CP 101: 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
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 – 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
Objective: to familiarize the students with the business environment conditions prevailing in India and international and understand its implications to business.


(Case Study is compulsory in all Units)

Suggested Books:

1. Chidambaram, Indian Business Environment, Vikas, New Delhi
6. Ghosh PK., Business Environment,Sultan Chand & Sons, New Delhi
**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; Economics 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.


(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 Csas, S.Chand & Co
6. Mittal A., : Managerial Economics, Text and Csaes, Wisdom, Delhi
8. Attmanad; Managerial Economics, Excel publications.
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.
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 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
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.


(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.
202: 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
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.


(Case Study is compulsory in all Units)

Suggested Books:
3. DK Tripathi, Human Resource Management: Text & Cases, Wisdom, Delhi
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
CP 205: CORPORATE LEGAL FRAMEWORK

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


**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.


**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.**
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-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


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
5. PS Gill, Database Management Systems, IK Int Pub House, New Delhi
7. Sudalaimuthu & Anthony Raj, Computer Applications in Business, Himalaya, Mumbai
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
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-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.


(Case Studies are compulsory)

Suggested Books
1)  Hill & Jones, An Integrated Approach to Strategic Management, Cengage, New Delhi
3)  Sukul Lamesh, Business Policy and Strategic Management, Vikas, New Delhi
4)  Hugh McMillan- Strategic Management, Oxford University Press.
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 – II: Transportation Problem – Assignment Problem – queuing Theory – M/M/I and M/M/C Models.


(Case Studies are compulsory in all units)

Suggested Books:
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
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, New Delhi
5. Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi
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:
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
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-SARFAESI 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
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


(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
7. 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
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–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.


(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
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 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
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 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
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
5. Indian Institute of Banking and Finance, International Banking, Mumbai
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
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/outsiders) 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