

<https://www.managementstudyguide.com/ethics-in-sales-marketing.htm>

<https://www.managementstudyguide.com/insider-trading-and-strategies-to-combat-it.htm>

<https://www.note.eu/en/investor-relations/corporate-governance/>

#### 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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		



COURSE PROFILE – SEMESTER III

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
III	19SP18/3C/FCA	FOUNDATION OF CASUALTY ACTUARIAL SCIENCE	5	4	40	60	100
III	19SP18/3C/MOB	MARKETING OF BANKING AND INSURANCE SERVICES	5	4	40	60	100
III	19SP18/3C/LRB	LEGAL AND REGULATORY ASPECTS OF BANKING	4	4	40	60	100
III	19SP18/3E3/DTXM (OR) 19SP18/3E3/AUD	<del>DIRECT</del> -TAX MANAGEMENT (OR) AUDITING	6	3	40	60	100
III	19SP18/3E4/HUM (OR) 19SP18/3E4/SPM	HUMAN RESOURCE MANAGEMENT (OR) STRATEGIC MANAGEMENT AND POLICY MAKING	4	3	40	60	100
III	19SP18/3E/RBK	NME- RETAIL BANKING (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
III	19SP18/3S/TCM	SOFT SKILL-III - TEACHING METHODS & PRACTICES	2	2	-	-	50

### SEMESTER – III

#### FOUNDATION OF CASUALTY ACTUARIAL SCIENCE

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP18/3C/FCA

LTP : 3 2 0

#### 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 Hours

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 Hours

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

UNIT – III ACTUARIAL RISK 20 Hours

Actuarial Risk –Definition -Types of Risk – 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 RATE MAKING AND CREDIBILITY THEORY 15 Hours

Rate Making – terms – Methods –Process of Rate Making- Credibility – Bayesian Credibility Approach – Types of Credibility – Individual Risk Rating.

UNIT – V VALUATION OF PREMIUM AND ACTUARIAL REPORT 10 Hours

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 TEXT BOOKS:

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.

#### BOOKS FOR REFERENCE :

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:

North American Actuarial Journal  
The European Journal of Finance, 2015  
Journal of actuarial practice  
IRDA Journal

#### WEBSITES AND E-learning Sources:

[www.irdaindia.org](http://www.irdaindia.org)  
[www.bimaonline.com](http://www.bimaonline.com)  
<https://www.investopedia.com/terms/a/actuarialrisk.asp>  
<https://www.amazon.in/Fundamentals-Actuarial-Mathematics-Desktop-Editions/dp/1118782461?tag=googinhydr18418-21>  
[https://www.amazon.in/Actuarial-Science-Methodology-Hanji-Shang-ebook/dp/B0171YYSB4/ref=sr\\_1\\_17?adgrpid=57708577583&gclid=EAlaQobChMI\\_q2nnr-i5AIVioRwCh3APwowEAMYASAAEgLdJfD\\_BwE&hvadid=294110319540&hvdev=c&hvlocphy=1007809&hvnetw=g&hvpos=1o1&hvqmt=b&hvrnd=13368755107717628841&hvtargid=kwd-10483731&hydacr=23637\\_1725036&keywords=actuarial+science&qid=1566890666&s=gateway&sr=8-17](https://www.amazon.in/Actuarial-Science-Methodology-Hanji-Shang-ebook/dp/B0171YYSB4/ref=sr_1_17?adgrpid=57708577583&gclid=EAlaQobChMI_q2nnr-i5AIVioRwCh3APwowEAMYASAAEgLdJfD_BwE&hvadid=294110319540&hvdev=c&hvlocphy=1007809&hvnetw=g&hvpos=1o1&hvqmt=b&hvrnd=13368755107717628841&hvtargid=kwd-10483731&hydacr=23637_1725036&keywords=actuarial+science&qid=1566890666&s=gateway&sr=8-17)  
<https://www.soa.org/globalassets/assets/Files/Edu/2018/2018-stam-22-18.pdf>  
<https://www.actuariayfinanzas.net/images/sampled/Conceptos-fundamentales-de-la-Ciencia-Actuarial.pdf>

<https://www.scribd.com/document/401667988/FUNDAMENTALS-OF-CASUALTY-ACTUARIAL-SCIENCE-CHAPTER-5-Casualty-PDFDrive-com-pdf>

COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Apply the core areas of actuarial practice and relate to those areas actuarial principles, theories and models.
CO 2	Identify the factors and issues to be taken into when doing a professional job in actuary.
CO 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.
CO 4	Evaluate how actuarial can contribute to meeting the business needs of their clients and other stakeholders.
CO 5	Apply the IRDA Procedure for preparation of Actuarial Report.

