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<th>Annexure-1</th>
<th>MBA (BANKING AND FINANCIAL SERVICES) COURSE STRUCTURE (CBCS)</th>
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MBA (BFS) CBCS DEGREE EXAMINATION  
(With effect from 2015-16)  
MBA (BANKING AND FINANCIAL SERVICES)  
FIRST SEMESTER  
CP:1 PERSPECTIVES OF MANAGEMENT  

**Objective:** to familiarize the students with the theory and practice 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- V: Control-Importance, Steps, Processes, Techniques-PERT/CPM-Total Quality Management.  

*(Case Study is compulsory in all Units)*

Suggested Books:

3. AS Lather, M Handa, Cases in Management, Wsdom, Delhi  
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  
CP:2 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 – II: Financial Accounting System – Generally Accepted Accounting Principles and Accounting Standards Governing Financial Statements – Contents of Profit and Loss Account – Balance Sheet (Theory only)


(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
10. Porwal, LS, Accounting Theory, TMH, New Delhi
CP:3 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 – Socio Cultural, Economic, Legal, Political, Technological and External Factors Influencing Business Environment, Dimensions of International Business Environment and Challanges

Unit-II: Structure of Indian Economy ; Economic systems- Economic planning with special reference to last three plans, public, private joint and cooperative sectors Multinational Corporations, Impact of Multinational Corporations in Indian Economy.

Unit-III Industrial policies of the Govt., Policy resolutions of 1956 and 1991 and subsequent changes, Monetary and Fiscal policies, Export and Import policies with reference to latest policies.

Unit – IV: Public Sector and Small Industry in India, Past, Present and Future of Public Sector, Performance, Problems, Privatisation, disinvestment, SEZs – their role, Role of SSIs, Procedure for establishing SSIs, Role of DICs, Problems of SSIs, Sickness in SSIs.


(Case Study is compulsory in all Units)

Suggested Books:

5. Govt. of India – Latest Economic Survey.
6. latest, Handbook of Industrial policy and Statistics – 2009-2010
7. Competition Act
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-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-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.
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
8. Attmanad; Managerial Economics, Excel publications.
CP: 6 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 Behaviourjr, IK Int Pub Hourse, ND
3. Moorhead & Griffin, Introduction to Organizational Behaviour, Cengage, New Delhi
4. Arun Kumar and Meenakshi, Organisational 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
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-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, Quantitative Techniques, Vikas, ND
5. Shenoy, Sarma and Srivatsava, Quantitative Techniques for Management, New Age,ND
7. S.P.Gupta Statistical Methods for Management
8. Anand Sharma, Quantitative Techniques for Decision Making, Himalaya, Mumbai
MBA (BFS) II SEMESTER

CP: 1 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.


(Case Study is compulsory in all Units)

Suggested Books
1. Kotler,Keller,Koshy & Jha, Marketing Management, Pearson, 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.
CP: 2 FINANCIAL MANAGEMENT

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


(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
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.


(Case Study is compulsory in all Units)

Suggested Books:

3. DK Tripathi, Human Resource Management: Text & Cases, Wisdom, Delhi
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.


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
4. Carver & Nash, Data Analysis with SPSS, Cengage, New Delhi
5. Alan Bryman & Emma Bell, Business Research Methods, Oxford University Press.
8. V P Michael, Research Methodology in Management, Himalaya, Mumbai
(Choose any Two)

Elective: 1 OPERATIONS MANAGEMENT

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


(Case Study is compulsory in all Units)

Suggested Books:

2. Panner Selvem, Production and Operation Management, Prentice Hall of India.
3. Chunnawals, Production & Operation Management Himalaya, Mumbai
8. K Aswathappa & Sridhar Bhatt, Production & Operations Management, Himalaya, Mumbai
Elective: 2 CORPORATE LEGAL FRAMEWORK

(Objective: The course is designed to assist students in understanding basic laws affecting a Business Enterprise.)


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


** Avatar Singh—Mercantile Law--EBC—New Delhi.
OBJECTIVE:
Objective of this course is to provide basic concepts of e-business and equip the student with the skill of integrating business process with electronic technology.

