

**ETHIRAJ COLLEGE FOR WOMEN  
(AUTONOMOUS)**

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

**CHOICE BASED CREDIT SYSTEM**

**TO BE EFFECTIVE FROM THE  
ACADEMIC YEAR 2018-2019**



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

**PREAMBLE**

**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**.

### **COURSE PROFILE**

<b>SEM</b>	<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>HRS / WK</b>	<b>CREDITS</b>	<b>CA</b>	<b>END SEM</b>	<b>TOTAL</b>
I	19SP18/1C/GPR	GENERAL INSURANCE AND PRACTICE	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)	PROJECT MANAGEMENT (OR)	4	3	40	60	100
	19SP18/1E1/QUT	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/IRI	INSURANCE MANAGEMENT IN INDIA	5	4	40	60	100
II	19SP18/2C/FET	FOREX MANAGEMENT	5	4	40	60	100
II	19SP18/2E2/SAP (OR)	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (OR)	4	3	40	60	100
	19SP18/2E2/FFT	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 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/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

**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/GPR	GENERAL INSURANCE AND PRACTICE	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/IRI	INSURANCE MANAGEMENT IN INDIA	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
<b>Total</b>	:	<b>40 Marks</b>

(100 Marks reduced to 40 marks)

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

Assignment	:	Appearance/Contents/Originality/Presentation/ Schematic Representation and Diagram/Bibliography
Seminar	:	Organization/Subject knowledge/Visual aids/ Confidence level/ Presentation
Participatory learning	:	Answering Questions/Clearing Doubts/Participation in Discussion/ Communication and Language
Field trip	:	Participation/Preparation/Respect/Attitude/Leadership
Project	:	Preliminary Work/Design/Content/Presentation

### **STRUCTURE OF SOFTSKILL PAPERS**

<b>SEM</b>	<b>COURSE CODE</b>	<b>COURSE TITLE</b>
I	PG15/1S/PEW	SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN
II	PG15/2S/LCE PG15/2S/FRE PG15/2S/GER	SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN
III	19SP15/3S/TMP	SOFT SKILL-III - TEACHING METHODS & PRACTICES
IV	19SP15/4S/EES	SOFT SKILL-IV- ENHANCEMENT OF EMPLOYABILITY SKILLS

## **SEMESTER- I**

### **GENERAL INSURANCE AND PRACTICE**

**TEACHING HOURS : 90**

**CREDITS : 4**

**COURSE CODE : 19SP18/1C/GPR**

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

#### **OBJECTIVES:**

- 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
- Study the benefits of Accident insurance and Burglary insurance

#### **COURSE OUTLINE:**

##### **UNIT: I**

**20 Hours**

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

**20 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**

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. General Insurance in India Principles and Practices- K.C. Sharma, Regal Publication -2012
2. Principles and practice of Insurance- M.N. Mishra and S. B. Mishra S.Chand & Co.Pvt. Ltd - 20<sup>th</sup> edition- 2013.
3. Insurance Industry in India- Uma Narang- New century publication-2013.

**BOOK FOR REFERENCES:**

1. IRDA Journal( 2012 and 2013)

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.royalsundaram.com](http://www.royalsundaram.com)
2. [www.orientalinsurance.nic.in](http://www.orientalinsurance.nic.in)
3. [www.icicilombard.com](http://www.icicilombard.com)

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

## SEMESTER- I

### BANKING AND FINANCIAL SYSTEM

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP18/1C/BKG

L T P : 3 3 0

#### OBJECTIVES:

- To know the fundamental concepts and techniques of banking operations.
- To develop skills and competencies to help successfully manage the diverse occur in a dynamic banking environment.

