



SRM

INSTITUTE OF SCIENCE & TECHNOLOGY
(Deemed to be University u/s 3 of UGC Act, 1956)

SRM INSTITUTE OF SCIENCE AND TECHNOLOGY
(Under section 3 of UGC Act, 1956)

MMS – BANKING AND FINANCIAL SERVICES
(For Students admitted from academic year 2018-2019 onwards)

CURRICULUM AND SYLLABUS - 2018

FACULTY OF MANAGEMENT
SRM INSTITUTE OF SCIENCE AND TECHNOLOGY
SRM NAGAR, KATTANKULATHUR – 603 203

| Course Code | Course Title | L | T | P | C |
|--------------------|--|----------|----------|----------|-----------|
| | SEMESTER I | | | | |
| MS18B101 | Marketing | 2 | 0 | 2 | 3 |
| MS18B102 | Managerial Economics | 2 | 0 | 2 | 3 |
| MS18B103 | Organizational Behaviour | 2 | 0 | 2 | 3 |
| MS18B104 | Productions and Operations Management | 2 | 0 | 2 | 3 |
| MS18B105 | Accounting and Finance for Bankers | 2 | 0 | 4 | 4 |
| MS18B106 | Principles and Practices of Banking | 3 | 0 | 2 | 4 |
| MS18B107 | Business Communication - 1 | 0 | 0 | 2 | 1 |
| MS18B108 | Customer Service | 0 | 0 | 2 | 1 |
| MS18B109 | LAB 1: IT for Managers – MS Excel | 0 | 0 | 4 | 2 |
| MS18B110 | LAB 2 : Personality effectiveness and Relationship Leadership (PEARL – I) | 0 | 0 | 2 | 1 |
| MS18B111 | Immersion : Banking Needs Assessment Survey | 0 | 0 | 2 | 1 |
| | Total Credits | | | | 26 |
| Course Code | SEMESTER II | | | | |
| MS18B201 | Entrepreneurship | 2 | 0 | 2 | 3 |
| MS18B202 | Technology in Banking Management | 2 | 0 | 2 | 3 |

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|--------------------|---|---|---|---|-----------|
| MS18B203 | Retail Banking | 3 | 0 | 2 | 4 |
| MS18B204 | Legal and Regulatory Aspects of Banking | 2 | 0 | 2 | 3 |
| MS18B205 | Corporate Banking | 2 | 0 | 2 | 3 |
| MS18B206 | Business Mathematics and Statistics | 2 | 0 | 4 | 4 |
| MS18B207 | Business Communication – II | 0 | 0 | 2 | 1 |
| MS18B208 | Sales and Relationship Management | 0 | 0 | 4 | 2 |
| MS18B209 | LAB 3:ET Finpro FA Series Level 1 | 0 | 0 | 2 | 1 |
| MS18B210 | LAB 4 :IT for Managers – MS Access and Finacle | 0 | 0 | 4 | 2 |
| MS18B211 | LAB 5 : Personality effectiveness and Relationship Leadership (PEARL – II) | 0 | 0 | 2 | 1 |
| MS18B212 | Immersion : Branch Banking Immersion | 0 | 0 | 2 | 1 |
| | Total Credits | | | | 28 |
| Course Code | SEMESTER III | | | | |
| MS18B301 | Credit and Risk Management | 3 | 0 | 2 | 4 |
| MS18B302 | International Trade and Finance | 2 | 0 | 2 | 3 |
| MS18B303 | Financial Planning and Wealth | 3 | 0 | 2 | 4 |
| MS18B304 | Business Research Methods | 2 | 0 | 2 | 3 |
| | Elective 1 | 3 | 0 | 2 | 4 |
| | Elective 2 | 3 | 0 | 2 | 4 |
| | Elective 3 | 3 | 0 | 2 | 4 |
| MS18B305 | Business Communication – III | 0 | 0 | 4 | 2 |
| MS18B306 | LAB 6: Core Banking (Finacle) – 2 | 0 | 0 | 4 | 2 |

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|----------------------|--|---|---|---|-----------|
| MS18B307 | LAB 7: ET FinPro Series Advance | 0 | 0 | 2 | 1 |
| MS18B308 | LAB 8 : Personality effectiveness and Relationship Leadership (PEARL – III) | 0 | 0 | 4 | 2 |
| MS18B309 | Immersion : Rural Immersion Program | 0 | 0 | 2 | 1 |
| Total Credits | | | | | 34 |

| Course Code | SEMESTER IV | | | | |
|------------------------|---|---|---|----|------------|
| | Elective 4 (Online) | 3 | 0 | 2 | 4 |
| | Elective 5 (Online) | 3 | 0 | 2 | 4 |
| MS18B401 | Internship/ Field Work / Project Report | 0 | 0 | 12 | 6 |
| Overall Credits | | | | | 102 |

| MMS- FUNCTIONAL ELECTIVE- 2018-19 | | | | | |
|--|---|----------|----------|----------|----------|
| Course Code | Course Title | L | T | P | C |
| MS18BE01 | Investment Analysis and Portfolio Management | 3 | 0 | 2 | 4 |
| MS18BE02 | Corporate Finance Reporting and Earnings Management | 2 | 0 | 4 | 4 |
| MS18BE03 | Financial Market and Services | 3 | 0 | 2 | 4 |
| MS18BE04 | Strategic Cost Management | 3 | 0 | 2 | 4 |
| MS18BE05 | Commodities Derivatives Market | 3 | 0 | 2 | 4 |
| MS18BE06 | Insurance Management | 3 | 0 | 2 | 4 |
| MS18BE07 | Monetary and Treasury Management | 3 | 0 | 2 | 4 |

SEMESTER - I

| | | | | | |
|----------|-----------|---|---|---|---|
| MS18B101 | MARKETING | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- To understand Market, Marketing and Marketing Management
- To develop the negotiation skills
- To provide Marketing strategical drive businesses and to sketch the marketing environment
- To draw insights in marketing information through research

UNIT I

Marketing-Concepts, scope- Marketing Management Philosophies Marketing environment-Strategic planning for Competitive advantage Marketing plan, Competitive advantage, Strategic directions, Strategic alternatives, Target market Strategy-Marketing Mix-Ethical and social responsibility-Ethical behavior, corporate social Responsibility-Developing a global vision-Global marketing, External environment facing global marketers-Entering global Markets- Global Marketing Mix-Business marketing (B2B) - Difference between Business and consumer markets.

UNIT II

Marketing segmentation- Bases for segmenting consumer Markets and Business Markets -Steps in segmenting a Market-Strategies for selecting Target Markets, One to One Marketing-Positioning. - Marketing Information Decision support system-Marketing Research-Marketing Intelligence. Product Concepts-Product-Definition, Levels of product, Types-Product Items, Product Lines and Product Mixes.

UNIT III

Pricing Concepts-Importance of Price-Pricing objectives-Determinants of Price-Procedure for setting the right price-Legality and ethics of price strategy-Pricing Tactics-Product line pricing-Pricing during difficult economic times. Marketing Channels-Channel intermediaries and their functions- Channel structures-Channel strategy- Types of Channel relationships - Managing Channel relationship- Channel leadership, conflict and Partnering Channels and distribution decisions for global markets- Channels and distribution decisions for services

UNIT IV

Integrated Marketing Communications- Promotional Mix- Factors affecting the Promotional Mix - Promotional Goals and tasks-Marketing Communication process Advertising and public relations-Major types of advertising-Creative decisions in advertising-Media decisions-Public Relations

UNIT V

Social media and Marketing-How consumers use Social media-Social media and integrated Marketing Communications-Creating and Leveraging social Media campaign-Evaluation and measurement of social media-Social Networks, Media sharing sites-Social new sites-Location based social networking sites-Review sites

LEARNING RESOURCES

1. Noel Capon and Siddharth Shekar Singh, –Managing Marketing-An Applied ApproachII, Wiley India Pvt. Limited 2014.
2. Paul Baines, Chris Fill, Kelly page, 'Marketing', Oxford University Press, Asian Edition 2013.
3. Philip Kotler, Kevin Lane Keller, –A framework for marketing management”, 4th edition, Pearson, 2012

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|-----------------|-----------------------------|----------|----------|----------|----------|
| MS18B102 | MANAGERIAL ECONOMICS | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- To understand the role and importance of principles of economics, micro and macro, for any business operation.
- To have sufficient grounding in the most frequently and widely used micro as well as macro-economic concepts relevant for decision making.

UNIT I

Introduction: A Simple Economy - Central Problems of an Economy - Organization of Economic Activities - The Centrally Planned Economy - The Market Economy - Positive and Normative Economics - Micro-economics and Macroeconomics - Plan of the Book

UNIT II

Theory of Consumer Behavior - The Consumer's Budget - Budget Set - Budget Line - Changes in the Budget Set - Preferences of the Consumer - Monotonic Preferences - Substitution between Goods - Diminishing Rate of Substitution - Indifference Curve - Shape of the Indifference Curve - Indifference Map - Utility - Optimal Choice of the Consumer - Demand - Demand Curve and the Law of Demand - Normal and Inferior Goods - Substitutes and Complements - Shifts in the Demand Curve - Movements along the Demand Curve and Shifts in the Demand Curve - Market Demand - Elasticity of Demand - Elasticity along a Linear Demand Curve - Factors Determining Price Elasticity of Demand for a Good - Elasticity and Expenditure - Production and Costs: Production Function - The Short Run and the Long Run - Total Product - Average Product and Marginal Product - Total Product - Average Product - Marginal

Product - The Law of Diminishing Marginal Product and the Law of Variable Proportions - Shapes of Total Product - Marginal Product and Average Product Curves - Returns to Scale Costs - Short Run Costs - Long Run Costs

UNIT III

The Theory of the Firm Under Perfect Competition - Perfect competition - Defining Features - Revenue - Profit Maximization - Condition - Condition - Condition - The Profit Maximization Problem - Graphical Representation - Supply Curve of a Firm - Short Run Supply Curve of a Firm - Long Run Supply Curve of a Firm - The Shut Down Point - The Normal Profit and Break-even Point - Determinants of a Firm's Supply Curve - Technological Progress - Input Prices - Unit Tax - Market Supply Curve - Price Elasticity of Supply - The Geometric Method - Market Equilibrium - Equilibrium - Excess Demand - Excess Supply - Market Equilibrium - Fixed Number of Firms - Market Equilibrium - Free Entry and Exit - Applications - Price Ceiling - Price Floor - Non-Competitive Markets - Simple Monopoly in the Commodity Market - Market Demand Curve is the Average Revenue Curve - Total Average and Marginal Revenues - Marginal Revenue and Price Elasticity of Demand - Short Run Equilibrium of the Monopoly Firm - Other Non-perfectly Competitive Markets - Monopolistic Competition - How do Firms behave in Oligopoly?