UNIT –I

UNIT - II

UNIT - III
E-Business Models based on Relationship of Transaction Parties and based on Relationship of Transaction Types – E-Business for Service Industry – Travel and Tourism, Employment Placement, Real Estate, Stocks Trading, Publishing - Mobile Commerce through different Apps

UNIT –IV

UNIT –V

SUGGESTED READINGS:
P.T.Joseph, S.J. E-Commerce: An Indian Perspective, Prentice Hall of India
Kenneth C. Laudon, Carol Guercio Traver, E-Commerce: Business, Technology, Society, Pearson Education
Efraim Turban, Jae Lee, David King and H. Michael Chung, Electronic Commerce, Pearson Education
C.S.V. Murthy, e-commerce : concepts, models and strategies, Himalaya Publishing/
Kamalesh Bajaj and Debjani Nag, E-Commerce, Tata McGraw Hill.
Abhjit Choudhary, E-Business and E-Commerce Infrastructure Technologies supporting
Elective: 4 CORPORATE GOVERNANCE & ETHICS

Objectives: This course exposes the students to the various concepts of Corporate Governance and business ethics and provides an in-depth study of various issues there under.

Unit I: Corporate Governance – concept -meaning – scope – need – Corporate Governance mechanism – Corporate Governance and stakeholders – Investors protection – obligation to investors –obligation to employees –obligation to customers – managerial obligation – obligation to government – Corporate governance and value maximization.


Unit III: Corporate Governance and role of Board of directors – Role of Board – governance issues relating to the Board – the role of directors – independent directors – Clause 49 of Listing agreement – Directors” remuneration – Corporate Governance Reporting and Best practices.

Unit IV: Corporate Governance and the role of Audit committees – role , duties and responsibilities of auditors –types of auditors –corporate governance and internal auditors – cost audit methodology – quality audit –Naresh Chandra Committee report on Corporate audit and governance.


Suggested books:


2.Dr. Singh, Corporate Governance: Global concepts and practices.

3. ICSI, Corporate Governance – Modules of Best Practices.

4.Report on Corporate excellence on a sustained basis, Dr. M.R.Rao, Director, IIMB.
Elective: 5 DIGITAL GOVERNANCE

Objective: to make the students familiarised with the concept of digital governance and its application for rural and urban development along with its status in India.

Unit I: Introduction: Governance in Digital Age (Introduction of ICTs in administration, Technological Adaptation, Reorganisation of Administrative Structure & Institutions) – Meaning, scope and importance of e-governance-Evolution of e-governance.

Unit II: Theories of e-governance-Models of e-governance-National e-governance plans.

Unit III: Application & Techniques of e-governance in rural development, urban administration, economic development.


Books for Reference:

1. Patrick Dunbleavy, Helen Margetts, Simon Bastow and Jane Tinkler, Digital Era Governance: IT Corporations, The State and E-Government, Oxford University, UK.


Elective: 6: PROJECT MANAGEMENT

Objective: The objective of this course is to enable the students to gain basic knowledge about the concept of project, project management, project life-cycle, project appraisal; to acquaint the students about various issues of project management.


Unit V: Project Management –project implementation and review - Forms of project organization – project planning – project control – human aspects of project management – prerequisites for successful project implementation – project review – performance evaluation – abandonment analysis – behavioral issues in project abandonment – administrative aspects of project abandonment.

Suggested Books:
5. Singh M.K, “Project Evaluation and Management”.
THIRD SEMESTER

CP:1 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


(Case Study is compulsory in all Units)

Suggested Books

3. Sukul Lamesh, Business Policy and Strategic Management, Vikas, ND
9. PS Rao, Business Policy & Strategic Management, Himalaya, Mumbai
Objective: to make the students familiar with principles and techniques of Operations Research and their applications in decision-making.


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


(Case Studies are compulsory in all units)

Suggested Books:

1. Winston, Operations Research, Cengage, ND
2. Anand Sharma, Operations Research, Himalaya Publishing House,
4. Mcleavey & Mojena, Principles of Operations Research for Management, AITBS publishers,
5. V.K.Kapoor, Operation Research Techniques for Management, Sultan Chand & Sons,
(Choose any Five)

Elective: 1 FINANCIAL MARKETS AND SERVICES

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


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, ND
6. Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi
9. Madura, Financial Markets & Institutions, Cengage, ND
Elective: 2. 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:
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune
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
Elective 3: 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-SARAFAESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents-RBI guidelines
(Case Studies are compulsory)

Suggested Readings:
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
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
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai
Elective: 4 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-Rule, 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


(Case studies are compulsory)

Suggested Books:

2. Decock, MH, Central Banking, UBS Publisher Distributors Pvt. Ltd., New Delhi
6. Indian Institute of Banking & Finance, Central Banking, Mumbai
   RBI, History and Evolution of Central Banking in India, Mumbai
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
3. Balachandran S., General Insurance, Insurance Institute of India, Mumbai
6. Balachandran S., Life Insurance, Insurance Institute of India, Mumbai
Elective: 6 FINANCING FOREIGN TRADE

Objective: To make the students aware of different concepts and techniques involved in financing foreign trade in India.

