

**MBA (BANKING AND FINANCIAL SERVICES) DEGREE EXAMINATION
(With effect from 2013 – 2014)**

MBA SEMESTER I

CP 101: PERSPECTIVES OF MANAGEMENT

Objective: to familiarize the students with the theory and practice of management.

Unit I: Management – Evolution of Management Thought -Principles of Management – Functions of Management - Social Responsibility of Management.

Unit II: Planning – Nature, Purpose and Importance of Planning-Types of Plans-Steps in Planning-Planning Premises and Forecasting – process of Decision Making-Decision Tree Analysis.

Unit III: Organization – Principles of Organization – Formal and informal Organization – types of Organization Structure – Line and Staff Relations – Delegation – Decentralization –Span of Control.

Unit – IV: Directing- Leadership Theories and Styles –Motivation –Theories: Maslow’s Theory and Herzberg’s Theory.

Unit- V: Control-Importance, Steps, Processes, Techniques-PERT/CPM-Total Quality Management.

(Case Study is compulsory in all Units)

Suggested Books:

1. Louis A Allen, Management & Organisation, McGrawHill,New York
2. A.Pardhasardhy & R.Satya Raju: Management Text and Cases, Prentice Hall of India.
3. AS Lather, M Handa, Cases in Management, Wsdom, Delhi
4. Heinz Wehrich & Harold Koontz, Essentials of Management, Tata-McGraw Hill,ND
5. JS Chandan, Management: Theory & Practice, Vikas, New Delhi
6. RW Griffin, Management: Principles and Applications, Cengage,New Delhi
7. Prem Vrat,KK Ahuja & PK Jain, Management Cases, Vikas, New Delhi
8. Laura P Hartman, A Chatterjee, Perspectives in Business Ethics, TMH, ND
9. Earnest Dale, Great Organisers, McGraw Hill
10. Peter F Drucker, The Practice of Management, McGraw Hill

102: ACCOUNTING FOR MANAGEMENT

Objective: to develop an insight of postulates, principles and techniques of accounting and utilization of financial and accounting information for planning, and decision-making

Unit-I : Accounting for Management –Nature and Scope – Management Process and Accounting – Financial Accounting Vs Cost Accounting Vs Accounting for Management – Role of Account in Modern Organization

Unit – II: Financial Accounting System – Generally Accepted Accounting Principles and Accounting Standards Governing Financial Statements – Contents of Profit and Loss Account – Balance Sheet (Theory only)

Unit- III: Elements of Cost–Cost Sheet Preparation – Absorption Vs Marginal Costing –Cost – Volume – Profit Analysis – Cost Behaviour – Breakeven Analysis – Contribution Approach – Profit Planning.

Unit-IV: Cost Concepts for Decision making – Decision Making Process – Decision Situations- Sales Volume Decisions – Pricing and Special Order Pricing – Make / Buy Decisions – Product Decisions- Addition, Deletion and Alteration of Mix – Plant Shutdown Decision.

Unit- V: Budgeting – Types of Budgets – Financial Vs Operation Budgets – Short Term Vs Long Term Budgets – Preparation of Sales Budgets – Purchase Budgets- Expenditure Budgets for Material, Labour and Overheads – Construction of Cash Budget- Flexible Budget – Master Budget – Management Control and Budgeting – Performance Budgeting and Zero Based Budgeting. .

(Case Study is compulsory in all Units)

Suggested Books:

1. I. M. Pandey : Management Accounting Vikas Publishing House.ND
2. Needles, Financial Accounting, Cengage, New Delhi
3. Jawaharlal, Accounting for Management, Himalaya, Mumbai
4. Hilton,Ramesh & Jayadev, Managerial Accounting, TMH, New Delhi
5. B.Banerjee, Financial Policy & Management Accounting,PHI, New Delhi
6. P Periasamy, A Text Book of Cost & Management Accounting, Himalaya, Mumbai
7. Horngren, C.T., Introduction of Management Accounting,, Prentice Hall of India.
8. Khan and Jain, Management Accounting, Tata Mc Graw Hill , Delhi.
9. Blocher, Chen, Cokins and Lin, Cost Management, A Strategic Emphasis, TMH, ND
10. Porwal, LS, Accounting Theory, TMH, New Delhi

CP 103: BUSINESS ENVIRONMENT

Objective: to familiarize the students with the business environment conditions prevailing in India and international and understand its implications to business.

Unit-I Business Environment: Components and Significance – Economic Scope – Cultural, Political, Technological and External Factors Influencing Business Environment – Dimensions of International Business Environment – Challenges.

Unit-II: Structure of Indian Economy ; Economic systems- Economic planning with special reference to last three plans, public, private joint and cooperative sectors - Industrial Policy of the Government - Policy Resolutions of 1956, 1991 Industrial Policy and Economic Policy - Subsequent policy Statements

Unit-III Indian Companies -Competitiveness, Changes and Challenges, Sustainable Development, Social Responsibilities, Ethics in Business- Competition Act 2002 - Emerging Trend in Indian Business Environment.

Unit – IV: International Trade Theories, Balance of Payments – Concepts, Disequilibrium in BOP: Methods of Correction - Trade Barriers and Trade Strategy - Free Trade vs. Protection - World Financial Environment: Foreign Exchange Market Mechanism, Exchange Rate Determination, and Euro Currency.

Unit – V: Globalisation: International Economic Integration, Country Evaluation and Selection, Foreign Market Entry Methods, International Trading Blocks – Their Objectives; WTO Origin, Objectives, Organisation Structure and Functioning – WTO and India.

(Case Study is compulsory in all Units)

Suggested Books:

1. Chidambaram, Indian Business Environment, Vikas, New Delhi
2. Suresh Bedi: Business Environment, Excel, New Delhi.
3. K.V.Sivayya and VBM Das: Indian Industrial Economy, Sultan Chand Publishers, Delhi.
4. Pandey G.N., Environmental Management, Vikas Publishing House.
5. Sundaram & Black, International Business Environment – The Text and Cases, Prentice Hall of India.
6. Ghosh PK., Business Environment, Sultan Chand & Sons, New Delhi
7. Daniel John D and Redebough, Lee. H., International Business, Addison Wesley India
8. Saleem, Business Environment, Pearson, New Delhi.
9. Bhalla, V.K., & S. Sivaramu, International Business Environment and Business, Annual Publications

CP 104: MANAGERIAL ECONOMICS

Objective: to enable the students to understand economic concepts and theories and their application in management decision-making.

Unit I- Introduction: Nature and Scope of Managerial Economics; Objectives of the Firm-Traditional Theory, Sales and Revenue Maximizing Theories, Managerial Theories and Behavioral Theories; Profit Maximization. Vs. Wealth Maximization.