UNIT IV

Introduction - Emergence of Macroeconomics - National Income Accounting - Some Basic Concepts of Macroeconomics - Circular Flow of Income and Methods of Calculating National Income - The Product or Value Added Method - Expenditure Method - Income Method - Some Macroeconomic Identities- Goods and Prices - GDP and Welfare - Money and Banking - Functions of Money -

Demand for Money - The Transaction Motive - The Speculative Motive - The Supply of Money - Legal Definitions - Narrow and Broad Money - Money Creation by the Banking System - Instruments of Monetary Policy and the Reserve Bank of India

UNIT V

Income Determination - Ex Ante and Ex Post - Movement Along a Curve Versus Shift of a Curve - The Short Run Fixed Price Analysis of the Product Market - A Point on the Aggregate Demand Curve - Effects of an Autonomous Change on Equilibrium Demand in the Product Market - The Multiplier Mechanism - The Government - Functions and Scope - Components of the Government Budget - The Revenue Account - The Capital Account - Measures of Government Deficit - Fiscal Policy - Changes in Government Expenditure - Changes in Taxes – Debt - Open Economy Macro-Economics - The Balance of Payments -BoP Surplus and Deficit

LEARNING RESOURCES

1. Deviga Vengadasalam, Karunakaran Madhavan,(2015) Principles of Economics , oxford University press, New Delhi, India.
2. Justin Paul, LeenaKaushal and Sebastin, “Managerial Economics”, Cengage Publications (2012).
3. Suma Damodaran, “Managerial Economics”, Oxford Press (2010).

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|-----------------|---------------------------------|----------|----------|----------|----------|
| MS18B103 | ORGANIZATIONAL BEHAVIOUR | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- To familiarize the participants with important behavioral underpinnings of their corporate careers
- To have an overview of how the primary and secondary or internal and external forces drive
 - i. An individual behavior
 - ii. A team's behavior and
 - iii. How individuals' behavior and teams' behavior collectively shape an organizational behavior
- To understand the influencing factors for high performance individuals and

UNIT I

Definition of Management - Approaches to Management – Classical – Behavioral Quantitative -Management Principles of Taylor – Weber – Fayol - Hawthorne Studies - fields contributing to OB - Managers' roles and functions - OB in the context of globalization - workforce diversity -Definition of Learning -Theoretical process of learning - application of the learning theories for behavior modification -The Nature and Dimensions of Attitudes - Components of Attitude - Sources and types - Cognitive dissonance theory – Values.

UNIT II

Factors Influencing Perception - Perceptual Selectivity rational decision making model - bounded rationality - Linkage between Perception and Individual Decision Making - ethics in decision making -Personality: The Meaning of Personality - Personality Determinants - Personality Traits - The big five model - emotional labor -Emotional Intelligence: Definition – self-awareness - self-regulation -social skills - social awareness –Meaning of Motivation –

Primary - General Motives and Secondary Motives -

UNIT III

Types of Groups – Stages of Group Development - The Five-Stage Model - The Punctuated Equilibrium Model – The Dynamics of Informal Groups - Norms and Roles in Informal Groups – Nature - Significance and Management of Informal Organizations – Dynamics of Formal Work Groups - Teams in the Modern Workplace - Teams vs Groups - Types of Teams - Quality Circles - Group decision-making - Role of Communication – Objectives - Barriers & Effective Communication – Communication Process - Types of communication – Interactive Communication in Organizations – Cross cultural communication - Leadership: Understanding Leadership – Leadership Theories Trait Theories Behavioral Theories - Contingency Theories - Leadership Styles Leadership Skills Determinants of Leadership - Challenges to leaderships in virtual teams.

UNIT IV

Difference between a Leader and a Manager – Power - Authority & Politics - Definitions of Power - Distinction Between Power and Authority - Bases of Power - Power Structure and Blocks - impression management - political behavior in organizations -Conflict & Collaboration - Sources of Conflict - Intra-individual Conflict – Interpersonal Conflict – Inter group Behavior and Conflict - Organizational Conflict Negotiations Approaches to Conflict Management Collaboration. Stress Management: Causes of Stress - Organizational and Extra Organizational Stressors - Group Stressors – Individual Stressors - Coping Strategy for Stress.

UNIT V

Understanding Organizational Structure Centralization - Decentralization- Flat and Tall Structures – Departmentalization - Behavioral Implications of different organizational designs. Organizational Culture: Meaning -creating and sustaining culture - culture as a liability - employee acculturation process - countries and culture - organizational climate - Organizational Change: Forces for Change - Managing Planned Changes - Resistance to Change Approaches to Managing Organizational Change - - Organizational Development -concept and action research.

LEARNING RESOURCES

1. Pareek Uday, Sushama Khanna. Understanding Organisation Behaviour, (Fourth Edition) Oxford Higher Education
2. Stephen P Robbins “Organizational Behavior “

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|-----------------|--|----------|----------|----------|----------|
| MS18B104 | PRODUCTIONS AND OPERATIONS MANAGEMENT | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- After studying this course the learner will be able to explain the nature, importance and scope of production and operations management and understand the nuances of concepts and applications involved in production and operations management.

UNIT I

Introduction – Basic Concepts – Classification of production Systems – Product design – Process planning – Make or Buy decisions – Productivity Delivery Mode: Lectures- Numerical Problems and Case study.

UNIT II

Plant location (Qualitative & Quantitative aspects) – Plant Layout (Principles- Types& Applications) – Capacity Planning and Strategies - Delivery Mode: Lectures- Numerical Problems - Case study and Mini project in plant layout design.

UNIT III

Material Handling Principles & Equipments – Production Planning and control (Theory & problems) Delivery Mode: Lectures- Numerical Problems and examples from shop floor situation.

UNIT IV

Basic Inventory Management & Selective inventory control techniques (EOQ & EBQ Models- Quantity discount - P&Q Systems - MRP-I and ABC analysis) – Maintenance management (Theory & Replacement decisions (Individual & Group Replacement)) Delivery Mode: Lectures- Numerical Problems and Case study.

UNIT V

Work study – Method study (Diagrams & Charts) and Time study (Rating- Allowances) – Quality control (Statistical quality control charts for variables and attributes) – Purchase and Stores Management (Principles - Functions - Types - Documentation and Accounting) Delivery Mode: Lectures- Numerical Problems and Case study. Note: The subject will be taught on 50% theory and

50% problems and Cases.

LEARNING RESOURCES

1. Panneerselvam R, "Production & operations management"; Prentice Hall India private limited, 2012.
2. Richard B Chase, "Operations Management"; McGraw-Hill Education private limited; 2010.
3. Saxena J.P, "Production and Operations Management" McGraw-Hill

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|-----------------|---|----------|----------|----------|----------|
| MS18B105 | ACCOUNTING AND FINANCE FOR BANKERS | L | T | P | C |
| | | 2 | 0 | 4 | 4 |

COURSE OBJECTIVES

- The candidate would be able to acquire the knowledge of the basics of financial mathematics and basics of accountancy and develop an understanding of the basic financial concepts.

UNIT I

Basics of Business Mathematics - Calculation of simple Interest and compound interest -Fixed and Floating interest rates - calculation of EMIs - Calculation of front end and back end interest - Calculation of Annuities - Calculation of provisions for NPA and risk weights for Basel-II - Interest calculation using products / balances - Bonds - Calculation of YTM - Duration - Bond Pricing - Premium and Discount - Bond valuation rules preliminary method - definition of debt - rules on compounding in respect of loan accounts - penal interest etc. - Capital Budgeting - Discounted cash flow - net present value - pay back methods Depreciation - different types - methods of calculation - Foreign

Exchange Arithmetic for beginners.

UNIT II

Accounting in Banks / Branches - Definition & Scope and Accounting Standards - Nature and purpose of accounting - historical perspectives - Origins of accounting principles - accounting standards and its definition and Scope - Generally Accepted Accounting Principles – USA - Transfer Price mechanism - Basic Accountancy Procedures - Concepts of accountancy - entity going concern - double entry systems - Principles of conservatism - revenue recognition and realization - accrual and cash basis - Record keeping basics -account categories debit and credit concepts - journalizing - Maintenance of Cash / Subsidiary books and Ledger -Trial Balance - Adjusting and Closing entries - Day Book and General Ledger Posting.

UNIT III

Bank Accounting and Balance Sheet - Rules for bank accounts - cash / clearing / transfer vouchers / system - subsidiary book and main day book - General Ledger-Branch v/s Bank Accounts Bank Balance Sheet Structure - accounts - categories-Assets - Liabilities and Net Worth Components - Accounting for NPA / Provisioning / Suit Filed Accounts - Preparation of Final Accounts - Final Accounts of Banking Companies - Disclosure requirements

UNIT IV

Other Accounts - Partnership accounts - partner's fixed capital accounts - Current accounts – loan accounts - treatment of intangibles like goodwill - admission / retirement / death of partner - Company accounts - classes of Share Capital - issue/ forfeiture of Shares - issue of Bonus Shares - Bank reconciliation statement Capital & Revenue Expenditure / Depreciation / Inventory

Valuation / Bill of Exchange / Consignment Account / Joint Venture - Special accounts - Leasing and Hire - Purchase Company accounts - Accounts of Non - Trading Concerns - Accounting from incomplete records - Receipts and Payments Account - Income and Expenditure Account - Ratio Analysis.

UNIT V

Computerized Accounting - Accounting in electronic environment - methods - procedures - security – rectification - Core banking environment is to be highlighted - Standard books maintained for different accounts are to be shown as model. Note: Study material to be supplied for the students. Retail trading final accounts. Income and expenditure for non trading firms.

LEARNING RESOURCES

1. IIBF- Accounting & Finance for Bankers “-3rd Edition, Macmillan Education

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|-----------------|--|----------|----------|----------|----------|
| MS18B106 | PRINCIPLES AND PRACTICES OF BANKING | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

The candidates would be able to acquire knowledge in the following:

- Various functions associated with banking.
- Practice and procedures relating to deposit and credit, documentation, monitoring and control.
- An insight into marketing of banking services and banking technology.

