

**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 2015-2016**



**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 90/91 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

SEM	COURSE CODE	COURSE TITLE	HRS / WK	CREDITS	CA	END SEM	TOTAL
I	19SP15/1C/GPR	GENERAL INSURANCE AND PRACTICE	6	4	40	60	100
I	19SP16/1C/BFS	BANKING AND FINANCIAL SYSTEM	6	4	40	60	100
I	19SP15/1C/ADM	ACCOUNTING FOR DECISION MAKING	6	4	40	60	100
I	19SP15/1C/LAI	LEGAL ASPECTS OF BUSINESS IN INSURANCE	6	4	40	60	100
I	19SP15/1E1/QTS (OR) 19SP15/1E1/PMT	QUANTITATIVE TECHNIQUES (OR) PROJECT MANAGEMENT	4	3	40	60	100
I	PG15/1S/PEW	SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN	2	2	-	-	50
II	19SP15/2C/MLI	MANAGEMENT AND PRACTICE OF LIFE INSURANCE	5	4	40	60	100
II	19SP15/2C/TIB	TECHNOLOGY IN BANKS	5	4	40	60	100
II	19SP15/2C/IMT	INSURANCE MANAGEMENT IN INDIA	5	4	40	60	100
II	19SP15/2C/FXM	FOREX MANAGEMENT	5	4	40	60	100
II	19SP15/2E2/SAM (OR) 19SP15/2E2/FOF	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (OR) FINANCING OF FOREIGN TRADE	4	3	40	60	100
II	19SP15/2E/ECG	NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
II	PG15/2S/LCE PG15/2S/FRE PG15/2S/GER	SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN	2	2	-	-	50
II		INTERNSHIP (DURING SUMMER VACATION)	-	2	-	-	-

III	19SP15/3C/ CAS	FOUNDATION OF CASUALTY ACTUARIAL SCIENCE	5	4	40	60	100
III	19SP15/3C/MBI	MARKETING OF BANKING AND INSURANCE SERVICES	5	4	40	60	100
III	19SP15/3C/FMT	FINANCIAL MARKETS (OFFERED TO 2015-2016 BATCH STUDENTS ONLY)	4	4	40	60	100
III	19SP16/3C/LAB	LEGAL AND REGULATORY ASPECTS OF BANKING (OFFERED FROM 2016-2017 BATCH STUDENTS ONWARDS)	4	4	40	60	100
III	19SP15/3E3/DTM (OR) 19SP15/3E3/INT	DIRECT TAX MANAGEMENT (OR) INDIRECT TAXATION	6	3	40	60	100
III	19SP15/3E4/HRM (OR) 19SP15/3E4/SMP	HUMAN RESOURCE MANAGEMENT (OR) STRATEGIC MANAGEMENT AND POLICY MAKING	4	3	40	60	100
III	19SP15/3E/RTB	NME- RETAIL BANKING (OFFERED TO OTHER DEPARTMENTS)	4	3	40	60	100
III	19SP15/3S/TMP	SOFT SKILL-III - TEACHING METHODS & PRACTICES	2	2	-	-	50
IV	19SP15/4C/MOL	MANAGEMENT OF LENDING	6	4	40	60	100
IV	19SP15/4C/RBI	RISK MANAGEMENT IN BANKS AND INSURANCE COMPANIES	6	4	40	60	100
IV	19SP15/4C/ACA	ADVANCED COST ACCOUNTING	6	4	40	60	100
IV	19SP15/4C/FSM	FINANCIAL SERVICES MANAGEMENT	6	4	40	60	100
IV	19SP15/4E5/FMT (OR) 19SP15/4E5/PVB	FINANCIAL MANAGEMENT (OR) PROJECT	4	3	40	60	100
IV	19SP15/4S/EES	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	19SP15/1C/GPR	GENERAL INSURANCE AND PRACTICE	10	10	10	10	40
I	19SP16/1C/BFS	BANKING AND FINANCIAL SYSTEM	10	10	10	10	40
I	19SP15/1C/ADM	ACCOUNTING FOR DECISION MAKING	10	10	10	10	40
I	19SP15/1C/LAI	LEGAL ASPECTS OF BUSINESS IN INSURANCE	10	10	10	10	40
I	19SP15/1E1/QTS (OR) 19SP15/1E1/PMT	QUANTITATIVE TECHNIQUES (OR) PROJECT MANAGEMENT	10	10	10	10	40
I	PG15/1S/PEW	SOFT SKILL – I PERSONALITY ENRICHMENT FOR WOMEN	-	-	-	-	-
II	19SP15/2C/MLI	MANAGEMENT AND PRACTICE OF LIFE INSURANCE	10	10	10	10	40
II	19SP15/2C/TIB	TECHNOLOGY IN BANKS	10	10	10	10	40
II	19SP15/2C/IMT	INSURANCE MANAGEMENT IN INDIA	10	10	10	10	40
II	19SP15/2C/FXM	FOREX MANAGEMENT	10	10	10	10	40
II	19SP15/2E2/SAM (OR) 19SP15/2E2/FOF	SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT (OR) FINANCING OF FOREIGN TRADE	10	10	10	10	40
II	19SP15/2E/ECG	NME- BUSINESS ETHICS AND CORPORATE GOVERNANCE (OFFERED TO OTHER DEPARTMENTS)	10	10	10	10	40
II	PG15/2S/LCE PG15/2S/FRE PG15/2S/GER	SOFT SKILL-II LANGUAGE AND COMMUNICATION IN ENGLISH/FRENCH/ GERMAN	-	-	-	-	-
II		INTERNSHIP (DURING SUMMER VACATION)	-	-	-	-	-

III	19SP15/3C/ CAS	FOUNDATION OF CASUALTY ACTUARIAL SCIENCE	10	10	10	10	40
III	19SP15/3C/MBI	MARKETING OF BANKING AND INSURANCE SERVICES	10	10	10	10	40
III	19SP15/3C/FMT	FINANCIAL MARKETS (OFFERED TO 2015-2016 BATCH STUDENTS ONLY)	10	10	10	10	40
III	19SP16/3C/LAB	LEGAL AND REGULATORY ASPECTS OF BANKING (OFFERED FROM 2016-2017 BATCH STUDENTS ONWARDS)	10	10	10	10	40
III	19SP15/3E3/DTM (OR) 19SP15/3E3/INT	DIRECT TAX MANAGEMENT (OR) INDIRECT TAXATION	10	10	10	10	40
III	19SP15/3E4/HRM (OR) 19SP15/3E4/SMP	HUMAN RESOURCE MANAGEMENT (OR) STRATEGIC MANAGEMENT AND POLICY MAKING	10	10	10	10	40
III	19SP15/3E/RTB	NME- RETAIL BANKING (OFFERED TO OTHER DEPARTMENTS)	10	10	10	10	40
III	19SP15/3S/TMP	SOFT SKILL-III - TEACHING METHODS & PRACTICES	-	-	-	-	-
IV	19SP15/4C/MOL	MANAGEMENT OF LENDING	10	10	10	10	40
IV	19SP15/4C/RBI	RISK MANAGEMENT IN BANKS AND INSURANCE COMPANIES	10	10	10	10	40
IV	19SP15/4C/ACA	ADVANCED COST ACCOUNTING	10	10	10	10	40
IV	19SP15/4C/FSM	FINANCIAL SERVICES MANAGEMENT	10	10	10	10	40
IV	19SP15/4E5/FMT (OR) 19SP15/4E5/PVB	FINANCIAL MANAGEMENT (OR) PROJECT	10	10	10	10	40
IV	19SP15/4S/EES	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	:	40 Marks

(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

SEM	COURSE CODE	COURSE TITLE
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 : 19SP15/1C/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.

UNIT: II

20 Hours

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

Accident Insurance –Development –Scope- Classification- Personal Accidents and Sickness Insurance- Physical and Moral Hazards- Specialized Risk- Group Policies- Medical Benefits and Hospitalization Schemes- Reinsurance- Claims- Investigation- Fidelity Guarantee Insurance- Basic Principles- Commercial Fidelity Guarantee and Reinsurance.