Unit II- Demand Analysis : Demand-Meaning, Determinations Of Demand, Demand Function; Law of Demand; Elasticity of Demand –Price, Income, Cross and Promotional or Advertising Elasticity of demand, Managerial Uses of Elasticity of Demand; Demand Forecasting. Demand Forecasting Methods for Existing and New Products, Criteria for Good Forecasting Method.

Unit III- Production Analysis: Production Function –Law of Variable Proportions, Isoquant and Isocost Curves, Least Cost Combination, and Returns to Scale; Economies of Large Scale; Cobb-Douglas Production Function and Constant Elasticity of Substitution - Production Function; Cost concepts and Cost Oriented Pricing Methods.

Unit-IV Market Analysis: Price and Output Determination under Perfect Competition; Profit-Meaning and Profit Theories-Profit Planning-Measurement.

Unit – V: Economic Optimization: Economic Problems and Optimization Techniques – Unconstrained and Constrained Optimization; Unbounded Maxim – Optimization of Functions of One Variable and Optimization with Multivariate Function;
(Case Study is compulsory in all Units)

Suggested Books:

1. Dean,Joel: Managerial Economics, PHI., New Delhi
2. DN Dwivedi, Managerial Economics, Vikas, New Delhi
3. Trivedi M.L: Managerial Economics, Theory and Applications, TMH,ND
4. Mark Hirschey, Managerial Economics: An Integrative Approach, Cengage, New Delhi
5. Mehta, P.L: Managerial Economics, Text and Csaes, S.Chand & Co
6. Mittal A., . Managerial Economics, Text and Csaes, Wisdom, Delhi
7. Mithani, D.M: Managerial Economics, Theory and Applications, Himalaya Publishing.
8. Attmanad; Managerial Economics, Excel publications.
9. G.S.Gupa, Macro Economics: , Theory and Applications, Tata McGraw Hill.
10. Dwivedi, D.N. Macro Economics: Theory and Applications, Tata McGraw Hill

105: MANAGERIAL COMMUNICATION SKILLS

Objective: to equip the students with the necessary techniques and skills of communication to inform others, inspire them enlist their activity and willing cooperation in the performance of their jobs.

Unit – I : Role of Communication in Business – Objective of Communication – The Process of Human Communication – Media of Communication, Written Communication – Oral Communication – Visual Communication, Audio Visual Communication – Silence - Developing Listening Skills – Improving Non-verbal Communication kills – Understanding Cultural Effects of Communication.

Unit – II: Managing Organization Communication - formal and Informal Communication- Intra and Personal Communication – Models for Inter Personal Communication – Exchange Theory, Johari Window and Transactional Analysis.

Unit-III: Managing Motivation to Influence Interpersonal Communication – Inter-Personal Perception – Role of Emotion in Inter Personal Communication- Communication Styles – Barriers of Communication – Gateways to Effective Interpersonal Communication

Unit-IV: Business Writing Skills – Significance of Business Correspondence, Essentials of Effective Business Correspondence, Business Letter and Forms, Oral Presentations – Meetings, Telephone Communication – Use of Technology in Business Communication, E-mail Messages.

Unit-V: Report Writing – Meaning and Significance; Structure of Reports; Negative, Persuasive and Special Reporting; Informal Report – Proposals; Formal Reports; Organization of Press Report.

(Case Study is compulsory in all Units)

Suggested Books:

1. K Bhardwaj, Professional Communication, IK Int Pub House, New Delhi
2. Krizan, Merrier, Logan and Williams, Effective Business Communications, Cengage, New Delhi
3. HC Gupta, SG Telang, Business Communication, Wisdom, Delhi
4. Penrose, Business Communication for Managers, Cengage, New Delhi
5. McGrath, Basic Managerial Skills for All 5th ed., Prentice Hall of India.
6. Urmila Rai & S.M. Rai, Business Communication, Himalya Publishers,
7. Meenalshi Raman—Business Communication Oxford University Press.
8. Lesikar I Flatley, Basic Business Communication, Tata McGraw Hill.

CP 106 ORGANISATIONAL BEHAVIOUR

(The objective of this course is to teach the student about the organizational theories, dynamics, conflict, change, culture etc)

Unit-I: Meaning and scope of OB-Challenges and opportunities – Foundations of Individual behaviour, values, attitude, job satisfaction, personality, perception and emotions.

Unit – II: Motivation-Theories, Group dynamics – Leaderships styles..

Unit –III: Organizational conflict-causes and consequences-conflict and Negotiation.

Unit-IV: Organisational change, change process resistance to change and Organisational Development

Unit – V: Organisational Culture-Creating an Ethical Organisation-Managing Stress-Organisational Effectiveness..

(Case Studies are Compulsory)

Suggested Books:

1. Udai Pareek, Organizational Behaviour, Oxford University Press.
2. Karam Pal, Management Process and Organisational Behaviour, IK Int Pub House,ND
3. Moorhead & Griffin, Introduction to Organizational Behaviour, Cengage, New Delhi
4. Arun Kumar and Meenakshi, Organizational Behaviour, Vikas, ND
5. Fred Luthans, Organisational Behaviour, McGraw Hill, New Delhi
6. RK.Suri, Organizational Behaviour, Wisdom Publication
7. Aswathappa K, Organisational Behaviour, Himalaya, Mumbai
8. Neeraj Kumar, Organisational Behaviour, Prentice Hall

CP 107: QUANTITATIVE TECHNIQUES FOR MANAGEMENT

Objective: to make the students familiar with the statistical and mathematical techniques and their applications in business decision making.

Unit-I: Functions, Linear, Quadratic, Logarithmic and Exponential Functions- Permutations and Combinations – Matrices - Solving System of Equations with Matrix Methods – Differentiation and Integration of Simple Functions and their Applications.

Unit – II: Measures of Central Tendency – Measures of Dispersion –Simple Correlation and Regression Analysis – Concept and Applications of Multiple Regressions.

Unit –III: Concept of Probability- Probability Rules – Joint and Marginal Probability – Baye’s Theorem- Probability Distributions- Binomial, Poisson, Normal and Exponential Probability Distributions.

Unit-IV: Sampling and Sampling Distributions – Estimation – Point and Interval Estimates of Averages and proportions of small and Large Samples –Concepts of Testing Hypothesis –One Sample Test for Testing Mean and Proportion of Large and Small Samples.

Unit – V: Tests Two Samples –Tests of Difference between Mean and Proportions of Small and Large Samples – Chi-square Test of Independence and Goodness of Fitness- Analysis of Variance.

Suggested Books:

1. K.V.Sivayya and K.Satya Rao Business Mathematics
2. Anderson, Quantitative Methods for Business, Cengage, ND
3. Nagar, Das – Basic Statistics, Oxford University press
4. CR Kothari, Quantative Techniques, Vikas, ND
5. Shenoy, Sarma and Srivatsava, Quantitative Techniques for Management, New Age,ND
6. N.D.Kothari, Quantitative Techniques, in Management, Tata McGraw Hill, 2001.
7. S.P.Gupta Statistical Methods for Management
7. Anand Sharma, Quantitative Techniques for Decision Making, Himalaya, Mumbai

II SEMESTER

201: MARKETING MANAGEMENT

Objective: to develop an understanding of the concepts, issues and strategies in marketing and its management.

Unit – I Importance and Scope of Marketing: Concepts of Marketing; Marketing Management Tasks; Marketing Environment; Marketing and Customer Value - Industrial Marketing, Services Marketing, Global Marketing.

Unit –II: Marketing Information System and Marketing Research; Consumer Behaviour and Buying Decision Process – Organization Buyer Behaviour – Market Segmentation and Targeting.

Unit – III: Development of Marketing Offerings Strategy – New Product Development– Product line and Decisions–Product-mix–Product Differentiation – Product Life Cycle Management - Brand Management - Packaging.

Unit – IV: Pricing Strategies and Programs; Setting the Price – Adapting the Price – Initiating Response to Price Changes - Delivering Value: Designing and Managing Value Networks – Channels of Distribution.

Unit – V : Communicating Value: Designing and Managing Marketing Communications – Advertising – Direct Marketing and Personal Selling – Sales Promotion – Events and Public Relations and Public Relations : Competitive Marketing Strategies- Emerging Trends in Marketing: Networking Marketing-Viral Marketing-Ambush/Guerilla Marketing-Green Marketing-Direct Marketing etc.

(Case Study is compulsory in all Units)

Suggested Books

1. Kotler, Keller, Koshy & Jha, Marketing Management, Pearson, New Delhi
2. William J Stanton, Fundamentals of Marketing, McGraw-Hill, New Delhi.
3. Arun Kumar and Meenakshi, Marketing Management, Vikas, New Delhi
4. Pride and Ferrell, Marketing Management: Planning, Implementation & Control, Cengage, ND
5. Rajan Sexena, Marketing Management: Text cases in Indian Context.
6. Keith Blois - Oxford Textbook of Marketing Oxford University Press.
7. Zinkota & Kotabe : Marketing Management , Prentice Hall of India.
8. Joel R. Evans & Barry Berman : Marketing, Wiley India, New Delhi.

202: FINANCIAL MANAGEMENT

Objective: to equip the students with basic principles of Financial Management and Techniques.

Unit- I: Nature , Scope and Objectives of Financial Management, Goals of FM-Profit Maximization Vs Wealth Maximization – Finance Functions – Financial Planning and Forecasting - Role of Financial Manager – Funds Flow Analysis – Cash Flow Analysis.- Ratio Analysis.

Unit-II: Financing Decision: Financial Leverage – EPS-EBIT Analysis –Cost of Capital – Weighted Average Cost Capital – Capital Structure – Factors Affecting Capital Structure Theories of Capital Structure.

Unit – III: Investment Decision: Nature and Significance of Investment Decision- Estimation of Cash Flows – Capital Budgeting Process – Techniques of Investment Appraisal: Pay Back Period; Accounting Rate of Return, Time Value of Money- DCF Techniques –Net Present Value, Profitability Index and Internal Rate of Return.

Unit-IV: Dividend Decision: Meaning and Significance – Theories of Dividend – Determinants of Dividend – Dividend policy – Bonus Shares – Stock Splits.

Unit – V: Working Capital Decision: Meaning – Classification and Significance of Working Capital – Component of Working Capital - Cash Management Models – Cash Budgeting – Accounts Receivables – Credit Policies – Inventory Management.

(Case Study is compulsory in all Units)

Suggested Books:

1. Brealey,Myers,Allen and Mohanty, Principles of Fin Management, TataMcGrawhill,ND
2. Pandey IM - Financial Management, Vikas, New Delhi
3. JC Varshney, Financial Management, Wisdom, Delhi
4. Brigham and Houston, Fundamentals of Financial Management, Cengage, New Delhi
5. Banerjii, B., Fundamentals of Financial Management, PHI, New Delhi
6. Weston & Brigham, Managerial Finance, The Dryden Press,Illinois
7. James C.Van Horne -- Financial Management & Policy, Prentice Hall of India.
8. Khan & Jain - Financial Management, Tata McGraw Hill.
9. RM Srivasthava: Financial Management and Policy, Himalaya Publication.
10. Robert F Bruner, Case Studies in Finance: Managing for Corporate Value Creation,TMH,New Delhi

203: HUMAN RESOURCE MANAGEMENT

Objective: to equip the students with basic concepts of Human Resource Management and the various functions of HRM including Industrial Relations in the liberalized environment

Unit-I: Introduction: Definition and Functions of HRM; Principles of HRM; Changing Environment of HRM; Challenges; Ethical Aspects of HRM.

Unit –II: HR Planning; Concepts; Factors Influencing ; HR planning ; HR Planning Process; Job Analysis ; Recruitment and Selection; Tests and Interview Techniques .

Unit –III: Training and Development – Need, Process, Methods and Techniques, Evaluation, Management Development; Evaluating Employee Performance; Career Development and Counselling.

Unit – IV: Compensation – Concepts and Principles; Influencing Factors; Current Trends in Compensation – Methods of Payment – Incentives and Rewards.

Unit –V: Managing Industrial Relations – Trade Unions – Employee Participation Schemes – Collective Bargaining – Marketing Knowledge Workers.
(Case Study is compulsory in all Units)

Suggested Books:

1. Venkata Raman C.S., and Srivastava BK Personnel / Human Resource Management, TMH,ND
2. Cynthia D. Fisher & Lyle F. Schoenfeld; / Human Resource Management, Wiley India, New Delhi.
3. DK Tripathi, Human Resource Management: Text & Cases, Wisdom, Delhi
4. Fisher, Managing Human Resource, Cengage, ND
5. N.K.Singh / Human Resource Management, Excel Publications.
6. Jyothi - / Human Resource Management, Pearso Education, New Delhi.
7. Biswajeet Pattnayak / Human Resource Management, Prentic hell of India New Delhi.
8. P.S Rao , Essentials of Human Resource Managemen & IR, Himaliya ,Mumbai
9. Dwivedi &Agarwal, Human Resource Management, Vikas, ND
10. R.Wayne Mondy and Robert M.Noel, Human Resource Management, Pearson

204: OPERATIONS MANAGEMENT

Objective: to acquaint the students with decision making process and various aspects of Production Management.