Unit I: Foreign Trade-Meaning-Need for Foreign Trade-Balance of Trade-Methods of Foreign Trade-Instruments of Foreign Trade.

Unit II: Exchange controls-Meaning, need for exchange controls-Methods of exchange control measures in India.

Unit III: Import Finance (Documentary credit) – Finance Exports (pre and post shipment)

Unit IV: Project Exports – Meaning and importance – Methods of finance project exports

Unit V: Role of commercial banks and Exim Bank of India in financing India’s foreign trade.

Suggested Books:

Text Book:

Books and Reference:


Elective: 7. BANK MARKETING

Objective: To familiarise the students with the marketing concepts and strategies relevant to banking industry.

Unit I; The Foundation of Bank Marketing: Introduction-Concept of Bank Marketing-Need for Practicing Marketing in Banks-Distinguishing Bank Marketing with marketing goods

Unit II: Behavioural Profile of Bank Customers-Customers’behaviour- Behavioural Profile of Corporate Users and Retail Customers-Behavioural influences


Unit IV: Marketing Strategy: Concept-Bank Marketing Strategy-Types of Strategy-Strategic Decisions-Marketing Strategy for Public Sector Banks-Strategies involving the elements-Product-Promotion-Pricing-Place-Physical Evidence and Attractions-People

Unit V: Management of Banker-Customer Relationship in Banking-Relationship Marketing-CRM in Banks

Text Book:
1. Jha, S.M., Bank Marketing, Himalaya Publishing House, Mumbai

Suggested Reference books”:
2. Ramamohanarao, K, Services Marketing, Pearson Education, NewDelhi
3. Ramaswamy and Namakumari, Marketing Management, McMillan, Mumbai
Elective: 8 PUBLIC FINANCE

Objective: To make the students familiarising with the theoretical framework of public finance.


Suggested Books:

Text Book:

Reference Books:
Elective: 9 NON-Banking Financial Companies (NBFCs)

Objective: To acquaint the student with the different types of NBFCs and their contribution to the overall development of the Indian financial system.


Unit II: Nature and categories of NBFCs-Importance of NBFCs-Structure and growth of NBFCs in India.

Unit III: Regulatory Framework of NBFCs in India-Role of RBI.


Unit V: Non-Bank Financial Services Companies-Merchant Banks-Venture Capital Funds-Credit Rating Agencies.

Suggested Books:

Text Book:


Reference Books:


Elective: 10 MICRO FINANCE IN INDIA

Objective: To enable the students in having a comprehensive understanding about the concepts of micro finance along with its status in India.

Unit I: Micro Finance-Concept and Need-Micro Finance as a development tool.

Unit II: Evolution and character of Micro Finance in India-Micro Finance delivery methodologies.

Unit III: Legal and Regulatory Framework of Micro Finance in India.

Unit IV: Impact of Micro Finance-Innovative and creative Micro Finance Models

Unit V: Micro Finance Institutions-Financial Products and Services-Issues of profitability, efficiency and productivity-Emerging Issues.

Suggested Books:


Reference Books:


FOURTH SEMESTER

CP: 1 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.

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


Unit – IV: Women Entrepreneurship – Role & Importance, Profile Women Entrepreneur, Problems of Women Entrepreneurs, Women Entrepreneurship Development in India.

Unit – V: Creativity and Entrepreneurship Sources and Methods of Ideas Planning and Development of Programmes E-Business Ventures; New Venture Management.

(Case Studies are Compulsory)

Suggested Books:

1. NVR Naidu and T.Krishna Rao, Management and Entrepreneurship, IK 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, Delhi
4. Timmons and Spinelli, New Venture Creation:Entrepreneurship for 21st Century, TMH, ND
5. Tabarrok – Entrepreneurial Economics, Oxford University Press.
CP: 2 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 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
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 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.


(Case studies are compulsory)

Suggested Books:

6. Tripathy Nalini Prava , Mutual Funds in India-Emerging Issues, Excel Books, New Delhi
Elective: 2 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 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
5. Indian Institute of Banking and Finance, International Banking, Mumbai
Elective: 3 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:

2. Indian Institute of Banking & Finance, Corporate Banking, Mumbai
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
Elective: 5 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 Commission-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
8. Vaish, MC , Monetary Theory, Vikas Publications, Mumbai
Elective: 6 NPA MANAGEMENT

Objective: To provide basic concepts of non-performing assets and make the students familiarised with methods in prevention of NPAs in Indian banking system.


Unit II: Effects of NPA-Casuative Factors of NPA-External factors, Borrowal factors and internal factors.