UNIT I

Recent developments in the Indian Financial system - market structure and financial innovation - RBI - SEBI - IRDA etc. their major functions - Role and Functions of banks - Regulatory provisions / enactments governing banks - Retail banking: Approach - products - marketing etc. - Wholesale Banking - international banking - Role and functions of Capital markets - Role and Functions of Mutual Funds - Role and Functions of Insurance Companies – Bancassurance - Importance of risk management in banks-types of risk impact and management Factoring & Forfeiting - Alliances / mergers / consolidation - ADR / GDR / Off Balance Sheet Items - Participatory Notes - Credit Information Bureau Ltd. - Fair Practices for Debt Collection - Basel-II - Banking Codes and Standard Boards - Functions of Banks

UNIT II

Banker-Customer relations - Know your Customer (KYC) guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of attorney; Banker's lien - right of set off - garnishee order - Income tax attachment order etc. Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act endorsements - forged instruments - bouncing of cheques and their implications Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML.

UNIT III

Principles of lending - various credit Products / Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA

Management - Different types of documents - Documentation Procedures - Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector - Lending - sectors - targets - issues / problems - recent developments - Financial Inclusion - Agriculture / SMEs / SHGs / SSI / Tiny Sector financing - New Products & Services –Factoring – Securitisation-bancassurance - Mutual Funds etc. - Credit Cards / Home Loans / Personal Loans / Consumer Loans-Brief outline of procedures and practices - Ancillary Services – Remittances - Safe Deposit lockers etc.

UNIT IV

Banking Technology - Electronic Banking- Core Banking - Electronic products - Banking Technology - Distribution channels - Teller Machines at the Bank Counters - Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems - On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards - smart cards - signature storage and display by electronic means -cheque truncation – microfiche - note and coin counting devices - Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT - etc...) – RTGS - Information Technology - Current trends - Bank net - RBI net - Data net - Nicnet - I-net - Internet - E mail - etc. - Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit -Information System Audit.

UNIT V

Support Services - Marketing of Banking Services Products - Marketing Management - Meaning - Importance and Functions - Marketing of Services - Product Research & Development - Test marketing of bank products - Product Life Cycle - Product Modification - New Product Development - Packaging and Branding of bank products - Diversification - Pricing of bank products and services - Objectives - Strategies and Methods - Factors Influencing the Pricing Decisions - Importance of Pricing - Distribution - Factors Influencing - Direct and Indirect Channels of bank products - Physical Distribution - Channel Functions and Services - Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems - Role of DSA / DMA in Bank Marketing - Channel Management - Selling function in a bank - Portfolio and Wealth Management - Tele marketing / Mobile Phone banking Note: Study material to be supplied for the students

LEARNING RESOURCES

1. IIBF "Principles & Practices of Banking "3rd Edition. Macmillan Education

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|-----------------|-----------------------------------|----------|----------|----------|----------|
| MS18B107 | BUSINESS COMMUNICATION – I | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- This term will cover the basic principles of Communication and its application in Business. The why and how of communicating- methods and hierarchies of communication and also undergo Field Work. Speaking and listening as components of effective communication and various methods related to development of the said faculties will be a part of the course. English grammar and writing will be covered through exhaustive coursework.

UNIT I

Communication – Definition and scope - Effectiveness of communication - Distinction between individual communication & mass communication - Process of Communication – Aristotle – Schramm -Models of Communication – Aristotle – Schramm ,Types of Communication – Interpersonal Intrapersonal Communication – Verbal - Non-verbal – Written – Visual - Electronic & Media - Hierarchies of communication - Methods of Communication .

UNIT II

Listening – 5 Types of Listening - 6 steps of listening - SIER model of listening Questioning techniques & Obstacles - Speaking – Topic and ideation - Organizing thoughts - Choosing the level of language and structure of speech - Speaking as a communicative event Connecting Speech & conveying ideas Conflict Management through Communication - Why conflict – Conflict as a communication event - Is conflict necessary? - Logic in Conflict

UNIT III

Styles of Communication - Passive - Aggressive - Passive-Aggressive & Assertive Communication – Understanding the patterns and their limitations, Types of personalities associate with styles -Johari Window – Think-Feel-Do Loop – DESC script – Sharon Gordon Bower Model to understand and develop assertive communication

UNIT IV

Grammar Functional Grammar Writing & English Exercise – Recap of Parts of Speech - Tenses and Forms of verb – Constructing coherent paragraphs – Precise Comprehension Essay Normative Writing

UNIT V

Communication Field Project - The idea of the project - The Field project on Communication will be clubbed together with the BNAS Immersion Project where learning teams will already engage in surveys and in-depth interviews - The Report for which will have to compiled and presented - The project Survey

- What type of questionnaire has been designed?
- Is it expository in nature?
- Are the survey questions coherent and reflect the desired outcome?
- What level of language is adopted in social spheres by teams?
- Are participants empathic or clouded in their understanding?
- Interview: What type of questionnaire has been designed?
- Is it expository in nature? Is the questionnaire in-depth?
- Are participants using the active methods of questioning as taught?
- How clearly are they understanding and effectively decoding the message informants are conveying?
- What kind of listening is being demonstrated by the team?
- Report: Is the report comprehensive?
- Is it grammatically accurate?
- Is it structurally correct and conclusive?

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|-------------------------|----------|----------|----------|----------|
| MS18B108 | CUSTOMER SERVICE | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- To Introduce the students with the basic concepts of service delivery
- To inculcate customer centricity and its importance to stay competitive in the industry

UNIT I

Why is Service Important?, Types of Services, Characteristics of Services, Dimensions to Judge a Service, Customer Service in the Banking Sector

UNIT II

What do customers Want?, Moment of Truth, Indicators of Good Customer Service, Indicators of Poor Customers Service, Customer Delight, Customer Engagement Phase, Pre Customer Engagement – Physical Aspects; Mental Aspects, Initiate, Determine the Need, Providing Resolution, Close, Post Customer Engagement Phase

UNIT III

Communication ,Choice of Words in Verbal Communication, Vocal Communication ,The Tone of Your Communication, Use of Body, Language in Communication, Telephone Etiquette, Empathy in Customer Service.

UNIT IV

What is a Complaint?, Root Cause of All Complaints ,Welcoming Complaints, C.A.R.E. Model, When to say 'No' to a Customer , Making it Happen

UNIT V

Standardization of Service, Customer Relationship Management (CRM) and Banking Regulatory Guidelines on Customer Service

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B109 | LAB 1 : IT FOR MANAGERS – EXCEL | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

COURSE OBJECTIVES

To enhance the Analytical skills of the participants and to teach them the importance of the data:

- Data Maintenance and the ways to collect the data (Online Surveys & Business tools)
- Classifying the data- Validating - Tabulating as per requirement
- Converting to data in the graphical format for better understanding
- Preparing the dashboard to analyze and arrive business decisions.

UNIT I

Introduction to Excel - Overview of Excel - Role of Excel in Modern day Business - Excel Basics (New - Open - Close - Save) - Excel Formatting - Sort Command - Filtering Data - Excel Text Functions (Left - Right - Proper – lower etc. -) – Freeze - Hide - Unhide command - Data Validation - Data Segregation & Database Management - Conditional Formatting & Paste Special function

UNIT II

Excel Charting & Formulas - Pivot Table - Graphs & Dynamic Graphs - V Lookup & H Lookup - IF condition –Sumif & Countif function - IF & OR Command – Hyperlinks - Protecting

Worksheets - Duplication removing - Mail Merge - Analysis & Reporting - Customer feedback analysis using Google Docs - Macros- Solver - Goal Seek

LEARNING RESOURCE

- Wayne L. Winston, "Microsoft Excel Data Analysis and Business Modeling", 2016.

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|-----------------|--|----------|----------|----------|----------|
| MS18B110 | LAB 2 : PERSONALITY EFFECTIVENESS AND RELATIONSHIP LEADERSHIP (PEARL – 1) | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVE

- To help the participants analyze and understand intra-personal and interpersonal behavior. To improve the quality of interpersonal communication. To help the participants increase their ability to match verbs to the subjects- learn to use tenses appropriately. To help to participants deliver presentation by overcoming nerves

UNIT I Application of Transactional Analysis (TA)

Structure-Ego gram , Transactions-Social Discourse , Awareness - Johari Window , Games- Payoffs , Strokes-Psychological Hungers, Script- Reprogramming

UNIT II Communicative English

Agreement of Subject and verb , Usage of Tenses , Spotting out Howlers , Tips on Pronunciation

UNIT III Emotional Freedom Technique

Understanding Emotions, Impulse Control , Emotional Freedom Release , Tapping the meridian points

UNIT IV Power Presentations

Presentation is fewer slides and more of personality Learning Objective, To help the participants design-develop and deliver-by overcoming nerves- presentations that will be Informative - Interesting and Inspiring. Contents Planning the Presentation , Audience Analysis

UNIT V Content Development & Delivering the presentation

Preparing the Presentation , Formulating Objectives ,AIDA Model ,Body Language ,Voice Exercises , Presentation Essentials ,Visual Aids

| | | | | | |
|-----------------|---|----------|----------|----------|----------|
| MS18B111 | IMMERSION: BANKING NEEDS ASSESSMENT SURVEY | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

DESCRIPTION/OBJECTIVE

This immersion program helps participants to identify the funding source – debt and own pool of low economy vendors through direct interaction with the target group. They collect and source data from on field vendors and low economy retailers to understand the need of finance for the specified group. This helps in identifying identify the challenges faced by the low economy vendors and analyse the ways and means to conquer such challenges through banks. Thy also assess and analyse the role of banks in financing the needs of such group of people through a rational survey and synthesize data from field learnings and present complete study of the banking needs assessment

LEARNING OBJECTIVES/OUTCOMES

After the successful completion of this course- participants will:

Be able to access and analyze the financial needs and work source of a low economy vendor.

Modus Operandi

- Identify field for low economy group vendors and meet them.
- Spend 2 days at field and collect data from primary source through a questionnaire oriented inquiry
- The primary data needs to be collated for the purpose of analysis and then correlated to secondary data (source to be defined) to bring out their observation in relation the Terminal Objectives
- Develop a conceptual framework
- Assess and analyse the work mode, earning and spending capacities in terms of his business

Be able to analyse and sort out an apt mode through which the vendor can seek finance from banks.

The students would be submitting a project report at the end of the immersion program

SEMESTER - II

| | | | | | |
|----------|------------------|---|---|---|---|
| MS18B201 | ENTREPRENEURSHIP | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- Creating a learning system through which management students can acquaint themselves with the special challenges of starting new ventures and introducing new product and service ideas.
- Involving Students to work together to investigate, understand and internalize the process of founding a startup.
- Bootstrap and guerilla tactics to gather resources, the technology, team, finance and market to give birth to entrepreneurial businesses will be discussed.

UNIT I

The Entrepreneur's Role - Task and Personality-A Typology of Entrepreneurs: Defining Survival and Success-Entrepreneurship as a Style of Management-The Entrepreneurial Venture and the Entrepreneurial Organization

UNIT II

Opportunity recognition and entry strategies: New product - Franchising - Partial Momentum - Sponsorship and Acquisition
The Strategic Window of Opportunity: Scanning - Positioning and Analyzing- Intellectual Property - Creation and Protection

UNIT III

Gaining Commitment The Business Plan as an Entrepreneurial Tool-Financial Projections: how to do them the right way -Debt - Venture Capital and other forms of Financing-Sources of External Support- Development Entrepreneurial Marketing: Competencies - Networks and Frameworks

UNIT IV

Closing the Window: Sustaining Competitiveness Maintaining Competitive Advantage.

UNIT V

The Changing Role of the Entrepreneur: Mid- Career Dilemmas- Harvesting Strategies versus Go for Growth

LEARNING RESOURCES

1. Jayshree Suresh, "Entrepreneurial Development", Margham Publishers - Chennai, 2011.
2. Shankar Raj, "Entrepreneurship: Theory And Practice", Tata Mc-graw Hill Publishing Co.ltd.New Delhi, 2010.
3. Jeffry A. Timmons Stephen Spinelli, "New venture creation", Tata MCGraw Hill, 7th Edition 2009.
4. Martin - Roger , "The Design of Business", Harvard Business Publishing, 2009.
5. Janszen - Felix and Degenaars – Grada, "A Practical Guide to Innovation Excellence", Stichting Centrumvoor Innovatie Management, Netherlands - 2011.
6. Chahal – Gurbaksh and N Made Millions, "The Dream: How I Learned the Risks and Rewards of Entrepreneurship", Palgrave Macmillan, 2008.
7. Rajiv rai, "Entrepreneurship", Oxford University Press, 2011.

| | | | | | |
|-----------------|---|----------|----------|----------|----------|
| MS18B202 | TECHNOLOGY IN BANKING MANAGEMENT | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

The candidates would be able to acquire knowledge in

- The technology architecture deployed in Indian Banking Industry
- Various technology interfaces deployed in Indian Banks

UNIT I

Introduction to Information Technology and its Impact - Network and Network Components - WAN Communication Environment - including Information Super Highway - Information System Planning - Information System Analysis and Design - Information System selection and Procurement - Information System Implementation and Management - RTGS Message flow Models & SFMS - Plastic Wallet Technology.

UNIT II

Smart Cards - E-Business - Encryption and Public Key Infrastructure - MIS and its Structure - MIS for Operating Management & Strategic Control - Decision Support System & GDSS - Information Resource Management & Call Centre - DBMS Concepts - RDBMS – Oracle/SQL - Database Concurrences Recovery & Security Concepts - Determination of Data Requirements for Database – Intranet.

UNIT III

Data Marts- Data Warehousing - Data Mining - IP Addressing – OLAP - Information Resource Management - Business Processes Re-engineering - Technology led Products and Delivery Channels - Centralized Banking Solutions/ Core Banking.

UNIT IV

Computer System Security Concerns - Physical Security Environment - Hardware Security Environment - Logical Security Environment - Network Security Environment - Disaster Recovery and Business Continuity - Fault Tolerant Systems - Network Trouble Shooting.

UNIT V

Overview of Computer Viruses - Detection and Prevention of Computer Viruses - Anti-Virus Policies - Information System Security Policy - System Audit Frame Work - System - Audit Administration and System Controls - Computer Crime - Computer Crime Management.

LEARNING RESOURCE

1. IIBF “ Technology in Banking Management “3rd Edition.
Macmilan Education

| | | | | | |
|-----------------|-----------------------|----------|----------|----------|----------|
| MS18B203 | RETAIL BANKING | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- 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

Introduction - History and definition - role within the bank operations - Applicability of retailing concepts distinction between Retail and Corporate / Wholesale Banking - Retail Products -

Retail Products Overview - Customer requirements - Products development process - Liabilities and Assets Products/ Description of Liability products - Description of Asset Products - Approval process for retail loans - Credit scoring - Important Asset Products

UNIT II

Home Loans - Eligibility - Purpose - Amounts - Margin - Security - Disbursement - Moratorium - Prepayment issues - Repayments / Collection - Auto/Vehicle Loans - Eligibility - Purpose - Amounts - Margin - Security - Disbursement - Moratorium - Prepayment issues - Repayments / Collection - Personal Loans Eligibility - Purpose - Amounts - Security - Disbursement - Moratorium - Prepayment issues - Repayments / Collection. Educational Loans Eligibility - Purpose- Amounts - Security - Disbursement - Moratorium - Prepayment issues - Repayments.

UNIT III

Credit / Debit Cards - Credit Vs Debit Cards - Eligibility - Purpose - Amounts - Margin - Security - Process of using the cards - Billing Cycle - Credit Points - Other Products - Remittances - Funds Transfer - Marketing / Selling of Retail Products - MIS and Accounting - Retail Strategies - Tie-up with Institutions for Personal loans / Credit cards / Educational loans - with OEMs / Authorized Dealers for Auto / Vehicle loans - and with Builders / Developers for Home loans

UNIT IV

Delivery Channels – Branch - Extension counters – ATMs – POS - Internet Banking - M-Banking - Selling Process in retail products-Direct Selling Agents - Customer Relationship Management - Role and impact of customer relationship management - Stages in customer relationship management

process - Regulations and compliance - Technology for Retail Banking - Static information - Account opening - basic loan origination data etc. - Updated information like income details at different frequencies - Transaction information from disbursement till final settlement of the loan amount - Analytics / Alerts.

UNIT V

Accounting entries - Loan process and the relevant accounting including EMI Computation - Other Issues Related to Retail Banking - Securitization - mortgage based securities - 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 - Recovery of Retail Loans - Defaults - Rescheduling - recovery process - SARAFESI Act - DRT Act - use of LokAdalat forum - Recovery Agents - RBI guidelines.

LEARNING RESOURCE

1. IIBF “ Retail Banking “-3rd Edition, Macmilan Education.

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B204 | LEGAL AND REGULATORY ASPECTS OF BANKING | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

The candidates would be able to acquire knowledge in

- The legal & regulatory framework of the banking system
- The various laws and enactments affecting day to day Banking operations

UNIT I

The questions in this section will be with reference to legal issues and problems Provisions of RBI Act 1935 - Banking Regulation Act 1949 Banking Provisions of Nabard Act 1984 - Rural Credit Companies [Acquisition and transfer of undertakings Act 1970 & 1980]

- Government and RBI's powers
 - Opening of new banks and branch licensing
 - Constitution of board of directors and their rights
 - Banks share holders and their rights
 - CRR / SLR concepts
 - Cash / currency management
 - Core Banking Audit
 - Powers to control advances - selective credit control - monetary and credit policy
 - Audit and Inspection
 - Supervision and control - board for financial supervision - its scope and role
 - Disclosure of accounts and balance sheets
 - Submission of returns to RBI etc.
 - Corporate Governance

UNIT II

Case laws on responsibility of paying / collecting banker Indemnities / 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 III

Law of limitation - Provisions of Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and Financial Institutions Act- 1993

TDS - Banking Cash Transaction tax - Service Tax - Asset Reconstruction Companies

The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act- 2002.

The Consumer Protection Act- 1986 - Banking Ombudsman - Lok Adalats - Lender's Liability Act.

UNIT IV

The Companies Act 2013 Definition - features of company - Types of Companies - Memorandum - Articles of Association - Doctrines of Ultravires - indoor management and constructive notice - membership of company - acquisition - cessation - rights and duties of members and register of members - Prospects and directors- Indian Contract Act - 1872 (Indemnity - Guarantee - Bailment - Pledge and Agency etc) - The Sale of Goods Act - 1930 (Sale and Agreement to Sell - Definitions - Conditions and Warranties - Express and Implied - Right of unpaid Seller etc).

UNIT V

Indian Partnership Act- 1932 Definition and types of partnership - relation of partners to one another - Relation of partners to third parties - Minor admitted to the benefits of Partnership - Dissolution of firm - Effect of non - registration - The Transfer of property Act.

(i) Money Market Instrument (ii) Prevention of Money Laundering Act - (iii) Right to Information Act - (iv) Information Technology Act.

LEARNING RESOURCE

1. IIBF “ Legal & Regulatory aspects of Banking “-3rd Edition, Macmillan Education.

| | | | | | |
|-----------------|--------------------------|----------|----------|----------|----------|
| MS18B205 | CORPORATE BANKING | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

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

UNIT I

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. 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 II

- 1) Meaning and scope of Investment Banking- Evolution - overview of current state of Investment Banking in India.
- 2) Merchant Banking: Advisory services for equity / debt issues- Management - placement and distribution of equity / debt.
- 3) Mergers and Acquisitions- Divestitures: Identification - Structuring - Negotiation and Execution - arranging finances etc.

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

UNIT III

Characteristics of Project Finance - Technology selection - Assessment of technical collaborator

UNIT IV

International competitiveness and SWOT analysis - Assessing the project cost - Means of financing projects - Estimation of project cash flows - Use of free and equity cash flow valuation for assessing projects

UNIT V

Break-even point analysis - Decision tree - Scenario analysis and Internal Rate of Return - Sensitivity analysis Common risks in projects - Risk mitigation methodologies in projects - Securitization as a tool for risk mitigation - Project planning - Network techniques for project implementation – Disbursement - supervision and follow up of project by lender - Infrastructure financing cash flow deal agreement with parties involved - SPV - Monitoring and follow-up of the project

LEARNING RESOURCE

1. IIBF “ Corporate Banking “-3rd Edition, Macmilan Education.

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B206 | BUSINESS MATHEMATICS AND STATISTICS | L | T | P | C |
| | | 2 | 0 | 4 | 4 |

COURSE OBJECTIVES

To familiarize the participants with various data requirements in a company

To learn basic as well as advanced statistical methods for

- Collecting the data
- Grouping the collected data
- Processing the data in the most appropriate and relevant from and,
- Analyzing the data

To become proficient with the process and application of statistical tools and techniques for data analysis

UNIT I

Introduction - Why should I take this course and who uses statistics anyhow? - History - Subdivisions within Statistics - Grouping and Displaying Data to Convey Meaning - Tables and Graphs - How can we arrange data? - Examples of Raw Data - Arranging data using the data array and the frequency distribution - Constructing a frequency distribution -Graphing frequency distribution - Statistics at work

UNIT II

Measures of Central Tendency and Dispersion in Frequency Distributions – Nominal – ordinal – interval - and ratio scales - Review of central tendencies dispersion - Summary statistics - A measure of central tendency - The Arithmetic Mean - A second measure of central tendency - The Weighted Mean - A third

measure of central tendency - The Geometric Mean - A fourth measure of central tendency - The Median - A final measure of central tendency - The Mode – Dispersion - Why it is important – Ranges - Useful Measures of Dispersion – Dispersion - Average deviation measures - Relative dispersion - The coefficient of variation - Exploratory Data Analysis (EDA) - Statistics at work

UNIT III

Probability and Probability Distributions - Basic Concepts of Probability - Addition theorem - Multiplication theorem -Bayers' theorem - Random Variables - Expected Value – Binomial - Poisson and Normal Distributions Sampling and Sampling Distributions - Population and Samples - Parameters and Statistics - Types of Sampling - Simple Random – Stratified - Systematic and Cluster Sampling - Sampling Distributions - Standard Errors - Sampling from Normal and Non normal Populations - Central Limit Theorem - Finite Population Multiplier – Estimation - Point and Interval Estimation - Estimator and Estimates - Confidence Intervals - Interval Estimates of Mean and Proportion from Large Samples - Interval Estimation Using t Distribution - Sample Size for Estimating Means and Proportions - Testing of Hypotheses - Basic Concepts - Type I and Type II Errors - One Tailed and Two Tailed Tests - One Sample Tests - Hypothesis Testing of Means when Population Standard Derivation is Known and when Unknown - Hypothesis Testing of Proportions for Large Samples - Two Sample Tests for Equality of Means for Large and Small Samples - Equality of Means for Dependant Samples - Difference between Proportions for Large Samples.

UNIT IV

Chi-Square and Analysis of Variance: Introduction - Chi-Square as a test of independence - Chi-Square as a test of goodness of fit - Testing the appropriateness of a distribution - Analysis of variance - Inferences about a population variance - Inferences about two population variances - Simple Regression and Correlation – Introduction - Estimation using the regression line - Correlation analysis - Making Inferences about population parameters - Using regression and Correlation analysis – Limitations – Errors - and Caveats - Multiple Regression and Modeling - Multiple regression and correlation analysis - Finding the multiple-regression equation - The computer and multiple regression - Making inferences about population parameters - Modeling Techniques - Nonparametric Methods - Introduction to nonparametric statistics - The sign test for paired data - Rank sum tests: The Mann-Whitney U test and the Kruskal-Wallis test - The one- sample runs test - Rank Correlation - The Kolmogorov-Smirnov test - Statistics at work

UNIT V

Time Series Analysis - Components of Time Series - Trend Analysis - Moving Average - Fitting linear and second degree trends - Seasonal Variation (Computing using Ratio to Trend Method) - Cyclical Variation - Irregular Variation - Problems Involving All Four Components of Time Series - Index Numbers - Defining an index numbers - Unweighted aggregates index - Weighted aggregates index -Average of relatives methods - Quantity and value indices - Issues in constructing and using index numbers - Statistics at work - Decision Trees - Decision Tree Analysis- Expected value under risk - under perfect information and under sample information - Linear Programming - Transportation and Assignment Problems - Formulating Linear

Programming Problems - Graphical approach - Formulation of Transportation and Assignment problems - Solutions using Excel solver and other softwares

LEARNING RESOURCES

1. Anderson, Sweeney, Williams, Camm, Cochran, Statistics for Business and economics, 12e, Cengage Learning
2. Anand Sharma, Statistics for Management, Himalaya Publishing House, Second Revised edition, 2008
3. Anderson D.R., Sweeney D.J. and Williams T.A., Statistics for business and economics, 8th edition, Thomson (South - Western) Asia, Singapore, 2002.

| | | | | | |
|-----------------|------------------------------------|----------|----------|----------|----------|
| MS18B207 | BUSINESS COMMUNICATION - II | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- This term will cover the principles of effective Business Writing- Conversational and Communicational tools that act as spearheads in meetings - negotiation skills and effective meeting management skills. All of these will be dealt with elaborately and extensively English Grammar will

UNIT I

7cs of Business Writing: Structural Rules of Business Writing – Exercises on each of the Cs Business Writings: Proposal Writing – Memo Writing - Executive Summary Writing - General Report Structure – Technical report Structure(All types to be covered through copious in-class practice exercises) Business Letters: 3 formats – Block- Semi-block

UNIT II

Indented Social media: Using the power of social media – How communication through mass media differs from personal interaction – Language use in social media - Persuasion

Aristotle's model: Four phases of Persuasion – 5 styles of decision making - PERSUASION TREE construct - Analyzing speech for techniques of language use

UNIT III

Running Effective Meetings Physical meetings: Rules - Arrangements - Writing Agendas and communicating to members - Invitations to meetings – Writing Minutes Virtual Meetings: Using technology to the fullest – Video conferencing & Skype – Taking Minutes and communicating through email

UNIT IV

Grammar Functional Grammar: Continuous practice of Parts of Speech – Essay – Comprehension – Synopsis writing Communication Activity Games:

The crisis: The solution - The climax - The resolution

UNIT V

Activity sessions – Engage Learning Teams in Communication Games. Debate- Presentation on a given topic and extempore

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B208 | SALES AND RELATIONSHIP MANAGEMENT | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

COURSE OBJECTIVES

- To prepare participants to sell Banking products and services. Sales training objectives include learning how to analyze, present and negotiate effectively. It will be done lectures, demonstrations or case studies. Then, facilitators lead participants through role-playing exercises to apply tips, techniques and strategies learned from the instruction. At the completion of a typical session, participants have developed the skills and knowledge to identify their customers' business drivers, qualify opportunities, demonstrate value to customers and respond to objections.

UNIT I

Ideal Bank Professional , Buyer Behaviour, Buyer Motivation

UNIT II

Personal Selling – PARTNER, Pre-Sales Preparation, AIDA, Agenda for Sales – Prospecting.

UNIT III

Reach out to customers – Telephone, Reach out to Customers - Face to Face Talk and Interact – Probing, Necessitate a Solution – Features, Advantages, Benefits Eliminate Doubts

UNIT IV

Handling Attitude, Eliminate Doubts – Handling Objections, Reach to Sale Upselling and Cross Selling,

UNIT V

Product Life Cycle, Customer Life Cycle Customer Personality, Goal Setting

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|---|----------|----------|----------|----------|
| MS18B209 | LAB 3 – ET FINPRO FA SERIES LEVEL1 | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- Wider industry perspective and multi-skilled background
Enhanced present and future Employability Quotient Higher propensity for job role enhancements

UNIT I

Impact of Macro Economics Factors GDP , Business Cycles and Inflation

UNIT II

Impact of Macro Economic Factors - Interest Rates, Monetary Policy and Fiscal Policy

UNIT III

Key Developments in Funds Space - Mutual Funds, Exchange Traded Funds and Hedge Funds.

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B210 | LAB 4 – IT FOR MANAGERS – MS ACCESS AND FINACLE | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

OBJECTIVES - MS Access

To handle more volume of data in effective manner and to improve their analytical skills

- Data Maintenance and the ways to collect the data (Online Surveys & Business tools)
- To make them understand about the role of data in a business
- To do online and offline Projects based on the tools in excel and access
- Presenting the data in structured way to arrive and support the business decisions

OBJECTIVES - Finacle

To enable the participants to have an operational expertise of Finacle Software.

UNIT I

Excel: Customer feedback analysis using Google Docs - Macros Functions in Excel - Hyperlinks - Protecting Worksheets - Duplication removing Project - 1 & Project -2 Introduction to Access: Overview of Access - What is Access used for - Access Basics (New- Open - Close - Save) Data Compiling in Access - Importing & Exporting the data to access - Creating Tables; Using the Wizards in Access - Queries in Access: Join Function - Make Table query - Append Query - Update query - Cross tab query Forms & Reports in Access - Designing forms - Using Queries in forms - Using Macros in forms - Generating report using forms Project - 1 & Project - 2 SPSS

UNIT II Core Banking (Finacle) – 1

system Inventory Management Transactions (Transaction Maintenance [TM]- Cash Deposit & Withdrawal) - Account Servicing - (Part I) Account Servicing - (Part II) Account Servicing - (Part III) Tax Deducted at Source - (TDS) Domestic Remittances

LEARNING RESOURCE

1. Times Pro Material

| | | | | | |
|-----------------|---|----------|----------|----------|----------|
| MS18B211 | Lab 5 : PERSONALITY EFFECTIVENESS AND RELATIONSHIP LEADERSHIP (PEARL – II) | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

To introduce students on various organizational skills which are necessary for them to overcome conflicts ,manage expectations and deliver desired results.

UNIT I

The Nature of Conflict , Work Place Conflict , Do's and Don't , Conflict is Good ! Changing Behaviour. Art of Negotiation

UNIT II

Critical and Creative Thinking, Brainstorming , Idea Generating Questions, ,Reasoning, Evaluating , Analysing, Problem Solving.

UNIT III

Decision Making Process and Scope of Strategic Decision Making.

UNIT IV

Managing Expectations, What are expectations, Psychological effects.

UNIT V

Research and Analysis, Root cause Analysis, Fish Bone Analysis and Pareto Chart.

| | | | | | |
|----------|--|---|---|---|---|
| MS18B212 | IMMERSION: BRANCH BANKING IMMERSION | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE Objectives

- To help introduce the students to the concept of branches in banks.
- To enable the students to understand the functions of a branch and its role in the overall banking arena.
- To enable the students to understand the products and operations of a branch.
- To enhance the students' knowledge about laws and regulations that govern the operations of a branch.

To help in building primary knowledge base for students to better understand the branch level functionalities and its scope.

Modus Operandi

Students will be visiting bank branches for three full days and will interact with the employees and Branch Manager to understand branch core functions and present a report at the end of their immersion project

At the end of the project students would be able to answer the following questions

- What is a branch
- What is its target market

- What are its services and products
- How does a branch operate
- What is the role of different people in the branch
- What is the significance of centralized operations
- Have a clear understanding of
- Branch Banking Products:
- Account Services
- Loan Products
- Remittances
- Lockers
- Have a clear understanding of
- Clearing
- Cash Counter
- Account Operations
- Internal Control
- Compliance

The students would be submitting a project report at the end of the immersion program

SEMESTER – III

| | | | | | |
|-----------------|-----------------------------------|----------|----------|----------|----------|
| MS18B301 | CREDIT AND RISK MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- To understand the management of Credit portfolio in banks and provide adequate inputs to develop the insight regarding the different phases of Credit management

UNIT I

Overview - Lending Activity – Basic Requirements for Lending - Principles of Credit Management - Principles of Lending – Evaluation of Borrower – The 6Cs – Fair Practices Code.

UNIT II

Credit Allocation – Credit Evaluation – Credit Discipline – Credit Monitoring-Credit Policy in Banks - Need for Credit Policy – Components of Credit Policy – Credit Policy Pursued by the Government – Credit Culture

UNIT III

Government Regulation of Banks – Institutional Structure – Need for Statutory Reserves – Cash Reserve Ratio (CRR) – Statutory Liquidity Ratio (SLR) -Credit Deployment: Role of Bank Credit – Types of Credit – Bank Credit for Various Sectors – Credit Deployment Scenario – Post-Financial Sector Reforms.

Prudential Norms: Capital Adequacy of Banks – Prudential Norms – Capital Tiers. - Types of Borrowers - Various Categories – Features of a Company as a Borrower – Special Types of Customers.

UNIT IV

Importance of Documentation – Security of Documentation – Renewal of Documents – Security Offered for Loans - Credit Evaluation: Term Loans: Sources of Finance – Term Loans – Project Appraisal – Capital Budgeting - Credit Evaluation: Working Capital Finance: Concept of Working Capital – Factors Determining Working Capital – Working Capital Cycle (Operating) - Credit Monitoring: Financial Supervision – Financial Follow-up – Financial Follow-up Reports –Physical Follow-up.

UNIT V

Follow-up and Recovery Management - Credit Risk – Identifying Problem Loans – Loan Classification – Contingent Risk - Debt Recovery Tribunals: Origin and Object of the Act – The Functioning of Debt Recovery Tribunal – Modes of Recovery – Jurisdiction - Powers and Authority of Tribunals – Authority of Debt Recovery Tribunal - Securitization Act: Securitization Company – Functions of Assets Reconstruction Company –Powers of Central Registry.

LEARNING RESOURCES

1. Vaidyanathan, “ Credit Risk Management for Indian Banks”, Sage, 2013.
2. G.S.Popli, “Strategic Credit Management in Banks”, PHI Learning, 2013
3. IIBF, “ Bankers Handbook on Credit Management” , Taxman, 2014.

| | | | | | |
|-----------------|--|----------|----------|----------|----------|
| MS18B302 | INTERNATIONAL TRADE AND FINANCE | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- To equip the participants with the inputs related to the ways and means of international trade and how global financial system functions

UNIT I

International Economics - Introduction to International Finance: Increasing Interdependence in the Global Economy - Trends in International Trade and Cross-Border Financial Flows - India in the Global Economy - Recent Developments in Global Financial Markets – Liberalization - Integration and Innovation - Challenges of International Financial Management - Gains from International Trade and Investment. Theories of International Trade: Theory of Absolute Advantage -Theory of Comparative Advantage - Heckscher-Ohlin Model - Imitation-Gap Theory - International Product Life Cycle Theory.

International Trade Finance in India: Import Financing - Letters of Credit - Export Financing - EXIM Bank - Exchange Control Regulations Related to Merchant Transactions. Balance of Payments: Concept of Economic Transactions - Resident - General Government Institutions - Principles of Accounting - Components of the BoP Account - Factors Affecting the Components of the BoP Account -Balance of Payments Compilation - BoP – The Indian Perspective - Importance and Limitations of BoP Statistics.

UNIT II

International Monetary System: Exchange Rate Mechanisms - History of Monetary Systems – Gold Standard - Gold Exchange Standard - Bretton Woods System - Post Bretton Woods System - European Monetary System - Recent Developments. The Foreign Exchange Market: Structure and the Participants - Types of Transactions - Mechanics of Currency Dealing - Exchange Rate Quotations – Arbitrage - Forward Rates - Evolution of Exchange Control and the Foreign Exchange Market in India - Exchange Rate Computations - The Links between the Forex Market and the Money Market - Covered Interest Arbitrage -Covered Interest Parity Theorem - Swap Margins and Interest Rate Differentials - Option Forwards - Cancellation of Forward Contracts - Forward-Forward Swaps - Short Dated and Broken Date Contracts.

Exchange Rate Determination: Purchasing Power Parity (PPP) - Law of One Price - Forms of PPP – Absolute Form - Relative Form and Expectations Form - Empirical Evidence Regarding PPP - Interest Rate Parity (IRP) - Covered Interest Arbitrage - Relationship between PPP and IRP - Reasons for Departure from IRP Exchange Rate Forecasting: Forward Rate as a Predictor of Future Spot Rates - The Demand-Supply Approach - The Monetary Approach - The Asset Approach - Portfolio Balance Approach - News as a Determinant - Technical Analysis.

UNIT III

Introduction to Exchange Risk - Macroeconomic Risks and Corporate Performance - Defining Foreign Exchange Exposure - Measuring Foreign Exchange Exposure - Conceptual Approach - Classification of Foreign Exchange Exposure - Transactions Exposure - Translation Exposure - Operating Exposure - Exposure and risk - Risk as variability of Cash Flows Management of Exchange Risk: The Hedging Decision - Automatic vs Discretionary

Hedging - Cost of forward hedge -Choice of currency of invoicing - Internal Hedging Strategies: Leads - Lags - Netting - Offsetting - External Hedging: Forwards - Money market hedge - Futures and Options - Hedging - Contingent Exposures and Exposures with Uncertain Timing - Operating Exposure
- Purchasing Power Parity and Real Exchange Rates - Determinants of Operating Exposure - Operating Exposure for Exporters and Importers - Assessing and Coping with Operating Exposure

UNIT IV

International Project Appraisal: The Difficulties in Appraising a Foreign Project - Issues in Cost of Capital - The Adjusted Present Value (APV) Approach - The APV Approach for a Foreign Project - Choice of Discount Rates. International Financial Markets and Instruments: The Costs and Risks of Foreign Currency Borrowing - Syndicated Loans - Bond Issues – MTNs - NIFS and Related Instruments - Project Finance - Country Risk Assessment. International Equity Investment: Comparing Domestic Versus Foreign Equity Investment - Gains from Cross-border Diversification - International CAPM - The Depository Receipts Mechanism. Short-term Financial Management: Short-term Funding and Investment - Centralized vs. Decentralized Cash Management – Netting - Pooling - Exposure Management - Offshore Invoicing Centers. International Accounting and Taxation: Accounting for Forex Transactions and Derivatives - Transfer Pricing - Consolidation of MNCs Accounts - International Taxation.

UNIT V

Trade Blocks - Formation of Trade Blocks - Conditions for Success – OPEC - Its objectives - Functions of European Community (EC) Functioning of EC India and EC of the North America Free Trade

Agreement (NAFTA) - its Objectives – UNCTAD - Its Functions. WTO: History – Functions - Structure of WTO Agreements - Trade Related Aspects of Intellectual Property Rights (TRIPS) - Trade Related Aspects of Investment Measures (TRIMS) - General Agreement on Trade in Services (GATS) GATT: Trade Negotiations under GATT - Uruguay Round- Important Aspects of Market Access in the Uruguay Round - Subsequent Developments. EXIM Policy: Historical Perspective - Objectives - Highlights of the Current Policy Imports – Classification-Import Licenses - Exports-Export Promotion Capital Goods Scheme (EPCG) - Other Guidelines.

Uniform Customs and Practice for Documentary Credits 1993 Revision-Rules: Description of Articles - Applications of Articles - Collection Rules - Role of Drawer - Collecting Banker - Paying Banker. Export Finance and Exchange Regulations: Incentives Available to Exporters- Preshipment Finance - Post Shipment Finance-Rediscounting of Export Bills Abroad - Preshipment Credit in Foreign Currency (PCFC) - Other Exchange Control Regulations - Declaration Forms-GR/PP Procedure -Export Letters of Credit - Documents to be Presented under an Export Letter of Credit - Guidelines for Scrutiny of Documents Presented under Letter of Credit - Reporting System- Role of ECGC and its Functions. Import Finance and Exchange Regulations: Classification - Imports under Foreign Credits/Loans-Postal Imports-Other Exchange Control Regulations- Merchanting Trade - Forward Exchange Contracts for Imports - Types of L/Cs - Mechanics of an L/C - Import Letters of Credit- Requirements for Opening an Import Letter of Credit - Operational Features of an Import L/C - Documentation Formalities - Scrutiny of Documents Required under an Import L/C - Other Relevant Guidelines - Role of Customs/C&F agents - Reporting System.

LEARNING RESOURCES

1. IIBF, “ International Trade Finance” , Taxman , 2017
2. Anders Grath “The Handbook of International Trade and Finance: The Complete Guide for International Sales - Finance - Shipping and Administration”. 2013.
3. K Ashwathappa, International Business, 4th edition, Tata McGraw-Hill rs Grath “The Handbook of International Trade and Finance: The Complete Guide for International Sales - Finance - Shipping and Administration”. 2013.

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|-----------------|---|----------|----------|----------|----------|
| MS18B303 | FINANCIAL PLANNING AND WEALTH MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- Apply the financial planning process in the practice of financial planning
- Demonstrate ethical appreciation in dealings and relationships with clients and third parties
- Discuss, explain and apply ethical principles, standards of practice and rules of conduct for the practice of financial planning, relevant to the jurisdiction Able to discuss the impact of compliance issues on the practice of financial planning
- Demonstrate knowledge of regulatory, economic and political environments
- Demonstrate knowledge of practice management and other business aspects of financial planning
- Discuss behavioral aspects of financial planning applicable to the financial planning engagement
- Identify, explain and relate the concepts, principles and

processes of financial advisory services, with particular attention to private banking relationship management, that are important in the wealth management function

- Apply the tools and skills learned in the subject to related knowledge areas

UNIT I

Introduction to Financial Advising - Indian financial and investment industry - participants in the Indian finance system - Indian economic and social environment - Role of Regulators viz – RBI - SEBI etc - Financial counseling- Essentials in financial counseling - Profile of effective counselor

UNIT II

Elements of non-verbal behavior - Attending and Listening skills - Counselor leading responses - understanding and meeting client's needs through financial planning - evolution of financial planning as a profession - Marketing of financial services - Fundamental Investment concepts - The Time Value of Money - Risk- Reward Trade-Off - Diversification - Spreading Risk - Investment Timing - Direct Investment - What Are They and Who Uses Them?