Unit –I : Introduction : Nature and Scope of Production and Operation Management- Historical Evolution – Types of Manufacturing Systems – Differences Between Manufacturing and Service Operations Role of Production and Operation Manager.

Unit-II: Production Planning and Control: Stages in PPC – Gantt – PPC in Mass, Batch, and Job Order Manufacturing-Aggregate Planning – Maintenance Management – Industrial Safety.

Unit-III: Plant Location: Facility Location and Layout Planning –Types of Layouts – Material Handling Equipments – Material Handling Principles – Models Used in Lay Out Designs.

Unit- IV: Productivity: Factors, Affecting Productivity – Job Design – Process Flow Charts – Methods Study – Work Measurement – Engineering and Behavioral Approaches.

Unit –V: Material Management –Cost Associated with Inventory – Economic Order Quantity – ABC Analysis - Materials Requirement Planning – Just In – Time Production Total Quality Management – Acceptance Sampling – Control Charts – Quality Circle – Zero Defects Programmes – ISO 9000 – Application of Computer in Production and Operations.
(Case Study is compulsory in all Units)

Suggested Books:

1. Gaither & Frazier, Operations Management, Cengage, New Delhi
2. Panner Selvem, Production and Operation Management, Prentice Hall of India.
3. Chunnawals, Production & Operation Management Himalaya, Mumbai
4. Kanishka Bedi, Production & Operation Management, University Press.
5. Upendra Kachru: Operation Management, Excel Publications.
6. Adam, E.E& Ebert; R.J. Production and Operation Management, 6th Ed., Prentice Hall
7. Chary , S.N.Production and Operation Management, New Delhi, Tata McGraw Hill
8. K Aswathappa & Sridhar Bhatt, Production & Operations Management, Himalaya, Mumbai

CP 205: CORPORATE LEGAL FRAMEWORK

Objective: to assist the students in understanding Corporate laws affecting the operations of a business enterprise.

- UNIT-- I:** Significance of Business Laws—Indian Contract Act, 1872: Meaning and classification of contracts—Essential of a valid contract—Performance of a contract-- Discharge of contract—Remedies for breach of contract.
- UNIT-II:** The Sale of Goods Act, 1930: Meaning and Essentials of contract of sale— Sale and Agreement to sell—Conditions and Warranties—Transfer of property-- Performance of a contract of sale—Unpaid seller.
- UNIT-III:** The Indian Partnership Act, 1932: Meaning and Essentials of partnership-- Registration of partnership—Kinds of partners—Rights and Liabilities of Partners—Relations partners to third parties—Dissolution.
- UNIT-IV:** The Consumer Protection Act, 1986: Meaning of Consumer, Service, Goods, Deficiency, Defect, Unfair Trade Practices—Rights of Consumers—Machinery for redressal of Grievances—Remedies available to injured consumers
- UNIT-V:** The Companies Act, 1956: Nature and Registration—Kinds of Companies— Memorandum of Association—Article of Association—Kinds of Shares—Powers and duties of Directors—winding up.

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SUGGESTED BOOKS:

- ** N.D.Kapoor—Commercial Law—Sultan chand publishers, New Delhi.
- ** S N Maheswaru & Suneed Maheswari—Commercial Laws—Mayoor . Paper Backs—NOIDA
- ** Tulisian P.C.—Business Laws—Tata Mc Graswhill Publishing house— . New Delhi
- ** Kucchal—Business Law—Vikas Publishing House, New Delhi.
- ** Avatar Singh—Mercantile Law--EBC—New Delhi.

CP – 206: COMPUTER APPLICATIONS IN MANAGEMENT

Objective: The objective of this course is to provide an insight into basic features of Computer Systems and their Applications in Managerial Decision Making.

Unit-I: Introduction to Computer Concepts – Elements of computer – Characteristics of a Computer – Classification of Computers – Basic Computer Architecture – Input-output Devices

Unit-II Software Concepts: Types of software – Software: its nature and qualities — Windows Operating System Functions -

Unit-III: MS Office- Applications of MS Word in Business Correspondence: letters, tables, mail merge, labels

Applications of MS Excel: Graphs and Charts – Calculation of various financial functions - Ms Access: Tables and Queries

Unit-IV: MS Power Point: Introduction – Toolbar, their Icons and Commands – Navigating in Power point - Creation of slides, animation, and templates - Designing Presentations – Slide show controls – Making notes on Pages and Handouts – Printing Presentations – Customizing Presentations - Auto content Wizard.

Unit-V: Computer Networks: Overview of a Network – Communication processors – Communications Media – Types of Network – Network Topologies- Network protocols – Network Architecture.

Exercises in the above areas is a must

Suggested Books:

1. Sanjay Saxena and Prathpreet Chopra, Computer Applications in Management, Vikas, New Delhi
2. Aksoy, Introduction to Information Technology, Cengage, ND
3. Parameswaran: Computer Application in Business – S Chand, New Delhi.
4. Management Information Systems by Mahadeo Jaiswal, Monika Mittal, Oxford University Press.
5. PS Gill, Database Management Systems, IK Int Pub House, New Delhi
6. Management Information Systems by D.P. Goyal, MacMillan Publishers.
7. The Compact guide to Microsoft office, Mansfield Rom, BPB Publications, Delhi.
7. Sudalaimuthu & Anthony Raj, Computer Applications in Business, Himalaya, Mumbai

CP - 207: RESEARCH METHODOLOGY FOR MANAGEMENT

Objective: To equip the students with the basic understanding of research methodology and to provide insight into the application of modern analytical tools and techniques for the purpose of management decision making.

Unit – I: Meaning and Importance of Research – Research Process – Types of Research – Defining Research Problem – Formulation of Hypothesis – Testing of Hypothesis.

Unit – II: Research Design – Exploratory Research – Descriptive Research – Casual Research – Sampling and Sampling Design – Sampling Methods – Simple Random Sampling – Stratified Sampling – Systematic Sampling – Cluster Sampling – Multistage Sampling, Non-Probability Sampling – Convenience Sampling – Judgement Sampling – Quota Sampling.

Unit – III: Data Collection – Primary and Secondary Data – Designing of Questionnaire – Measurement and Scaling – Nominal Scale – Ordinal Scale – Interval Scale – Ratio Scale – Guttman Scale – Likert Scale – Schematic Differential Scale.

Unit – IV: Editing – Coding – Classification of Data – Tables and Graphic Presentation – Preparation and Presentation of Research Report.

Unit – V: Non Parametric Tests – Kolmogorov – Smirnov Test – Runs Test for Randomness – Sign Test – Median Test – Multivariate Analysis – Multiple Regression Analysis – Concepts and Application of Discriminate Analysis and Factor Analysis.

Suggested Books:

1. Mark Saunders, Philip Lewis, Adrian Thornbill, Research Methods for Business Students, Pearson,ND
2. Churchill, Iacobucci & Israel, Marketing Research: A South Asian Perspective, Cengage, New Delhi
3. C.R. Kothari, Research Methodology, New Age International.
4. Carver & Nash, Data Analysis with SPSS, Cengage, New Delhi
5. Alan Bryman & Emma Bell, Business Research Methods, Oxford University Press.
6. Donald R. Cooper & Pamela S. Schindler, Business Research Methods 8th Edition, Tata McGraw Hill.
7. K.V.S. Sarma, Statistics made sample, do it yourself on PC, Prentice Hall.
8. V P Michael, Research Methodology in Management, Himalaya, Mumbai

MBA (BANKING & FINANCIAL SERVICES)

3RD SEMESTER SYLLABUS

Paper-I : BUSINESS POLICY AND STRATEGIC MANAGEMENT

Objective: to enlighten the students with the Concepts and Practical applications of Business Policy and the Process of the Strategic Management

Unit-1: Overview of Strategic Management of Strategic Management - Business Policy and Strategic Management - Strategic Management Model - Business Ethics and Strategic Management.

Unit-II: Business Vision, Mission, Objectives - Characteristics of Mission Statement Types of Strategies - Integration strategies - Intensive strategies - Diversification strategies- Diversification strategies- Michael Porter Generic Strategies

Unit-III: Strategic formulation: Environmental Analysis - External and industry analysis - Internal analysis -Strategic analysis and choice - Input stage -Matching stage - decision stage - Cultural aspects of strategy choice.

Unit-IV: Strategic Implementation: The nature of strategic implementation resource allocation - Strategy and structure - Creating - Supportive culture - Implementing strategies in functional areas.

Unit - V: Strategy Evaluation: The nature of strategy evaluation -Review and Control - Characteristics of effective evaluation systems - Criteria for strategy control -Mechanism for strategic control.

(Case Studies are compulsory)

Suggested Books

- 1) Hill & Jones, An Integrated Approach to Strategic Management, Cengage, New Delhi
- 2) Glueck, William F. Strategic Management and Business Policy, McGraw Hill, New York
- 3) Sukul Lamesh, Business Policy and Strategic Management, Vikas, New Delhi
- 4) Hugh McMillan- Strategic Management, Oxford University Press.
- 5) Budhiraja, S.B. and Athereya, MB.Cases in Strategic Management, Tata McGraw-Hill, New Delhi
- 6) Hax A.C and Majluf, N.S. Strategic Management, Englewood Cliffs, New Jersey , Prentice Hall of India, New Delhi
- 7) Mathur U.C. Strategic Management, Macmillan, Mumbai.
- 8) Gupta, Strategic Management, Prentice Hall of India, New Delhi
- 9) PS Rao, Business Policy & Strategic Management, Himalaya, Mumbai

Paper-II : OPERATIONS RESEARCH

Objective: to make the students familiar with principles and techniques of Operations Research and their applications in decision-making.

Unit - I: Importance and Scope of Operations Research - Linear Programming - Graphic Method - Simplex Method - Big-M Method - Dual L.P. and Its Applications.

Unit - II: Transportation Problem - Assignment Problem - queuing Theory - M/M/I and M/M/C Models.

Unit - III: Dynamic Programming - Applications of D.P. (Capital Budgeting, Production Planning, Solving Linear Programming Problem) - Integer Programming - Branch and Bound Method.

Unit - IV : Game Theory - Two Person Zero sum Games - Pure Strategies - Mixed Strategies - Dominance Principle - Graphic and Algebraic Method - Linear Programming Approach - Simulation - Simulation Inventory and Waiting Lines.

Unit - V: Project Management - PERT and CPM - Crash Time - Crash Cost Trade Off - Resource Leveling and Resource Allocation - Non-Linear Programming Model Formulation - Graphic Method of Solving Simple Problems.

(Case Studies are compulsory in all units)

Suggested Books:

1. Anand Sharma, Operations Research, Himalaya Publishing House, Mumbai
2. Kalavarthy, S. Operations Research, Vikas Publishers House Pvt Ltd., Noida
3. Mcleavey & Mojena, Principles of Operations Research for Management, AITBS publishers,
4. V.K.Kapoor, Operation Research Techniques for Management, Sultan Chand & Sons, New Delhi
5. Richard Bronson & Govindasami Naadimuthu, SCHAUM'S OUTLINE OF THEORY & PROBLEMS OF Operations Research, 2nd Ed., Tata Mc Graw-Hill Edition, New Delhi
6. JK Sharma Operation Research - Theory and Applications, MacMillan, Mumbai
7. Winston, Operations Research, Cengage, New Delhi

Paper – III : FINANCIAL MARKETS AND SERVICES

Objective: to enlighten the students with the Concepts and Practical dynamics of Financial Markets and Financial Services

UNIT – I : Structure of Financial System – role of Financial System in Economic Development – Financial Markets and Financial Instruments – Capital Markets – Money Markets – Primary Market Operations – Role of SEBI – Secondary Market Operations – Regulation – Functions of Stock Exchanges – Listing – Formalities – Financial Services Sector Problems and Reforms.

UNIT – II : Financial Services: Concept, Nature and Scope of Financial Services – Regulatory Frame Work of Financial Services – Growth of Financial Services in India – Merchant Banking – Meaning-Types – Responsibilities of Merchant Bankers – Role of Merchant Bankers in Issue Management – Regulation of Merchant Banking in India.

UNIT – III : Venture Capital – Growth of Venture Capital in India – Financing Pattern under Venture Capital – Legal Aspects and Guidelines for Venture Capital, Leasing – types of Leases – Evaluation of Leasing Option Vs. Borrowing.

UNIT – IV : Credit Rating – Meaning, Functions – Debt Rating System of CRISIL, ICRA and CARE. Factoring, Forfeiting and Bill Discounting – Types of Factoring Arrangements – Factoring in the Indian Context;

UNIT – V : Mutual Funds – Concept and Objectives, Functions and Portfolio Classification, Organization and Management, Guidelines for Mutual Funds, Working of Public and Private Mutual Funds in India. Debt Securitisation – Concept and Application – De-mat Services-need and Operations-role of NSDL and CSDL.

(Case Studies are Compulsory)

Suggested Books:

1. Bhole & Mahakud, Financial Institutions and Market, TMH, New Delhi
2. V.A.Avadhani, Marketing of Financial Services, Himalayas Publishers, Mumbai
3. DK Murthy, and Venugopal, Indian Financial System, IK Int Pub House
4. Anthony Saunders and MM Cornett, Fin Markets & Institutions, TMH, New Delhi
5. Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi
6. Vasanth Desai, Financial Markets & Financial Services, Himalaya, Mumbai
- 7.. Meir Khan – Financial Institutions and Markets, Oxford Press.
- 8.Madura, Financial Markets & Institutions, Cengage, New Delhi

Paper – IV : RURAL BANKING AND FINANCIAL INCLUSION

Objective: To expose the students with the functioning of rural credit institutions in India along with the prospects and problems of financial inclusion including priority sector.

Unit I – Rural India: Demographic features-Economic features-Rural poverty-main causes and methods of measuring rural poverty-Rural Infrastructure-Rural Development Policy-Govt. policies and programmes-Economic Reforms and its impact on rural economy

Unit II-Financing Rural Development: Functions and policies of RBI and NABARD ;Rural Credit Institutions-Role and functions -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services;

Unit III-Financial inclusion: Concept and its role in inclusive growth- Micro credit, micro insurance scheme - Business Facilitators and Business Correspondents in rural financing- SHGs/NGOs, linkages with banking, latest guidelines of GOI and RBI

Unit IV-Priority Sector Financing and Govt. initiatives: Components of priority sector-RBI Guidelines; Government initiatives: Poverty alleviation programmes/Employment programmes/Production oriented programmes-Rural housing and Urban housing schemes under priority sector-Educational loans

Unit V-Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity.

(Case Studies are compulsory)

Suggested Books:

1. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai
2. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune
4. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi
5. Uppal RK, & Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi
6. Indian Institute of Banking & Finance, Rural Banking, Mumbai
7. Uppal RK & Pooja, Transformation in Indian Banks-Search for better tomorrow, Sarup Book Publisher Private Ltd., New Delhi
8. Shyam Ji Mehrotra, New Dimensions of Bank Management, Skylark Publications, New Delhi

Paper - V : RETAIL BANKING

Objective: To enable the students familiarising with operational aspects of retail banking products and developing suitable strategies to broaden the retail client base.

Unit-I: Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview:Customer requirements, products development process, Liabilities and Assets Products,Approval process for retail loans, credit scoring.

Unit-II Important Retail asset products: Home loans, Auto/vehicle loans,Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection;Credit/Debit Cards-Eligibility, Purpose, Amounts,Margin,Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

Unit-III: Retail Strategies:Tie-up with institutions for retail loans;Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking,M-Banking; Selling process in retail products;

Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking

Unit-IV: Trends in Retailing-New products like insurance, Demat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities

Unit-V: Recovery of Retail Loans-Defaults, Rescheduling, recovery process-SARAFESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents-RBI guidelines
(Case Studies are compulsory)

Suggested Readings:

1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
3. Khan, MY, Indian Financial System, ;Tata McGraw Hill Publishing Company Ltd., New Delhi
4. Uppal;, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
6. Guruswamy,S., Banking in the New Millenium, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai

Paper - VI : CENTRAL BANKING

Objective: To familiarise the students with the functions and performance of Central banks in general and Central banks in USA, UK, European Union and India in particular.

Unit I: Evolution and Functions of Central Banking-Development of Central Banks in Developed and Developing countries.Functions of a Central Bank-Regulatory and Developmental functions

Unit II Central Banking in USA, UK and, European Union-Organisational evolution, Constitution and Governance-Role, functions and performance-Recent Developments

Unit III: Reserve Bank of India:Organisational evolution, constitution and governance, major organizational and functional developments over time-RBI Act, Banking Regulation Act, Foreign Exchange Management Act, Banking Ombudsman Scheme, Financial Sector Reforms-Recent Developments

Unit IV: RBI and Supervision of Indian Financial System: Constituents of Indian Financial Markets and their Regulation-Evolution of Bank Regulation and supervision.

Unit V: RBI and Financial Stability: Financial Development Vs. Financial Stability, Risks to Financial Stability, Liquidity Management,Risk Management in Banks, The Basle Norms, Prudential Norms, Effect of liberalisation and Globalisation on Financial Stability.

(Case studies are compulsory)

Suggested Books:

1. Khan, M.Y. Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
2. Decock, MH, Central Banking, UBS Publisher Distributors Pvt. Ltd., New Delhi
3. Hawtrey, The Art of Central Banking, Augustus M Kelley Publishers, New York
4. Vasudevan A., Central Banking for Emerging Market Economies, Academic Foundation, New Delhi
5. Charles Albert Goodhart, Evolution of Central Banks: a natural development?,London School of Economics & Political Science, London
6. Indian Institute of Banking & Finance, Central Banking, Mumbai
7. RBI , History and Evolution of Central Banking in India, Mumbai

Paper – VII : INSURANCE PRODUCTS & MANAGEMENT

Objective: To present the students with products of general and life insurance in terms of features, principles and practices in India.

Unit I: Principles and Practice of Insurance-Introduction to Risk and Insurance, Types of Insurance-General and Life, Basic principles of General and Life Insurance, Insurance contracts-Regulations on investments, insurance funds with respect to shareholders funds and policy holders funds-costing and pricing of insurance products.

Unit II: General insurance products, underwriting concepts, standard conditions and warranties with respect to Fire, Marine, Motor, Engineering and Miscellaneous products;

Unit III: Life insurance products, premium plans, social security schemes, pension policies, group insurance schemes and financial gerontology of superannuating policies-Principles of Actuarial valuation

Unit IV: Risk Management and Reinsurance: Economics of insurance; Managerial aspects of risk management; Reinsurance-legal principles and methods of reinsurance

Unit V: Business Strategic Planning and Information Technology: Management of insurance companies, challenges of globalisation and business process reengineering; Application of IT in insurance business, system controls, data warehousing, application of ERP for insurance companies, Customer relation management and supply chain management; Business Strategies in product formulation, information marketing & advisory, distribution, reinsurance and servicing.

(Case studies are compulsory)

Suggested Books:

1. Agarwal, OP, Banking & Insurance, Himalaya Publishing House, Mumbai
2. George E Rejda, Principles of Risk Management & Insurance, Pearson Education, New Delhi
3. Balachandran S., General Insurance, Insurance Institute of India, Mumbai
4. Arthur C., William Jr., Michael Smith, Peter Young, Risk Management and Insurance, Tata McGraw Hill Publishing Company, New Delhi
5. Tripathy Nalini Prava & Prabir Pal, Insurance Theory & Practice, Prentice Hall of India Pvt. Ltd., New Delhi
6. Balachandran S., Life Insurance, Insurance Institute of India, Mumbai

MBA (BANKING & FINANCIAL SERVICES)

4TH SEMESTER

SYLLABUS

Paper - I : ENTREPRENEURSHIP AND SMALL BUSINESS MANAGEMENT

Objective: The objective of this course is to expose the students to the subject of entrepreneurship and small business management, so as to prepare them to establish and a new enterprise and effectively manage the same.