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
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

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-5/8x8 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

### SEMESTER- III

#### MARKETING OF BANKING AND INSURANCE SERVICES

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP18/3C/MOB

L T P : 3 2 0

#### OBJECTIVES:

- To enable the students to
- ☐ Acquire basic knowledge on strategic aspects of marketing in Banks and Insurance
- ☐ To understand the knowledge on competitive marketing strategies
- ☐ To acquire knowledge on 7 Ps in Banking and Insurance
- ☐ To understand customer relation management.
- ☐ To acquaint knowledge on globalization of services

#### UNIT: I- MARKETING IN BANKING & INSURANCE

15 Hours

Introduction To Services Marketing – Strategic aspects of service marketing - Customer in Services Marketing - Managing Service Quality – Best practices of service quality

#### UNIT: II- SERVICES MARKETING MIX

15 Hours

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 DEALING WITH COMPETITION IN SERVICE INDUSTRIES

10 Hours

Competitive marketing strategies - identifying competitor- Assessing of competitors - Balancing customer and competitor orientation.

#### UNIT: IV- CUSTOMER BEHAVIOR AND CRM

15 Hours

Customer behavior – factors affecting customer behavior- the buyer decision process -creating customer value satisfaction loyalty -analysing consumer markets-business markets-identifying market segments and targets- understanding customers- crm structures -crm planning and implementation trends in CRM

#### UNIT: V- GLOBALIZATION OF BANKING AND INSURANCE SERVICES

20 Hours

Globalization of services - Standardization Vs Customization- factors determining global competitiveness –opportunities and challenges

#### RECOMMENDED TEXT BOOK:

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

#### BOOKS FOR REFERENCE :

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

#### WEBSITES AND e-LEARNING SOURCES:

<https://www.slideshare.net/MohammedWahid3/7-ps-of-marketing-of-sbi-bank>

<https://www.mbaskool.com/marketing-mix/services/16758-state-bank-of-india-sbi.html>

<https://www.marketing91.com/marketing-strategy-of-state-bank-of-india/>

<https://www.investopedia.com/ask/answers/061715/what-are-main-benchmarks-track-banking-sector.asp>

<https://www.ukessays.com/essays/commerce/marketing-strategies-of-insurance-sector-commerce-essay.php>

<https://www.scribd.com/doc/307647802/Market-Segmentation-in-Banking-Sector>

<https://www.cii.co.uk/learning-index/articles/insurance-distribution-channels/46267>

<https://study.com/academy/lesson/positioning-strategy-definition-examples.html>

<https://bizfluent.com/info-8452833-five-basic-competitive-strategies.html>

[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 OUTCOMES

CO no.	Outcome
CO 1	Identify the strategies adopted by the banking and insurance sector.
CO 2	Explain the market environment and competitor strategies.
CO 3	Demonstrate the CRM practices in the services sector.
CO 4	Identify the recent developments in the services sector.
CO 5	Explain the factors influencing buyer behaviour.

Mapping of CO with PSO

CO / PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO 1	3	2	2	3	3	2
CO 2	3	3	3	2	3	2
CO 3	3	2	2	3	3	3
CO 4	3	3	3	2	3	2
CO 5	3	2	3	3	2	2
Average	3	2.4	2.6	2.6	2.8	2.2

QUESTION PAPER PATTERN

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



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

TEACHING HOURS : 60 CREDITS : 4  
COURSE CODE : 19SP18/3C/LRB L T P : 3 1 0

**OBJECTIVES OF THE COURSE:**

- 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 Frame Work 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 Print Out- 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, 1987- 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 TEXT BOOKS:**

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

**BOOKS FOR REFERENCE**

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 Cyber crimes & 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:

[https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006\\_2302017.pdf](https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006_2302017.pdf)  
[https://www.rbi.org.in/scripts/BS\\_SpeechesView.aspx?Id=1081/https://rbidocs.rbi.org.in/rdocs/Speeches/PDFs/SBOC050820194CF977AF60AD44F8A288DECC6999A21F.PDF](https://www.rbi.org.in/scripts/BS_SpeechesView.aspx?Id=1081/https://rbidocs.rbi.org.in/rdocs/Speeches/PDFs/SBOC050820194CF977AF60AD44F8A288DECC6999A21F.PDF)  
<https://indiacode.nic.in/bitstream/123456789/1885/3/A1949-10.pdf#search=special%20contracts>  
<https://indiacode.nic.in/bitstream/123456789/2398/1/A1934-2.pdf#search=RBI%20Act>  
<https://indiacode.nic.in/bitstream/123456789/2006/3/A2002-54.pdf#search=Sarfaesi%20act>  
<https://indiacode.nic.in/bitstream/123456789/1999/3/A2000-21.pdf> IT Act 2000  
<https://indiacode.nic.in/bitstream/123456789/1868/3/A1986-68.pdf#search=consumer%20protection%20act%201987>  
<https://indiacode.nic.in/bitstream/123456789/2036/4/a2003-15.pdf#search=special%20contracts>

## Course Outcome

CO No.	CO Outcome
1.	To outline the legal and regulatory framework governing banking business
2.	To explain the securitisation and reconstruction of bank assets
3.	To assess the rights of customers and the grievance redressal mechanism available and the procedure adopted.
4.	To analyse the powers and functions of consumer dispute redressal agencies.
5.	To identify the objective and effectiveness of Money Laundering Act and IT Act in the wake of bank scams.