UNIT III

Financial Planning - Role of a Financial planner - Fundamental investment concepts - Asset classes - Asset allocation towards a financial plan - working with clients - gathering initial / additional information from the client - understanding investor's risk appetite - meeting the client's objectives - Asset Allocation - Good practices in financial planning - Content of a comprehensive financial plan - Recommending financial planning strategies to investors - Asset allocation the strategic tool - Selection of Investment and Insurance Products – Implementation - ongoing Service - Using stop loss -

understanding market behavior.

UNIT IV

Financial investment products - Portfolio analysis & selection - Efficient markets - Securities markets - Primary market - Secondary market - Depository & investment process - regulatory framework - fundamental and technical analysis- basic philosophies and underlying assumptions - Bond and Money markets - Indian debt markets - Securities traded in debt market - Commodities Market - Insurance products - Pension products - Mutual fund industry products& services - Banking products - Investment in Real estate. Cash generation and return on investment - Statutory provisions regarding starting of business / industrial units by NRIs / MNCs.

UNIT V

Income Tax law - important definitions-person – Assessee - Agriculture income - capital / Revenue receipts / expenditure - Gross total income - Total income - residential status - Heads of income viz. salaries - income from house property - profits and gains of business or profession - Capital gains - income from other sources - Income exempt from tax - Permissible deductions from gross total income - income tax return - tax deducted at source - Tax planning strategies: House wife - Salaried person - Businessman - persons having income from more than one source - Retirement planning and taxation - Tax triggered investments - Estate Planning - Will - Administration of an estate - Passing of an asset - Tax planning through wills and trusts - Taxation of Terminal benefits.

LEARNING RESOURCES

1. Amar pandit, "The Only Financial Planning Book that You Will Ever Need" , Network 18 Publication Ltd, 2014.
2. IIBF, " Investment Planning Tax Planning and Estate Planning " , Taxmann, 2017
3. IIBF , " Introduction to Financial Planning " , Taxmann, 2017.

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|-----------------|----------------------------------|----------|----------|----------|----------|
| MS18B304 | BUSINESS RESEARCH METHODS | L | T | P | C |
| | | 2 | 0 | 2 | 3 |

COURSE OBJECTIVES

- To understand the concept and process of Business research in business environment.
- To deal with the practicality of the Design and Measurement and Data Collection Techniques
- To equip students to perform efficient research and report writing.

UNIT I

Introduction Business Research – Definition and Significance – the research process – Types of Research – Business intelligence- Goals of theory- research concepts, constructs, propositions, variables, hypotheses- Exploratory research- Descriptive research and Causal Research – Stages in the research process-Ethical issues in business research.

UNIT II

Beginning Stages of the Research Process and Data Collection Research problem-definition process-research proposal-qualitative research versus quantitative research-case studies-common techniques used in qualitative research-secondary data research designs-Primary Data –survey research –errors in survey research –

classification of survey Research – Interviews – questionnaires – Surveys-internet surveys – pretesting observation methods.

UNIT III

Research Concepts and Sampling Experimental research-validity - measurement and scaling concepts reliability-Reliability Vs Validity-questionnaire design – Sample-sampling units- Random sampling and non sampling errors-probability Vs Non probability sampling-Determination of sample size- the normal distribution estimation of parameters

UNIT IV

Data Analysis and Presentation Stages of data analysis-Data processing -Descriptive analysis-Data transformation-calculating rank order-computer programs for analysis Univariate statistical analysis-Hypothesis testing-choosing the appropriate statistical technique-Multivariate techniques.

UNIT V

Communicating Research Results Report format-Effective use of graphic aids-Oral presentation Comprehensive cases with computerized databases.

LEARNING RESOURCES

1. Research Methodology – Methods and Techniques – CR Kothari – New Age Publications Ltd – New Delhi 2016.
2. Marketing Research - Rajendra Nargundkar - The Mc Graw – Hill Companies, 2011
3. Uma Sekaran, Research methods for Business, Wiley India, New Delhi, 2010.
4. Donald R. Cooper and Pamela S. Schindler, Business Research methods, 12th Edition, Tata Mc Graw Hill, 2010.

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|-----------------|-------------------------------------|----------|----------|----------|----------|
| MS18B305 | BUSINESS COMMUNICATION - III | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

COURSE OBJECTIVES

- To enable the students to become aware of their communication skills and sensitise them to their potential to become successful managers
- To introduce them to some of the practices in managerial communication that are in vogue

UNIT I

Introduction to Managerial Communication, Principles of Verbal and Non Verbal Communication, Types of Managerial Speeches, Principles of Effective Presentation, Business and Social Etiquette.

UNIT II

Introduction to Research Project, Executive Summary/ Synopsis, Writing a Problem Statement, Methodology, Recommendation / Suggestion, Presenting a Sample Report.

UNIT III

Business Letter Format, Types of Letters, Email Etiquettes, Email writing, Sales Letter and News Letter, Writing Business Proposals and Job Application Letters,

UNIT IV

Written Ability Test, Meetings, Group Discussion, Types of Group Discussion, Dos and Don't's in a Group discussion, Case study based GD, Essay Writing, Listening and Writing. Resume Writing

UNIT V

Mastering the Art of giving Interviews, Interviewer Expectations, Interview FAQ, Dos and Don't's in an Interview, Mock Interviews.

LEARNING RESOURCES

1. Asha Kaul - "Effective Business Communication " – Second edition - PHI

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|----------|---------------------------------------|---|---|---|---|
| MS18B306 | LAB 6: CORE BANKING (FINACLE) – 2 | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

COURSE OBJECTIVES

- To enable the participants to have an operational expertise of Finacle's operating System

UNIT I

Inventory management, Opening Loan Account & Disbursement Account, Demand Draft Mass issue, Standing Instruction Maintenance, DD Lost & Rectification Account Lien Maintenance, Account Freeze, Account Enquiries, Overdraft Account.

UNIT II

Loan Modeling, Deposit Modeling, Maintain Payment Order (RTGS & NEFT), Inward Clearing and Outward Clearing, Inventory Split and Merge, Account Transfers, Account Maintenance, Account Closure.

LEARNING RESOURCE

1. Times pro Material

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|-----------------|--|----------|----------|----------|----------|
| MS18B307 | LAB 7: ET FINPRO SERIES ADVANCE | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- Wider industry perspective and multi-skilled background
- Enhanced present and future Employability Quotient
- Higher propensity for job role enhancements

UNIT I

Developments in Traditional Investment Instruments like PPF - NSC - POMIS - RGESS and NPS Employee Provident Fund Public Provident Fund Post Office Monthly Income Scheme National Savings Certificate Rajiv Gandhi Equity Savings Scheme National Pension Scheme

UNIT II

Recent Development and Updates in Financial Planning Process – Investor Life Cycle- Financial Goals - Changes in Savings Pattern Financial Planning Using Net Worth Statement Power of Compounding Saving Habits of Older Customers Review of Financial Plan Common Mistakes in Financial Planning Points to note about Equity Investments

UNIT III

Developments in Personal Income Tax- Capital Gains Tax - Dividend Distribution Tax and Tax Saving Instruments Personal Income Tax Capital Gains Tax Dividend Distribution Tax for Mutual Funds

LEARNING RESOURCES

1. Times pro Material

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| MS18B308 | LAB 8 : PERSONALITY EFFECTIVENESS AND RELATIONSHIP LEADERSHIP (PEARL – III) | L | T | P | C |
| | | 0 | 0 | 4 | 2 |

COURSE OBJECTIVES

- To identify the course participant's strengths and weaknesses as a person and a member of a group or organization using personality typing.
- To enhance one's own self awareness and to understand others utilizing methods from Neuro-Linguistic Programming (NLP).
- To sensitise students to the emerging perspectives on spiritual foundations of personal effectiveness and leadership.

UNIT I

Introduction to Creativity and Innovation, Understanding your thinking process, Creativity Process, Entrepreneurial Creativity, Empowerment creativity, Six Hat thinking Exercises and Lateral thinking exercises.

UNIT II

Professional Etiquette and Cultural Awareness - Job Knowledge and Application, Basic Numeracy, Logical Reasoning.

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|-----------------|---|----------|----------|----------|----------|
| MS18B309 | IMMERSION: RURAL IMMERSION PROGRAM | L | T | P | C |
| | | 0 | 0 | 2 | 1 |

COURSE OBJECTIVES

- Rural credit markets in India are characterized by the coexistence of both formal and informal sources of finance and the market is fragmented. However - about two-fifth of

the rural households' dependence on informal credit - even today - indicates further scope for financial inclusion in rural areas. This augurs well for new financial sector initiatives in the form of prompt and innovative policy responses to priorities financial inclusion - financial education as well as financial literacy

Modus Operandi

1. The students would spend 2 full days in 2-3 rural Village to carry out their immersion program
2. This would be done through a schedule (set of detailed questions) - interactions and video interviews with the Villagers
3. The students would be submitting a project report at the end of the immersion program

SEMESTER – IV

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| MS18B401 | INTERNSHIP/ FIELD WORK / PROJECT REPORT | L | T | P | C |
| | | 0 | 0 | 12 | 6 |

- The project should be Corporate based, research oriented and socially relevant engagements.
- The project should be based out of Banking & Financial Services
- Every student is expected to complete this requirement successfully in time.
- Project should be done under the supervision of the designated faculty.
- On the completion of the project, students are advised to submit a report hard copy within the stipulated time period on the study administered for the purpose of evaluation by the scholars.

MMS- FUNCTIONAL ELECTIVE

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| MS18BE01 | INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- The objective of the course is to impart adequate knowledge to trade off risk and return for managing investment to achieve optimal return. At the end of the course students are expected to take investment decisions for optimal utilization of fund through different investment channels following modern portfolio management concept.

UNIT I

Concept – Investment - Speculation & Gambling - Influencing Factors of Investment Decision Making - Financial Decisions vs Investment Decisions - Investors Classification - Investment Avenues - Bonds - Preference Shares - Equity Shares - Government Securities - Post Office Deposits - Real Estates - Venture Capital - Mutual Fund - Exchange Traded Funds - Life Insurance.

UNIT II

Financial Market- Money Market- Capital Market & Gilt Edge Security Market - Participants in Financial Market. Methods of Floating New Issues - Role of Primary Market and Secondary Market - Stock Exchanges – Functions - Over the Counter Exchange of India - National Stock Exchange of India - Trading System – Type of Orders - Settlement - Speculations.

UNIT III

Meaning & Concept - Measurements of Risk and Return - Mean - Standard Deviation & Variance - Classification of Risk - Management of Risk. Investment Analysis Concept of Fundamental

Analysis - Analysis of Country's Economic Condition - Study and Analysis of State of the Industry and the Company – Concept of Industries - Lifecycle - Characteristics - Company Analysis – Analysis of Financial Statements. Technical Analysis- Dow's Theory- Charts and Technical Indicators .Random Walk Model - Efficient Market Hypothesis (EMH).

UNIT IV

Bond Theorem - Valuation of Bond - Preference Shares - Equity Shares Financial Derivatives Concept - Forward Contract – Features - Advantages and Disadvantages - Future Contracts – features - Advantages and Disadvantages - Long and Short Positions - Margin System - Options – Call Options - Put Options - Uses of Options.

UNIT V

Traditional Investment Management -Introduction to Modern Portfolio Management - Markowitz Portfolio Model - Sharpe Model - CAPM - APT Model - Portfolio Management process - Portfolio Management Strategies - Portfolio Revision & Evaluation.

LEARNING RESOURCES

1. Prasanna Chandra, “Investment & Portfolio Management”, Tata McGraw Hill, 2012.
2. S Kevin, “Security Analysis & portfolio Management”, PHI Learning, 2015.
3. Punithavathy Pandian, “Security Analysis and Portfolio Management”, Vikas Publishing, 2012.
4. Fischer & Jordan, “Security Analysis and Portfolio Management”, PHI, 6th Edition

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| MS18BE02 | CORPORATE FINANCE REPORTING AND EARNINGS MANAGEMENT | L | T | P | C |
| | | 2 | 0 | 4 | 4 |

COURSE OBJECTIVES

- This paper aims at providing the students with an insight and to gain ability to analyze financial statements including consolidated financial statements of group companies and financial reports of various types of entities, to gain ability to apply valuation principles to familiarize with recent developments in the area of financial reporting and to gain ability to solve financial reporting and valuation cases.

UNIT I

Accounting Standards - Accounting Standards Interpretations and Guidance Notes on various accounting aspects issued by the ICAI and their applications - Overview of International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS) - Significant difference vis-a-vis Indian Accounting – Standards - Understanding of US GAAP

UNIT II

Applications of IFRS and US GAAP Corporate Financial Reporting - Issues and problems with special reference to published financial statements - Introduction to consolidation of financial statement

UNIT III

Concept of Valuation - Valuation of Tangible Fixed Assets - Valuation of Intangibles including Brand Valuation and Valuation of Goodwill - Valuation of Liabilities - Valuation of Shares - Valuation of Business

UNIT IV

Accounting and Reporting of Financial Instruments – Meaning – recognition - de- recognition and offset - compound financial

instruments Measurement of financial instruments - Hedge accounting - Financial Reporting by Mutual funds - Non- banking finance companies - Merchant bankers - Stock and commodity market intermediaries.

UNIT V

Developments in Financial Reporting - Value Added Statement - Economic Value Added statement - Market Value Added - Shareholders' Value Added - Human Resource Reporting - Inflation Accounting - social responsibility accounting - Human resources accounting - Environmental accounting.

LEARNING RESOURCES

1. Lawrence Revsine, Daniel Collins, W. Bruce Johnson, "Financial Reporting and Analysis", Pearson, 5th Edition.
2. Tim Sutton, "Corporate Financial Accounting and Reporting", Prentice Hall, 2nd Edition.
3. Rawat. D. S Students Guide to, "Accounting Standards", Taxmann, 2017.

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|-----------------|--------------------------------------|----------|----------|----------|----------|
| MS18BE03 | FINANCIAL MARKET AND SERVICES | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- To enlighten the students with the Concepts and Practical dynamics of Financial Markets and Financial Services

UNIT I

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)

LEARNING RESOURCES

1. Bhole & Mahakud, Financial Institutions and Market, TMH, 5th Edition.

2. V.A.Avadhani, Marketing of Financial Services, Himalayas Publishers,2017.
3. Financial Markets And Institutions|| BY Dr. S Gurusamy- McGraw Hill Higher Education 3rd Edition.

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|-----------------|----------------------------------|----------|----------|----------|----------|
| MS18BE04 | STRATEGIC COST MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- The main objective of this course is to expose the students to various concepts of cost management from strategic perspective and develop skills of analysis, evaluation and synthesis in cost accounting and to make them aware about current developments in the field

UNIT I

Meaning - nature and significance of Strategic Cost Management - Value Analysis and value addition - role of SCM in strategic positioning - cost management tools life cycle costing - target costing - kaizen costing - JIT & theory of constraints - BPR and bench marking

UNIT II

Concept, process - methods and techniques of cost reduction program - Cost control Vs. Cost reduction - Activity Based Cost Management – Concept – purpose – benefits – stages - relevance in decision-making and its application in Budgeting - Traditional vs. ABC System - comparative analysis. Cost Planning

UNIT III

Use of specific performance measures in JIT - ERP and its application in strategic cost management

UNIT IV

Transfer pricing and its applications - balanced score card – prospective and limitations - establishing objectives and performance measures in different perspectives of balance score card - quality cost management and reporting system

UNIT V

Cost Budgeting, Preparation of Cost work Sheet, Concepts of Standard Costing and Marginal Costing, Probability of Cost estimates, Cost Audit.

LEARNING RESOURCES

1. Ravi M. Kishore , “Strategic Cost Management” , Taxmann, 5th Edition
2. Horngren, Datar Foster, “Cost Accounting”, Pearson Education, 14th Edition.
3. Hansen and Mowen, “Cost Management”, Thomson Learning, 5th Edition.
4. Anthony, Robert N., and Govindrajana, Vijay, “Management Control System”, McGraw, 12th Edition.

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|-----------------|---|----------|----------|----------|----------|
| MS18BE05 | COMMODITIES DERIVATIVES MARKET | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- The aim of this course is to equip young managers with the knowledge of emerging commodities derivatives trading practices in India. The commodities markets

design and rules in India will be focused. Further, the regulatory framework of these markets and domestic and international historical developments in commodities market will also be highlighted.

- A clear distinguishing from commodities from securities market and need for separate domain knowledge will be explained. Spot price anomalies and efforts of the commodities exchanges in resolving the issue will also be discussed. Importance of hedgers, speculators and arbitragers will be presented. Commodity indices as a investment class and how they fulfill the need of investors will be elaborated.

UNIT I

Introduction to Commodities Market , Meaning, History & Origin, Types of Commodities Traded, Structure of Commodities Market in India, Participants in Commodities Market, Trading in Commodities in India(Cash & Derivative Segment), Commodity Exchanges in India & Abroad, Reasons for Investing in Commodities

Introduction to Derivatives Market ,Meaning, History & Origin, Elements of a Derivative Contract, Factors Driving Growth of Derivatives Market, Types of Derivatives, Types of Underlying Assets, Participants in Derivatives Market, Advantages & Disadvantages of Trading in Derivatives Market, Current Volumes of Derivative Trade in India, Difference between Forwards & Futures.

UNIT II

Futures, Contract Specification, Terminologies, Concept of Convergence, Relationship between Futures Price & Expected Spot Price, Basis & Basis Risk, Pricing of Futures Contract, Cost of Carry Model.Hedging , Speculation & Arbitrage using Futures, Long Hedge – Short Hedge, Cash & Carry Arbitrage, Reverse

Cash & Carry Arbitrage, Payoff Charts & Diagrams for Futures Contract, Perfect & Imperfect Hedge

UNIT III

Options, Contract Specifications, Terminologies, Call Option, Put Option, Difference between Futures & Options, Trading of Options, Valuation of Options Contract, Factors affecting Option Premium, Payoff Charts & Diagrams for Options Contract, Basic Understanding of Option Strategies

Options Pricing Models, Binomial Option Pricing Model, Black – Scholes Option Pricing Model

UNIT IV

Trading, Clearing & Settlement In Derivatives Market, Meaning and Concept, SEBI Guidelines, Trading Mechanism – Types of Orders, Clearing Mechanism – NSCCL – its Objectives & Functions, Settlement Mechanism – Types of Settlement

UNIT V

Types of Risk, Value at Risk, Methods of calculating VaR, Risk Management Measures, Types of Margins, SPAN Margin

LEARNING RESOURCES

1. John C. Hull & Basu -Futures, options & other derivatives, Pearson , 9th Edition.
2. IIBF, “Commodity Derivatives” , Macmillan, 2007.
3. Niti Chatnani, Commodity markets, McGraw Hill Publication,2009
4. Ankit Gala & Jitendra Gala, Guide to Indian Commodity market, Buzzingstock publishing house, 2007.

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|-----------------|-----------------------------|----------|----------|----------|----------|
| MS18BE06 | INSURANCE MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

- To enlighten 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 globalization 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

LEARNING RESOURCES

1. Agarwal, OP, "Banking & Insurance", Himalaya Publishing House, 2017.
2. Tripathy Nalini Prava & Prabir Pal, Insurance Theory & Practice, Prentice Hall of India Pvt. Ltd, First edition.
3. George E Rejda, Principles of Risk Management & Insurance, Pearson Education, New Delhi
4. Arthur C., William Jr., Michael Smith, Peter Young, Risk Management and Insurance, Tata McGraw Hill Publishing Company, New Delhi

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|-----------------|---|----------|----------|----------|----------|
| MS18BE07 | MONETARY AND TREASURY MANAGEMENT | L | T | P | C |
| | | 3 | 0 | 2 | 4 |

COURSE OBJECTIVES

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

UNIT I

Monetary Policy: Objectives-A macroeconomic 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 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

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

LEARNING RESOURCES

1. IIBF , “ Treasury , Investment and Risk Management “ , Taxmann , 2017
2. Agarwal, OP, Banking & Insurance, Himalaya Publishing House, Mumbai
3. George E Rejda, Principles of Risk Management & Insurance, Pearson Education, New Delhi
4. Balachandran S., General Insurance, Insurance Institute of India, Mumbai

5. Arthur C., William Jr., Michael Smith, Peter Young, Risk Management and Insurance,
6. Tata McGraw Hill Publishing Company, New Delhi
7. Tripathy Nalini Prava & Prabir Pal, Insurance Theory & Practice, Prentice Hall of India Pvt. Ltd., New Delhi
8. Balachandran S., Life Insurance, Insurance Institute of India, Mumbai