UNIT: V

20 Hours

Burglary Insurance- Functions of Surveyors- Reinsurance- Recoveries from Third Parties- Money in Transit- Jewelries Block Policy- Motor Insurance-Basic Principles- Compulsory Insurance Provision- Private Car Policies- Commercial Vehicle Policies- Motor Cycle Policy-Claims and Investigation-

Motor Accident Claims- Tribunal-Reinsurance- Public Third Party Liability Insurance- Basic Principles- Scope of Cover of Product Liability Insurance- Professional Indemnity Claims & Reinsurance.

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 - 20th edition- 2013

BOOK FOR REFERENCES:

1. IRDA Journal(2012 and 2013)

WEBSITES AND e-LEARNING SOURCES:

1. www.royalsundaram.com
2. www.orientalinsurance.nic.in
3. 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 : 19SP16/1C/BFS

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
2. data.worldbank.org
3. 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 : 19SP15/1C/ADM

L T P : 3 3 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

20 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

15 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

Decisions Involving Alternative Choices- Concept of Decision Making- Steps in Decision Making- Profit Planning- Cost Volume Profit Analysis - Break Even Analysis- Determination of Sales Mix- Discontinuation of a Product Line- Make or Buy Decisions- Shut down or Continue- Expand or Contract.

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 Guptha 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
2. www.ebsco.com
3. www.icfai.com
4. www.lib.uiowa.edu
5. www.managementconsultant.tqmcintl.blogspot.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- I

LEGAL ASPECTS OF BUSINESS IN INSURANCE

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP15/1C/LAI

L T P : 3 3 0

OBJECTIVES

- Learn the various terms under IRDA ACT- LIC ACT and GIC Business Act.
- Know the procedures relating to Life Insurance Proposal.
- Provide an insight into the working of the IRDA Regulations.

COURSE OUTLINE:

UNIT -I

15 Hours

Introduction to Insurance Act 1938- Important Definition (Life Insurance Business, General Insurance Business, Fire Insurance, Marine Insurance Business, Miscellaneous Insurance Business, Indian Insurance Company, Insurer) and Penalties. Introduction to IRDA- Composition- Functions- Duties.

UNIT -II

15 Hours

Life Insurance- Definition as per Insurance Act 1938- 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- Void Contracts- Performance of Contract- Discharge of Contract- Remedies for Breach of Contract.

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

Insurance Advisory Committee Regulation 2000- Licensing of Insurance Agents- General Insurance and Reinsurance- Registration of Indian Insurance Companies- Insurance Advertisement and Disclosure- Obligation of Insurer to Rural Social Sector

UNIT -V**20 Hours**

IRDA Regulation 2000- Licensing Professional Requirements and Code of Conduct- Salary and Allowance Payable to and Other Terms and Conditions of Services to Chairperson and Other members- Life Insurance and Reinsurance - Conditions of Services of Officers and Other Employees. IRDA Regulations 2001- Third Party Administrators: Health Services- Reinsurance Advisory Committee- IRDA Regulation 2002- Protection of Policy Holders Interest- Insurance Brokers- Licensing of Corporate Agents- Manner of Receipt of Premium- Distribution of Surplus.

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 – 12th 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
2. 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 A - 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 technique
2. www.Scribd.com/doc/707591/quantitative for management
3. Quantitative Techniques in Economics/e.how.com.
4. 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- I

ELECTIVE I B - PROJECT MANAGEMENT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/1E1/PMT

L T P : 3 1 0

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 8th 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
2. AllenWeb

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

MANAGEMENT AND PRACTICE OF LIFE INSURANCE

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP15/2C/MLI

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 – Economic uses of life Insurance - Principle of Life Insurance - Life policy condition – Policy Claims - Insurance Riders - Features and Types.

UNIT –II

10 Hours

Premium - Different types of premium - Different factors considered in calculating premium. Bonus - Different types of Bonus in life insurance policies.(Related to Public Insurance Companies)

UNIT –III

20 Hours

Basic Life Insurance Plans - Term Assurance plan – Pure Endowment. Traditional products - Endowment Plan - Whole Life Plan- Universal Life Insurance – Money Back Plan - Unit Linked Insurance Plan - Children’s Policies - Policies for Handicapped– Insurance on Female Lives – features and its types. (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 13th 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
2. 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 : 19SP15/2C/TIB

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 Technolgy 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
2. 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 : 19SP15/2C/IMT

L T P : 3 2 0

OBJECTIVES:

- Study about the insurance organizations and management
- Comprehend the role of insurance intermediaries in emerging market
- Learn the computation of premium- bonus and claim
- Understand the various methods of pricing of insurance products

COURSE OUTLINE:

UNIT –I

15 Hours

Insurance Organization and Management- Organization's Forms in Life and Health Insurance- Organizational Structure- Life Insurers Management and Office Administration- Insurance Documentation- Publicity- Proposal Forms- Policies Contracts- Premium Receipts- Endorsement – Renewals.

UNIT –II

15 Hours

Role of Insurance Intermediaries in Emerging Markets- Agency Regulation- Prerequisites- Training Procedures for becoming an Agent- Remuneration and Other Benefits- Agency Commission Structures- Functions of an Agent.

UNIT –III

15 Hours

Underwriting- Claims- Annuities- Pensions- Claim Processing and Settlement- Role of Surveyors- Opportunity to Appeal- Surplus and its Distribution- Need for Underwriting- Principles in Underwriting- Features affecting Insurability.

UNIT –IV

15 Hours

Investing your savings- Process- Investment and retirement planning-Attributes of financial assets- Yield or return – Risk – Reinvestment risk – Market value risk – Liquidity – Tax benefits – Term of maturity – Investing in the market – Risk appetite – Asset allocation – Accumulation Products available in the market – Index funds – Government Securities – Money market mutual funds – Money market instruments – PPF – Features – Benefit Products available in the market – Annuities – Retirement Schemes

UNIT –V**15 Hours**

Pricing Fundamentals – Basic Elements in Computation of Life Insurance – Mortality and Mortality tables – Premium Calculation – Level Annual Premium – Net Premium Calculation – Office Premium

RECOMMENDED TEXT BOOKS:

1. Anand Ganguly- “Insurance management”- New Age International (p) ltd. – 2010.
2. Dr. Karam Pal ,Dr.B.S. Bodla,&dr. m.C. Marg- Insurance Management – Principles & Practice Deep&Deep Publications (P)Ltd.- 2007
3. Insurance Products (including Pension products) Taxmann Publication (P) Ltd. - 2010

BOOKS FOR REFERENCE:

1. Dr. S. C. Bihari & Dr. S. K. Baral – “ Insurance Management in the Reforms Era” Skylark publications-2007.
2. Kenneth black Jr.- Harold D. Skipper.Jr- “ Life and Health Insurance”-Pearson Education limited, 2010
3. Indian Institute of Banking and Finance – Insurance Products – Taxman
4. K.C.Mishra , I.R.Venugopal - Life Insurance Underwriting – National Insurance Academy

WEBSITES AND e-LEARNING SOURCES:

1. www.irdaindia.org
2. www.bimaonline.com

QUESTION PAPER PATTERN**SECTION – A**

5 OUT OF 8 QUESTIONS

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(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 : 19SP15/2C/FXM

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- 2nd Edition- 2008.
5. Vyuptakesh Sharan - International Financial Management- 5th edition- 2009.

WEBSITES AND e-LEARNING SOURCES:

1. www.eximin.net
2. www.forexXfactory.com
3. 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 : 19SP15/2E2/SAM

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- Market Indicators- 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- Economic Indicators- 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. Dc Fisher & RJ Jordan, Security Analysis & Portfolio Management, Prentice Hall of India, 2009.

WEBSITES

1. 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

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/2E2/FOF

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 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, 2nd Edition, 2008.
3. Vyuptakesh Sharan, International Financial Management, 5th 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
2. www.forexXfactory.com
3. 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 : 19SP15/2E/ECG

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 - Categorical Imperative of Immanuel Kant, Conventional Ethics of Albert Z. Carr, Doctrine of the means by Aristotle, The ends – means Ethics of Machiavelli, Right Approach of Marx, Utilitarian Ethics of Stuart Mill.

UNIT –III

15 Hours

Ethical Decision Making: Difficulties & Dilemmas in Ethical Decision Making - Power and Politics in Organizations - Suggestions for Ethical Decision Making – Enforcing Ethics in Business - Codes of Ethics, Ethics Committees, Ethics Hotlines, Ethics Training Programmers, Laws Enforcing Ethical Conduct.

UNIT –IV

10 Hours

Ethics in HRM: Cash and Incentive Plans, Performance Appraisal, Race and Disability, Employment Issues, Privacy Issues, Restructurings and Layoffs, Wages. Ethics in Marketing: Process Relative Ethics (Use of Marketing Strategies), Product Relative Ethics (Appropriateness of Marketing Certain Products), Competition Relative Ethics (Pricing, Advertising, Piracy, Predatory). Ethics in Accounting: Disclosures in Financial Statements.

UNIT –V**15 Hours**

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

RECOMMENDED TEXT BOOKS:

1. Subhash Sharma, Management in New Age: Western Windows- Eastern Doors, New Age International Publishing. New Delhi, 2010.
2. Prof. R.V Badi & Prof.N.V.Badi, Business Ethics, 2014, Vrinda Publications (P) Ltd., New Delhi.

REFERENCE BOOKS:

1. Laura P Hartman, Perspectives in Business Ethics, McGraw- Hill International, 2010.
2. George A Steiner and John F. Steiner, Business, Government and Society, McGraw-Hill International, 2009.

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 : 19SP15/3C/CAS

L T P : 3 2 0

OBJECTIVES

- Introduce the Actuarial principles
- Know the laws of reinsurance- bays theorem- Bayesian approach

COURSE OUTLINE:

UNIT: I

15 Hours

Financial Principles –Premium Income and Outrage Investment- Reserves and Surplus- Profits- Valuation of Surplus. Theory of rating- Actuarial Principles- Mortality Trading- Physical and Moral Hazards- Risk Appraisal- Risk Selection-Reinsurance-Concept and Method.

UNIT: II

15 Hours

Principles of actuarial modeling- general principles of stochastic processes and their classifications in the different types- application of Markov chain- application of Markov process- analysis of time series and its applications- Monte Carlo simulation of stochastic processes.

UNIT: III

20 Hours

Introduction to Risk- Risk Theory- Risk Management- Risk Control- Risk Financing- Risk Financing Options for an Insurer- Ratemaking and Solvency- Utility Theory and Game Theory.

UNIT: IV

15 Hours

Introduction to Ratemaking Process- Trended, Projected Ultimate Losses- Expense Provisions- Profit and Contingencies- Overall Rate Indications- Classification Rates- Increased Limits.

UNIT: V

10 Hours

Stapes laws of reinsurance and effects of reinsurance on the probability of ruin. Credibility Formula- Bays Theorem- Bayesian approach to the updating of claims- frequency rates.

RECOMMENDED TEXT BOOKS:

1. N.D.Kapoor- Elements of Mercantile Law- Sultan Chand & sons- New Delhi- 2010.
2. M.N.Mishra- Insurance Principle and Practice- Sultan Chand & sons- New Delhi- 2009.
3. Dr.A.Murthy- Principle and Practices of Insurance- Margham Publications- Chennai- 2008.

BOOKS FOR REFERENCE :

1. IRDA Journal(2012 and 2013)

WEBSITES AND E-learning Sources:

1. www.irdaindia.org
2. 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- III

MARKETING OF BANKING AND INSURANCE SERVICES

TEACHING HOURS : 75

CREDITS : 4

COURSE CODE : 19SP15/3C/MBI

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
2. www.tenonline.org
3. 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

FINANCIAL MARKETS

(OFFERED TO 2015-2016 BATCH STUDENTS ONLY)

TEACHING HOURS : 60

CREDITS : 4

COURSE CODE : 19SP15/3C/FMT

L T P : 3 1 0

OBJECTIVES:

- To acquire knowledge about the components of a financial markets.
- To have indepth knowledge on money markets and capital markets.
- To learn about the functioning of stock exchanges and their role in bring out an efficient secondary market.

COURSE OUTLINE:

UNIT: I- THE MONEY MARKET

15 Hours

Introduction-Function of Money Market-The Indian Money Market-Money Market Instruments-Treasury Bills-Features of Treasury Bills-types of Treasury Bills-Commercial Paper-The process for issuing a CP-Guidelines relating to CPs-Commercial Bills-Types of Commercial Bills-Features of Commercial Bills-Certificates of Deposits-Guidelines for Issue of Certificates of Deposit (CDs)-Call/Notice Money Market-Introduction-Why Call Money-Participants in the Call Money Market-Collateralised Borrowing and Lending Obligation (CBLO)-Money Market Derivatives.