#### 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 BOOK:

1. Sundaram, Varshney Banking Law, Theory and Practice, Sultan Chand & Sons, New Delhi.

2. Banking and Financial System, Dr. Nirmala Prasad, Himalaya Publishing
3. Indian Financial System, Dr. S. Gurusamy

**BOOK FOR REFERENCES:**

1. Indian Financial System, L. M. Bhole, Chugh Publications, Allahabad
2. Indian Financial Systems, Machiraju, Vikas Publishing House, New Delhi
3. Banking Theory Law & Practice, Dr. Nirmala Prasad, Himalaya Publishing
4. Principles and Practice of Banking, IIBF, Macmillan Publication
5. Legal and Regulatory aspects of Banking, JAIIB, IIBF, Macmillan Publication
6. Banking in the New Millennium- Issues, Challenges and strategies, Dr. S. Gurusamy
7. Journal of Banking and Finance
8. International Journal of Banking and Finance
9. Asian Journal of Research in Banking and Finance
10. International Journal of Central Banking

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.g-wlearning.com](http://www.g-wlearning.com)
2. data.worldbank.org
3. [www.rbi.org](http://www.rbi.org)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS 5 X 8=40 MARKS  
(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS 3 X 20=60 MARKS  
(Compulsory Question from each unit)

**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.

## **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. Sumit Jain- Management Accounting-Taxman Publications- NewDelhi-2008.
2. Reddy- Murthy- Management Accounting- Margham Publishers- Chennai-2011.
3. Journal of the Institute of cost and works Accountants.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.jolis.worldbankimflib.org](http://www.jolis.worldbankimflib.org)
2. [www.ebsco.com](http://www.ebsco.com)
3. [www.icfai.com](http://www.icfai.com)
4. [www.lib.uiowa.edu](http://www.lib.uiowa.edu)
5. [www.managementconsultant.tqmcintl.blogspot.com](http://www.managementconsultant.tqmcintl.blogspot.com)

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**SEMESTER- I****LEGAL FRAMEWOK OF INSURANCE**

**TEACHING HOURS : 90**

**CREDITS : 4**

**COURSE CODE : 19SP18/1C/LFI**

**L T P : 3 3 0**

**OBJECTIVES**

- Learn the various legal terms under Insurance Act, IRDA Act and LIC Act
- Know the procedures relating to Life Insurance Proposal.

- Provide an insight into the working of the IRDA Regulations.

## **COURSE OUTLINE:**

### **UNIT –I**

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**

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- Elements of Mercantile Law- Sultan Chand & sons- New Delhi- 2012
2. M.N.Mishra- Insurance Principle and Practice- S. Chand & co.pvt. Ltd.- 2013
3. Dr. Avtar singh – Law of Insurance- .Eastern Book company- 2010
4. Dr.A.Murthy- Principle and Practices of Insurance- Margham Publications- Chennai- 2008.

## **BOOKS FOR REFERENCES:**

1. Tamann's- Insurance law manual with IRDA guidelines – 12<sup>th</sup> Edition 2012



2. Jyotsana Sethi- Nishwan Bhatia- Elements of Banking and Insurance- Prentice-Hall of India Pvt Ltd- New Delhi- 2012.

**WEBSITES AND E-LEARNING SOURCES:**

1. [www.irdaindia.org](http://www.irdaindia.org)
2. [www.bimaonline.com](http://www.bimaonline.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS 5 X 8=40 MARKS  
(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS 3 X 20=60 MARKS  
(Compulsory Question from each unit)

**SEMESTER- I**

**ELECTIVE I B - PROJECT MANAGEMENT**

<b>TEACHING HOURS</b>	<b>: 60</b>	<b>CREDITS</b>	<b>: 3</b>
<b>COURSE CODE</b>	<b>: 19SP18/1E1/PMG</b>	<b>L T P</b>	<b>: 4-0-0</b>

**OBJECTIVES:**

- The objective of this subject is to expose the student to the scope of project and operations management in achieving overall business objectives. The course aims at giving a general exposure to project management practices in service industries.

**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. Modern Project Finance, A Casebook, Benjamin C. Esty, 2009.

2. How to borrow from Banking and financial Institutions, Nabhi Publications, 2011.
3. Finnerty, John. D, Project financing(Asset-Based financial engineering), Jhon Wily & Sons, Inc, New York, 1996
4. Padmalatha Suresh(ed) Project finance – concepts & applications, ICFAI university
5. Prasanna Chandra, Projects Planning, Analysis, Selection, Financing, Implementation and Review, Tata Mcgraw Hill 8<sup>th</sup> Edition.

**BOOKS FOR REFERENCE:**

1. Project Management and Control - Narendra Singh, 2008.
2. Project Management - S. Choudhary, 2009.
3. Production and Operations management - Sarin and Buffa, 2009.