Unit-I: Entrepreneurship: Importance, Characteristics and Qualities of Entrepreneurship; Entrepreneurial; Role of Entrepreneurship, Ethics and Social Responsibilities of entrepreneurs..

Unit-II: Role of Government; Role of SIDBI, NIESBUD, EDI, SISI, DIC Financial Institutions Commercial Banks, Entrepreneurial Development Institutes, Universities and other Educational Institutions Offering Entrepreneurial Development Programme.

Unit-III: Training: Designing Appropriate Training Programme to Inculcate Entrepreneurial Spirit, Training for New and Existing Entrepreneurs, Feedback and Performance of Trainees.

Unit-IV: Women Entrepreneurship - Role & Importance, , Problems of Women Entrepreneurs, Women Entrepreneurship Development in India.
Creativity and innovations in Entrepreneurship Development; New Venture Management and role of IT.

Unit V:Small Business Management: Concepts of Micro, Small and Medium Enterprises-MSMED Act, 2006, Salient features, Contribution of MSMEs, managing of small business, problems and prospects in India.

(Case Studies are Compulsory)

Suggested Books:

1. NVR Naidu and T.Krishna Rao, Management and Entrepreneurship, JK Int Pub House, New Delhi
2. S Anil Kumar, Small Business and Entrepreneurship, IK Int Pub House, New Delhi
3. Balraj Singh, Entrepreneurship Development, Wisdom, New Delhi
4. Timmons and Spinelli, New Venture Creation:Entrepreneurship for 21st Century, Tata McGRaw Hill Publishing Company New Delhi
5. C.V. Bakshi, Entrepreneurship Development, Excel Publications.
6. Vasant Desai, Dynamics of Entrepreneurial Development and Management,Himalaya Publishing House, Mumbai.

Paper - II : MONETARY & TREASURY MANAGEMENT

Objective: To make students conversant with operational dimensions of monetary and treasury management practices in India.

Unit I: Monetary Policy: Objectives-A macro economic view-Central Bank Tools to regulate Money Supply-The Impact of Open Market Operations on other Tools of Monetary Policy-the Monetary Ratios-Other Factors that impact Monetary Base and Bank Reserves

Unit II: Credit Policy: Objectives, Theory and Practice, Instruments;Fiscal Policy: Importance of Budgets, Union Budget, State Budget, Finances of Union and State Governments, Finance Com mission-Striking balance between inflation and growth through monetary and fiscal policies.

Unit-III: Treasury Management: Objectives of Treasury, Structure and organization, Functions of a Treasurer, Responsibility of a Treasurer

Unit IV: Treasury operations: Treasury Instruments- Liquidity Management-CRR/CCIL/RTGS-Objectives, sources and deployment, internal control, Netting- Cost centre/Profit centre, integrated treasury, Planning & control, Risk analysis

Unit V: Treasury and investment policy-Role of IT in treasury management-Regulation and compliance-Internal & External Audit

(Case Studies are compulsory)

Suggested Books:

1. Avadhani, VA., Treasury Management in India, Himalaya Publishing House, Mumbai
2. The Indian Institute of Bankers, Treasury, Investment and Risk Management, Mumbai
3. Indian Institute of Banking & Finance, Treasury Management, Mumbai
4. Bagchi, Treasury Risk Management, Jaico Publishing House, Mumbai
5. Bragg, Treasury Management-The Practitioners Guide, John Willey & Sons, New Delhi
6. Vasanth Desai, Financial Markets & Services, Himalaya Publishing House, Mumbai
7. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
8. Vaish, MC , Monetary Theory, Vikas Publications, Mumbai

Paper – III : PORTFOLIO MANAGEMENT & MUTUAL FUNDS

Objective: To enable the students acquainting with theoretical and practical aspects of portfolio management and salient features and performance evaluation of mutual funds in India.

Unit I: Introduction-Portfolio management-Portfolio analysis-Portfolio diversification-Portfolio Risk and Return-Meaning and Measurement of Security Returns; Security Risks-Systematic and non-Systematic ; Measurement of total risk.

Unit II: Elements of Portfolio Management, Portfolio Models-Markowitz Model-Efficient Frontier and Selection of Optimal Portfolio-Sharpe Single Index model and Capital Asset Pricing Model, Arbitrage Pricing Theory.

Unit III: Classification of Managed Portfolios-Advantages of Managed Portfolios-Performance Evaluation of Portfolios, Sharpe Model-Jensen's Model for Portfolio evaluation.

Unit IV: Mutual Fund Products and Features: Equity Funds-Definition, features of Equity Fund, Index Fund, Large Cap Funds, Mid Cap Funds, Sectoral Funds, Types of Equity Schemes, Arbitrage funds, Multicap funds, Quant funds, P/E Ratio fund, International Equities Fund, Growth Schemes;Debt Funds: Features, Debt Instrument Schemes(Fixed Maturity Plans, Capital Protect Funds, Gilt Funds, Balanced Funds, Child Benefit Plans, etc.

Unit V: Evaluation of Performance of Mutual Funds: Fund performance, Measuring return, measuring risk, risk-adjusted return, comparing fund performance with a reference, various standardized performance systems, Limitations of performance measurement and evaluation.

(Case studies are compulsory)

Suggested Books:

1. Prasanna Chandra, Investment Analysis and Portfolio Management, Tata McGraw Hill Publishing Company Ltd., New Delhi.
2. Donald E. Fischer & Ronald J. Jordan, Security Analysis and Portfolio Management, Pearson Educations, New Delhi
3. Bhalla VK, Investment Management, S.Chand Publishers, New Delhi
4. Francis, Investments-Analysis & Management, Tata McGraw Hill Publishing Company Ltd., New Delhi
5. Fredman, Albert J and Wiles, Russ , How Mutual Funds Work, Prentice Hall of India Pvt. Ltd., New Delhi
6. Tripathy Nalini Prava , Mutual Funds in India-Emerging Issues, Excel Books, New Delhi
7. Gupta, Amitabh, Mutual Funds in India: A Study of Investment Management, Anmol Publications, Pvt. Limited, New Delhi

Paper – IV : INTERNATIONAL BANKING & FOREX MANAGEMENT

Objective: To enable the students familiarising with functions and performance of international financial institutions and operational mechanism of foreign exchange market in India.

Unit I: International Banking: Global trends and developments in International banking- International Financial Centres, Offshore Banking Units, SEZs-International Financial Institutions: IMF, IBRD, BIS, IFC, ADB-Legal and Regulatory aspects of international banking.