UNIT: II- THE CAPITAL MARKET

10 Hours

Introduction-Functions of Capital Market-Primary Capital Market and Secondary Capital Market-Capital Market Scams-Reforms in the Capital Market.

UNIT: III- THE PRIMARY MARKET

10 Hours

Introduction-Free Pricing Regime-Book Building-A New Issue Mechanism in India-Green-Shoe Option-On-line IPO's- Primary Issues-Resource Mobilisation from the Primary Market-Banks and Financial Institutions in Public Sector-Mutual Funds-Resource Mobilisation from International Markets.

UNIT: IV- THE SECONDARY MARKET

10 Hours

Introduction- Post-reforms Market scenario- Organisation Management and Membership of Stock Exchanges- Listing of Securities- Risk Management- Trading arrangements- Internet Trading- Stock Market Index- Stock Exchanges- The National Stock Exchange of India- The Over the Counter Exchange of India (OTCEI)- The Inter-Connected Stock Exchange of India Ltd- Regional Stock Exchanges-Measures to Boost Liquidity in the Secondary Market- Market Making System- Impact of Reforms and Measures on Secondary Market Activities.

UNIT: V- THE DERIVATIVES MARKET AND DEBT MARKET**15 Hours**

Introduction- Forwards and Futures- Futures Trading Strategies- Options- Options Trading Strategies- Derivatives Market in India- Derivatives Trading in India- The Debt Market- Introduction- The Private Corporate Debt Market- The Public Sector Undertaking Bond Market- The Government Securities Market.

RECOMMENDED TEXT BOOKS:

1. Financial Services, Dr. S. GURUSAMY, M/S Tata McGraw Hill - New Delhi, (2006),
2. Capital Markets, Dr. S. GURUSAMY, M/S Tata McGraw Hill - New Delhi, (2006),
3. Indian Financial System, Dr. S. GURUSAMY, M/S Tata McGraw Hill - New Delhi, (2009),
4. Global Financial Institutions, Dr. S. GURUSAMY, M/S Tata McGraw Hill - New Delhi, (2009),
5. M. Y. Khan- Indian Financial System- Tata McGraw Hill Education Private Limited- New Delhi, 2011.
6. M. Y. Khan- Financial Services- Tata McGraw Hill Education Private Limited- New Delhi, 2010.
7. V. A. Avadhani- Investment and Securities markets in India- Himalaya Publishing House, 2005.
8. V. A. Avadhani- Marketing of financial services- Himalaya Publishing House, 2006
9. Bharathi V. Pathak - The Indian Financial System-Markets-Institutions and Services-Pearson publication 2011.

BOOKS FOR REFERENCE :

1. Vasant Desai- Indian Financial System- Himalaya Publishing House, 2011.
2. Vasant Desai- Indian Financial system and Financial Market Operation- Himalaya Publishing House, 2010.

WEBSITES AND E-learning Sources:

1. www.icicidirect.com
2. www.hsbc.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

(OFFERED FROM 2016-2017 BATCH STUDENTS ONWARDS)

TEACHING HOURS : 60

CREDITS : 4

COURSE CODE : 19SP15/3C/LAB

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- Rules framed- Records to be Maintained and its Information- Procedure for Maintaining and Furnishing Information-Verification of Records of the Identity of Clients- Information Technology Act- Definition-Electronic Governance- 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, 13th Edition, 2010.
5. P.N. Varshney, Banking Law and Practice, 24th 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. Pragyam- NIBM Institute.
9. Banking – Law & Practice in India M. L. Tannan, revised by C.R. Datta & S. K. Kataria, 23rd 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
2. www.iba.org
3. www.icfai.org
4. www.ri.org
5. 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 : 19SP15/3E3/DTM

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.Vinod K.Singhanian-Dr.Monica Singhanian-Taxmann publication-2012

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.Vinod K,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.Malhothra, Dr,S.P.Goyal, Income Tax Law and Practice, Sahitya Bhavan Publications, Agra.

WEBSITES AND E-learning Sources:

1. www.taxpolicycenter.org/
2. 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
INDIRECT TAXATION

TEACHING HOURS : 90

CREDITS : 3

COURSE CODE : 19SP15/3E3/INT

L T P : 2 2 2

OBJECTIVES:

- To enable the students to comprehend the basic expression on Indirect Taxes.
- To have working knowledge of Indirect taxes

UNIT: I

16 Hours

Basic overview of Indirect Taxes; Definitions – Adjudicating Authority; Central excise officer; excisable goods; Factory; Assessee- Conditions for levy of excise; Charging Section – Sec 3; Central Excise Tariff Act; Schedules of Central Excise Tariff Act.

UNIT: II

20 Hours

Service Tax – Introduction - Constitution, Charging section – Sec 66. Reverse charge - Sec 66A; Liability for payment. Valuation – Sec 67 Service Tax (Determination of Value) Rules, 2006; Rate of Service Tax. Services Liable for Service Tax - Taxable service & definition pertaining to Banking and Financial Services, Consulting Engineers, Franchise Service, Commercial Training & Education, Management consultant, Chartered Accountant, Interior Decorator, Manpower recruitment or supply agency, Renting of Immovable property, Business Auxiliary Service, Business Support Service, security agency. Services on which abatement available.

UNIT: III

16 Hours

Cenvat Credit - Concept of Cenvat Credit. Cenvat Credit Rules, 2004. Definitions - Capital Goods, Exempted Goods, Exempted Services - duties eligible for claiming credit, Conditions for claiming credit. Refund of Cenvat Credit. Credit in case of dutiable and exempted goods, taxable and exempted service.

UNIT: IV

18 Hours

Customs – Introduction- Levy, Definitions, Types of Duties, Export Duty Classification, Customs Valuation Rules 2007 - Import, Exports and miscellaneous: Rate of Duties, Import and Export procedure, Bill of Entry, Assessments, Examination - SEZ -Powers and penalties.

UNIT: V**20 Hours**

Vat & Profession Tax - White Paper on Vat- Agriculture -Agriculture produce, Business, Capital Goods, Dealer, Goods, Sale, Turnover, Total turnover, Taxable turnover - Profession Tax – Chargeability- Persons liable – Registration - Slabs of Profession tax- Payment- Returns.

RECOMMENDED TEXT BOOKS

1. Indirect Taxes law and practice by V.S.Datey – Taxmann publication, 2012.

BOOKS FOR REFERENCE :

1. Student's Workbook on Indirect Taxes by VS.Datey – Taxman publications, 2011.
2. Indirect Taxes by K.Vaiatheeswaran - Snowwhite publication, 2011.
3. Central Excise Act 1944, Customs Act 1962, Finance Act 1994, KVAT Act 2011.
4. Commentary on KVAT – KLJ Publications, 2012.

WEBSITES AND E-learning Sources:

1. www.taxpolicycenter.org/
2. www.economicstimes.Indiantimes.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
HUMAN RESOURCE MANAGEMENT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/3E4/HRM

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 Development & Succession Planning and Career Counseling .

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 ((13th 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 (11th 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* (2nd ed). New Delhi: Excell Books
3. Wayne. F. Cascio. (2005). *Managing Human Resources* (7thed.). New Delhi : Tata McGraw Hill publishing house.
4. Fisher- Cynthia and James Shaw. (2009). *Human Resource Management* (6thed.). 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
STRATEGIC MANAGEMENT & POLICY MAKING

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/3E4/SMP

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 : 19SP15/3E/RTB

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 to Credit Card- Debit card- Smart Cards – Charge card- Cheque card- 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.Santhanam- 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
2. www.iba.org
3. www.icfai.org
4. www.ri.org
5. 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 : 19SP15/3S/TMP

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 : 19SP15/4C/MOL

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. Mukherjee, 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
2. www.iba.org
3. www.icfai.org
4. www.rib.org
5. 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 AND INSURANCE COMPANIES

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP15/4C/RBI

L T P : 3 3 0

OBJECTIVES:

To enable the students to

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

COURSE OUTLINE:

UNIT: I

20 Hours

Concept of risk- Classification of risk- Risk Management- Characteristics- Significance- Principles and Objectives- Process of risk management-Risk profile in Indian banks-Types of risks in banks- Risk management process.

UNIT: II

20 Hours

Forex risk management- Managing transaction exposure- Tools of exchange risk management- Internal and external hedging methods- Liquidity risk- Management forecasting of Liquidity needs- Opportunities risk of liquidity resources-Operational risk management- Techniques.

UNIT: III

20 Hours

Interest rate risk management- Financial swap- Currency swap- Interest rate options- Forward rate agreements-Credit risk management- Techniques of credit risk management -Risk in internet banking.

UNIT: IV

20 Hours

Evolution of risk management in insurance companies- Types of risk and risk managers- Assessing risk associated with insurance business -Risk management techniques in insurance.

UNIT: V

10 Hours

Emerging areas of risk management in insurance companies- Enterprise wide risk management- Key trends in risk management.

RECOMMENDED TEXT BOOKS:

1. Indian Institute of Banking and Finance Publications- Risk Management in Banks- Macmillan Chennai- 2006.

BOOKS FOR REFERENCE:

1. C.Jeevanandam- Foreign Exchange and Risk Management in Banks- Sultan Chand & Sons- New Delhi- 2011
2. B.Santhanam- Financial Services- Margham Publications- Chennai -2011.
3. Indian Institute of Banking and Finance- Risk Management- Taxman Publications- New Delhi- 2012.

WEBSITES AND E-learning Sources:

1. www.ibt.ca
2. www.jisc.infonet.ac.uk
3. 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 : 19SP15/4C/ACA

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

15 Hours

Integrated accounting- Essential Features of Integral accounting- Principles of an Integral accounting system-Journal Entries-Practical problems.

UNIT: II

20 Hours

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

UNIT:III

20 Hours

Process Costing- Meaning- Difference Between Process Costing and Job Costing- Costing Procedure- Normal Loss- Abnormal Loss and Gains- Inter process Profits- Work-in-Progress and Equivalent Production -FIFO and Average Method (Joint Product Costing and By -Product Excluded)

UNIT: IV

20 Hours

Budgetary Control-Meaning and need for budget-Different Types of Budgets-Sales budget-Production budget-Cash budget-Flexible budget-Fixed budget.

UNIT: V

15 Hours

Cost Analysis for Decision Making- Differential Cost - Practical applications of differential costs- Accept or Reject Decisions-Make or Buy Decisions-Sell or Process Decisions-Level of Activity planning-Purchasing or Leasing.

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
2. www.bnet.com
3. www.allbusiness.com
4. www.fasrfaa.g.v.com
5. www.middlecity.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
FINANCIAL SERVICES MANAGEMENT

TEACHING HOURS : 90

CREDITS : 4

COURSE CODE : 19SP15/4C/FSM

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 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-accounting treatment of leasing (only theory)-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

15 Hours

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**20 Hours**

Securitisatio n of debt-introductio n-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(5th Edition 2010)- Financial Services- Tata McGraw Hill Education Private Limited- New Delhi
3. V. A. Avadhani(7th Edition 2005)- Investment and Securities markets in India- Himalaya Publishing Hous
4. V. A. Avadhani(3rd 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
2. www.hsbc.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-IV

FINANCIAL MANAGEMENT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/4E5/FMT

L T P : 3 1 0

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
2. www.icfai.com
3. www.lib.uiowa.edu
4. www.managementconsultant.tqmcintl.blogspot.com

QUESTION PAPER PATTERN

SECTION – A

5 OUT OF 8 QUESTIONS

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(Compulsory Question from each unit)

SECTION – B

3 OUT OF 5 QUESTIONS

3 X 20=60 MARKS

(Compulsory Question from each unit)

SEMESTER-IV

PROJECT

TEACHING HOURS : 60

CREDITS : 3

COURSE CODE : 19SP15/4E5/PVB

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 50 marks.

Viva for 50 marks.

SEMESTER-IV

SOFT SKILL IV: ENHANCEMENT OF EMPLOYABILITY SKILLS

TEACHING HOURS : 30

CREDITS : 2

COURSE CODE : 19SP15/4S/EES

L T P : 2 0 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.