**WEBSITES AND e-LEARNING SOURCES**

1. [www.nibmorg.com](http://www.nibmorg.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS 5 X 8=40 MARKS  
(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS 3 X 20=60 MARKS  
(Compulsory Question from each unit)

**SEMESTER- I**

**ELECTIVE I B - QUANTITATIVE TECHNIQUES**

**TEACHING HOURS : 60** **CREDITS : 3**  
**COURSE CODE : 19SP15/1E1/QTS** **L T P : 3 1 0**

**OBJECTIVES:**

- To develop an understanding of the use of Quantitative Techniques in Decision Making.
- To select the suitable approach for solving the problem at hand.

## **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 BOOK:**

1. C.R Kothari – Quantitative Techniques Vikas Publishing House, New Delhi, 2011.
2. Anand Sharma – Quantitative Techniques for Decision Making- Himalaya Publishing House, New Delhi,2010.
3. N.D Vohra - Quantitative Techniques in Management Mcgraw Hill Education- New Delhi(2009).
4. R,Selvaraj – Quantitative Techniques in Management - Excel Books India- New Delhi(2009).
5. Jason W, Osborne- Best Practices in Quantitative Methods - Sage Publications- New Delhi (2008)

**BOOK FOR REFERENCES:**

1. U.K Srivastava- G.V.Shenoy and S.C. Sharma – Quantitative Techniques for Managerial Decision- Vikas Publishing House. New Delhi 2009.
2. Anderson- Sweeney and Williams – Quantitative methods for Business. Vikas Publishing House. New Delhi, 2011.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.SlideShare.net/taniyakhurana/quantitative](http://www.SlideShare.net/taniyakhurana/quantitative) technique
2. [www.Scribd.com/doc/707591/quantitative](http://www.Scribd.com/doc/707591/quantitative) for management
3. Quantitative Techniques in Economics/e.how.com.
4. [www.Futureaccountant-com/proability](http://www.Futureaccountant-com/proability).

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(6 THEORY 2 PROBLEMS)

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(4 THEORY 1 PROBLEMS)

(Compulsory Question from each unit)

## 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:

- It provides the students an overview into the practise of life insurance.
- It provides an insight into the types of life insurance plans and 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-2010
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- Chennai, 2008.
5. K.C.Mishra & C.S.Kumar- Life Insurance Principles & Practices.

### **BOOKS FOR REFERENCE:**

1. M.N.Mishra- Insurance Principle and Practice- S.Chand & Co.Pvt.Ltd-2013.
2. Dr.DebabrateMitra & Dr.Amalan Ghosh- Life Insurance in India- Reforms and impact- Abhijeet Publications- 2010
3. Sadhak.H- Life Insurance in India- Saga Publication India Pvt. Ltd. - 2009.
4. Kenneth Black Jr Harold D.Skipper Jr- Life and Health Insurance- perason 13<sup>th</sup> edition.
5. Taxaman publication- Insurance Product
6. Shashidharan K.Kutty – Managing Life Insurance- Eastern Economy Edition.
7. Kothehar- Liberalisation of Insurance Market- Cyber Tech Publication.

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

1. [www.irdaindia.org](http://www.irdaindia.org)
2. [www.bimaonline.com](http://www.bimaonline.com)

### **QUESTION PAPER PATTERN**

#### **SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

#### **SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**SEMESTER- II**  
**TECHNOLOGY IN BANKS**

**TEACHING HOURS : 75**

**CREDITS : 4**

**COURSE CODE : 19SP18/2C/TEC**

**L T P : 3 2 0**

**OBJECTIVES:**

- To enable the students to understand the concepts relating to technology of banks.
- To make them understand the application of technology in banking operations.

**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 TEXT BOOKS:**

1. Dr.S.Guruswamy- Banking Theory law and Practice- Vijay Nicole Imprints Private Ltd.Chennai- 2006.

**BOOKS FOR REFERENCE :**

1. T.D.Malhotra-Technology Management-Sultan Chand & Sons- NewDelhi-2006.
2. Indian Institute of Banking And Finance- General Bank Management- Macmillan India Ltd- NewDelhi 2005.
3. The Bankers Quest- IOB Publications ( every quarter).