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	1	2	3	4	5	6
1	3	3	2	3	2	3
2	3	2	3	3	3	3
3	3	3	3	2	3	3
4	3	3	2	3	3	3
5	3	3	3	3	3	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-5/8x6 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

**SEMESTER- III**  
**ELECTIVE III A - TAX MANAGEMENT**

TEACHING HOURS : 90 CREDITS : 3  
COURSE CODE : 19SP18/3E3/TXM L T P : 2 2 2

**OBJECTIVES:**

To enable the students to

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

**COURSE OUTLINE:**

UNIT: I 16 Hours

Fundamental concept – Definition – Meaning and Scope of Income – Residential Status – Incidence of tax – Meaning of Tax Planning – Tax Evasion – Tax avoidance.

UNIT: II 20 Hours

Income from Salaries – Scope – Allowance – Valuation of Perquisites – Relevant deduction and Exemption.

UNIT: III 20 Hours

Income from House Property – Computation of Annual value – Relevant deduction and Exemption - Capital Gain – Long term and Short term – Computation and Exemption,

UNIT: IV 18 Hours

Income from Business or Profession – Admissible Reduction - Deemed income – Valuation of Stock - Income from Other Sources.

UNIT: V 16 Hours

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.2019
2. Dr.H.C.Malhotra, V,P,Agarwal, Goods and Services Tax GST, SahityaBhavanPublications, Agra,2019.

BOOKS FOR REFERENCE :

1. T.S.Reddy, Y.Hariprasad Reddy, Income Tax Theory, Law and Practice, Margham Publications, Chennai.2019
2. V.P.Gaur, D,B,Narang, Income Tax Law and Practice, Kalyani Publishers, New Delhi,2019.
3. Dr. VinodK,Singhania, Monica Singhania, Direct Taxes, Taxmann Publication Pvt. Ltd., New Delhi,2019
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,2019.

JOURNALS:

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

EARNING RESOURCES:

<https://www.investopedia.com/terms/t/tax-planning.asp>

<https://www.thebalancesmb.com/tax-avoidance-vs-evasion-397671>

<https://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 OUTCOMES:

CO Number	CO STATEMENT
CO 1	Explain the fundamentals of Income Tax and the scope of IT calculation
CO 2	Compare Tax Planning, Tax Evasion and Tax Avoidance as well as plan self filing of Returns
CO 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
CO 4	Demonstrate the concept of GST ,its Computation and application on the different sectors of the economy
CO 5	Dicuss 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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

SEMESTER- III  
ELECTIVE III B - **AUDITING**

TEACHING HOURS : 90 CREDITS : 3  
COURSE CODE : **19SP18/3E3/AUD** L T P : 2 2 2

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

UNIT I 20 Hours

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 Hours

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

UNIT III 20 Hours

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 Hours

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 Hours

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. Dinkar Pagare,(2016) Principles and Practice of Auditing, Sultan Chand & Sons.
2. Ray Whittington, Kurt Pany (2015) Principles of Auditing & Other Assurance Services,(20<sup>th</sup> edition) McGraw-Hill Education

#### REFERENCE BOOKS:

1. Ravinder Kumar and Virender Sharma,(2015) Auditing Principles and Practice,(3<sup>rd</sup> edition) PHI Learning
2. Robert Hiester Montgomery, (2015), Auditing Theory and Practice, Andesite Press
3. Aruna Jha,(2016) Auditing (3<sup>rd</sup> 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

#### WEBSITES AND e-LEARNING SOURCES:

1. <https://www.accountingedu.org>what-is-auditing>
2. <https://economictimes.indiatimes.com>Definition>Finance>
3. <https://corporatefinanceinstitute.com>Resources>Knowledge>Accounting>
4. <https://smallbusiness.chron.com>audit-procedures-income-statement-36743>
5. <https://pocketsense.com>verify-financial-statements-85229772>
6. <https://cleartax.in>statutory-audit-of-banks>
7. <https://www.indiafilings.com>Guides>Banking>
8. <https://www.toppr.com>gudies.accounting-and-auditing>appointment-of>
9. <www.mca.gov.in>SearchableActs>Section139>

#### COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Discuss the scope of auditing.
CO 2	Explain the audit of financial statements of a company
CO 3	Analyze various cash transactions and differentiate between internal control and internal audit
CO 4	Discuss the concept of bank audit and the preparation



	of audit reports
CO 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	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	2	3	3	2	3
AVERAGE	3	2.6	3	3	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

Videos on auditing

Group Discussion

Seminar

Peer Learning

QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

SEMESTER- III

**HUMAN RESOURCE MANAGEMENT**

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP18/3E4/HUM

L T P : 3 1 0

OBJECTIVES:

- ☐ To understand the importance of aligning Human Resources to Organisational Strategies and Policies.
- ☐ 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 study the ethical issues in Human Resource Management.
- ☐ To empower women through HR Profession
- ☐ To update the students on the latest advancements in the field of Human Resources Management.

