

MBA

(Banking and Financial Services)

Two Years (Four Semester)

(Effective from the Session: 2022-23)

MBA 1st Year Course Structure Semester I

SN	Codes	SUBJECT	PERIODS			INTERNAL EVALUATION SCHEME				END SEMESTER EVALUATION		TOTAL	CREDIT
			L	T	P	CT	TA	PS	TOTAL	TE	PE		
1	KMBF101	MANAGEMENT CONCEPTS & ORGANISATIONAL BEHAVIOUR	4	0	0	30	20	0	50	100	0	150	3
2	KMBF102	MANAGERIAL ECONOMICS	4	0	0	30	20	0	50	100	0	150	3
3	KMBF103	FINANCIAL ACCOUNTING & ANALYSIS	4	0	0	30	20	0	50	100	0	150	3
4	KMBF104	BUSINESS STATISTICS & ANALYTICS	4	0	0	30	20	0	50	100	0	150	3
5	KMBF105	BANKING AND MICRO FINANCE	4	0	0	30	20	0	50	100	0	150	3
6	KMBF106	MARKETING MANAGEMENT	4	0	0	30	20	0	50	100		150	3
7	KMBF107	BUSINESS COMMUNICATION	3	1	0	30	20	0	50	100	0	150	3
LAB / PRACTICALS													
8	KMBF151	IT SKILLS LAB -1	0	0	3	0		25	25	-	50	75	2
9	KMBF152	Mini Project on BFSI	0	0	3	0	0	25	25	0	50	75	3
											1200	26	

Semester II

SN	CODE	SUBJECT	PERIODS			INTERNAL EVALUATION SCHEME				END SEMESTER EVALUATION		TOTAL	CREDIT
			L	T	P	CT	TA	PS	TOTAL	TE	PE		
1	KMBF201	BANKING LAWS AND PRACTICES	4	0	0	30	20	0	50	100	0	150	3
2	KMBF202	HUMAN RESOURCE MANAGEMENT	4	0	0	30	20	0	50	100	0	150	3
3	KMBF203	Corporate & Retail Banking Products	4	0	0	30	20	0	50	100	0	150	3
4	KMBF204	Financial Management & Corporate Finance	4	0	0	30	20	0	50	100	0	150	3
5	KMBF205	Bank Credit Management	4	0	0	30	20	0	50	100	0	150	3
6	KMBF206	Quantitative Techniques For Managers	4	0	0	30	20	0	50	100	0	150	3
7	KMBF207	Digital Marketing & E-Commerce	4	0	0	30	20	0	50	100	0	150	2
8	KMBF208	Mutual Fund Operations	4	0	0	30	20	0	50	100	0	150	3
			LAB / PRACTICALS										
9	KMBF251	IT SKILLS LAB-2	0	0	2	0	0	25	25	0	25	50	1
10	KMBF252	FinTech for Business	0	0	3	0	0	25	25	0	25	50	2
											1200	26	

L/T/P – Lecture/Tutorial/Practical, CT/TA/PS- Class Test/Teachers Assessment/Practical Session, TE/PE-Term End/ Practical End

Semester I

MANAGEMENT CONCEPTS & ORGANISATIONAL BEHAVIOUR

Course Credit: 3

Contact Hours: 40

Course Objectives:

1. To provide basic understandings of management processes
2. To help the students understand the concepts of organizational behaviour
3. To apply the concepts of management and organizational behaviors in real world situations
4. Familiarizing the students with the contemporary issues in management.
5. Developing managerial and leadership skills among students

UNIT I (8 Lectures)

Fundamentals of Management: Management practices from past to present, Different levels of management, Managerial skills and Managerial Functions , Case Studies.

Planning- Objective of planning, Planning process, Types of planning, Types of plans, Management by Objective, Decision-making- types, process & techniques, Case Studies

UNIT-II (8 Lectures)

Organising & Staffing- Types of organization, Organization structure and decentralization of authority, Meaning of staffing, Recruitment, selection & placement, Training & development.

Directing & Controlling- Principle of directing, Essence of coordination, Different control techniques, Management by exception. Case Studies

UNIT III(8 Lectures)

Fundamentals of individual behavior, Personality, types of personality, Personal effectiveness, meaning of Attitudes, Types, Components, attitude formation and attitude change. Meaning & Type of Group Behaviour, Interpersonal skills, Transactional Analysis, Johari Window

UNIT IV (8 Lectures)

Motivation: Theory of Motivation: Maslow's, Herzberg's, McClelland, Contemporary theories of Motivation: Self Determination Theory, Self-Efficacy Theory, Vroom's Expectancy Theory, Equity Theory, Reinforcement Theory, Meaning of Perception, process, behavioral applications of perception. Case Studies

UNIT V: (8 Lectures)

Leadership: What is leadership, types of leaders and leadership styles, traits and qualities of effective leader, trait theory, LSM – Leadership Situational Model, Team Building, Tuckman Model of Team Development. Organizational Change: Meaning of organizational change approaches to managing organizational change, creating a culture for change, implementing the change, Kurt Lewin Model of change. Case Studies

COURSE OUTCOME

Course Outcomes	Bloom's taxonomy
CO 1: Developing understanding of managerial practices and their perspectives.	Knowledge (K 2) Remembering (K1)
CO2: Understanding and Applying the concepts of organizational behaviour	Knowledge (K 2) Applying (K 4)
CO 3: Applying the concepts of management and analyze organizational behaviors in real world situations	Applying (K 4) Analyzing (K 5)
CO 4: Comprehend and practice contemporary issues in management.	Comprehending (K 3)
CO 5: Applying managerial and leadership skills among students	Applying (K4)

Suggested Readings

1. Koontz Harold & Weihrich Heinz – Essentials of management (Tata McGraw Hill, 5th Edition, 2008)
2. L. M. Prasad- Principles and Practices of Management, Sulatn Chand & Sons, 7th edition, 2007.
3. Stephen P. Robbins, —Organizational Behaviour, 12th Edition, Prentice Hall
4. Dr. Premvir Kapoor, Principles and Practices of Management, Khanna Publishing House, Delhi
5. Robbins & Coulter - Management (Prentice Hall of India, 9th Edition)
6. Principles of Management, George R. Terry & S.G. Franklin, AITBS, Delhi.
7. N M Khandelwal- Indian Ethos & Values for Management- Himalyan Publishing
8. Fred Luthans, —Organizational Behaviour, 12th Edition, McGraw Hill International Edition
9. Aswathappa K, —Organizational Behaviour (Text, Cases and Games), Himalaya Publication
10. Udai Pareek, —Organizational Behavior, Oxford University Press

MANAGERIAL ECONOMICS

Course Credit: 3

Contact Hours: 40

Course Objective:

1. To understand the importance of Managerial Economics in management and businesses
2. To apply the principles of managerial economics in achieving business objectives
3. Be equipped with the tools necessary in forecasting product demand
4. Understand and be able to apply latest pricing strategies
5. Understand and analyze the macro environment affecting the business decision making.

UNIT –I (6 Hours)

Basic Concepts and principles: Definition, Nature and Scope of Economics-Micro Economics and Macro Economics, Managerial Economics and its relevance in business decisions. Fundamental Principles of Managerial Economics - Incremental Principle, Marginal Principle, Opportunity Cost Principle, Discounting Principle, Concept of Time Perspective, Equi-Marginal Principle, Utility Analysis, Cardinal Utility and Ordinal Utility. Case Studies

UNIT –II (8Hours)

Demand and Supply Analysis: Theory of Demand, Types of Demand. Determinants of demand, Demand Function, Demand Schedule, Demand curve, Law of Demand, Exceptions to the law of Demand, Shifts in demand curve, Elasticity of Demand and its measurement. Price Elasticity, Income Elasticity, Arc Elasticity. Cross Elasticity and Advertising Elasticity. Uses of Elasticity of Demand for managerial decision making, Demand forecasting meaning, significance and methods.(numerical Exercises) Case Studies

Supply Analysis; Law of Supply, Supply Elasticity; Analysis and its uses for managerial decision making. Price of a Product under demand and supply forces . Case Studies

UNIT –III (10Hours)

Production and cost Analysis: Production concepts & analysis; Production function, Types of production function, Laws of production: Law of diminishing returns, Law of returns to scale. Cost concept and analysis: Cost, Types of costs, Cost output relationship in the short-run. Cost output relationship in the Long-run. Estimation of revenue. Average Revenue, Marginal Revenue . Case Studies

UNIT –IV (10Hours)

Market structures: Perfect and Imperfect Market Structures, Perfect Competition, features, determination of price under perfect competition. Monopoly: Feature, pricing under monopoly, Price Discrimination. Monopolistic: Features, pricing under monopolistic competition, product differentiation. Oligopoly: Features, kinked demand curve, cartels, price leadership. Case Studies

UNIT –V (6Hrs)

National Income; Concepts and various methods of its measurement, Circular flows in 2 sector, 3 sector, 4 sector economies, Inflation, types and causes, Business Cycle & its phases.

Course Outcomes:

Course Outcomes	Bloom's taxonomy
CO1: Students will be able to remember the concepts of micro economics and also able to understand the various micro economic principles to make effective economic decisions under conditions of risk and uncertainty.	<ul style="list-style-type: none">• Knowledge (K 2)• Remembering (k1)
CO2: The students would be able to understand the law of demand & supply & their elasticities , evaluate &analyse these concepts and apply them in various changing situations in industry . Students would be able to apply various techniques to forecast demand for better utilization of resources.	<ul style="list-style-type: none">• Knowledge (K 2)• Applying (K 4)• Synthesizing (K6)• Evaluating (K7)
CO3: The students would be able to understand the production concept and how the production output changes with the change in inputs and able to analyse the effect of cost to business and their relation to analyze the volatility in the business world	<ul style="list-style-type: none">• Comprehending (K 3)• Applying (K 4)• Analyzing (K 5)• Evaluating (K7)
CO4: The students would be able to understand & evaluate the different market structure and their different equilibriums for industry as well as for consumers for the survival in the industry by the application of various pricing strategic	<ul style="list-style-type: none">• Applying (K 4)• Analyzing (K 5)• Synthesizing (K6)
CO5: The students would be able to analyse the macroeconomic concepts & their relation to micro economic concept & how they affect the business & economy.	<ul style="list-style-type: none">• Knowledge (K 2)• Comprehending (K 3)

Suggested Readings

1. Managerial Economics ,D.N.Dwivedi,Vikas Publication, 7th Ed
2. Managerial Economics, GEETIKA, McGraw-Hill Education 2nd Ed.
3. Managerial Economics: Concepts and Applications (SIE), THOMAS& MAURICE, McGraw-HillEducation, 9th Ed
4. Managerial Economics, H.L Ahuja, S.Chand, 8th Ed
5. Managerial Economics – Theory and Applications, Dr.D.M.Mithani, Himalaya Publications, 7th Ed.
6. Sociology & Economics for Engineers, Dr. Premvir Kapoor, Khanna Publishing House

FINANCIAL ACCOUNTING & ANALYSIS

Course Credit: 3

Contact Hours: 40

Course Objectives:

- 1) To understand the fundamentals, basic theory and concepts of financial accounting.
- 2) To have a knowledge about various Accounting Standards used in preparation of financial statements.
- 3) To have an understanding of preparation and presentation of financial statements.
- 4) To acquire knowledge about various techniques used for analysing financial statements with its application.
- 5) To enable students acquainted with current trends and social responsibility accounting.

UNIT I (6Hrs)

Meaning and Scope of Accounting: Evolution and Users of Accounting, Basic Accounting terminologies, Principles of Accounting, Accounting Concepts & Conventions, Accounting Equation, Depreciation Accounting.

UNIT II (6Hrs)

Mechanics of Accounting: Accounting Standards and IFRS: International Accounting Principles and Standards; Matching of Indian Accounting Standards with International Accounting Standards, Double entry system of Accounting, journalizing of transactions; Ledger posting and Trial Balance.

UNIT III (12 Hrs)

Presentation of Financial Statement: Preparation of final accounts (Profit & Loss Account and Balance Sheet) according to companies act 2013 (vertical format), Excel Application to make Balance sheet, Case studies and Workshops, Preparation of Cash Flow Statement and its analysis.

UNIT IV (10 Hrs)

Analysis of financial statement: Ratio Analysis- Solvency ratios, Profitability ratios, activity ratios, liquidity ratios, Market capitalization ratios; leverage Ratio, Detailed Analysis using excel application.

UNIT V (6 Hrs)

Financial Statement Analysis and Recent Types of Accounting: Common Size Statement; Comparative Balance Sheet and Trend Analysis of manufacturing, Service & banking organizations, Case Study and Workshops in analysing Balance sheet. Human Resource Accounting, Forensic Accounting, Accounting for corporate social responsibility.

Course Outcome:

After successful completion of this course students will be able to

S.No	Course Outcome	Bloom's Taxonomy
1	CO1. Understand and apply accounting concepts, principles and conventions for their routine monetary transaction.	Knowledge (K2)/ Comprehending (K 3)
2	CO2. Understand about IFRS, Ind AS and IAS for preparation and reporting of financial statements.	Knowledge (K2) Synthesizing (K6)/
3	CO3. Create and prepare financial statements and Cash flow in accordance with Generally Accepted Accounting Principles	Remembering (k1)
4	CO4. Analyse, interpret and communicate the information contained in basic financial statements and explain the limitations of such statements.	Analysing (K 4) / Evaluating (K7))
5	CO5. Recognising various types of accounting and utilize the technology and social responsibility in facilitating and enhancing accounting and financial reporting processes	Knowledge (K2) Applying (K4)

Suggested Readings

1. Maheshwari S.N & Maheshwari S K – A text book of Accounting for Management (Vikas, 10th Edition)
2. Essentials of Financial Accounting (based on IFRS), Bhattacharya (PHI, 3rd Ed)
3. Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
4. PC Tulsian- Financial Accounting (Pearson, 2016)
5. Dhamija - Financial Accounting for managers: (Prentice Hall, 2nd Edition).
6. Narayanswami - Financial Accounting: A Managerial Perspective (PHI, 5th Ed)
7. Dhaneshk Khatri- Financial Accounting (TMH, 2015)
8. Ambrish Gupta - Financial Accounting: A Managerial Perspective (Prentice Hall, 4th Edition)
9. Ramchandran & Kakani - Financial Accounting for Management (TMH, 2nd Edition).
10. Mukherjee - Financial Accounting for Management (TMH, 2nd Edition).

BUSINESS STATISTICS & ANALYTICS

Course Credit: 3

Contact Hours: 40 hours

Course Objectives

1. Understand the different basic concept / fundamentals of business statistics.
2. Understand the importance of measures of Descriptive statistics which includes measures of central tendency, Measures of Dispersion, Time Series Analysis, Index Number, Correlation and Regression analysis and their implication on Business performance.
3. Understand the concept of Probability and its usage in various business applications.
4. Understand the Hypothesis Testing concepts and use inferential statistics- t, F, Z Test and Chi Square Test
5. Understand the practical application of Descriptive and Inferential Statistics concepts and their uses for Business Analytics.

Unit I (10 Sessions): Descriptive Statistics

Meaning, Scope, types, functions and limitations of statistics, Measures of Central tendency– Mean, Median, Mode, Quartiles, Measures of Dispersion – Range, Inter quartile range, Mean deviation, Standard deviation, Variance, Coefficient of Variation, Skewness and Kurtosis.

Unit II (8 Sessions): Time Series & Index Number

Time series analysis: Concept, Additive and Multiplicative models, Components of time series, Trend analysis: Least Square method - Linear and Non- Linear equations, Applications in business decision-making.

Index Numbers:- Meaning , Types of index numbers, uses of index numbers, Construction of Price, Quantity and Volume indices:-Fixed base and Chain base methods.

Unit III (6 Sessions): Correlation & Regression Analysis

Correlation Analysis: Rank Method & Karl Pearson's Coefficient of Correlation and Properties of Correlation.

Regression Analysis: Fitting of a Regression Line and Interpretation of Results, Properties of Regression Coefficients and Relationship between Regression and Correlation.

Unit IV (8 Sessions): Probability Theory & Distribution

Probability: Theory of Probability, Addition and Multiplication Law, Baye's Theorem

Probability Theoretical Distributions: Concept and application of Binomial; Poisson and Normal distributions.

Unit V (8 Sessions) *Hypothesis Testing & Business Analytics*

Hypothesis Testing: Null and Alternative Hypotheses; Type I and Type II errors; Testing of Hypothesis: Large Sample Tests, Small Sample test, (t, F, Z Test and Chi Square Test)

Concept of Business Analytics- Meaning types and application of Business Analytics, Use of Spread Sheet to analyze data-Descriptive analytics and Predictive analytics.

Course Outcome	Blooms Taxonomy
CO1. Gaining Knowledge of basic concept / fundamentals of business statistics.	<ul style="list-style-type: none"> • Knowledge (K 2)
CO2. To compute various measures of central tendency, Measures of Dispersion, Time Series Analysis, Index Number, Correlation and Regression analysis and their implication on Business performance.	<ul style="list-style-type: none"> • Remembering (K1) • Applying (K 4)
CO3. Evaluating basic concepts of probability and perform probability theoretical distributions	<ul style="list-style-type: none"> • Comprehending (K 3) • Applying (K 4)
CO4. To apply Hypothesis Testing concepts and able to apply inferential statistics- t, F, Z Test and Chi Square Test	<ul style="list-style-type: none"> • Analyzing (K 5) • Synthesizing (K6)
CO5. To perform practical application by taking managerial decision and evaluating the Concept of Business Analytics.	<ul style="list-style-type: none"> • Evaluating (K7) • Applying (K 4)

Suggested Readings

1. G C Beri – Business Statistics, 3rd ed, TATA McGrawHill.
2. Chandrasekaran & Umavathi-Statistics for Managers, 1st edition, PHI Learning
3. Davis , Pecar – Business Statistics using Excel, Oxford
4. Ken Black – Business Statistics, 5th ed., Wiley India
5. Levin and Rubin – statistics for Management, 7th ed., Pearson
6. Lind, Marchal, Wathen – Staistical techniques in business and economics, 13th ed, McGrawHill
7. Newbold, Carlson, Thorne – Statistics for Business and Economics, 6th ed., Pearson
8. S. C.Gupta – Fundamentals of Statistics, Himalaya Publishing
9. Walpole – Probability and Statistics for Scientists and Engineers, 8th ed., Pearson

BANKING AND MICRO FINANCE

Course Credit: 3

Contact Hours: 40

COURSE OBJECTIVES:

- To provide students an in-depth knowledge about banking.
- To create awareness about micro financing.
- To increase student's understanding of the role of microfinance institutions (MFIs) and banks in providing financial services to poor and low-income customers
- To familiarize them about the challenges in rural sector and rural banking.

UNIT I

Overview of the BFSI domain in India, Role & importance of banks in an economy, Structure of Indian banking industry, Reserve Bank of India and its role, Types of banks in India, Negotiable Instruments, Banker-Customer relationship, Overview of basic banking products & services, Financial inclusion & exclusion

UNIT II

Need for & importance of microfinance/What is micro finance, Evolution of microfinance in India/Mainstream micro finance institutions, Different models of microfinance/SHGs – what they are and why they are important, MFIs and legal forms/Typical organization structure of MFs, Typical Products & Services/Customers served

UNIT III

Micro Finance Operations, Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies, Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections & Recoveries, Data Management

UNIT IV

Skills for Success in MFI Roles, Communication and Interviewing Skills/Borrower Profiling Skill, Counseling and Financial Advising Skills/Time Management Skill

UNIT V

Back Office Operations in Micro finance Institution- Understanding the role & importance of back office operations in an MFI, Understanding the importance of data management in the back office, Customer Account Management, Overview of Management Information Systems

COURSE OUTCOME

Course Outcomes	Bloom's taxonomy
CO 1: Understanding about the MFIs and their changing role in developing the sector and how Micro Finance is being marketed in the economy.	Knowledge (K 2) Remembering (K1)
CO2:Knowledge of the microfinance institution models and application in the Indian economy	Knowledge (K 2) Applying (K 4)
CO 3:Will be able to do ratings and impact Assessment in Microfinance	Applying (K 4) Analyzing (K 5)
CO 4.Able to understand and develop Skills for Success in MFI Roles	Comprehending (K 3)
CO 5: Applying the data management information systems in banking operations.	Applying (K4)

1. Brakema, L. (2011). Microfinance: Profit or Poverty Reduction?, Lap Lambert Academic Publishing
2. Mohanty, C. (2011). Public Economics And Welfare State: Indian Microfinance Sector, Surendra Publications.
3. Panda, D. (2009). Understanding Microfinance, Wiley India Pvt Ltd
4. Sarkar, S. (2011). Microfinance: Concepts, Systems, Perceptions and Impact, Readworthy Publications

MARKETING MANAGEMENT

Course Credit: 3

Contact Hours: 40

Course Objectives

1. Assess market opportunities by analyzing customers, competitors, collaborators, context, and the strengths and weaknesses of a company.
2. Understand consumers' requirements and their behaviors.
3. Develop effective marketing strategies to achieve organizational objectives.
4. Communicate and defend your recommendations and critically examine and build upon the recommendations of your classmates both quantitatively and qualitatively.
5. Develop the understanding the current global and digital aspect of marketing.

Unit 1(6 hours)

Introduction: Nature and scope of marketing, Various marketing orientations, Need, Want, Demand, Elements of Marketing mix, customer value and the value delivery process.

Understanding Consumer Behavior: Buying motives, factors influencing buying behavior, buying habits, stages in consumer buying decision process, types of consumer buying decisions.

Unit 2 (8 hours)

Market segmentation, Targeting and Positioning: Meaning, Factors influencing segmentation, Market Aggregation, Basis for segmentation, Segmentation of Consumer. Targeting: Meaning, Basis for identifying target customers, Target Market Strategies. Positioning: Meaning, product differentiation strategies, tasks involved in positioning. Branding: Concept of Branding, Brand Types, Brand equity, Branding Positioning.

Unit 3 (8 hours)

Product Decisions: Concept, product hierarchy, new product development, diffusion process, Product Life cycle, Product mix strategies. Packaging / Labeling: Packaging as a marketing tool, requirement of good packaging, Role of labeling in packaging. Pricing Decisions: Pricing concepts for establishing value, Pricing Strategies-Value based, Cost based, Market based, Competitor based, New product pricing – Price Skimming & Penetration pricing

Unit 4 (8 hours)

Place Decision: Meaning, Purpose, Channel alternatives, Factors affecting channel choice, Channel design and Channel management decisions, Channel conflict, Retailing & Types of Retailers. Advertising: Advertising Objectives, Advertising Budget, Advertising Copy, AIDA model, Public Relation: Meaning, Objectives, Types, and Functions of Public Relations. Sales Promotion: Sales Promotion Mix, Kinds of promotion, Tools and Techniques of sales promotion, Push-pull strategies of promotion, Personal Selling: Concept, Features, Functions, Steps/process involved in Personal Selling, Direct Marketing: Meaning, Features, Functions, Growth and benefits of direct marketing, different forms.

Unit 5 (6 hours)

CRM: Meaning, Relationship Marketing Vs. Relationship Management, Types of Relationship Management, Significance of Customer Relationship Management. Global Marketing: current scenario, Global Marketing environment, Entry strategies, Global P's of Marketing., Recent trends and Innovation in Marketing- Green Marketing, Agile Marketing

Course Outcomes: Upon the successful completion of this course, the student will be able to:

S.No	Course Outcome	Bloom's taxonomy
1	CO1. Remember and Comprehend basic marketing concepts.	Remembering (k1) Knowledge (K 2)
2	CO2. Understand marketing Insights on application of basic marketing concepts.	Synthesizing (K6) Comprehending(K3)
3	CO3. Able to Apply and develop Marketing Strategies and Plans	Applying (K 4)
4	CO4. Understand and Analyzing Business/ Consumer Markets and ability Identify & evaluate Market Segments and Targeting	Analyzing (K 5)
5	CO5. Develop skills to understand the current global and digital aspect of marketing.	Evaluating (K7)

Recommended Text Books :

1. Marketing Management: A South Asian Perspective - Kotler, Keller, Kevin 15/e, Pearson Education,2016.
2. Marketing Management - Ramaswamy V. S. & Namakumari S, 6/e, Sage Publication India Pvt Ltd.,2018.
3. Marketing Management - Tapan Panda, 5/e, Excel Publication, 2007.
4. Fundamentals of Marketing Management - Etzel M. J, B J Walker & William J. Stanton, 14/e, McGrawHill Education Publishers, 2015.
5. Marketing: Asian Edition Paul Bainies, Chris Fill Kelly Page third edition, Oxford.

BUSINESS COMMUNICATION

Course Credit: 3

Contact Hours: 40

Course Objectives

1. To understand business communication strategies and principles for effective communication in domestic and international business situations.
2. To understand and appropriately apply modes of expression, i.e., descriptive, expositive, narrative, scientific, and self-expressive, in written, visual, and oral communication.
3. To develop the ability to research and write a documented paper and/or to give an oral presentation.
4. To develop the ability to communicate via electronic mail, Internet, and other technologies for presenting business messages.
5. To understand and apply basic principles of critical thinking, problem solving, and technical proficiency in the development of exposition and argument.

UNIT I : (8 Hours)

Introduction: Role of communication – defining and classifying communication – purpose of communication – process of communication – characteristics of successful communication – importance of communication in management – communication structure in organization – communication in crisis barriers to communication. Case Studies

UNITII: (8 Hours)

Oral communication: What is oral Communication – principles of successful oral communication – what is conversation control – reflection and empathy: two sides of effective oral communication – effective listening – non – verbal communication. Written communication: Purpose of writing – clarity in writing – principles of effective writing – approaching the writing process systematically: The 3X3 writing process for business communication: Pre writing – Writing – Revising – Specific writing features – coherence – electronic writing process.

UNITIII: (8 Hours)

Business letters and reports: Introduction to business letters – writing routine and persuasive letters – positive and negative messages- writing memos – what is a report purpose, kinds and objectives of report writing. Presentation skills: What is a presentation – elements of presentation – designing a presentation. Advanced visual support for business presentation types of visual aid

UNITIV: (8 Hours)

Employment communication: Introduction – writing CVs – Group discussions – interview skills Impact of Technological Advancement on Business Communication networks – Intranet – Internet – e mails – SMS – teleconferencing – video conferencing. Case Studies

UNITV : (8 Hours)

Group communication: Meetings – Planning meetings – objectives – participants – timing – venue of meetings – leading meetings. Media management – the press release press conference – media interviews Seminars – workshop – conferences. Business etiquettes. Case Studies

Course Outcomes

Upon successful completion of this course, the student should be able to:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Apply business communication strategies and principles to prepare effective communication for domestic and international business situations.	Applying (K4)
2	CO2. Analyse ethical, legal, cultural, and global issues affecting business Communication.	Analyse (K5)
3	CO3. Develop an understanding of appropriate organizational formats and channels used in business communications	Knowledge (K2) Comprehending(K3)
4	CO4. Gaining an understanding of emerging electronic modes of communication.	Remembering(K1)
5.	CO5. Developing effective verbal and non verbal communication skills.	Applying (K4)

Suggested Readings:

1. Bovee&Thill – Business Communication Essentials A Skill – Based Approach to Vital BusinessEnglish. Pearson.
2. Kulbhushan Kumar & R.S. Salaria, Effective Communication Skills, Khanna Publishing House, Delhi
3. Bisen&Priya – Business Communication (New Age International Publication)
4. Kalkar, Suryavanshi, Sengupta-Business Communication(Orient Blackswan)
5. Varinder Bhatia, Business Communications, Khanna Publishing House
6. Business Communication: Skill, Concepts And Applications – P D Chaturvedi, MukeshChaturvediPearson Education.
7. AshaKaul, Business Communication, Prentice Hall of India.

IT SKILLS LAB -1

Course Credit: 2

Contact Hours: 40

Course Objectives

1. To provide knowledge about the functioning of computers and its uses for managers
2. To provide hands on learning on Internet and its applications
3. To provide hands on learning on Word processing software
4. To provide hands on learning of applications on Spreadsheet software
5. To provide hands on learning on Presentation software

UNIT I (05 hours) Conceptual Framework

Hardware: (a) Input devices - keyboard, printing devices, voice speech devices, scanner, MICR, OMR, Bar code reader, digital camera etc. (b) Output devices - Visual Display UNIT, printers, plotters (c) Storage Devices – Magnetic storage devices, Optical storage devices, Flash Memory.

Software: Types of software with examples; Introduction to languages, compiler, interpreter and Assembler, Operating System Functions, Types and Classification, Elements of GUI based operating system. Network and Internet: Types of computer networks (LAN, WAN and MAN), Netiquettes, Basic services over Internet like WWW, FTP, Telnet, Gopher, URL, Domain names, Web Browsers, Multimedia and its applications: Concepts of Text, Graphics, Animation, Audio, Images, Video. Multimedia Application in Education, Entertainment, Marketing. Names of common multimedia file formats,

UNIT II : Windows and Users Interface (Lab Work)- 7 hours

Windows operating System: Introduction and characteristics, Elements of GUI. Using Mouse, My Computer Icon, The Recycle Bin, Status Bar, Start and Menu & Menu-selection, Running an Application, Windows Explorer: Viewing of File, Folders and Directories Creating and Renaming of files and folders Opening and closing of different Windows, Windows Setting: Control Panels, Wall paper and Screen Savers Setting the date and Sound. Concept of menu, Using Help, Using right Button of the Mouse, Creating Short cuts, Basics of Window Setup, Notepad, Window Accessories

UNIT III: Word Processor Software (Lab Work) – 8 hours

Word processing concepts: Opening, Saving, Closing the file, Opening an existing document, Selecting text, Editing text, Finding and replacing text, printing documents, Creating and Printing Merged Documents, Character and Paragraph Formatting, Page Design and Layout. Editing and Profiling Tools: Checking and correcting spellings. Using Graphics, Tables, Charts, Document Templates and Wizards.

UNIT IV: Spreadsheet Software (Lab Work) – 10 hours

Spreadsheet Package Spreadsheet: Concept and Working Interface, Creating, Saving and Editing a Workbook, Inserting, Deleting Work Sheets, entering data in a cell / formula Copying and Moving from selected cells, handling operators in Formulae. Functions in Spreadsheet: Mathematical, Logical, statistical, text, financial, Date and Time functions, Using Function Wizard. Formatting a Worksheet and Cell: changing data alignment, changing date, number, character or currency format, changing font, adding borders and colors. Printing worksheets, Charts and Graphs – Creating, Previewing, and Modifying Charts. Integrating word processor, spread sheets, web pages.

UNIT V: Presentation Software (lab Work) – 8 hours

Interface of the Presentation Package: Creating, Opening and Saving Presentations. Professional Look of the Presentation: Working in different Design & Views, Working with Slides. Formatting and Editing: Text, Image and Paragraph formatting, Checking Spelling and Correcting Typing Mistakes, Making Notes Pages and Handouts, Drawing and Working with Objects, Adding Clip Art and other pictures, Designing Slide Shows, Running and Controlling a Slide Show, Printing Presentations.

Course Outcomes

Upon successful completion of this course, the student should be able to:

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Gain in depth knowledge about the functioning of computers and its uses for managers	Knowledge (K2)
2	CO2. Learn to use Internet and its applications	Applying (K4)
3	CO3. Understand and implement Word processing software	Synthesizing (K6) Applying (K4)
4	CO4. Learn applications on Spread sheet softwares	Knowledge (K2)
5	CO5. Analyse and learn Presentation software	Analyse (K5)

Suggested Readings

1. Nasib Singh Gill – Handbook of Computer Fundamentals, Khanna Publishing House, Delhi
2. Shrivastava-Fundamental of Computer & Information Systems (Wiley Dreamtech)
3. Leon A and Leon M - Introduction to Computers (Vikas, 1st Edition).
4. ITL ESL – Introduction to Information Technology (Pearson, 2nd Edition).
6. Introduction to Computers, Norton P. (TATA McGraw Hill)
7. Leon - Fundamentals of Information Technology, (Vikas)
8. Satish Jain-BPB's Computer Course Windows 10 with MS Office 2016 (BPB)
9. Linda Foulkes- Learn Microsoft Office 2019: A comprehensive guide to getting started with Word, PowerPoint, Excel, Access, and Outlook (Packt Publishing Limited)

Mini Project on BFSI

Course Credit -3

Course Objective-

1. To develop an innovative idea for product or services in form of a project report.
2. To understand the importance and relevance of innovative idea, its feasibilities and detail descriptions.

Project/Practical work / Seminar

In first semester, the students are required to develop an innovative idea for product or services and a project report to be prepared on that idea under the guidance of faculty member. Report will be prepared individually and this report will consist of importance and relevance of innovative idea, its feasibilities and detail descriptions. The report will be evaluated by one external examiner appointed by university. Student has to present his output through a seminar.

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Gain in depth knowledge on innovative idea for product or services in form of a project report.	Knowledge (K2)
2	CO2. To apply innovative idea, its feasibilities and detail descriptions.	Applying (K4)

Semester II

BANKING LAWS AND PRACTICES

Course Credit: 3

Contact Hours: 40

Course Objective

- To acquire knowledge about banking laws in India as it is must for management students.
- To have conceptual clarity about the process of banking, product and stakeholders with reference to particular acts passed in India.
- To study about the remittance process, virtual banking, and digital banking with various laws applicable in India.

Unit 1: (8 Hrs.)

Regulatory Framework and Compliances, Provisions of RBI Act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act, 2002, Government and RBI's Powers Opening of New Banks and Branch Licensing

Unit 2: (8 Hrs.)

Legal Aspects of Banking Operations, Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging, Securities-Lien, Pledge, Mortgage, Hypothecation etc.- Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge.

Unit 3: (8 Hrs.)

Loans and Advances Law, Practice and Policies governing the employment of the funds in the hands of the banker with special reference to the lending banker State Policy on Loans and Advances - Priority sector advances and socioeconomic policies - Financial inclusion - Self- Employment Schemes - Women Entrepreneurs- Small Scale Industries - Agricultural Finance, Export Finance, etc. Overdrafts - Legal control over bank's deployment of funds.

Unit 4: (8 Hrs.)

Securities for Banker's Loans, the legal issues involved in and the practice governing different kinds of securities for banker's, advances and loans Guarantees, pledge, lien, mortgage, charge – subject matters of collateral security Corporate Securities Documents of title to goods Land and Buildings Book debts Life Policies, Factoring; Bill Discounting; Bank Guarantees; Letters of Credit; Commercial Papers.

Unit 5: (8 Hrs.)

Electronic Banking and IT in Banks introduction, IT Applications in Banking- Computer-Based Information Systems for Banking; Electronic Banking; Electronic Fund Management, Enabling Technologies of Modern Banking Electronic Commerce and Banking; Supply Chain Management; Customer Relationship Management; Integrated Communication Networks for Banks Security and Control Systems - Cybercrimes and fraud management Planning and Implementation of Information Systems.

COURSE OUTCOME

Course Outcomes	Bloom's taxonomy
CO 1: Knowledge of basics of banking laws and aspects of banking operations	Knowledge (K2) Remembering (K1)
CO2: Application of various laws governing the lending framework	Knowledge (K2) Applying (K4)
CO 3: Understanding of various policies and applications of various financial inclusion schemes	Applying (K4) Analyzing (K5)
CO 4: Understanding of the legal issues related to practice governing different banking operations.	Comprehending (K3)
CO 5: Application of IT Applications in Bank Computer-Based Information Systems for Banking	Applying (K4)

Books Recommended:

1. Hajols. T. N (2009), "Money and Banking", Gopaljee Enterprises.
2. Muraleedharan, D (2009), "Modern Banking: Theory and Practice", PHI Learning Pvt.Ltd.
3. Rajesh, R, Sivagnanansithi, T (2009), "Banking Theory: Law and Practice", Tata McGraw Hill Publishing Company Ltd.
4. Shekhar, K C (2009), "Banking Theory and Practice", Vikas Publishing House Pvt. Ltd.

HUMAN RESOURCE MANAGEMENT

Course Credit: 3

Contact Hours: 40

Course Objectives: In this course the students will learn the basic concepts and frameworks of Human Resource Management (HRM) and understand the role that HRM has to play in effective business administration. It will provide an insight as to how to use Human Resource as a tool to implement strategies.

UNIT I:(7 Hours)

Essentials of HRM: Functions of HRM, HRM vs.HRD, Strategic HRM: Meaning and Roles in Strategy formulation and implementation, Barriers to strategic HRM, Linking HR strategy with business strategy, Roles of HR Manager, roles of HR in merger and acquisitions, Technology & HR and changing roles of HR due to technology, HRM linkage with TQM & productivity. Case Studies

UNIT II: (8 Hours)

Human Resource Planning and Employee Hiring : Meaning of job Analysis, job design, Human Resource Planning, methods demand forecasting for manpower planning, factors influencing HRP, Employee hiring- methods of Recruitment, Employee selection, process of employee selection, recent trends in recruitment. Case Studies

UNIT III: (8 Hours)

Employee Training & Development: Meaning importance of Training, types and methods and types of training, career planning, promotion, transfer, demotion and separation, Performance Appraisal: Meaning and types of appraisal, Job Evaluation: Meaning and methods of job evaluation. Case Studies

UNIT IV: (9 Hours)

Compensation Management and Employee Relations: Introduction to compensation management, Components and structure of employee compensation, Factors affecting employee compensation, Employee incentive schemes, and recent trends in compensations management, Meaning of employee relation and industrial relations. Case Studies

UNIT V: (8 Hours)

Employee Safety/ Health and International Human Resource Management: Needs and leagal provision of employee health, measures to promote employee health , purpose of employee safety, accidents: causes & prevention, effective safety management ,& legal provisos. basic principles governing International Human Resource Case Studies

COURSE OUTCOME

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. Synthesize the role of human resources management as it supports the success of the organization including the effective development of human capital as an agent for organizational change.	K6 Synthesizing
2	CO2. Demonstrate knowledge of laws that impact behaviour in relationships between employers and employees that ultimately impact the goals and strategies of the organization.	K2 Knowledge
3	CO3. Understand the role of employee benefits and compensation as a critical component of employee performance, productivity and organizational effectiveness.	K3 Comprehending
4	CO4. Show evidence of the ability to analyze, manage and problem solve to deal with the challenges and complexities of the practice of collective bargaining.	K5 Analysing
5	CO5. Demonstrate knowledge of practical application of training and employee development as it impacts organizational strategy and competitive advantage.	K2 Knowledge K4 Applying

Suggested Readings

1. V.S.P.Rao, Human Resource Management (Text and Cases) Himalaya Publications, Thirteenth Edition.
2. Durai Praveen, Human Resource Management Pearson Publication, 2nd Edition.
3. Gary Dessler and Biju Varkkey Human Resource Management, Person Publication, 2013, 14th Edition.
4. Seema Sanghi, Human Resource Management, Vikas Publications, 2014, 5th Edition.
5. K. Aswathappa, Human Resource Management, McGraw Hill Education, 2013, 7th Edition.

Corporate & Retail Banking Products

Course Credit: 3

Contact Hours: 40

COURSE OBJECTIVES

The candidates would be able to acquire knowledge in

- To introduce participants to various forms of corporate banking
- To equip the participants with working knowledge of how corporate banking is integrated into the branch banking
- To introduce the participants to various facets of Retail Banking in India
- To familiarize the participants to have working knowledge of branch banking components.

UNIT I (8 Hrs.)

Corporate Banking and Finance - Corporate Banking: Meaning and importance , various services provided viz. - Cash Management , Salary Payment - Debt Management - Factoring and Forfeiting – Trusteeship - Custodial services - Business advisory - Off shore services - Trade services - Forex Management etc.

UNIT II (8 Hrs.)

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 (8 Hrs.)

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. Corporate advisory services: Capital restructuring- Project advisory - Private equity and Venture capital - Loan Syndication etc

UNIT IV (8 Hrs.)

Retail Banking · Introduction to retail banking/Importance of retail line of business, dimensions of retail banking/Retail banking channels, Introduction to Marketing · Meaning, Nature & Scope · Environment of Marketing · Segmentation, Targeting & Positioning.

UNIT V (8 Hrs.)

Overview of products & services, other third party products, other services, Operations in retail banking accounts · Customer originated · Bank originated · Transactions originated by others, Overview of products & services · Deposit products · Loan products

COURSE OUTCOME

Course Outcomes	Bloom's taxonomy
CO 1: Knowledge of corporate banking and branch banking	Knowledge (K 2) Remembering (K1)
CO2: Understanding of corporate deposits and application of corporate restructuring	Knowledge (K 2) Analyzing (K 5)
CO 3: Analysis of implication of merger acquisition and divestitures	Applying (K 4) Analyzing (K 5)
CO 4: Understanding of various dimensions of retail banking operations	Comprehending (K 3)
CO 5: Acquainted with better understanding of retail banking products	K1 (Remember) K2 (Understand)

Suggested Readings:

- Berk, J. & Demarzo, P. (2014). Corporate Finance, Pearson.
- Booth, L, Cleary, S. & Drake, P. . Corporate finance: Financial management in a global environment, John Wiley & Sons.
- Casu, B., Girardone, C. & Molyneux, P. (2006), Introduction to banking, Pearson.
- Hillier, D., Ross, S., Westerfield, R. & Jaffe, J. (2010), Corporate Finance, McGraw Hill.
- Lumby, S. & Jones, C . (2011). Corporate finance: Theory and practice, Cengage

Financial Management & Corporate Finance

Course Credit: 3

Contact Hours: 40

Course Objectives:

This course is intended to introduce the basic theory, concepts and practical applications in corporate finance and to enable students to analyze various corporate decisions. The course objectives are outlined below:

- 1) To understand the fundamentals, various models and agency problems of Corporate Finance.
- 2) To acquire knowledge about various techniques used for analysing various long-term projects.
- 3) To have an understanding about various capital structure techniques and selecting best source of finance.
- 4) To have an understanding of various dividend models and its applicability.
- 5) To acquaint students about corporate valuation in mergers and acquisitions.

UNIT I (6 Hrs)

Introduction to Finance & Corporate Finance: Corporate Finance & its scope, Corporate Governance and Agency Problem, Corporate valuation Models: Asset Based Valuation Model, Earning based Valuation Model, Cash flow-based Model, CAPM Model, APT, EVA Analysis, Introduction to start-up finance, Financial Decisions, Time Value of Money.

UNIT II (10 Hrs)

Investment and Financing Decision: Concept of Opportunity Cost, Cost of Debenture, Preference and Equity capital, Composite Cost of Capital, Cash Flows as Profit and components of Cash Flows, Capital Budgeting Decisions, Calculation of NPV and IRR, Excel Application in Analysing Projects.

UNIT III (10 Hrs)

Financial Decision: Capital Structure, Relevance and Irrelevancy theory, Leverage analysis – financial, operating and combined leverage along with its implications, EBIT EPS Analysis, Point of Indifference.

UNIT IV (10 Hrs)

Dividend Relevance: Factors affecting Dividend Policy, Forms of Dividends, Types of Dividend Policies, Dividend Models: Walter and Gordon Model, Miller- Modigliani (MM) Hypothesis.

UNIT V (4 Hrs)

Mergers and Acquisition: Introduction, Exchange Ratio, Synergy Benefits, Post Merger EPS, Post Merger Price of share, Required rate of return of merged company, De-Merger. Course Outcome:

After successful completion of this course students will be able:

S.No	Course Outcome	Bloom's Taxonomy
1.	CO1 Understand the different basic concept / Models of Corporate Finance and Governance	Knowledge (K2) Remembering(K1)
2.	CO2 Understand the practical application of time value of money and evaluating long term investment decisions	Analyzing (K5) Evaluating(K7)
3.	CO3 Develop analytical skills to select the best source of capital, structure and leverage.	Analyzing(K5) Synthesizing(K6)
4.	CO4 Understand the use and application of different models for firm's optimum dividend pay-out.	Comprehending(K3) Applying(K4)
5.	CO5 Understand the recent trends of mergers and acquisition and its valuation	Comprehending(K3) Synthesizing (K6)

Suggested Readings

- 1) Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
- 2) Pandey I M - Financial Management (Vikas, 11th Ed.)
- 3) William Hakka Bettner Carcello- Financial and Management Accounting (TMH-16th Ed.)
- 4) Sheeba kapil-Fundamental of financial management (Wiley,2015)
- 5) Prasanna Chandra - Fundamentals of Financial Management (TMH, 9th Ed.)
- 6) Bark DemazoThampy- Financial Management (Pearson,2nd Ed.)
- 7) R P Rustagi - Financial Management (Galgotia, 2000, 2nd revised ed.)
- 8) Damodaran, A., Applied Corporate Finance, 3rd Edition, Wiley, 2012
- 9) Ravi. M Kishore – Financial Management (Taxman, 7th Ed)
- 10) Fundamentals to Financial Management, Brigham & Houston, 14/e, Cengage Learning
- 11) Van Horne - Financial Management and Policy (Prentice hall, 2003, 12th Ed.)

Bank Credit Management

Course Credit: 3

Contact Hours: 40

Course Objectives:

- To provide an understanding of the credit process, the assessment of credit risk and managing credit risk for various types of credit facilities
- To equip students with knowledge and skills necessary to understand the credit management function in banking institutions and acquaint them with tools and methods available to manage credit.
- The course attempts to enable students to understand major tasks performed by credit management department of a bank and make decisions related to sound credit management.

Unit I: Introduction to Bank Credit Management (8 Hrs.)

Credit Risk Management: Meaning and significance, Lending policies and procedures, Types of credit facilities: funded and non-funded facilities, Steps in lending process, Credit information and role of credit information Bureau; and management of credit portfolio. Principles and regulation of lending; credit policies and procedures; credit manuals; organization of credit function; and credit committee.

Unit 2: Credit Evaluation Process (8 Hrs.)

Credit scoring; credit rating; financial analysis; ratios analysis: profitability ratios, liquidity ratios and measures, measuring efficiency, financial leverage, review of financial indicators; common size statement analysis.

Unit 3: Commercial and industrial lending (8 Hrs.)

Role of asymmetric information in lending; the competitive environment; loan policy; making loan; principal lending activities; collateral: characteristics of goods collateral, types of collateral; the lending process: evaluating a loan request, structuring commercial loan agreements, pricing commercial loan, and monitoring and loan reviews. Non-Fund Based Operations : Bank guarantees; letter of credit: meaning and types, establishing letter of credit, parties involved, basic documents, risk assessment in letter of credit

Unit 4 Real Estates and Consumer Lending (8 Hrs.)

Real Estate lending: mortgage debt outstanding, characteristics of mortgage loan, the real estate portfolio, residential mortgage loan, alternative space mortgage instruments, technology, commercial real estate loan; consumer lending: types of consumer loan, leases, finance charges, annual percentage rate, real estate and consumer credit regulation.

Unit 5: Credit Administration, Monitoring and Review (8 Hrs.)

Credit structuring; bank documentation; types of securities and methods of creating charge over securities; loan covenants; credit file and credit evaluation memo; sanction and disbursement; follow up mechanism for monitoring; indicators of problem loans; credit audit; Handling problem loans: Credit restructuring: non-performing assets and Provisioning norms; non-banking assets. Characteristics of credit risk, indicators of credit risk, credit risk and bank failure, mitigating credit risk

COURSE OUTCOME

Course Outcomes	Bloom's taxonomy
CO 1: Understand the nature of bank lending activities and credit risk;	Knowledge (K2) Remembering (K1)
CO2: apply the principles of good lending in assessing credit propositions from bank customers;	Knowledge (K2) Applying (K4)
CO 3: conduct credit analysis for the purpose of bank lending; perform quantitative and qualitative analysis for assessment of creditworthiness of borrowers	Applying (K4) Analyzing (K5)
CO 4. structure, price and market loan products in a competitive way; identify and work-out problem loans	Comprehending (K3)
CO 5: apply various techniques to mitigate credit risk and demonstrate knowledge and skills required for credit risk management in a bank.	Applying (K4)

Text and Reference Books

Basic texts

1. Rose, P.S., & Hudgins, S. C. *Bank management and financial services*. New Delhi: Tata McGraw Hill Education Pvt. Ltd.
2. Gup, B.E., & Kolari, J. W. *Commercial banking*. New Delhi: Willey India

References

1. Murali, S., & Subbkrishna, K. R. *Bank credit management*. Mumbai: Himalayan Publishing House.
2. Vijayaragavan, G. *Bank credit management: Text and cases*. Mumbai: Himalayan Publishing House.
3. Gestel, T. V. & Baesens, B. *Credit risk management*. New York: Oxford University Press.

Quantitative Techniques for Managers

Course Credit: 3

Contact Hours: 40

Course Objectives

1. Understand the importance of the use of OR application in decision Making environment
2. To formulate LPP and Obtain Graphical Solutions & Acquire General idea of the Simplex method.
3. To understand and solve transportation & assignment models.
4. To know optimal sequence model and understand concepts of queuing theory.
5. To identify right time for replacement of equipment and understand project management techniques

Unit I (6 Sessions)-Operations Research & Decision Making Environments

Operations Research:- Uses, Scope and Applications of Operation Research in managerial decision- making .*Decision-making environments*:- Decision-making under certainty, uncertainty and risk situations; Decision tree approach and its applications.

Unit II (10 Sessions)-Linear Programming Problem & Transportation Problem

Linear programming: Mathematical formulations of LP Models for product-mix problems; graphical and simplex method of solving LP problems; duality.

Transportation problem: Various methods of finding Initial basic feasible solution-North West Corner Method, Least Cost Method & VAM Method and optimal solution-Stepping Stone & MODI Method, Maximization Transportation Problem

Unit III (8 Sessions)-Assignment model & Game Theory

Assignment model: Hungarian Algorithm and its applications, Maximization Assignment Problem.

Game Theory: Concept of game; Two-person zero-sum game; Pure and Mixed Strategy Games; Saddle

Point; Odds Method; Dominance Method and Graphical Method for solving Mixed Strategy Game.

Unit IV (6 Sessions)-Sequencing & Queuing Theory

Sequencing Problem: Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems.

Queuing Theory: Characteristics of M/M/I Queue model; Application of Poisson and Exponential distribution in estimating arrival rate and service rate; Applications of Queue model for better service to the customers.

Unit V (6 Sessions)-Replacement Problem & Project Management

Replacement Problem: Replacement of assets that deteriorate with time, replacement of assets which fail suddenly.

Project Management: Rules for drawing the network diagram, Applications of CPM and PERT techniques in Project planning and control; crashing of operations.

Course Outcomes

CO1	Be able to understand the characteristics of different types of decision-making environments and the appropriate decision making approaches and tools to be used in each type.	Knowledge (K2)/ Remembering (K1)
CO2	To formulate linear programming problem and to find optimal solution by graphical simplex method.	Knowledge (K2)
CO3	Be able to build and solve Transportation Models and Assignment Models also to solve game theory problems by understanding pure and mix strategies.	Applying (K 4)
CO4	To assign optimal sequence of difference jobs on different machines and develop understanding of queuing theory concepts.	Applying (K 4)
CO5	To implement replacement of equipments at right time and able to implement project management concepts like CPM, PERT to reduce cost and time.	Synthesizing (K6)/ Evaluating (K7)

Suggested Readings

1. R. Panneerselvam - Operations Research (PHI, 2nd Edition)
2. Sharma J K - Operations Research (Pearson, 3rd Edition)
3. Apte-Operation Research and Quantitative Techniques (Excel Books)
4. S Kalawathy-Operation Research (Vikas IVth Edition)
5. Natarajan- Operation Research(Pearson)
6. Singh & Kumar—Operation Research(UDH Publisher edition 2013)
7. Taha Hamdy - Operations Research - An Introduction (Prentice-Hall, 9th edition)
8. Vohra - Quantitative Techniques in Management (Tata McGraw-Hill, 2nd)
9. Kothari - Quantitative Techniques (Vikas 1996, 3rd Edition).

Digital Marketing & E-Commerce

Course Credit: 3

Contact Hours: 40

Course Objectives

1. To help Student understand the concept of Digital Marketing & E-commerce in today's scenario
2. To enable student in creating and maintaining a good website and blog posts.
3. To make student understand the importance of SEO and Email Marketing in today's modern world
4. To understand the functioning and importance of Social Media Marketing via various platforms
5. To understand various Analytics tools of online marketing

UNIT 1 (8 Hours)

Introduction to Digital Marketing & Website and Blog Development: Introduction to Digital Marketing and its Significance; Traditional Marketing Vs Digital Marketing; Digital Marketing Process; The contemporary digital revolution, digital transformation framework. Types of websites, Keywords, Understanding Domain and Webhosting, Building Website/Blog using CMS WordPress, Using WordPress Plug-ins; Blog Creation: Including Headlines, Links, Posts ; Using various plug- ins like Elimantor

UNIT 2 (8 Hours)

SEO& Email-Marketing: Introduction to SEO; SEO Keyword Planner Tools; On Page SEO Techniques: Indexing and Key Word Placement, Content Planning & Optimization, Display Advertising, Various SEO Plug-in, Off –Page SEO Techniques; Email Marketing- Introduction and Significance, campaigns using Mail Chimp; Email Marketing Strategy and Monitoring.

UNIT 3 (8 Hours)

SEM & Social Media Marketing: Introduction to SEM, Mobile Marketing, Video Marketing on YouTube. Introduction to Social Media Marketing: Facebook, Instagram, Linked-in, Twitter, Google G Suit and online marketing campaigns on theses Social Media platforms. Content Marketing, Content creation process, Influencer marketing.

UNIT 4(6 Hours)

Using Marketing Strategies & Analytics Tools: Understanding Digital marketing Strategies, Using Marketing analytics tools to segment, target, position; Online PR and reputation management, Digital Marketing Strategies and its ROI. Using Google Analytics and other social media analytics tools. Using Apps and Gamification.

UNIT 5 (6 Hours)

Applications of E-Commerce: Introduction, History of Electronic Commerce, Advantages and Disadvantage of E-commerce, Roadmap of e-commerce in India, E-business Models Based on the Relationship of Transaction Parties, e-commerce Sales Life Cycle (ESLC) Model, Electronic Payment Systems, Electronic Cash, Smart Cards and Electronic Payment Systems, Credit Card Based Electronic Payment Systems, Risks and Electronic Payment Systems, Electronic Data Interchange (EDI)

Course Outcomes

CO1	Be able to understand the concept of Digital Marketing & E-commerce in today's scenario.	Knowledge (K2)/ Remembering (K1)
CO2	To able to create and maintain a good website and blog posts.	Applying (K 4)
CO3	Be able to understand and apply SEO and Email Marketing in today's modern world	Comprehending(K3) Applying (K4)
CO4	To apply the Social Media Marketing techniques via various platforms	Applying (K 4)
CO5	To implement various Analytics tools of online marketing	Synthesizing (K6)/ Evaluating (K7)

Suggested Readings:

1. Vandana, Ahuja; Digital Marketing, Oxford University Press India (November, 2015).
2. Seema Gupta; Digital Marketing, McGraw Hill Education; First edition (November 2017)
3. Ryan, Damian; Understanding Digital Marketing: marketing strategies for engaging the digital generation; Kogan Page (3rd Edition, 2014).
4. Ravi Kalakota :Frontiers of E Commerce (Pearson)

Mutual Fund Operations

Course Credit: 3

Contact Hours: 40

Course Objectives:

1. The course aims at a comprehensive understanding of the advanced level of mutual fund.
2. The nature of risks involved in the matter of investment in the market.
3. The investor and distributors process of Mutual funds will also be explained.

UNIT - I (8 Hours)

Introduction: Definition of Mutual Fund, Structure and constituents of Mutual Funds: Organization of Mutual Fund, Types of Mutual Funds, Advantages and Limitations of Mutual Funds. Mutual fund products: Kinds of Mutual Fund - Fixed Income category, Govt. Bonds, Corporate Bonds, Debt Instruments, Indexed Funds, Balanced Funds, Money Market Funds.

UNIT - II (10 Hours)

Applicable NAV and cut- off time: Defining NAV, components of NAV, Calculation of NAV. Factors to be considers for NAV calculation. Purchase, redemption and systematic transactions: Mutual Fund fees, Mutual Fund Purchase, (direct Purchase, and Purchase through broker). Redemption Procedure or Buy Back, Systematic Investment in Mutual Funds.

UNIT - III (9 Hours)

Investor and distributor processes and payouts: Individual mutual funds distributors, Employees of organization engaged in sales and distribution of mutual funds. Traditional and alternate distribution channels. Handling Monetary Transactions: Mutual fund fees, entry and exit load, risk measurement, Kinds of return. Valuation Process.

UNIT - IV (7 Hours)

Handling Non- monetary Transactions: Valuation, accounting, legalities and Taxation aspect of mutual funds and their distribution. SEBI's Role and Relevant Regulations: Role of SEBI, SEBI advertising code for mutual funds, Norms regarding return representation of mutual funds.

UNIT V (6 Hrouns)

Introduction to Mutual Fund industry in India- growth, challenges. Regulatory bodies for mutual funds, role of mutual fund agents and schemes.

COURSE OUTCOME

Course Outcomes	Learning Levels as per Bloom's Taxonomy for Evaluation and Assessment
CO 1: Understand about basics of mutual funds and its types	K1 (Remember) K2 (Understand)
CO 2: Understand the calculation of NAV.	K1 (Remember) K2 (Understand)
CO 3: Understand various distributors processes and payouts	K2 (Understand) K3 (Apply)
CO 4: Handling Non-monetary transactions.	K1 (Remember) K2 (Understand)
CO 5: Understand the Indian mutual fund industry and role of agents.	K1 (Remember) K2 (Understand)

Books Recommended:

1. Khan, M.Y., "Financial Services", Tata McGraw Hill, New Delhi.
2. Gurusamy, S., "Financial Services and System", 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.
3. Bhalla, V.K. "Management of Financial Services", Anmol Publications Pvt. Ltd., New Delhi.
4. Pathak, Bharati, "Indian Financial System", Pearson Education, New Delhi.
5. Avadhani, V.A., "Capital Market Management", Himalaya Publishing House
6. Bhole, L.M., "Financial Institutions and Market", Tata McGraw Hill
7. Mobius Mark, " Mutual Funds: An Introduction to the Core Concepts", Wiley.com
8. Shashikant, Abraham and Bhargava, "Understanding Mutual Funds", McGraw Hill Publications.
9. Tripathy, "Mutual funds in India", Excel Books.

IT SKILLS LAB-2

Course Credit: 2

Contact Hours: 40

Course Objective

1. To develop pivot table and understand the validating & auditing techniques
2. To understand different charting techniques in MS Excel
3. To understand different formatting techniques in MS Excel

Unit I (Lab work on spreadsheet)

Pivot Table: Developing Pivot Table, Analyzing data using goal seek and solver, Scenarios Create named scenarios. Show, edit, delete scenarios, Creating a scenario summary report. Validating and Auditing: Set, edit validation criteria for data entry in a cell range like: whole number, decimal, list, date, time, Trace precedent, dependent cells. Identify cells with missing dependents. Creating applications in Spreadsheet and Macros.

Unit II (Lab work on spreadsheet) 15 Hours

Creating and formatting Charts: Understanding chart types, column chart, bar chart, line chart, pie chart, XY Scatter chart , Area chart, surface chart, bubble chart. Create a combined chart like: column and line, column and area. Change the chart type for a defined data series, Add, delete a data series in a chart, Re-position chart title, legend, data labels. Change scale of value axis: minimum, maximum number to display, major interval. Change display units on value axis without changing data source: hundreds, thousands, millions. Format columns, bars, pie slices, plot area, chart area to display an image.

References

Excel Data Analysis: Modeling and Simulation, Hector Guerrero (Springer)

COURSE OUTCOME

S. No.	Course Outcome	Bloom's Taxonomy
1	CO1. To gain knowledge of pivot table and understand the validating & auditing techniques	Knowledge (K2)
2	CO2. Learn to use different charting techniques in MS Excel	Applying (K4) Synthesizing (K6) Applying (K4)
3	CO3. Learn to use different formatting techniques in MS Excel	Knowledge (K2)

FinTech for Business

Course Credit: 3

Contact Hours: 40

Course Objective:

- The objective of this course is to provide foundation knowledge on financial technology applications and the relevant key infrastructure providers
- Acquire a fundamental understanding of exchanges and payment systems without designated market makers and regulatory oversight.
- Enable to understand the role of software applications in fintech and contribute to their design and implementation

The Lab session should be scheduled to make students aware of the following financial technologies-

1. Data Management and visualization using MS Excel / SPSS for FinTech.
2. Financial Modeling using MS Excel
3. Awareness of various Digital Payment Systems
4. Introduction to AI in FinTech Sector
5. Familiar with different software/applications on various Financial Instruments.