**WEBSITES AND E-LEARNING SOURCES:**

1. [www.nibm.org](http://www.nibm.org)
2. [www.iba.org](http://www.iba.org)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

## **SEMESTER- II**

### **INSURANCE MANAGEMENT IN INDIA**

**TEACHING HOURS : 75**

**CREDITS : 4**

**COURSE CODE : 19SP18/2C/IRI**

**L T P : 3 2 0**

**OBJECTIVES:**

- Study about the Insurance Organizations and Management
- Comprehend the role of insurance intermediaries in emerging market
- Understand the different dimensions of risk and its impact on Insurance Companies

**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**

**15 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**

**15 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**

**15 Hours**

Grievance Redressal System in Insurance Sector: Integrated Grievance Management System- Insurance Ombudsman.

**RECOMMENDED TEXT BOOKS:**

1. Anand Ganguly- “Insurance management”- New Age International (p) ltd. – 2010.
2. Dr. KaramPal ,Dr.B.S. Bodla,&dr. m.C. Marg- Insurance Management – Principles & Practice Deep&Deep Publications (P)Ltd.- 2007
3. Alka Mittal &S.L.Gupta- Principles of Insurance and Risk Management -Sultan Chand & Sons– 2008.

**BOOKS FOR REFERENCE:**

1. Dr. S. C. Bihari & Dr. S. K. Baral – “ Insurance Management in the Reforms Era” Skylark publications-2007.
2. O.P.Agarwal-“ Banking and Insurance”- Himalaya Publishing House- 2011.
3. Indian Institute of Banking and Finance – Insurance Products – Taxman

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.irdaindia.org](http://www.irdaindia.org)
2. [www.bimaonline.com](http://www.bimaonline.com)

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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- Exchange control regulations- Documents used in foreign trade.

**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- Theory Law of One Price- Covered Interest Parity and Arbitrage- 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.

**UNIT -V**

**20 Hours**

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. P.G. Apte - International Financial Management- Tata Mc Grawhill- New Delhi, 2010.
2. A.V. Rajwade- Foreign Exchange International Risk management- Snowwhite- Mumbai, 2011.

**BOOKS FOR REFERENCE:**

1. Global Financial Crisis - Issues, Challenges and Opportunities , GURUSAMY S, Vijay Nicole Imprints, Edited Volume, (2010).
2. Mahir A. Desai- International Finance- A Case book. Wiley India Edition-2007
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.

**WEBSITIES AND e-LEARNING SOURCES:**

1. [www.eximin.net](http://www.eximin.net)
2. [www.forexXfactory.com](http://www.forexXfactory.com)
3. [www.Xforex.com](http://www.Xforex.com)

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

## **SEMESTER- II**

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

**TEACHING HOURS : 60**

**CREDITS : 3**

**COURSE CODE : 19SP18/2E2/SAP**

**P{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 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- 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, Managing Investments. Tata Mcgraw Hill, New Delhi- 2009.
2. Security Analysis, Warren Buffet, David Dodd, Benjamin Graham, Tata Mcgraw Hill Education- 2008.

### **REFERENCES:**

1. Elton, Edwin J & Gruber Martin J, Modern Portfolio Theory & Investment Analysis, Wiley & Sons, 2009.
2. Sidney Cottle, Graham & Dodd's Security Analysis. Tata Mcgraw Hill, 2010.
3. De Fisher & RJ Jordan, Security Analysis & Portfolio Management, Prentice Hall of India, 2009.

### **WEBSITES**

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

### **QUESTION PAPER PATTERN**

#### **SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

#### **SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**SEMESTER- II**

**ELECTIVE II B - FINANCING OF FOREIGN TRADE**

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

**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 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. Milind Sathye, Larry Rose, Larissa Allen, Rae Weston, International Financial Management, Wiley Publications, 2006.
2. Ephraim Clark, International Financial Management, Cengage Learning, 2<sup>nd</sup> Edition, 2008.
3. Vyuptakesh Sharan, International Financial Management, 5<sup>th</sup> Edition, 2009.

**REFERENCE BOOKS:**

1. Mahajan, Exporters manual and documentation- Snow White Publication Bombay, Edition, 2007
2. Mahir A. Desai, International Finance, A Case Book. Wiley India Edition, 2007.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.eximin.net](http://www.eximin.net)
2. [www.forexXfactory.com](http://www.forexXfactory.com)
3. [www.Xforex.com](http://www.Xforex.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**SEMESTER- II**  
**NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE**  
**(OFFERED TO OTHER DEPARTMENTS)**

**TEACHING HOURS : 60** **CREDITS : 3**  
**COURSE CODE : 19SP18/2E/BEC** **L T P : 3 1 0**

**OBJECTIVES:**

- To make the student conscious about ethical values in business
- To make the students internalize ethical values and practices of business activities.

**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 TEXT BOOKS:**

1. Prof. R.V Badi&Prof.N.V.Badi, Business Ethics, Vrinda Publications (P) Ltd., New Delhi.
2. S.Prabakaran, Business Ethics and Corporate Governance, Excel Books, New Delhi.

**REFERENCE BOOKS:**

1. Laura P Hartman, Perspectives in Business Ethics, McGraw- Hill International.
2. George A Steiner and John F. Steiner, Business, Government and Society, McGraw-Hill International.
3. Subhash Sharma, Management in New Age: Western Windows- Eastern Doors, New Age International Publishing. New Delhi.

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

## **SEMESTER – III**

### **FOUNDATION OF CASUALTY ACTUARIAL SCIENCE**

**TEACHING HOURS : 75**

**CREDITS : 4**

**COURSE CODE : 19SP18/3C/FCA**

**LTP : 320**

#### **OBJECTIVES**

- Introduce the Actuarial Principles
- Know the Risk faced by the Actuary – Bayesian approach

#### **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. M.N.Mishra- Insurance Principle and Practice – Sultan Chand & sons – New Delhi .
2. Dr.A.Murthy – Principle and practices of Insurance – Margham Publications- Chennai.

**BOOKS FOR REFERENCE :**

1. IRDA Journal( 2012 and 2013)

**WEBSITES AND E-learning Sources:**

1. [www.irdaindia.org](http://www.irdaindia.org)
2. [www.bimaonline.com](http://www.bimaonline.com)
3. <https://www.investopedia.com/terms/a/actuarialrisk.asp>

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

### **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 various aspects of marketing in Banks and Insurance
- Understand customer relation management.

#### **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 COMPETITON 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 maket 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.

**BOOKS FOR REFERENCE :**

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

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.marketingteacher.com](http://www.marketingteacher.com)
2. [www.tenonline.org](http://www.tenonline.org)
3. [www.marketingprofs.com](http://www.marketingprofs.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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 acquaint students with legal and aspects of modern banking.

**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- 2010.
2. Legal Aspects of Banking operation - Indian Institute of Banking & Finance, 2012.
3. Gurusamy, Banking Law- Theory and Practice, Tata McaGraw Hill.
4. S.N. Maheshwari & S.K. Maheshwari Banking Law and Practice, 13<sup>th</sup> Edition, 2010.
5. P.N. Varshney, Banking Law and Practice, 24<sup>th</sup> Edition, 2012.

#### **BOOKS FOR REFERENCE**

1. Principles and Practice of Banking - Indian Institute of Banking & Finance, 2011.
2. Banking Theory- Law & Practice - K.P.M Sundaram & Varshney, 2012.
3. Laws and Practices relating to Banking - Indian Institute of Banking & Finance,2012.
4. S.N. Maheshwari- Banking Law- Theory and Practice - Kalyani Publications- New Delhi- 2010.
5. B.S.Khubchandhani- Practice and Law of Banking- Macmillan India Ltd- New Delhi- 2007.
6. The Bankers Quest- IOB Publications.
7. The Journal of Bank Management- ICFAI Publication.
8. Pragyan- NIBM Institute.
9. Banking – Law & Practice in India M. L. Tannan, revised by C.R. Datta & S. K. Kataria, 23<sup>rd</sup> Edition, reprint 2012.
10. Banking – Theory and Practice, K.C.Shekhar & Lekshmy Shekha, 20th edition, reprint 2011

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

1. [www.nibm.org](http://www.nibm.org)
2. [www.iba.org](http://www.iba.org)
3. [www.icfai.org](http://www.icfai.org)
4. [www.ri.org](http://www.ri.org)
5. [www.theindianbanker.co.in](http://www.theindianbanker.co.in)

#### **QUESTION PAPER PATTERN**

#### **SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**SEMESTER- III**  
**DIRECT TAX MANAGEMENT**

**TEACHING HOURS : 90**

**CREDITS : 3**

**COURSE CODE : 19SP18/3E3/DTX**

**L T P : 2 2 2**

**OBJECTIVES:**

- To enable the students to comprehend the basic expression on IT.
- To enable the student to understand the problems relating to Direct Tax Management.

**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**

**16 Hours**

Income from House Property – Computation of Annual value – Relevant deduction and Exemption.

**UNIT: IV**

**18 Hours**

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

**UNIT: V**

**20 Hours**

Capital Gain – Long term and Short term – Computation and Exemption - Income from Other Sources

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

**RECOMMENDED TEXT BOOKS:**

1. Income Tax-Dr.VinodK.Singhanian-Dr.Monica Singhanian-Taxmann publication-2017

**BOOKS FOR REFERENCE :**

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

**WEBSITES AND E-learning Sources:**

1. [www.taxpolicycenter.org/](http://www.taxpolicycenter.org/)
2. [www.economicstimes.Indiantimes.com](http://www.economicstimes.Indiantimes.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(2 THEORY 6 PROBLEMS)

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(1 THEORY 4 PROBLEMS)

(Compulsory Question from each unit)

### **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.

#### **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.

### **Books for Reference**

1. Dinkar Pagare, Principles and Practice of Auditing, Sultan Chand & Sons.
2. Ravinder Kumar and Virender Sharma, Auditing Principles and Practice, PHI Learning
3. Aruna Jha, Auditing. Taxmann Publication.
4. A.K. Singh, and Gupta Lovleen. Auditing Theory and Practice. Galgotia Publishing Company.

### **Journals**

International Journal of Auditing

RBI Working Papers on Auditing

### **Websites**

[www.rbi.org.in](http://www.rbi.org.in)

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

### **QUESTION PAPER PATTERN**

#### **SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

#### **SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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.

**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 HUMAN RESOURCE 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. P. Subba Rao. (2010-11)-Human Resource Management- Mumbai: Himalaya Publishing House.
3. Gary Dessler. (2009). Human Resource Management (11<sup>th</sup> ed.). New Delhi : Pearson Education.

**BOOKS FOR REFERENCE :**

1. Mello .A. Jeffery (2010). *Strategic Human Resource Management* . Singapore: Thomson South Western
2. ICFAI University. (2010). *Strategic Human Resource Management* (2<sup>nd</sup> ed). New Delhi: Excell Books
3. Wayne. F. Cascio. ( 2005). *Managing Human Resources* (7<sup>th</sup>ed.). New Delhi : Tata McGraw Hill publishing house.
4. Fisher- Cynthia and James Shaw. (2009). *Human Resource Management* (6<sup>th</sup>ed.). New Delhi : Biztantra.

**WEBSITES AND E-learning Sources:**

1. <http://www.citehr.com>
2. <http://www.tcihrim.org/links.htm>
3. <http://www.human-resources.org>

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

## SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

### 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 introduce core concepts of strategic management - Strategy formulation, implementation and control.
- To 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..

**BOOKS FOR REFERENCE:**

1. Alex Miller; Strategic Management ; Irwin McGraw –Hil, 2009l.
2. John A Pearce II, Richard B. Robinson Jr; Strategic Management –Formulation, Implementation & Control; Tata McGraw-Hill PublishingCompany, New Delhi, 9th Edition, 2010.

**WEBSITES AND E-learning Sources:**

1. <http://www.citehr.com>
2. <http://www.tcihrim.org/links.htm>
3. <http://www.human-resources.org>

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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 provide the students with adequate knowledge about retail banking and its products.

**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.

**RECOMMENDED TEXT BOOKS:**

1. Dr.J.Sethuraman- Retail Banking- Macmillan Publication
2. Sundaram & Varshney- Banking Law Theory and Practice – Sultan Chand & Sons- New Delhi- 2006
3. Prof E.Gordon& Dr. K. Natarajan- Banking Theory Law and Practice- Himalaya Publishing House- Mumbai.

**BOOKS FOR REFERENCE:**

1. S.N.Maheswari- Banking - Banking Law Theory and Practice – Kalyani Publications - New Delhi- 2004.
2. B.Sanathanam- Banking and Financial Systems- Margham Publisher- Chennai- 2006.
3. B.S.Khubchandhani- Practice and Law of Banking- Macmillan India Ltd- New Delhi- 2007.
4. The Bankers Quest- IOBPublications
5. The Journal of Bank Management- ICFAI
6. Pragyan- NIBM Institute.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.nibm.org](http://www.nibm.org)
2. [www.iba.org](http://www.iba.org)
3. [www.icfai.org](http://www.icfai.org)
4. [www.ri.org](http://www.ri.org)
5. [www.theindianbanker.co.in](http://www.theindianbanker.co.in)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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\*3=30 MARKS

**SEMESTER-IV**  
**MANAGEMENT OF LENDING**

**TEACHING HOURS : 90**

**CREDITS : 4**

**COURSE CODE : 19SP18/4C/MGL**

**L T P : 3 3 0**

**OBJECTIVES**

- Know the principles of lending.
- Learn the appraisal of working capital
- Familiarise with term lending
- Know the various types of securities for lending
- Equip the methods and procedures of follow up of loans.

**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 – Legal and Non Legal Recovery Measures – Debt Recovery Tribunal (DRT) Asset Securitization and Asset Reconstruction – Notices to be issued to Borrowers under SARFAESI Act

**RECOMMENDED TEXT BOOKS:**

1. Credit Monitoring Legal Aspects & Recovery of Bank Loan – The Post Approval Credit Dynamics in Banks, Dr. D. D. Mukheree, 2012.
2. Credit Management in Banks , Dr. S. C. Bihari, Prof. C. V. Kumar, 2011.
3. Bank Credit Management, K. R. Subbakrishna & S. Murali, Himalaya Publishing House Pvt Ltd, 2012
4. Bank Credit management. N.S. Toor, Skylark Publications, 2012.

**BOOKS FOR REFERENCE :**

5. Bedi-Hardikar- Practical Banking Advance- Himalaya Publishing House- Mumbai-2006.
6. Sundaram- Varshney - Banking Theory Law and Practice- Sultan Chand & Sons-New Delhi-2006.

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.nibm.org](http://www.nibm.org)
2. [www.iba.org](http://www.iba.org)
3. [www.icfai.org](http://www.icfai.org)

4. [www.rib.org](http://www.rib.org)
5. [www.theindianbanker.co.in](http://www.theindianbanker.co.in)

### **QUESTION PAPER PATTERN**

#### **SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

#### **SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

### **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

- Acquire a basic knowledge on the various aspects of Risk Management.
- Understand the different dimensions of risk and its impact on Banking Companies

#### **COURSE OTLINE:**

##### **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 TEXT BOOKS:**

1. Indian Institute of Banking and Finance Publications- Risk Management in Banks- Macmillan Chennai.

**BOOKS FOR REFERENCE:**

1. C.Jeevanandam- Foreign Exchange and Risk Management in Banks- Sultan Chand & Sons- New Delhi
2. B.Santhanam- Financial Services- Margham Publications- Chennai.
3. Indian Institute of Banking and Finance- Risk Management- Taxman Publications- New Delhi

**WEBSITES AND E-learning Sources:**

1. [www.abc.ca](http://www.abc.ca)
2. [www.jisc.infonet.ac.uk](http://www.jisc.infonet.ac.uk)
3. [www.swan.ac.uk](http://www.swan.ac.uk)

**QUESTION PAPER PATTERN****SECTION – A**

5 OUT OF 8 QUESTIONS

5 X 8=40 MARKS

(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

**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.

**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

**REFERENCE BOOKS:**

1. Reddy,Murthy,Cost Accounting, Margham Publications,Chennai,2006
2. S.P.Iyengar, Cost accounting, Sultan Chand & Sons,New Delhi,2006
3. Saxena,Vashist,Cost Accounting, Sultan Chand & Sons,New Delhi,2006
4. Dr.S.N.Maheswari, Principles of Cost Accounting, SultanChand & Sons,New Delhi,2006