COURSE OUTLINE:

UNIT: I- INTRODUCTION

10 Hours

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 Hours

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

UNIT: III- APPRAISAL AND COMPENSATION METHOD

15 Hours

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 (ESOPs) - Promotions- Transfers- Employee Separation and Downsizing.

UNIT: IV- ETHICAL ISSUES IN HUMAN RESOURCE MANAGEMENT

10 Hours

Core Concepts in Ethics- Ethics at the Workplace-Right to Information Vs Right to Privacy- Strategic issues in Managing a Diverse Workforce-Ethical Issues in Labor-Strategic Issues in Employee Safety and Health-Changing Nature of Industrial Relation; changing Trends in Labour Management relations.

UNIT: V- WOMEN IN HUMANRESOURCE MANAGEMENT

10 Hours

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

RECOMMENDED TEXT BOOKS:

1. C.B. Gupta.(2011)- Human Resource Management (13<sup>th</sup> ed)- Sultan Chand & Sons- New Delhi
2. George W. Bohlander & Scott A. Snell, (2018)- Principles of Human Resource Management (16<sup>th</sup> ed.)- Cengage India.
3. Gary Dessler, Biju Varkkey, (2017) -Human Resource Management (15<sup>th</sup> ed.). New Delhi : Pearson Education.

BOOKS FOR REFERENCE:

1. K Aswathappa, (2017) - Human Resource Management, 8th edition, Text & Cases-Mc Graw Hill India.
2. Biswajeet Pattanayak, (2018) - Human Resource Management, 5<sup>th</sup> edition - PHI Learning.
3. P. Subba Rao. (2010-11)-Human Resource Management- Mumbai: Himalaya Publishing House.
4. Swati Vispute, (2019) - Study of Recruitment Strategy with Reference to Employee Retention in Indian Banking and Insurance Sector- Kindle Edition
5. Prof.(Dr.) Shikha Kapoor, (2019)-Human Resource Management (Text and Cases)- Taxmann Publications Pvt. Ltd.
6. Human resources, (2018): recruitment and selection-The Open University; 1.0 edition
7. Mello .A. Jeffery (2010). Strategic Human Resource Management . Singapore: Thomson South Western
8. ICFAI University. (2010). Strategic Human Resource Management (2<sup>nd</sup> ed). New Delhi: Excell Books

JOURNALS:

1. Journal of Management.Published by SAGE in association with SouthernManagement Association, UK.
2. Prabandhan: Indian Journal of Management, New Delhi.

WEBSITES AND E-learning Sources:

[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-resource-management/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=iNvsTU\\_ANo&t=1348s%28PA%29](https://www.youtube.com/watch?v=iNvsTU_ANo&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 OUTCOMES:

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	Outline ethical issues and employee rights to information, privacy, safety and health in work place.
CO 5	Analyse issues and challenges faced by women in work place, their role in HR and success stories.

#### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
CO1	3	2	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	2.8	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

Management Videos

Group Discussion

Seminar

Peer Learning

QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x6 marks	300	40	100	Compulsory question from each unit
K3, K4, K5	B-3/5x20 marks	1200	60		

### SEMESTER- III

#### ELECTIVE IV B - STRATEGIC MANAGEMENT & POLICY MAKING

TEACHING HOURS : 60 CREDITS : 3  
COURSE CODE : 19SP18/3E4/SPM L T P : 3 1 0

#### OBJECTIVE:

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 analyse 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 Hours

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 Hours

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 Hours

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 Hours

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



UNIT: V

15 Hours

Strategy Implementation - 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 TEXT BOOKS:

1. VSP Rao, V. Hari Krishna; Strategic Management – Text and Cases; Excel Book, 2010..
2. John A Pearce II, Richard B. Robinson Jr; Strategic Management –Formulation, Implementation & Control; Tata McGraw-Hill Publishing Company, New Delhi, 9th Edition, 2010.

BOOKS FOR REFERENCE:

1. Alex Miller; Strategic Management ; Irwin McGraw –Hil, 2009
2. Fred R.David,Forest R, David Strategic Management: A Competitive advantage approach. Pearson UK 16<sup>th</sup> Edition, 2017
3. Thomas I. Wheeler, J, David Hunger, Concepts in Strategic Management and Business Policy, Pearson UK, 12<sup>th</sup> edition, 2009
4. G. V. Satya Sekhar, Business Policy and Strategic Management, I K International Publishing House, 2009
5. AzharKhazmi, Strategic Management, Mc Graw, 2017

JOURNALS:

The Indian Journal of Commerce, Indian Commerce Association

International Journal of Sustainable Strategic Management, Inder science Publishers, UK

EARNING RESOURCES:

<https://www.slideshare.net/lsmalinaLinGNa/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>

**SEMESTER- III**

**NME- RETAIL BANKING**

(OFFERED TO OTHER DEPARTMENTS)

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP18/3E/RBK

L T P : 3 1 0

**OBJECTIVE:**

- ☐ 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 Hours

**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 Hours

**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 Hours

**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 Hours

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

**UNIT –V**

10 Hours

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



COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Explain the concept and significance of Strategic Management and Decision making
CO 2	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

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6
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

3

K3EY: STRONGLY CORELATED-3 MODERATELY CORELATED-2 WEAKLY CORELATED-1  
N2O CORELATION-0

2

T3EACHING 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	200	40	100	-
K3, K4, K5	B-3/5x20 marks	500	60		

#### RECOMMENDED TEXT BOOKS:

1. Retail Banking for 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)

#### BOOKS FOR REFERENCE:

1. Rudra Saibaba, A.V.Ranganadhachary, V.Rana Pratap - Banking - Banking Law Theory and Practice – Kalyani Publications 2019.
2. Jagroop Singh, Seema Ghosh- Banking Theory And Practice-Kalyani Publishers 2018 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-Macmillan Publication 2019.
5. N. S. Toor-Handbook of Banking Information-Skylark Publications; Forty-seventh edition (2018).

#### JOURNALS:

1. Asian Journal of Research in Banking and Finance Published by Asian Research Consortium.
2. International Journal of Banking, Accounting and Finance Published by Inder Science Publishers.

#### WEBSITES AND e-LEARNING SOURCES:

1. <http://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/en-in/publications/2018/global-retail-banking-2018-power-personalization.aspx>
7. <https://www.bcg.com/en-in/publications/2018/global-retail-banking-2018-power-personalization.aspx>
8. <http://www.recentscientific.com/new-challenges-“retail-banking”-practices-india>

9. <http://www.forbesindia.com/article/sponsored/reimagining-the-retail-banking/50661/1>
10. <https://www.pwc.com/gx/en/banking-capital-markets/banking-2020/assets/pwc-retail-banking-2020-evolution-or-revolution.pdf>

**TEACHING METHODOLOGY:**

1. Lecture (Chalk and Talk - LCD)
2. Flipped Learning
3. e-Content
4. Group Discussion
5. Seminar
6. Peer Learning
7. Videos on Retail banking Products

**QUESTION PAPER PATTERN**

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER III

### SOFT SKILLS III - TEACHING METHODS & PRACTICES

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : 19SP18/3S/TCM

L T P : 1 0 1

#### 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.

#### PART I – TEACHING METHODS

##### UNIT –I

5 Hours

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

##### UNIT –II

5 Hours

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.

##### UNIT –III

10 Hours

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

#### PART II – TEACHING PRACTICE

10 Hours

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.

#### REFERENCES:

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.

#### END SEMESTER EXAMINATION

Practicals in Teaching Learning-20 MARKS

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

COURSE PROFILE – SEMESTER IV

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
IV	19SP18/4C/MGL	MANAGEMENT OF LENDING	6	4	40	60	100
IV	19SP18/4C/RMB	RISK MANAGEMENT IN BANKS	6	4	40	60	100
IV	19SP18/4C/ACT	ADVANCED COST ACCOUNTING	6	4	40	60	100
IV	19SP18/4C/FSS	FINANCIAL SERVICES MANAGEMENT	6	4	40	60	100
IV	19SP18/4E5/FNM (OR) 19SP18/4E5/PJT	FINANCIAL MANAGEMENT (OR) PROJECT	4	3	40	60	100
IV	19SP18/4S/EPK	SOFT SKILL-IV- ENHANCEMENT OF EMPLOYABILITY SKILLS	2	2	-	-	50

## SEMESTER-IV

### MANAGEMENT OF LENDING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/4C/MGL

L T P 3 3 0

#### OBJECTIVES

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

#### COURSE OUTLINE:

UNIT: I

20 Hours

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 Hours

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 Hours

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 Hours

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 Hours

**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 2016** – Key Features – Procedures.

RECOMMENDED TEXT BOOKS:

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

BOOKS FOR REFERENCE :

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

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:

1. <https://cleartax.in/s/working-capital-management-formula-ratio>
2. <https://efinancemanagement.com/working-capital-financing/working-capital-management>
3. <https://www.bankofbaroda.in/non-fund-based-services.htm>
4. <https://economictimes.indiatimes.com/industry/banking/finance/rbi-allows-banks-to-extend-non-fund-based-credit/articleshow/50487015.cms?from=mdr>
5. <https://bankingschool.co.in/loans-and-advances/fund-based-bank-finances/>
6. <https://pib.gov.in/newsite/PrintRelease.aspx?relid=190704>
7. <https://www.bankingfinance.in/credit-monitoring-in-banks-2.html>



8. <https://corporatefinanceinstitute.com/resources/knowledge/finance/security/>
9. <https://m.rbi.org.in/Scripts/PublicationsView.aspx?id=16413>
10. <http://www.yourarticlelibrary.com/project-management/5-methods-of-project-appraisal-explained/40771>

#### TEACHING METHODOLOGY:

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

#### COURSE OUTCOMES:

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

#### 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	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

#### QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K2, K3	A-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER-IV

### RISK MANAGEMENT IN BANKS

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/4C/RMB

L T P : 3 3 0

#### OBJECTIVES:

To enable the students to

1. Acquire a basic knowledge on the various aspects of Risk Management.
2. Understand the different dimensions of risk and its impact on Banking Companies
3. Familiarize with the Risk Management Techniques applied in Banks
4. Aware of Basel Norms followed in Banks for Risk Control
5. Recognize the importance of Integrated Risk Management in Banks

#### COURSE OUTLINE:

##### UNIT: I

20 Hours

Components of Balance Sheet -Concept of risk- Classification of risk in Banks- Risk profile in Indian banks -Risk Management- Need and Significance- Process of risk management- Risk Identification- Risk Measurement- Risk Pricing- Risk Monitoring and Control- Risk Mitigation.

##### UNIT: II

20 Hours

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

##### UNIT: III

20 Hours

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

20 Hours

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

10 Hours

**Risk in Internet Banking -Integrated Risk Management--**Emerging areas of risk management in Banking companies

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:

6. Paul Newson, Interest Rate Risk Management in Banking Book,Risk Books, London 2017
7. Indian Institute of Banking and Finance, Theory and Practice of Treasury and Risk Management in Banks, Taxman Publications, New Delhi,2009
8. MooradChoudry, Managing Risk in Commercial and Retail Banking, John Wiley& Sons Pte Ltd. Singapore, 2017
9. Koulafetis, Panayiota, Modern Credit Risk Management Theory and Practice, Palgrave Macmillan Englkan,2017
10. Johannes Wernz, Bank Management and Control, Springer, Berlin, 2014

JOURNALS:

Prabandhan: Indian Journal of Management, New Delhi.

International Journal of Risk assessment and Management, Inderscience Publishers, UK

EARNING RESOURCES:

<https://www.educba.com/risk-management-in-banks/>

[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)

<https://www.slideshare.net/vswamypm/interest-rate-risk-management-in-banks>

[https://www.sas.com/en\\_ph/insights/risk-management/liquidity-risk.html](https://www.sas.com/en_ph/insights/risk-management/liquidity-risk.html)

<https://bankingschool.co.in/risk-management/integrated-risk-management-in-banks/>

<https://assets.kpmg/content/dam/kpmg/in/pdf/2017/03/Emerging-trends-in-risk-management.pdf>

COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Explain the concept and significance of Risk Management in Banks
CO 2	Identification measurement and management techniques of various risks

	of Banking industry
CO 3	Apply the various tools to manage risks in Banks using Basel Norms
CO 4	Explain the concept and importance of Integrated Risk Management
CO 5	Discuss on the emerging areas of 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 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-5/8x6 marks	300	40	100	-
K3, K4, K5	B-3/5x20 marks	1200	60		

## SEMESTER-IV

### ADVANCED COST ACCOUNTING

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/4C/ACT

L T P : 3-3-0

#### OBJECTIVES:

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

#### COURSE OUTLINE:

##### UNIT: I

10 Hours

Reconciliation of cost and financial accounts – Need for reconciliation – Methods of Reconciliation – Procedure of Reconciliation – Memorandum Reconciliation Account

##### UNIT: II

20 Hours

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 Hours

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 Hours

Marginal Costing – Cost Volume Profit Analysis – Cost Analysis for decision making – Differential Cost – Accept or reject – Make or Buy – Sell or Process decision – Level of activity planning – Purchasing or leasing

##### UNIT: V

20 Hours

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

#### BOOKS RECOMMENDED:

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

#### REFERENCE BOOKS:

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)
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 AND PERIODICALS:

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

#### E LEARNING SOURCES:

<http://www.svtuition.org/2012/10/reconciliation-of-cost-and-financial.html>

<http://www.himpub.com/documents/Chapter1130.pdf>

[https://edurev.in/studytube/Contract-Costing-Methods-of-Costing--Cost-Accounting/d29d2c79-c91b-4a03-8431-70356d5e9c67\\_t](https://edurev.in/studytube/Contract-Costing-Methods-of-Costing--Cost-Accounting/d29d2c79-c91b-4a03-8431-70356d5e9c67_t)

<http://www.futureaccountant.com/process-costing/study-notes/abnormal-loss-accounting-treatment.php#.XVhS9ugzbIU>

<http://www.accountingnotes.net/cost-accounting/marginal-costing/managerial-problems-and-marginal-costing/7705>

<http://www.accountingnotes.net/cost-accounting/service-costing/service-costing-definition-and-application-and-formula-cost-accounting/10509>

COURSE OUTCOMES:

CO Number	CO STATEMENT
CO 1	Assess the need and methods of reconciliation of cost and financial accounts
CO 2	Identify the meaning of contract costing and compute cost and profit of contracts
CO 3	Apply process costing to calculate product cost
CO 4	Analyse and provide recommendations for decision making using marginal costing techniques.
CO 5	Identify the specifics of different service costing methods

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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

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-5/8X6 marks	300	40	100	Word limit only for Theory questions
K3,k4, K5	B-3/5X20 marks	1200	60		



**SEMESTER-IV**  
**FINANCIAL SERVICES MANAGEMENT**

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/4C/FSS

L T P : 3-3-0

**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 Hours

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

**UNIT: II**

20 Hours

Merchant Banking-Introduction-Concept and Nature of Merchant Banking-Functions of Merchant Banker-Merchant Banking Regulations-Parameters of Evaluating a Merchant Banker-Features of Merchant Banking in India-Leasing-introduction-concept of leasing- classification of leasing-steps involved in a leasing transaction-advantages and limitations of leasing-structure of leasing industry in India-problems of leasing-Hire purchase-features-Role of banks in Hire purchase business

**UNIT: III**

20 Hours

Venture Capital-introduction-concept-scope-steps to provide venture capital-importance-methods of venture financing-Indian scenario-Mutual fund-concept and origin-classification of funds-importance of mutual fund-organization of the fund-operation of the fund-commercial banks and mutual fund-mutual fund abroad-mutual fund in India-reason for slow growth

**UNIT: IV**

20Hours

Discounting, factoring and forfaiting-modus operandi-terms and conditions of a factoring agreement-functions-types of factoring-factoring v/s discounting-cost and benefits of factoring-factoring in India-Forfaiting-factoring v/s forfaiting-working of forfaiting-benefits of forfaiting-drawbacks of forfaiting-forfaiting in India

**UNIT: V**

15 Hours

Securitisation of debt-introduction-concept of securitization-securitisation v/s factoring-modus operandi-structure of securitization-structure for securitization-types of securitization-securitisable assets-benefits of securitization-conditions for successful securitization-securitisation abroad-securitisation in India-Reasons for slow growth of securitization in India

**RECOMMENDED BOOKS:**

1. M.Y.Khan,(2019) Financial Services,(10<sup>th</sup> edition) McGraw Hill Education (India) Pvt Ltd,
2. Bharti. 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,(edition) 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 AND PERIODICALS:

1. International 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. [www.businessdictionary.com>definition>venture-capital](http://www.businessdictionary.com>definition>venture-capital)
7. <https://www.moneycontrol.com>mutualfundindia>
8. <https://economictimes.indiatimes.com>Definitions>Mutual Fund,Budget>
9. <https://www.britannica.com>topic>securitization>

## COURSE OUTCOMES:

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

## MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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

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

TEACHING METHODOLOGY:

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Videos on financial services

Group Discussion

Seminar

Peer Learning

QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K 2, K3	A-5/8X6 marks	300	40	100	Nil
K4, K 5	B-3/5x20 marks	1200	60		

SEMESTER-IV

ELECTIVE V A -FINANCIAL MANAGEMENT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP18/4E5/FNM

L T P : 3 1 0

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

5 Hours

**Nature and Scope of Financial Management**- Objectives of Financial Management –Financial Decision-  
**Financial Management Process** - Functional Area of Financial Management - Functions of Finance  
Manager- Organization of the Finance Function. Time Value of Money and Valuation concepts -  
Techniques of Time value of Money

UNIT: II

5 Hours

**Cost of Capital** - Meaning- Concept and Definition- Significance of Cost of Capital - Cost of Debt and  
Preference - Cost of Equity - Cost of Retained earnings; Determination of cost of Capital- Weighted  
Average Cost of Capital and Floatation cost.

UNIT: III

10 Hours

**Long Term Financing Decision** - Concept and Importance of Capital Structure; Assumptions of Capital  
Structure – Net Income Approach- Net Operating approach- Traditional Approach-MM Approach -  
Optimum capital structure - Factoring Determining Capital Structure; **Leverages** –Meaning- Significance  
of Leverages; Types of Leverages and Risk Factor.

