

**ANDHRA UNIVERSITY
DEPARTMENT OF COMMERCE
AND MANAGEMENT STUDIES**



**Program - M.B.A
(Banking and Financial Services)**

Regulations and Syllabus
Effective from 2021-2022 batch

MBA (BANKING AND FINANCIAL SERVICES)

w.e.f from 2021-2022 Admitted Batch

Annexure-iv

SEMESTER –I						
Paper Code	Titles	Internal	External	Total	Hrs./ Week	Credits
101	Perspectives of Management	20	80	100	4	4
102	Accounting for Management	20	80	100	4	4
103	Business Environment	20	80	100	4	4
104	Managerial Communication	20	80	100	4	4
105	Managerial Economics	20	80	100	4	4
106	Organizational Behavior	20	80	100	4	4
107	Quantitative Techniques for Management	20	80	100	4	4
SEMESTER –II						
201	Marketing Management	20	80	100	4	4
202	Financial Management	20	80	100	4	4
203	Human Resource Management	20	80	100	4	4
204	Research Methodology for Management	20	80	100	4	4
205	Operations Management	20	80	100	4	4
206	Corporate Legal Framework	20	80	100	4	4
207	E-Business	20	80	100	4	4
SEMESTER –III						
301	Business Policy and Strategic Management	20	80	100	4	4
302	Operations Research	20	80	100	4	4
303	Modern Banking (E-Banking & Corporate Banking)	20	80	100	4	4
304	Central Banking	20	80	100	4	4
305	Financial Market Services	20	80	100	4	4
306	Mutual Funds	20	80	100	4	4
307	Retail Banking	20	80	100	4	4
308	Intellectual Property Rights					2
309	MOOC-I					2
SEMESTER –IV						
401	Entrepreneurship & Small Business Management	20	80	100	4	4
402	Monetary & Treasury Management	20	80	100	4	4
403	International Banking & Forex Management	20	80	100	4	4
404	Risk Management	20	80	100	4	4
405	Financial Derivatives	20	80	100	4	4
406	Securities Operations & Risk Management	20	80	100	4	4
407	Insurance Products & Management	20	80	100	4	4
408	MOOC-II					2
	Project Report			100		6
	Comprehensive Viva Voce			100		4
	GRAND TOTAL			3000		

OBE (OUTCOME BASED EDUCATION):

To impart qualitative and value based management & commerce education to the student's in terms of knowledge, skills and attitudes of social services to enable them to have all-round development.

Students are able to design the deserved careers and obtain better placements and compete with the premier institutions offering similar courses.

1. POs (Programme Outcomes) - MBA:

PO1: Students will be able to Understand and developing the knowledge of Management principles, practices and perspectives in decision making.

PO2: Students would be able to understand the tools and techniques in functional areas such as Production, Marketing, Finance and HRM and Systems with business applications.

PO3: Students will be able understand the application of methods and practices of functional areas such as Marketing, Finance, HRM and Production to solve problems in Business, Trade and Service Industry.

PO4: Foster analytical and critical thinking abilities for data-based decision-making in both Manufacturing and service sectors.

PO5: Students will be able to learn and apply innovative application of Banking and Finance areas of Management in Banking and Stock markets.

Programme Specific Outcomes (PSOs):

POS1: Students will be able to manage and operate the retail business-in Banking, manufacturing and trade and also exposed to logistics management to minimize the cost and time.

POS2: Students are exposed to areas of recent changes and challenges of business in Business, trade and Industry both in Manufacturing and Service sector in the dynamic business environment.

POS3: Students are given training and skills to become as Entrepreneurs for creating jobs and wealth to the nation

MBA SEMESTER I

101: PERSPECTIVES OF MANAGEMENT

Course Objectives:

- To help the students gain understanding of the functions and responsibilities of managers.
- To provide them tools and techniques to be used in the performance of the managerial job
- To enable them to analyze and understand the environment of the organization.
- To help the students to develop cognizance of the importance of management principles.

Learning outcomes:

- Demonstrate an appreciation of areas which are fundamental to managing people at workplace.
- Outline the major perspectives on managing in organizations.

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

Course Objectives:

- To develop an insight of postulates, principles and techniques of accounting and utilization of financial and accounting information for planning, and decision-making
- To introduce problems of financial accounting such as measuring and reporting issues related to assets and liabilities and preparing the financial statements.
- Develop the application skills to create adjusting journal entries in rectifying errors

Learning outcomes:

- Identify and interpret accounting information to inform users and make decisions.
- Apply critical thinking skills by identifying and analyzing accounting issues using relevant accounting frameworks.
- Analyze financial and contextual information to make decisions, estimate costs

Unit-I : Accounting for Management –Nature and Scope – Management Process and Accounting – Financial Accounting Vs Cost Accounting Vs Accounting for Management – Role of Accountant 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

103: BUSINESS ENVIRONMENT

Course Objectives:

- To familiarize the students with the business environment conditions prevailing in India and understand its implications to business.
- To enable students to evaluate Indian economy and its environment
- To understand the policies that shaped Indian Economic Growth

Learning outcomes:

- Examine how different factors and trends in the external environment are likely to impact upon business
- To familiarize with students economic policies of India
- To have a critical study of liberalization, privatization and globalization.

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 Challenges

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..

Unit V: Stock Markets, SEBI, its rules and regulations, Stock Exchange, Functions of Stock Exchanges, Primary and Secondary markets, Competition Act 2002 Competitiveness. Foreign Exchange Management Act, Social Responsibilities and Ethics in Business.

(Case Study is compulsory in all Units)

Suggested Books:

1. Francis Cherunilam :Business Environment (Text & Cases), himalaya Publishing House Bangalore.
2. S.K. Misra & V.K. Puri Economic Environment of Business, Himalaya Publishing House Mumbai.
3. Suresh Bedi Business Environment, Excel, New Delhi.
4. K. Aswathappa - Essentials of Business environment himalaya Publishing House Bangalore
5. Govt. of India - Latest Economic Survey.
6. latest, Handbook of Industrial policy and Statistics-2009-2010
7. Competition Act
8. Foreign Exchange Management Act.

104: MANAGERIAL COMMUNICATION SKILLS

Course Outcomes:

- 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.
- To provide an overview of Prerequisites to Business Communication
- To equip students with report writing skills and organizing reports.

Learning outcomes:

- Demonstrate the use of basic and advanced business writing skills.
- Produce clear and concise written business documents.
- Develop interpersonal communications skills that are required for social and business interaction.
- Plan and conduct effective meetings.
- Employ proper public speaking techniques

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.

105: MANAGERIAL ECONOMICS

Course Outcomes

- To enable the students to understand economic concepts and theories and their application in management decision-making.
- The purpose of this course is to apply micro economic concepts and techniques in evaluating business decisions taken by firms.
- Develop an understanding of the applications of managerial economics.

Learning outcomes:

- Apply supply and demand analysis to economic and business strategy issues;
- Explain how economies of scale, scope and learning determine the boundaries of a firm and market structure
- Identify the main characteristics of different market types, such as perfect competition, monopoly, monopolistic competition and oligopoly.

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

106: ORGANIZATIONAL BEHAVIOUR

Course Outcomes:

- To teach the student about the organizational dynamics
- To deeply understand the role of individual, groups and structure in achieving organizational goals effectively and efficiently.
- To understand the ways to motivate others and be self-motivated
- To familiarize with the concepts of conflict, change, culture

Learning outcomes:

- To discuss the development of the field of organizational behavior and explain the micro and macro approaches
- Analyze and compare different models used to explain individual behavior related to motivation and rewards
- Identify the processes used in developing communication and resolving conflicts
- Explain group dynamics and demonstrate skills required for working in groups (team building)
- Identify the various leadership styles and the role of leaders in a decision making process.

Unit-I: Meaning and scope of OB-Challenges and opportunities – Foundations of Individual behavior, 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: Organizational change, change process resistance to change and Organizational Development

Unit–V: Organizational Culture-Creating an Ethical Organization-Managing Stress-Organizational 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, 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

107: QUANTITATIVE TECHNIQUES FOR MANAGEMENT

Course Outcomes:

- To make the students familiar with the statistical and mathematical techniques and their applications in business decision making.
- To provide basic knowledge of analyzing data using various statistical and mathematical techniques for business decisions
- To orient the students to various hypotheses testing methods as to how and where appropriately they can be applied.

Learning outcomes:

- Demonstrate a professional understanding of the basic mathematical and statistical techniques needed for quantitative analysis
- Apply the concepts of probabilistic distributions in solving problems.
- Recall the knowledge of hypothesis testing for large and small samples.

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

SECOND SEMESTER

201: MARKETING MANAGEMENT

Course Outcomes:

- Develop an understanding of the concepts, issues and strategies in marketing and its management.
- Students will demonstrate analytical skills in identification and resolution of problems pertaining to marketing management.
- Gain insights on developing marketing strategies for business success

Learning Outcomes:

- Apply the knowledge, concepts, tools necessary to overcome challenges, and issues of marketing in a changing technological landscape.
- Creative Problem Solving: Develop creative solutions to marketing problems.
- To consider the various decision areas within marketing and the tools and methods used by marketing managers for making decisions.
- Identify the scope of marketing covering different functions of a marketing manager.

Unit 1 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

Course Outcomes:

- To equip the students with basic principles of Financial Management and Techniques.
- Provide an in-depth view of the process in financial management of the firm
- Develop knowledge on the allocation, management and funding of financial resources.
- Enhancing student's ability in dealing short-term dealing with day-to-day working capital decision; and also longer-term dealing, which involves major capital investment decisions and raising long-term finance.

Learning Outcomes:

- Use finance concepts, techniques and models for qualitative and quantitative analysis.
- Communicate financial information and analysis effectively
- Apply financial knowledge/skills as a compass to guide business decisions

Unit 1: 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

Course Outcomes:

- To equip the students with basic concepts of Human Resource Management and the various functions of HRM including Industrial Relations in the liberalized environment
- To develop the understanding of the concept of human resource management and to understand its relevance in organizations.
- To Enable the students to integrate the understanding of various HR concepts along with the domain concept in order to take correct business decisions

Learning Outcomes:

- Describe the basic knowledge and skills of the disciplines that comprise the human resources field; including: recruitment and selection, compensation and benefits, employee training and development, workforce planning and talent management, and performance management
- Understand the role of human resources in shaping the future of organizations
- Apply the principles and methods of HRM gained through this course for managing human resources at the workplaces.

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 Srivastiva 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: RESEARCH METHODOLOGY FOR MANAGEMENT

Course Outcomes:

- To equip the students with the basic understanding of research methodology
- To provide insight into the application of modern analytical tools and techniques for the purpose of management decision making.
- To provide participants with an introduction to research methods and report writing.

Learning Outcomes:

- Demonstrate the ability to choose methods appropriate to research aims and objectives.
- Understand the limitations of particular research methods.
- Develop skills in qualitative and quantitative data analysis and presentation.
- Develop Research Report writing skills

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 -Causal 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. VP Michael, Research Methodology in Management, Himalaya, Mumbai

205: OPERATIONS MANAGEMENT

Course outcomes:

- To acquaint the students with decision making process and various aspects of Production Management.
- An understanding of the different types of operations process types on which operational capability can be based
- Logically analyse and integrate knowledge to work with and apply operations management models and theories at the introductory level in both manufacturing and service environments.

Learning Outcomes:

- Know how to use different technical instruments for the analysis of operations
- Knowledge and skills required to determine and optimal inventory management policy.
- Knowledge and skills in the application of key operations scheduling methods to various types of processes.
- Learn the application of computers In production and operations management

Unit 1 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 Equipment's - 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 Behavioural 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 circles-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

206: CORPORATE LEGAL FRAMEWORK

Course outcomes:

- To assist students in understanding basic laws affecting a Business Enterprise.
- To appreciate the relevance of corporate law to individuals and businesses and the role of law in an economic, political and social context.
- Identify the fundamental legal principles behind contractual agreements.
- Apply basic legal knowledge to business transactions.

Learning Outcomes:

- Develop comprehensive understanding about the existing law in India
- Have basic knowledge about case law studies.
- Demonstrate an understanding of the contract act and partnership act of Business
- To make the students aware regarding consumer rights

UNIT-I: Significance of Business Laws-Indian Contract Act, 1872: Meaning and classification of contracts-Essential elements of a valid contract- performance of a contract-Discharge of a contract-Void agreements- Breach and remedies of a 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 of parties 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.

SUGGESTED BOOKS:

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

207: E-BUSINESS

Course outcomes:

- To provide basic concepts of e-business and equip the student with the skill of integrating business process with electronic technology.
- Analyse E-Business models and understand the nature of E-Businesses that are succeeding in the Virtual Market place
- Know about the different payment systems and ways to management e-payment risk.
- Familiarize with E-Marketing tools to improve Business success.

Learning Outcomes:

- Understand the basic concepts and technologies used in the field of E-Business
- Understand the risks around Security when doing business online
- Gain insights into the impact of E-commerce on business models and strategy.
- Knowledge about Technology resources available to meet E-commerce business needs

UNIT -I

Introduction- Traditional Business Vs. E-Business - E-Business, E-Commerce, E- Marketing and M-Commerce -Internet, WWW and Evolution of E-Business - Growth of E-Business in India

UNIT - II

Infrastructure for E-Business - Internet Protocols, Web-Based Client/Server, Internet Security, Media Convergence, Multimedia -Architectural Framework for E-Business- WWW as the Architecture

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

E-Payment Systems - Classification of Payment Systems - Risk and E-Payment Systems - E- Security-Privacy, Integrity, Authentication, Non Repudiation, Technical Attacks and Non-Technical Attacks

UNIT -V

E- Advertisement - E-Business Strategies and Implementation - E-Supply Chain Management - Legal Ethical Issues of E-Business

SUGGESTED READINGS:

Ravi Kalakota & Marcia Robinson, E-Business Road map for success, Pearson Education, Asia.

Ravi Kalkota & Andrew B. Whinston, Frontiers of Electronic Commerce, Addison Wesley.

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/

C.S. Rayudu, E-Commerce and E-Business, Himalaya Publishing House.

Kamalesh Bajaj and Debjani Nag, E-Commerce, Tata McGraw Hill.

N.Bandopadhyaya, E-Commerce Context, Concepts and Consequences, Tata McGraw Hill.

Abhjit Choudhary, E-Business and E-Commerce Infrastructure Technologies supporting

THIRD SEMESTER

301: 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 Study is compulsory in all Units)

Suggested Books

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

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

303: MODERN BANKING (E-BANKING & CORPORATE BANKING)

Unit I: Introduction to Banking: Introduction to Indian Financial System – Meaning of a Bank and Customer – Bank and customer Relationship – Role of commercial banks in Economic Development – Evolution of Banking in India – origin, nationalization, reforms and Financial Inclusion in India – Financial statements of banks with special focus on Indian banks – Financial statement analysis of banks: CAMEL Approach, Key Performance indicators – Sources of Bank Funds.

Unit II: Bank Funds: Features of Bank Credit – types of lending – assessment of credit worthiness of prospective borrower – management of credit process – different types of loans and their features. Loan Pricing: The basic model, pricing fixed & floating rate loans, cost-benefit loan pricing, Customer Profitability Analysis.

Unit III: Non-Performing Assets: - gross and net concept of NPAs, causes, implications & recovery of NPAs.

Unit IV: Innovations in Banking System: Regulation of Bank Capital: The need to regulate Bank Capital – Concept of Economic Model – Concept of Regulatory Capital, Basel Accords I, II and III.

Unit V: Banking Innovations – Core Banking Solution – Retail Banking – Products & Services: Nature, Scope, Future and Strategies – Plastic Money – National Electronic Funds Transfer – ATM – Mobile Phone Banking – Net Banking – Banc-Assurance. Changing role of Banks as Financial Intermediaries. Customer service quality in Indian Banking Industry.

(Case Studies are Compulsory)

References:

1. D. Muraleedharan, Modern Banking, Theory and Practice, Phi Learning Pvt. Ltd., Copyright, New Delhi, 2014.
2. Shelagh Hefferan, Modern Banking, John Wiley & Sons, London, 2005.
3. Dr. Firdos T. Shroff, Modern Banking Technology, Northern Book Centre, New Delhi, 2007.
4. D. Muraleedharan, Modern Banking, Teheory and Practice, Prentice Hall of India Pvt. Ltd., 2009.
5. K. C. Sharma, Modern Banking in India, Deep and Deep Publications, New Delhi, 2007.
6. Peter S. Rose & Sylvia, C. Hudgins: "Bank Management & Financial Services", Tata McGraw Hill New Delhi, 2010.
7. Vasant Desai, "Banks & Institutional Management", Himalya Publishing House, 2010.

304: 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

305: 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 Securitization – 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
5. Edminister R.D., Financial Institution, Markets and Management:6.
7. Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi
8. Vasanth Desai, Financial Markets & Financial Services, Himalaya, Mumbai
9. Meir Khan – Financial Institutions and Markets, Oxford Press.
10. Madura, Financial Markets & Institutions, Cengage, ND

306: 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

307: RETAIL BANKING

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

Unit-1: 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. ORT 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 Millennium, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai

402: 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
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

403: 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

404: 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, organization 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

405: FINANCIAL DERIVATIVES

Objective: to enlighten the students with the Concepts and Practical applications of derivatives in the Security markets

Unit – I : Introduction to Financial Derivatives – Meaning and Need – Growth of Financial Derivatives in India – Derivative Markets – Participants – Functions – Types of Derivatives – Forwards – Futures – Options – Swaps – The Regulatory Framework of Derivatives Trading in India.

Unit – II : Features of Futures – Differences Between Forwards and Futures – Financial Futures – Trading – Currency Future – Interest Rate Futures – Pricing of Future Contracts – Value At Risk (VAR) – Hedging Strategies – Hedging with Stock Index Futures – Types of Members and Margining System in India – Futures Trading on BSE & NSE.

Unit – III : Options Market – Meaning & Need – Options Vs futures – Types of Options Contracts – Call Options – Put Options – Trading Strategies Involving Options – Basic Option Positions – Margins – Options on stock Indices – Option Markets in India on NSE and BSE.

Unit – IV : Option Pricing – Intrinsic Value and Time Value - Pricing at Expiration – Factors Affecting Options pricing – Put-Call Parity Pricing Relationship – Pricing Models – Introduction to Binominal Option Pricing Model – Black Scholes Option Pricing Model.

Unit – V: Swaps – Meaning – Overview – The Structure of Swaps – Interest Rate Swaps – Currency Swaps – Commodity Swaps – Swap Variant – Swap Dealer Role – Equity Swaps – Economic Functions of Swap Transactions – FRAs and Swaps. (Case Studies are Compulsory)

Suggested Books:

10. Rene M Stulz, Risk Management and Derivatives, Cengage, New Delhi
11. David Thomas. W & Dubofsky Miller. Jr., Derivatives Valuation and Risk Management, Oxford University, Indian Edition.
12. N.D.Vohra & B.R.Baghi, Futures and Options, Tata McGraw-Hill Publishing Company Ltd.
13. Red Head: Financial Derivatives: An Introduction to Futures, Forward, Options” Prentice Hall of India.
14. David A. Dubofsky, Thomas W.Miller, Jr.: Derivatives: Valuation and Risk Management, Oxford University Press.
15. Sunil K.Parameswaran, “Futures Markets: Theory and Practice” Tata-McGraw-Hill Publishing Company Ltd.
16. D.C.Parwari, Financial Futures and Options, Jaico Publishing House
17. T.V.Somanathan, Derivatives, Tata McGraw-Hill Publishing Company Ltd.
18. NSE manual of Indian Futures & Options & www.Sebi.com

406: SECURITY OPERATIONS & RISK MANAGEMENT

Unit I: Introduction to Risk Management: Concept, nature and scope of risk, Possible risk events and risk indicators. Risk Management Process: prerequisites and fundamentals misconceptions of risk. Types of risk: Product market risk and capital market risk. An integrated approach to corporate risk management and methods. Comprehensive view of Risk in Financial Institutions. Risk reporting process-internal and external.

Unit II: Measurement and Management of Risk: Value of risk (VaR): The concept, computation, stresses testing, back testing. Cash flow at risk (CaR): VaR and CaR to make investment decisions. Managing risk when risk is measured by VaR or CaR.

Unit III: Techniques and Tools of Risk Management: The concept and importance of Derivatives and types of Derivatives. The role of Derivative securities to manage risk and to exploit opportunities to enhance returns. Players in the stock / derivative market: Individuals, speculators, hedgers, arbitrageurs and other participants in Derivatives Market. Forward contracts: Definition, features and pay-off profile of Forward contract, Valuation of forward contracts.

Unit IV: Techniques and Tools of Risk Management: SWAPS; Definition, types of swaps. Interest rate swaps, Currency swaps. Mechanics of Interest rate Swaps to lower borrowing costs, hedge against risk of rising and falling interest rates. Valuation of interest rate Swaps. Pricing of Interest rate swaps at origination and valuing of Interest rate swaps after origination.

Unit V: Techniques and Tools of Risk Management: Options; Definition of an option. Types of options: call option, put option, American option and European option. Options in the money, at the money and out of the money. Option premium, intrinsic value and time value of options; pricing of call and put options at expiration and before expiration. Options on stock indices and currencies. The Binominal option pricing model (BOPM): assumptions – single and two period models.

(Case Studies are Compulsory)

References:

1. Vijayakumar P. Naidu BVR, Venkateswarlu. Ch., Himalaya Publication, New Delhi.
2. Dun and Bradstreet: "Financial Risk Management", TMH, Delhi, 2011.
3. Paul Hopkins, Kogan Page: "Fundamentals of Risk Management", Institute of Risk Management, 2010.
4. Jayanth Rama Varma: "Derivatives and Risk Management", TMH, 2012.
5. Rajiv Srivastava: "Derivatives Valuation and Risk Management", Oxford University Press, 2012.
6. Jean-Philippe Bouchaud and Mark Potters: "Theory of Financial Risk and Derivative Pricing", Cambridge Press.
7. John C, Hull & Sankarshan Basu, "Options, Futures and Other Derivatives", Pearson Education.
8. Taxmann: "Theory and Practice of Treasury and Risk Management in Banks", Indian Institute of Banking and Finance, March, 2006.
9. Vivek, P.N. Asthana: "Financial Risk Management", Himalaya Publishing House, 2012.

407: 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