**JOURNALS AND PERIODICALS:**

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

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.amazon.com](http://www.amazon.com)
2. [www.bnet.com](http://www.bnet.com)
3. [www.allbusiness.com](http://www.allbusiness.com)
4. [www.fasrfaa.g.v.com](http://www.fasrfaa.g.v.com)
5. [www.middlecity.com](http://www.middlecity.com)

## QUESTION PAPER PATTERN

### SECTION – A

5 OUT OF 8 QUESTIONS  
(2 THEORY 6 PROBLEMS)  
(Compulsory Question from each unit) 5 X 8=40 MARKS

### SECTION – B

3 OUT OF 5 QUESTIONS  
(1 THEORY 4 PROBLEMS)  
(Compulsory Question from each unit) 3 X 20=60 MARKS

## 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 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 of 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 TEXT BOOKS:**

1. M. Y. Khan(June 2011)- Indian Financial System- Tata McGraw Hill Education Private Limited- New Delhi
2. M. Y. Khan(5<sup>th</sup> Edition 2010)- Financial Services- Tata McGraw Hill Education Private Limited- New Delhi
3. V. A. Avadhani(7<sup>th</sup> Edition 2005)- Investment and Securities markets in India- Himalaya Publishing Hous
4. V. A. Avadhani(3<sup>rd</sup> Edition 2006)- Marketing of financial services- Himalaya Publishing House
5. Dr. S. Gurusamy- Indian financial system- Himalaya Publishing House

**BOOKS FOR REFERENCE :**

1. Bharathi V. Pathak(2011) - The Indian Financial System-Markets-Institutions and Services-Pearson publication.
2. Clifford Gomez (2008) - Financial Markets Institutions and financial services- Prentice Hall of India Learning Pvt Ltd – New Delhi

**NEWS PAPERS AND JOURNALS**

1. Chartered Financial Analyst
2. Portfolio Management
3. Financial Dailies

**WEBSITES AND E-learning Sources:**

1. [www.icicidirect.com](http://www.icicidirect.com)
2. [www.hsbc.com](http://www.hsbc.com)

**QUESTION PAPER PATTERN**

**SECTION – A**

5 OUT OF 8 QUESTIONS 5 X 8=40 MARKS  
(2 THEORY 6 PROBLEMS)  
(Compulsory Question from each unit)

**SECTION – B**

3 OUT OF 5 QUESTIONS 3 X 20=60 MARKS  
(1 THEORY 4 PROBLEMS)  
(Compulsory Question from each unit)

**SEMESTER-IV**

**ELECTIVE V A -FINANCIAL MANAGEMENT**

<b>TEACHING HOURS</b>	<b>: 60</b>	<b>CREDITS</b>	<b>: 3</b>
<b>COURSE CODE</b>	<b>: 19SP18/4E5/FNM</b>	<b>L T P</b>	<b>: 3 1 0</b>

**OBJECTIVES:**

- To provide an understanding of the financial policies and procedures of managing the finance of a firm.
- To familiarize the student in application of financial theories in the financial decision making.
- 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 TEXT BOOKS:**

1. Financial Management; by Prasanna Chandra – *Tata McGraw – Hill Publishing Company Ltd.*
2. Financial Management by I.M Pandey – *Vikas Publishing House Pvt. Ltd. New Delhi*

**BOOKS FOR REFERENCES:**

1. Financial Management by R.K Sharma & Shashi K. Gupta – *KalyaniPublishers*
2. Corporate Finance by Aswath Damodaran – *John Wiley and Sons- Inc.*
3. Financial Management by M.Y.Khan & Jain – *Tata McGraw – HillPublishing Company*
4. Journal of the Institute of cost and works Accountants.
5. British periodicals Collection.
6. Growth of Management Systems Certificate in India

**WEBSITES AND e-LEARNING SOURCES:**

1. [www.ebsco.com](http://www.ebsco.com)
2. [www.icfai.com](http://www.icfai.com)





- 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 50 marks.

Viva for 50 marks.

## **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:**

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

#### **COURSE OUTLINE:**

##### **UNIT: I**

**10 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.