UNIT: IV

20 Hours

**Working Capital Management** - Meaning; Concept; Objectives; Kinds of Working Capital- Operating  
Cycle-Importance of Working Capital; Dangers of Inadequate and Excessive Working Capital -  
Management of Working Capital; Factors determining Working capital - Cash Management – Motive of  
Holding cash; Cash budgeting; Cash collections and disbursement; Options and Strategies for investing  
and Managing Surplus cash; Cash Management Models. Inventory Management – Purpose/Benefits of  
holding inventory; Risk and cost of holding inventories; Objectives of Inventory Management; Tools and  
Techniques of Inventory Management. Credit Management – Cost of maintenance of Accounts  
Receivables - Forecasting the receivables; Terms of Payments; Credit policy; Credit evaluation; Credit  
granting; Collection policy; Controls of Accounts.

UNIT: V

20 Hours

**Long term Investment Decision** Need and Significance of Capital Budgeting - Capital Budgeting Process  
- Project Classification; Methods of Evaluation- Investment Criteria – Traditional Methods and  
Discounted Cash flows Methods; Factors determining capital budgeting; Limitation of Capital Budgeting.  
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 BOOKS:

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) KalyaniPublishers
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 McGrawHill 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

### 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>Resources>Knowledge>Finance>
4. <https://businessjargons.com>cost-of-capital>
5. <www.businessdictionary.com>definition>leverage>
6. <www.yourarticlelibrary.com>accounting>leverage-meaning-and-its-type>
7. <https://www.businessmanagementideas.com>financial-management>type>
8. <https://cleartax.in>AccountsandAudit>WorkingCapitalManagement>
9. <https://xplained.com>capital-budgeting>

### COURSE OUTCOMES:

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

### MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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

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

TEACHING METHODOLOGY:

Lecture (Chalk and Talk-LCD)

Flipped Learning

e-Content

Videos on financial services

Group Discussion

Seminar

Peer Learning

QUESTION PAPER PATTERN

Knowledge Level	Section	Word Limit	Marks	Total	Special Instructions if any
K 2, K3	A-5/8X6 marks	300	40	100	Nil
K4. K 5	B-3/5x20 marks	1200	60		



## SEMESTER-IV

### ELECTIVE V A - PROJECT

TEACHING HOURS : 60

COURSE CODE : 19SP18/4E5/PJT

CREDITS : 3

L T P : 3 1 0

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

Each student should undertake an internship study of the banking or insurance company for a period of one month during the month of May & carry out a detailed analysis. This study will help the student to have a clear knowledge of what an organization is & the major factors that lead to structuring of the organization & how good an organization structure will enable in achieving the objectives effectively & efficiently. The study will also reinforce the theoretical knowledge acquired in terms of applications. The Viva Voce will be conducted by two examiners one of who shall be External

Faculty mentor will be nominated for each student by the department.

The study should cover the following topics :

- Introduction
- Review of Literature
- Profile of the organization.
- Mission- objectives & strategies of the company.
- Organization design & structure
- Policies & procedures followed.
- SWOT analysis of the organization.
- Key result areas of the organization.
- Analysis and Interpretation
- Conclusion

Students should interact with the faculty guide every week & report the progress made.

Students will be assessed & evaluated on the basis of the following criteria :

Report will be evaluated for 40 marks.

Viva for 60 marks.

#### COURSE OUTCOME

CO Number	CO STATEMENT
CO 1	To identify the areas of research in finance, HR, marketing
CO 2	To study in depth of research area
CO 3	To plan research strategy
CO 4	To analyse research outcomes
CO 5	To summarise the findings of the research

MAPPING-COURSE OUTCOME WITH PROGRAMME SPECIFIC OUTCOME

CO/PSO	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	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



## SEMESTER-IV

### SOFT SKILL IV: ENHANCEMENT OF EMPLOYABILITY SKILLS

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : 19SP18/4S/EPK

L T P : 1 1 0

#### OBJECTIVES:

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

#### COURSE OUTLINE:

##### UNIT: I

10 Hours

Reasoning – Verbal Reasoning – Logical Sequence of words – Blood Relation Test – Venn Diagram – Non Verbal Reasoning – Image Analysis – Pattern Completion – Cubes and Dices. Quantitative Aptitude – Time and Distance – Profit and Loss – Simple and Compound Interest – Data Interpretation - Average – Percentages – Simplification – Ratios and Proportions.

##### UNIT: II

10 Hours

English language – Correlations – Sentence Rearrangements – Comprehension – Synonyms – Antonyms – Idioms - Phrases.

##### UNIT: III

10 Hours

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

#### BOOKS FOR REFERENCE:

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>