Unit II: International Finance: Fundamental principles of lending to MNCs; International Credit Policy Agencies and Global Capital Markets; Methods of raising equity and debt resources through ECBS, ADRs/GDRs, ECCBS and other types of Bonds, etc in international markets;

Unit III: Project and Infrastructure Finance-Investments both in India and abroad, joint ventures abroad by Indian Corporates, investment opportunities abroad for resident Indians; Financing of mergers and acquisitions.

Unit IV: Framework of Foreign Exchange: Sources and Uses of Foreign Exchange-Balance of Payments; Foreign Exchange Market Mechanism-Different types of exchange rates, exchange rate determination, convertibility of Indian Rupee; Role of Banks in Forex markets-Functions of a Forex Dept, maintenance of foreign currency accounts.

V: Forex Business: Foreign Exchange Management Act (FEMA) and its philosophy; Role of RBI and FEDAI in regulating foreign exchange business of banks/other authorised dealers-NRI customers and various banking and investment products available to them under FEMA.

(Case Studies are compulsory)

Suggested Books:

1. Jeevanandam C., Foreign Exchange, Practice, Concepts & Control, Sultan Chand & Sons, New Delhi
2. Chaudhuri BK & Agarwal OP, Foreign Trade & Foreign Exchange, Himalaya Publishing House, Mumbai
3. Apte PG, International Financial Management, Tata McGraw Hill Publishing Company Ltd., New Delhi
4. Rajwade AV, Foreign Exchange, International Finance & Risk Management, Academy of Business Studies, New Delhi
5. Indian Institute of Banking and Finance, International Banking, Mumbai

Paper – V: CORPORATE BANKING

Objective: To familiarise the students with the various services provided under head Corporate Banking with special reference to India.

Unit I: Corporate Banking- Meaning and importance, various services provided viz., cash management, salary payment, debt management, factoring and forfaiting, trusteeship, custodial services, business advisory, off shore services, trade services, forex management, etc.

Unit II: Corporate Deposits-Importance of institutional deposits vis-a-vis retail deposits; Corporate Finance-Working capital finance, fund and non-fund based limits and import-export finance, corporate debt restructuring.

Unit III: Investment Banking-Meaning and scope of investment banking, evolution, overview of current state of investment banking in India; Merchant Banking –Advisory services for equity/debt issues, management, placement and distribution of equity/debt;Mergers and Acquisitions, Divestitures-Identification, Structuring, Negotiation and Execution, arranging finances, etc.

Unit IV; Corporate advisory services-Capital restructuring, Project advisory, Private equity and Venture capital, loan syndication, etc.

Unit V: Project and Infrastructure Finance: Characteristics of Project Finance-Technology selection, Assessment of technical collaborator-Market Analysis, Financial Analysis; Common risks in projects-Risk mitigation methodologies in projects; Project Planning-Network techniques for project implementation; Infrastructure financing cash flow deal agreement with parties involved-SPV-Monitoring and follow-up of the project.

(Case studies are compulsory)

Suggested Books:

1. Uppal R, Indian Banking in the globalised world, New Century Publications, New Delhi
2. Indian Institute of Banking & Finance, Corporate Banking, Mumbai
3. Avadhani, International Finance, Himalaya Publishing House, Mumbai
4. Madhu Vij, Multinational Financial Management, Excel Publications, New Delhi
5. Apte, PG, International Financial Management, Macmillan Publishers, Mumbai

Paper - VI : RISK MANAGEMENT IN BANKS

Objective: To enlighten the students with the concept of risk management in banks in general and techniques in measurement and control of credit risk, operational risk and market risk in particular.

Unit I: Risk definition;Types of Risks-Credit risk, operational risk,and market risk;Asset Liability Management(ALM)-Concept, organisation and techniques .

Unit II: Credit Risk Management: Introduction-Capital adequacy norms under Basel I & II, RBI guidelines on Risk management-Standardized and Advanced approaches for Credit Risk;Credit rating/credit scoring and rating system design, Credit Bureaus, Stress test and sensitivity analysis, Internal Capital Adequacy Assessment process.

Unit III: Operational Risk: Introduction,Likely forms of operational risk and causes for significant increase in operational risk, Basel Norms, RBI guidelines, Sound Principles of Operational Risk Management (SPOR)-SPOR identification, measurement, control of operational risk-Capital allocation for operational risk, methodology, qualifying criteria for banks for the adoption of the methods.

Unit IV: Market risk: Introduction- Types of Market risks-Liquidity risk, interest rate risk, foreign exchange risk, price risk (equity), commodity risk-Prescriptions and treatment of market risk under Basel norms

Unit V: Risk measurement & control in Banks-Calculation of risk, risk exposure analysis; Risk management- Capital adequacy norms, prudential norms, exposure norms, concept of Mid office, forwards, futures, options, strategies and arbitrage opportunities, regulatory prescriptions of risk management

(Case studies are compulsory)

Suggested Books:

1. Uppal RK, Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi
2. Agarwal OP, Banking and Insurance, Himalaya Publishing House, Mumbai
3. Vijayaragavan Iyengar, Introduction to Banking, Excel Books, New Delhi
4. The Indian Institute of Bankers, Modern Banking, Mumbai
5. Indian Institute of Banking and Finance, Risk Management, Mumbai

Paper - VII : E-BANKING

Objective: To make the students conversant with e-banking products in terms of delivery, security and controls with reference to India.

Unit I: Introduction to E-Banking-Impact of Information Technology on Banking-Changing Financial Environment and IT as a strategic response Hardware and Software.

Unit II;Applications in Banking-Centralized Banking System/Core Banking System/System Administration, Database Administration, Application Server and Application Administration, Network Administration, Domains, Data Downloads/Uploads, Band widths, Data Centre, Data Storage Devices, Data Backups/Restoration;

Unit III Delivery Channels-ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards

E-Commerce-Secure Electronic Transfer(SET), Payment Gateways (Credit card/Debit cards), Authentication of payments, etc.

Unit -IV: Security, Controls and Guidelines- Threats to Information System: i)Physical (Insiders/outside) ii) Viruses, Worms, Trojan horse, Malwares, Software bombs, Phishing, Spoofing, Spamming, denial of service attacks, etc., Information System Security Measures, policy, controls

Unit V:Basel guidelines for E-Banking, various RBI Committee Reports on Information Systems.

(Case Studies are compulsory)

Suggested Books:

1. Uppal RK, Banking with Technology, New Century Publications, New Delhi
2. Murdick RG, Ross JHE and Clagget JR, Information System for Modern Management, Prentice Hall of India, New Delhi
3. Kaptan SS, Indian Banking in Electronic Era, New Century Publications, New Delhi
4. Khan M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
5. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.
6. Uppal RK, Pooja, Transformation in Indian Banks-Search for Better tomorrow, Sarup Book Publishers Private Ltd., New Delhi