Unit IV: Trends in NPA levels of public sector, private sector and foreign banks in India-challenges.

Unit V: Government of India and RBI initiatives in controlling NPAs-DRTs, SARFAESI Act, Lok Adalats-Compromises-One-Time Settlements and other NPA reduction strategies.

Suggested Books:

Text Book:

Reference Books:


3. RBI Reports on Trends and Progress of Banking in India.
Objective: The objective of this paper is to expose the students with the framework of foreign exchange in general and issues relating to deals in foreign exchange transactions.

Unit I: Foreign Exchange: Sources and Uses—Foreign trade and foreign exchange—Balance of Payments—Determination of Exchange Rates

Unit II: Exchange Control: Objectives of Exchange Control—Methods of Exchange Control—Exchange Control in India—FEMA 1999—Administration of Foreign Exchange

Unit III: Foreign Exchange Transactions: Purchase and Sale Transactions—Exchange quotations—Spot and Forward Transactions—Factors determining Forward Margin

Unit IV: Ready Exchange Rates: Ready rates based on cross rates—Ready rates for non-trade transactions; Forward Exchange Rates—Interbank Deals—Execution, Cancellation and Extension of Forward Contract—Exchange dealings

Unit V: Exchange Risk Management: Forward Exchange Contract—Exchange control regulations—Booking of Forward Contracts—Other Methods of Risk Management

Text Book:

Reference Books:
5. Elective: 8: HUMAN CAPITAL IN BANK MANAGEMENT

**Unit I** Concept of Human capital-Intellectual capital-Social capital-Organisation capital-Practical Implications of intellectual capital theory. Concept of HCM-Rationale for HCM- HCM and HRM-The concept of human capital advantage and resource-based strategy. Process of HCM-HCM Drivers, HCM Journey, Developing HCM—Measuring HR.


**Unit III** The link between HCM & business strategy, HCM & strategic HRM, HCM and talent management, learning & development, knowledge management, Performance management and Reward Management. Role of HR in HCM-The business partner concept and HCM-The skills HR specialists need for HCM-Future of HCM

**Unit IV** ROI of Human Capital- Measurement of Human capital’s contribution to enterprise goals Human capital value circle, Enterprise-level Metrics, Foundation Trait Metrics, Structural trait Metrics Leverage of Human capital ROI.

**Unit V** Human Resource Accounting-Concept, Development & State of the Art, Role of HR Accounting, HR Accounting Models, Applications & Implementation. HR Audit-Concept, Types, Process, Approaches.

**References**
3. Jac Fitz-enz, The ROI of Human Capital-Measuring The economic Value of Employee Performance, Amacom
4. M K Kolay, Human Resource Accounting, ICWAI
Elective: 9 PRIORITY SECTOR FINANCING

Unit-I Agriculture and allied activities (direct and indirect finance) Implications of priority sector lending socioeconomic policies - Financial inclusion, Agricultural Finance. Farm credit, Agriculture infrastructure and Ancillary activities. Renewable Energy Social infrastructure, Weaker Sections

Unit-II Small Scale Industries (Direct and Indirect Finance) Micro, Small and Medium Enterprises (MSMEs) Manufacturing Sector, Service Sector Self- Employment Schemes - Women Entrepreneurs - Small Scale Industries

Unit- III Small Business / Service Enterprises: Entrepreneurial competence, entrepreneurial environment, business plan preparation, launching of small business and management of small business khadi and Village Industries Sector (KVI), Other Finance to MSMEs Export Finance and export credit.

Unit – IV Micro Credit: Introduction to micro finance, financial and operational evaluation and other evaluations of microfinance, microfinance in India and issues, trends and frontiers of microfinance

Unit – V Education loans, Housing loans: Investments by banks in securitised assets, Inter Bank Participation Certificates, Priority Sector Lending Certificates, Bank loans to MFIs for on-lending Monitoring of Priority Sector Lending targets Non-achievement of Priority Sector targets

REFERENCE:

TEXTBOOKS

Objective: to enlighten the students with the Concepts and Practical applications of International Financial Management.

Unit I: International Monetary and Financial System: Evolution; Breton Woods Conference and Other Exchange Rate Regimes; European Monetary System, South East Asia Crisis and Current Trends.


Unit IV: Foreign Investment Decisions: Corporate Strategy and Foreign Direct Investment; Multinational Capital Budgeting; International Acquisition and Valuation, Adjusting for Risk in Foreign Investment.

Unit V: International Accounting and Reporting; Foreign Currency Transactions, Multinational Transfer Pricing and Performance Measurement; Consolidated Financial Reporting.

(Case Studies are Compulsory)

Suggested Books: