

BHARATHIAR UNIVERSITY.COIMBATORE-641 046

**B.B.M - Banking**

(For the students admitted during the academic year 2010-2011 and onwards)

**SCHEME OF EXAMINATION – CBCS Pattern**

Part	Study Components	Course Title	Ins. Hrs / Week	Examinations				Credits
				Dur. Hrs.	CIA	Marks	Total Marks	
	<b>SEMESTER –I</b>							
I	Language-I		6	3	25	75	100	4
II	English-I		6	3	25	75	100	4
III	Core I – Management Process		5	3	25	75	100	4
III	Core II – Financial Accounting		5	3	25	75	100	4
III	Allied Paper I – Mathematics for Management-I		6	3	25	75	100	4
IV	Environmental Studies #		2	-	-	50	50	2
	<b>SEMESTER –II</b>							
I	Language-II		6	3	25	75	100	4
II	English-II		6	3	25	75	100	4
III	Core III – Organisational Behaviour		5	3	20	55	75	3
III	Core IV – Economics for Executives		6	3	25	75	100	4
III	Allied Paper II – Mathematics for Management-II		5	3	25	75	100	4
IV	Value Education – Human Rights #		2	-	-	50	50	2
	<b>SEMESTER –III</b>							
III	Core V – Business Communication		5	3	20	55	75	3
III	Core VI – Production and Material Management		5	3	25	75	100	4
III	Core VII – Marketing Management		5	3	25	75	100	4
III	Core VIII – Practice of Commercial Banking		5	3	25	75	100	4
III	Allied : III - Taxation Law and Practice		5	3	25	75	100	4
IV	Skill based Subject-1 : Retail Environment		3	3	20	55	75	3
IV	Tamil @ /Advanced Tamil # (or) Non-major elective-I : Yoga for Human Excellence # / Women’s Rights # Constitution of India #		2	-	50	50	50	2
	<b>SEMESTER –IV</b>							
III	Core IX - Human Resource Management		5	3	25	75	100	4
III	Core X – Financial Management		5	3	25	75	100	4
III	Core XI – Management Information System		5	3	25	75	100	4
III	Core XII –PC Software (Ms Office) – Theory		2	3	10	40	50	2
III	Core XIII–PC Software (Ms Office ) – Practical		3	3	20	30	50	2
III	Allied : IV – Business Law		5	3	25	75	100	4
IV	Skill based Subject-2 : Consumer Behaviour		3	3	20	55	75	3
IV	Tamil @ / Advanced Tamil # (or) Non-major elective-II : General Awareness #		2	-	50	50	50	2

<b>SEMESTER –V</b>							
III	Core XIV – Cost & Management Accounting	6	3	25	75	100	4
III	Core XV – Marketing Research	6	3	25	75	100	4
III	Core XVI – Bank Management	5	3	25	75	100	4
III	Core XVII – Marketing of Banking Services	5	3	25	75	100	4
III	Elective –I :	5	3	25	75	100	4
IV	Skill based Subject –3 : Merchandising Management	3	3	20	55	75	3
<b>SEMESTER –VI</b>							
III	Core XIX – Entrepreneurship and Project Management	6	3	25	75	100	4
III	Core XX - Banking Technology	6	3	25	75	100	4
III	Core XXI – Innovative Banking	5	3	25	75	100	4
III	Elective –II :	5	3	25	75	100	4
III	Elective –III :	5	3	25	75	100	4
IV	Skill based Subject –4 : Customer Relationship Management	3	3	20	55	75	3
V	Extension Activities @	-	-	-	-	50	2
<b>TOTAL</b>		-	-	-	-	<b>3500</b>	<b>140</b>

\$ Includes 25% / 40% continuous internal assessment marks for theory and practical papers respectively.

@ No University Examinations. Only Continuous Internal Assessment (CIA)

# No Continuous Internal Assessment (CIA). Only University Examinations.

<b>List of Elective papers (Colleges can choose any one of the paper as electives)</b>		
Elective – I	<b>A</b>	Money and Banking
	<b>B</b>	Modern Office Management
	<b>C</b>	Global Business Management
Elective – II	<b>A</b>	Advertising Management for Services
	<b>B</b>	Industrial Relations and Labour Laws
	<b>C</b>	Portfolio Analysis and Management
Elective - III	<b>A</b>	Financial Services
	<b>B</b>	Human Resource Development
	<b>C</b>	Insurance Principles and Practice

## **SEMESTER - I** **MANAGEMENT PROCESS**

**Goal:** To enable the students to learn principles, concepts and functions of management.

**Objective:** On successful completion of this course, the students should have understood

- ✓ The nature and types of business organizations
- ✓ Principles & functions of Management
- ✓ Process of decision making
- ✓ Modern trends in management process.

### **UNIT -I**

Business - meaning -business and profession, requirements of a successful business- Organisation - meaning - importance of business organisation. Forms of business Organisation-Sole traders, partnership, Joint Hindu family firm - Joint Stock Companies - Cooperative Organisations - Public Utilities and Public Enterprises.

### **UNIT –II**

Nature and Scope of Management process – Definitions of Management – Management: a science or an art? - Scientific Management - Managerial functions and roles – The evolution of Management Theory.

### **UNIT –III**

Planning: meaning and purpose of planning - steps in planning - types of planning. Objectives and Policies - Decision making: Process of Decision making - types of Decisions.

### **UNIT -IV**

Organising: Types of organisation - Organisational structure - span of control - use of staff units and committees. Delegation: Delegation and centralisation - Line and Staff relationship. Staffing: Sources of recruitment - Selection process - training.

### **UNIT - V**

Directing: Nature and purpose of Directing. Controlling: Need for co-ordination - meaning and importance of controls - control process - Budgetary and non-Budgetary controls - Modern trends in Management Process - case studies.

## **REFERENCE BOOKS**

1. Business Organisation - Bhushan Y.K.
2. Principles of Management – L.M. Prasad
3. Business Management – Dinkar Pagare
4. Principles of Business organisation and Management – P.N. REDDY

## FINANCIAL ACCOUNTING

**Goal:** To enable the students to acquire knowledge of Accounting principles and practice

**Objective:** On successful completion of this course, the students should have understood

- ✓ The basic accounting concepts
- ✓ Double entry book keeping system and various books of accounts
- ✓ Preparation of final accounts, etc.

### UNIT - I

Basic Accounting concepts - Kinds of Accounts – Financial Accounting vs. Cost Accounting - Financial Accounting vs. Management Accounting -Double Entry Book Keeping – Rules of Double Entry System – Preparation of Journal and Ledger Accounts- problems - Subsidiary books - cash book – types of cash book - problems - purchase book - sales book - sales return and purchase return books.

### UNIT - II

Trial balance - Errors – types of errors - Rectification of errors – problems - Bank reconciliation statement – problems.

### UNIT - III

Manufacturing - Trading - Profit & Loss Account - Balance sheet. – Problems with simple adjustments.

### UNIT - IV

Accounting for non-trading institutions-Income & Expenditure Account- Receipts and Payment Accounts and Balance sheet - Accounting for depreciation – methods of depreciation – problems (straight line method and written down value method only)

### UNIT - V

Preparation of accounts from incomplete records.

(Theory and problems may be in the ratio of 20% and 80% respectively)

### REFERENCE BOOKS

1. Grewal, T.S. : Double Entry Book Keeping
2. Jain and Narang : Advanced Accountancy
3. Shukla and Grewal : Advanced Accountancy
4. Gupta and Radhaswamy : Advanced Accountancy
5. Gupta R.L. : Advanced Accountancy

## MATHEMATICS FOR MANAGEMENT- I

**Goal:** To enable the students to acquire knowledge of mathematics & statistics and their use in business decision making.

**Objective:** On successful completion of this course, the students should have understood

- ✓ Set operations, matrix and Mathematics of Finance
- ✓ Statistical tools and their applications

### UNIT - I

Sets and set operation - Venn Diagrams - Elements of Co-ordinate system. Matrices, Fundamental ideas about matrices and their operational rules – Matrix multiplication - Inversion of square matrices of not more than 3rd order- solving system of simultaneous liner equations.

### UNIT-II

Mathematics of Finance and series simple and compound interest - Arithmetic progression - Geometric progression (Simple problems only).

### UNIT-III

Meaning and Definitions of Statistics - Scope and Limitations. Statistical enquiries - Scope of the problem - Methods to be employed types of enquiries - Presentation of data by Diagrammatic and Graphical Method - Formation of Frequency Distribution.

### UNIT-IV

Measures of Central tendency - Arithmetic Mean, Median, Mode, Geometric and Harmonic mean, Measures of variation and standard, mean and quartile deviations - Skew ness and Kurtoses Lorenx curve, Simple Correlation - Scatter diagram - Karl Pearson's Co-efficient of correlation – Rank correlation - Regression lines.

### UNIT-V

Analysis of Time Series: Methods of Measuring - Trend and Seasonal variations - Index number - Unweighted indices - Consumers price and cost of living indices.

\* Questions in theory and problems carry 30% and 70% marks respectively

### REFERENCE BOOKS

1. Sundaresan and Jayaseelan - An Introduction to Business Mathematics and Statistical Methods
2. Gupta S.P. - Statistical Methods
3. Navaneethan P. - Business Mathematics
4. Statistics - R.S.N. Pillai, Mrs. Bhagavathi
5. P.R. Vittal - Business Mathematics and Statistics

## ORGANISATIONAL BEHAVIOUR

**Goal:** To enable the students to acquire knowledge of organisational behaviour

**Objective:** On successful completion of this course, the students should have understood Personality, Perception, Motivation, Job-satisfaction, morale, Group dynamics, Leadership traits, Counselling and guidance, etc.

### UNIT - I

Importance and scope of organisational psychology – Individual differences - Intelligence tests - Measurement of intelligence - Personality tests - nature, types and uses.

### UNIT - II

Perception - Factors affecting perception - Motivation - theories - financial and non-financial motivation - techniques of motivation - Transactional Analysis - Brain storming.

### UNIT - III

Job satisfaction - meaning - factors - theories - Management of job satisfaction - Morale - importance - Employee attitude and behaviour and their significance to employee productivity - job enrichment - job enlargement.

### UNIT – IV

Hawthorne Experiment - importance - Group Dynamics - Cohesiveness – Co-operation - competition - conflict - Types of Conflict – Resolution of conflict - Sociometry - Group norms - Role - Status – supervision style - Training for supervisions.

### UNIT - V

Leadership - types - theories – Trait, Managerial Grid, Fiedler's contingency - Organisational climate - organisational effectiveness – organisational development - counselling and guidance - Importance of counsellor - types of counselling - merits of counselling.

### REFERENCE BOOKS

1. Keith Davis - Human Behaviour at Work
2. Ghos - Industrial Psychology
3. Fred Luthans - Organisational Behaviour
4. L.M. Prasad - Organisational Behaviour
5. Hippo - Organisational Behaviour

## **ECONOMICS FOR EXECUTIVES**

**Goal:** To enable the students to learn principles and concepts of Business Economics

**Objective:** On successful completion of this course, the students should have understood

- ✓ The objectives of business firms
- ✓ Factors of production and BEP Analysis
- ✓ Types of competitions and price administration
- ✓ Government measures to control monopoly

### **UNIT - I**

Objectives of business firms - Profit Maximisation - Social responsibilities - Demand analysis - Law of Demand - Elasticity of demand.

### **UNIT - II**

Production function - Factors of production - Laws of diminishing returns and Law of variable proportions - Economics of Scale – Cost and Revenue Curves - Break - even- point analysis.

### **UNIT - III**

Market structure and prices - Pricing under perfect Competition - Pricing under Monopoly - Price discrimination - Pricing under Monopolistic competition - Oligopoly.

### **UNIT - IV**

Pricing under factors of production; wages - Marginal productivity theory - Interest - Keynes's Liquidity preference theory – Theories of Profit - Dynamic theory of Profit - Risk Theory - Uncertainty theory.

### **UNIT - V**

Government and Business - Performance of public enterprises in India - Price policy in public utilities, Government measures to control Monopoly in India - MRTP Act.

### **REFERENCE BOOKS**

1. Sankaran - Business Economics
2. Markar Et al - Business Economics
3. Sundaram K.P & Sundaram E - Business Economics

## MATHEMATICS FOR MANAGEMENT- II

**Goal:** To enable the students to learn the techniques of Operation Research and their applications in business management.

**Objective:** On successful completion of this course, the students should have understood

- ✓ Operations Research models
- ✓ Game theory, Queuing theory, PERT, CPM, etc.

### UNIT - I

Introduction to Operations Research - Meaning - Scope – Models - Limitation.  
Linear Programming - Formulation – Application in Management decision making  
(Graphical method only)

### UNIT - II

Transportation (Non- degenerate only) - Assignment problems - Simple Problems only

### UNIT - III

Game Theory:- Queuing theory - Graphical Solution –  $m \times 2$  and  $2 \times n$  type. Solving game by Dominance property - fundamentals - Simple problems only. Replacement problem – Replacement of equipment that deteriorates gradually (value of money does not change with time)

### UNIT - IV

CPM - Principles - Construction of Network for projects – Types of Floats – Slack- crash programme.

### UNIT -V

PERT - Time scale analysis - critical path - probability of completion of project - Advantages and Limitations.

Note: Theory and problem shall be distributed at 20% and 80% respectively.

### REFERENCE BOOKS

1. Kanti Swarup, Gupta R.K. - Operations Research
2. P.R. Vittal - Operations Research
3. Gupta S.P. - Statistical Methods.



## **BUSINESS COMMUNICATION**

**Goal:** To enable the students to learn the nuances of good communication.

**Objective:** on successful completion of this course, the students should have understood

- ✓ Methods of communication
- ✓ Types of communication and Barriers of communication.

### **UNIT-I**

Essential and Importance of Business Communication. Methods of Communication – Types – Barriers.

### **UNIT – II**

Communication through letters – Layout of letters business enquiries – Offers and Quotations – Orders – Execution of Orders – Cancellation of Orders – Claims – Adjustments and settlement of accounts – Letters of complaints – Collection letters – Status enquiries – Bank correspondence – Tenders – Letter to the editor.

### **UNIT – III**

Correspondence of company secretary with share holders and directors – Agenda – Minutes – Preparation.

### **UNIT – IV**

Communication through reports: Essentials – Importance – Contents - Reports by individuals – Committees – Annual report – Application for appointment – reference and appointment orders.

### **UNIT - V**

Internal communication: Short speeches – Memo – Circulars – Notices – Explanations to superiors – Precise writing – Communication media – Merits of various devices – Intercom, Telex and Telephone – Fax – Internet.

### **Books for Reference:**

1. **Rajendra Pal Korahill**, “Essentials of Business Communication”, Sultan Chand & Sons, New Delhi, 2006.
2. **Ramesh, MS, & C. C Pattanshetti**, “Business Communication”, R.Chand&Co, New Delhi, 2003.
3. **Rodriquez M V**, “Effective Business Communication Concept” Vikas Publishing Company ,2003.

## PRODUCTION AND MATERIALS MANAGEMENT

**Goal:** To enable the students to acquire knowledge of production processes and Materials Management

**Objective:** On successful completion of this course, the students should have understood

- ✓ Principles, functions and process of Production Management
- ✓ Effective management of materials

### UNIT-I

Production Management - Functions - Scope - Plant location - Factors - Site location - Plant layout - Principles - Process - Product layout for Production Planning and control - Principles - Information flow - Routing - Scheduling - Despatching - Control.

### UNIT-II

Materials Handling - Importance - Principles - Criteria for selection of material handling equipments. Maintenance - Types - Breakdown - Preventive - Routine - Methods study - Time study - definition - Motion study - Principles – work measurement.

### UNIT-III

Organisation of Materials Management - Fundamental Principles - Structure - Integrated materials management - Purchasing – procedure - principles - import substitution and import purchase procedure - Vendor rating - Vendor development .

### UNIT-IV

Function of Inventory - Importance - Tools - ABC, VED, FSN Analysis - EOQ - Reorder point - Safety Stock - Lead time Analysis Store keeping - Objectives - Functions - Store keeper - Duties - Responsibilities - Location of store - Stores Ledger - Bin card.

### UNIT-V

Quality control - Types of Inspection - Centralised and Decentralised. TQM: Meaning - Objectives - elements - Benefits - Bench marking: Meaning - objectives - advantages - ISO: Features - Advantages - Procedure for obtaining ISO.

### TEXT BOOKS:

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1. Banga and Sharma : Production Management
2. O.P. Khanna : Industrial Engineering and Management
3. M.V. Varma : Materials Management



## MARKETING MANAGEMENT

**Goal:** To enable the students to acquire knowledge of principles of marketing management

**Objective:** On successful completion of this course, the students should have understood

- ✓ Principles of marketing management, market segmentation
- ✓ Product life cycle, pricing, branding,.....

### UNIT - I

Definition of Marketing - Marketing Management- Marketing concept - meaning  
Importance of marketing in developing countries - Functions of Marketing - Marketing environment: various environmental factors affecting the marketing function.

### UNIT - II

Buyer Behaviour - Buying motives - explanation of motivation – Market Segmentation of different bases - Marketing strategy - Market Structure - Definition and types of channel - Channel selection & problems.

### UNIT - III

The Product-Marketing characteristics -consumer goods-industrial goods- Production policy - Product Life Cycle (PLC) - Product mix - modification & elimination - packing - Developing new Products- strategies.

### UNIT - IV

Pricing: Meaning to Buyer & Seller - pricing policies – Objective factors influencing pricing decisions - Competitors action to price changes - multiproduct pricing. Physical Distribution - Management of physical distribution - marketing risks.

### UNIT - V

Branding Decisions: Brand-Brand Image, Brand Identity-Brand Personality -Positioning and leveraging the brands-Brands Equity.

### REFERENCE BOOKS:

1. Philip Kotler - Marketing Management
2. Rajan Nair - Marketing Management
3. Cundiff and Still - Fundamentals of modern marketing

## **PRACTICE OF COMMERCIAL BANKING**

### **UNIT - I**

Lending of money by banks: Principles of sound lending - Forms of advances such as Cash credit, Overdraft, Loan, Purchase and Discounting of bills -Borrower study.

### **UNIT - II**

Secured advances: Different types of securities viz., Government securities. Corporate securities, Life Insurance Policies, Goods, Document of Title to Goods, Real Estate and Book debts. Modes of creating charges viz.. Lien, Pledge, Hypothecation and Mortgage.

### **UNIT - III**

Guarantees: Definition - Essential features of a contract of guarantee - Liability of the surety - Rights of surety - Obligations of creditor towards surety - Rights of creditor.

### **UNIT - IV**

Loan appraisal: Managerial appraisal, Technical appraisal, Commercial appraisal and financial appraisal-Follow up and supervision - NPAs.

### **UNIT - V**

Documentation: Meaning - Documentation in respect of various types of borrowers and securities - Essential clauses - Indian Stamp Act - Limitation Act.

### **BOOKS RECOMMENDED**

- ☞ Bedi H.L.and Hardikar V.K. – Practical Banking Advance
- ☞ Tannan M.L. – Banking Law and Practice in India,  
Thacker & Co.
- ☞ IIB – Commercial Banking 4 Volumes.

## TAXATION – LAW AND PRACTICE

**Goal:** To enable the students to acquire knowledge of principles of Taxation

**Objective:** On successful completion of this course, the students should have understood

- ✓ Principles of Direct and Indirect Taxes
- ✓ Calculation of Tax, Tax Authorities, Procedures,...

### UNIT – I

General Principles of Taxation, Distinction between direct and Indirect taxes, tax evasion – avoidance – causes - remedies.

### UNIT – II

Direct Taxes : Income Tax Act 1961 – important definitions – basis of charge – residential status – Income exempted from income tax – heads of income – computations of income under salary and house property .(problem be included).

### UNIT – III

Computation of income under profits and gains of business - profession - capital gains – income from other sources - Deductions in the computation of total income - income tax Authorities and their power.(problems be included).

### UNIT – IV

Indirect taxes – selected provisions of VAT– with regard to registration of dealers - procedure and effects of registration -mode of charging VAT – exemption from VAT – authorities and their powers.

### UNIT – V

Role of Excise duties in the total revenue – objectives of excise duty in the total revenue – objectives of excise duty – exempted form duty – customs duties – Levy of import and export duty – distinction between advalorem and specific duties – exemption

Note: Theory and problems shall be distributed at 60% & 40% respectively.

### BOOKS RECOMMENDED

1. Bhagavathi Prasad - Income Tax Law & Practice
2. Mehrothra - Income Tax Law & Practice
3. Gour & Narang - Income Tax Law & Practice
4. Dingare pagare - Income Tax Law & Practice
5. Dingare Pagare - Business Taxation



## Skill Based Subject-1 : RETAIL ENVIRONMENT

**Subject Description :** This course presents the basics of retailing, trends in retailing, evolution of retailing and global retail markets.

**Goals:** To enable the students to learn the basics in retailing, evolution and trends in retailing.

**Objectives:** On successful completion of the course the students should have:

understood the features of retailing

learnt the theories of retail development

learnt retail development in India and global retail markets

**Contents:-**

### **UNIT I**

Retail: Meaning – Functions and special characteristics of a Retailer – Reasons for studying. Retailing – Marketing-Retailer Equation – Marketing concepts applied to retailing – Retailing as a career – Trends in Retailing.

### **UNIT II**

Retail Model and Theories of Retail Development – Life cycle and phase in growth of retail markets – Business models in retail – other Retail models.

### **UNIT III**

Strategic Planning in Retailing: Situation Analysis – Objectives – Need for identifying consumer needs – Overall strategy, feedback and control – consumer decision-making process.

### **UNIT IV**

Retail in India: Evolution and Size of retail in India – Drivers of retail change in India – Foreign Direct Investment in retail – Challenges to retail developments in India.

### **UNIT V**

Global retail markets: Strategic planning process for global retailing – Challenges facing global retailers – Challenges and Threats in global retailing – Factors affecting the success of a global retailing strategy

### **REFERENCE BOOKS:**

Swapna Pradhan – Retailing Management – Text and Cases, Tata McGraw Hill – 2<sup>nd</sup> edition, 2004

Barry Berman and Joel R Evans – Retailing Management – A Strategic Approach, Prentice Hall of India, 8<sup>th</sup> Edition, 2002.

James R. Ogden, Denise Ogden – Integrated, Retail Management – Biztantra 2005

Gibson G Vedamani – Retail Management – Functional Principles and Practice, Jaico Publishing House, Second edition, 2004.



## SEMESTER - IV

### HUMAN RESOURCE MANAGEMENT

**Goal:** To enable the students to acquire knowledge of Human Resource Management

**Objective:** On successful completion of this course, the students should have understood

- ✓ Functions of HR/Personnel Department
- ✓ Manpower planning, performance appraisal,...
- ✓ Salary administration, Labour Welfare, Industrial Relations,...

#### UNIT - I

Personnel Management - meaning, nature, scope and objective – Functions of Personnel Department - The Role of Personnel manager - Organisation of personnel department - Personnel Policies and Procedures.

#### UNIT - II

Manpower planning - Job description - Job analysis - Role analysis - Job specification - Recruitment and Selection - Training and Development.

#### UNIT - III

Performance appraisal - Job evaluation and merit rating - Promotion - Transfer and demotion - Human relations - approaches to good human relations - Punishment.

#### UNIT - IV

Wages and Salary administration - Incentive system - Labour welfare and Social Security - Safety, health and Security - retirement benefits to employees.

#### UNIT - V

Industrial relations - Trade unionism - Grievance handling – collective bargaining and worker's participation in management.

#### REFERENCE BOOKS:

1. Tripathy - Personnel Management and Industrial Relations
2. Bhagoiwal - Personnel Management and Industrial Relations
3. Memoria - Personnel Management and Industrial Relations
4. VSP. Rao - Human Resource Management

## FINANCIAL MANAGEMENT

**Goal:** To enable the students to acquire knowledge of Financial Management

**Objective:** On successful completion of this course, the students should have understood

- ✓ Finance Functions, Cost of capital, Capital structure,...
- ✓ Capital Budgeting, Working capital management,...

### UNIT - I (Theory only)

Finance Functions: Meaning - Definition and scope of finance functions - Objectives of Financial management - profit maximization and wealth maximisation. Sources of Finance - Short term - Bank sources – Long term - Shares - debentures, preferred stock - debt.

### UNIT - II (Problem & Theory questions)

Financing Decision: Cost of Capital - Cost of Specific Sources of capital - Equity - preferred stock debt - reserves - weighted average cost of capital, Operating Leverage and Financial Leverage.

### UNIT - III (Theory only)

Capital Structure - Factors influencing capital structure – optimal capital structure - Dividend and Dividend policy: Meaning, classification - sources available for dividends - Dividend policy general, determinants of dividend policy.

### UNIT - IV (Theory only)

Working capital management: Working capital management - concepts - importance - Determinants of Working capital. Cash Management: Motives for holding cash - Objectives and Strategies of cash management. Receivables Management: Objectives - Cost of Credit Extension, benefits - credit policies - credit terms - collection policies.

### UNIT - V (Problems & theory questions)

Capital budgeting-meaning-objectives-preparation of various types capital budgeting.

(Theory carries 80 Marks, Problems carry 20 Marks)

### REFERENCE BOOKS

1. P.V. Kulkarni - Financial Management
2. Khan and Jain - Financial Management - A Conceptual Approach
3. I. M. Pandey - Financial Management
4. S.N. Maheswari - Management Accounting

## MANAGEMENT INFORMATION SYSTEM

**Goal:** To enable the students to acquire knowledge of MIS

**Objective:** On successful completion of this course, the students should have understood

- ✓ Computer based information system
- ✓ MIS support for the functions of management

### UNIT I

Introduction to Information Systems - definition - features - steps in implementation of MIS - need for information-information system for decision making- MIS as competitive advantages – MIS structures.

### UNIT II

MIS - Strategic information system - MIS support for planning - organising - controlling - MIS for specific functions - personnel, finance, marketing inventory production Data Base Management System Models - hierarchical -network - relational - modular.

### UNIT III

Computer Hardware - Description of electronic computers – CPU operations - Classification of computers - main - mini - workstations - micro computers - Super computers - personal computers. Computer Software - types of software - data representation in computers - Introduction to client-server.

### UNIT IV

Input devices - mouse - touch screens - MICR - OCR - keyboard - pen based Input - digital scanners - voice input devices - sensors. Output devices - impact printers - non-impact printers - video display terminals - plotters - voice output devices. Secondary storage devices - magnetic disk, floppy, magnetic tape, optical disk storage - CDROM

### UNIT V

Telecommunication revolution - Introduction to Email, internet, intranet and teleconferencing, www architecture, Introduction to E-Commerce, models B\_B, B\_C, and EDI, EDI applications in business, electronic payment cash, smart cards, and credit cards.

### REFERENCES

Management Information System - Murdick and Ross

Management Information System- A contemporary perspective - Kenneth Laudon &  
Jane Laudon

Management Information System - Gordon B Davis

Management Information System - James O brien

Computer applications in business - Subramanian K

## IV-Semester PC SOFTWARE (MS OFFICE) - Theory

### Unit-I

Windows 2000- working with windows – moving formation within windows arranging Icons- Saving Window settings. MS Office Basics – Creating document – entering text-Selecting text- giving instructions- Using tool bars- Menu commands- Keyboards shortcuts- Saving files- Opening documents – Manipulating Windows – simple Editing- Printing Files.

### Unit-II

Word Basics – Using Auto text – Using Auto Correct Word editing technique- finding and replacing text – Checking spelling – using templates- formatting – Formatting with styles creating tables.

### Unit-III

Excel Basics- entering data- Selecting Ranges- Editing entries – formatting entries- Simple Calculation- naming cells and Ranges- Data display- printing worksheets –copying entries between workbooks – Moving sheets between workbook-deleting sheets- Creating graphs.

### Unit-IV

Power Point basics- Working in outline view- using a design template- Merging presentations in Slider sorter view applying templates – Adding graphs- adding organization Charts.

### Unit-V

Access Basics- Creating a table- entering and adding records- Changing a structure- working with records – Creating forms – establishable relationship using queries to extract information.

### Text Books

1. Office 2000 Complete Reference by stepher L.Nelson.
2. PC Software for window made simplex by R.K Taxali – Tata McGraw Hill Publishers Pvt. Ltd.,
3. Quick Course in Micro soft Office Joyce Cox, Polly urban –Galgottia Publications.
4. PC Software for Office- Automation by T.Karthikeyan and Dr. C. Muthu-Sultan Chand and Company.

**IV – SEMESTER**  
**PC Software (MS Office)**  
**PROGRAMMING LABORATORY**  
**List of Practicals**

**MS-Word**

1. Type the text, check spelling and grammar bullets and numbering list items, align the text to left, right justify and centre.
2. Prepare a job application letter enclosing your Bio-Data
3. Perform Mail Merger Operation and Preparing labels.
4. Prepare the document in newspaper column layout.

**MS – EXCEL**

5. Worksheet Using Formulas.
6. Working Manipulation for electricity bill preparation.
7. Drawing graphs to illustrate class performance
8. An excel worksheet contains monthly sales details of five companies.

**MS ACCESS**

9. Simple commands perform sorting on name, place and pin code of students database and address printing using label format.
10. Pay rolls processing and prepare report
11. Inventory control.
12. Screen designing for data entry.

**MS POWER POINT**

13. Prepare a PowerPoint presentation with at least three slides for department Inaugural function.
14. Draw an organization chart with minimum three hierarchical levels.
15. Design an advertisement campaign with minimum three slides.
16. Insert an excel chart into a power point slide.

## BUSINESS LAW

**Goal:** To enable the students to acquire knowledge of legal aspects of business

**Objective:** On successful completion of this course, the students should have understood

- ✓ Law of contract, Law of sale of goods
- ✓ Law of Agency, Negotiable Instruments Act,....

### UNIT - I LAW OF CONTRACT

Contracts - Essentials of Contract - Agreements - Void - voidable and illegal contracts - Express and implied Contracts - Executed and Executory Contracts - Absolute and contingent contracts - Offer - Legal rules as to offer as to offer and lapse of offer - Acceptance - and rules as to acceptance - to create legal relation - Capacity of parties to create contract - Consideration - Legal rules as to Consideration - Stranger to a Contract and exceptions - Contract without consideration - Consent - Coercion - undue influence – misrepresentation - fraud - mistake of law and mistake of fact.

### UNIT II

Legality of Object - Unlawful and illegal agreements - Effects of illegality - Wagering Agreements - Agreement opposed to public policy - Agreements in Restraint of trade - Exceptions – void agreements - Restitution - Quasi-contracts - Discharge of contract - Breach of contract - Remedies for breach of Contract.

### UNIT - III LAW OF SALE OF GOODS

Formation of contract of sale - Sale and agreement to sell – Hire purchase agreement - Sale and bailment - Capacity to buy and sell - Subject matter of contract of sale - Effect of destruction of goods - Documents of title to goods - conditions and warranties - Rules of Caveat - Emptor - Exceptions - Transfer of property - Goods sent on approval - FOB, CIF, FOR and Ex-ship contracts of sale - Sale by non - owners - right of lien - termination of lien - right of resale - right of stoppage in transit - Unpaid Vendor's rights.

### UNIT - IV

Creation of agency - Classification of agents - relations of principal and agent - delegation of authority - relation of principal with third parties - personal liability of agent - Termination of agency.

### UNIT V

Negotiable Instruments Act 1881-Negotiable Instruments-Characteristics-cheque-Essentials requirements-Endorsements-kinds-crossing-types-Demand draft-Bills of Exchange.

### REFERENCE

1. N.D. Kapoor - Elements of Mercantile Law
2. Shukla M.C. - A Manual of Mercantile Law
3. Venkatesan - Hand Book of Mercantile Law
4. Pandia R. H. - Mercantile La
5. K.P.Kandasami - Banking Law & Practice

## IV – SEMESTER

### Skill Based Subject-2 : CONSUMER BEHAVIOUR

**Subject Description:** This course presents the basics of consumer behaviour

**Goals:** To enable the students to learn the basics of consumer behaviour

**Objectives:** On successful completion of the course the students should have:

Understood consumer motivation and perception

Learnt consumer learning and attitude

Learnt consumer decision making

#### **UNIT-I**

Introduction - Consumer Behaviour — definition - scope of consumer behaviour — Discipline of consumer behaviour — Customer Value Satisfaction — Retention — Marketing ethics.

#### **UNIT –II**

Consumer research — Paradigms — The process of consumer research - consumer motivation — dynamics — types — measurement of motives — consumer perception

#### **UNIT – III**

Consumer Learning — Behavioural learning theories — Measures of consumer learning — Consumer attitude — formation — Strategies for attitude change

#### **UNIT – IV**

Social class Consumer Behaviour — Life style Profiles of consumer classes — Cross Cultural Customers Behaviour Strategies.

#### **UNIT-V**

Consumer Decision Making — Opinion Leadership — Dynamics — Types of consumer decision making — A Model of Consumer Decision Making

#### **REFERENCE BOOKS:**

Leon G. Schiffman and Leslie Lazar Kanuk, Consumer Behaviour, Prentice — Hall of India, Sixth Edition, 1998.

Paul Green Berg-Customer Relationship Management -Tata Mc Graw Hill , 2002

Barry Berman and Joel R Evans — Retail Management — A Strategic Approach-Prentice Hall of India, Tenth Edition, 2006

Gibson G Vedamani — Retail Management — Functional Principles and Practice, Jaico Publishing House, Second Edition, 2004

## SEMESTER - V

### COST AND MANAGEMENT ACCOUNTING

**Goal:** To enable the students to acquire knowledge of Accounting for managerial decisions

**Objective:** On successful completion of this course, the students should have understood

- ✓ Cost sheet, Material issues, Labour cost...
- ✓ Financial statement analysis, Budgeting,...

UNIT I (Theory questions only)

Meaning-definition-scope-objectives-function-merits and demerits of Cost and Management Accounting-distinction between cost, management and financial accounting - Elements of cost-cost concepts and costs classification.

UNIT II (Problems and theory questions)

Preparation of cost sheet-stores control- ECQ-maximum, minimum, reordering levels-pricing of materials issues-FIFO,LIFO,AVERAGE COST, STANDARD PRICE-methods -labour cost-remuneration and incentives.

UNIT III (Problems only)

Financial statement Analysis - preparation of comparative and common size statements - analysis and interpretation. Ratio analysis - classification of ratios-liquidity, profitability, solvency – inter firm comparison.

UNIT IV (Problems only)

Fund flow analysis-cash flow analysis (problems only)

UNIT V (Problems and theory questions)

Standard costing-variance analysis-material and labour variances Marginal Costing-cost volume profit analysis. Budgeting and preparation of various budgets.

(Theory carries 20 marks and problems carry 80 marks)

#### REFERENCE BOOKS:

1. Jain and Narang - Costing
2. Nigam and Sharma - Cost accounting
3. RK Sharna & K. Gupta - Management Accounting
4. S.N.Maheswari - Management Accounting



## **MARKETING RESEARCH**

### **UNIT -I**

Marketing Research: Meaning, nature and role of marketing research; Organization of marketing research; Marketing research process: Problem identification and definition; Determination of information needs; Developing research proposal.

### **UNIT -II**

Research Design: Types of research Design – Exploratory, descriptive and conclusive researches; Secondary and primary data: Sources of secondary data; Primary data collection instruments – Questionnaire designing and testing; Schedule; Observation methods; Scaling techniques and attitude measurement; Online data sources and research.

### **UNIT -III**

Sample Design: Defining the universe and sampling unit; Sampling frame; Probability and non-probability sampling methods; Sample size determination, Data collection and survey errors.

### **UNIT -IV**

Data Analysis and Interpretation: Data editing and coding; Tabulation and graphic representation; Statistical data analysis including estimation, hypothesis testing, advanced data analysis techniques; Report preparation and presentation.

### **UNIT -V**

Application of Marketing Research : Product research; Advertising research; Market and sales analysis; Marketing research in India; Ethical issues related to marketing research.

### **TEXT BOOKS:**

1. Boyd, Harper W. Jr., Westfall, Ralph and Stasch, Stanley, Marketing Research: Text and Cases, Richard D.Irwin Inc., Homewood, Illinois.
2. Sharma S.S., Marketing Research.

## **BANK MANAGEMENT**

### **UNIT - I**

Management - Management Principles and Functions - Environment for effective bank management-Role of a bank Manager - Planning in banks - Need -Planning Process - Strategic Planning - Organisational Planning - Resource Planning - Profit Planning - Operational Planning - Types of Plans in Banks -Decision Making - Process of Decision Making in banks.

### **UNIT – II**

Organisation - Principles - Departmentation in banks - Organisational Structures - Project Organisation - Matrix Organisation - Committees - Line Staff Relations - Span of Control - Delegation - Decentralisation - Bank branch Organisation.

### **UNIT – III**

Direction - Principles - Conflict Management in banks - Leadership - Functions - Styles – Theories - Motivation - Theories.

### **UNIT – IV**

Control - Process - Essentials - Techniques of control - Management Information System in Banks -Productivity and Profitability in Banks.

### **UNIT – V**

Manpower Planning in Banks - Recruitment -Selection - Training in Banks - Need - Methods -Discipline - Grievance Redressal - Trade Unionism.

### **BOOKS RECOMMENDED**

- ☞ C.B. Gupta – Principles of Management for Bankers
- ☞ James B Bexley – Banking Management – A guide to more profitable banking.
- ☞ P. Subba Rao – Principles and Practice of bank management.

**Harold Koontz et al – Essentials of Management.**

## **MARKETING OF BANKING SERVICES**

### **UNIT - I**

Marketing – Meaning – Importance Of Marketing – Modern Marketing Concept – Features of the Modern Marketing Concept – Relevance of marketing to banking – Marketing environment for a banker – Marketing Mix of a banker.

### **UNIT - II**

Market segmentation – Bases – Marketing outlet – Suitable location for a bank branch – Branch Layout. Product mix: Product line of banker, New Product Development, Constraints on Product Development, Product Management, Non –Fund Based Business.

### **UNIT - III**

Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives, Pricing Policies, Deregulation of interest rates, service charges.

### **UNIT - IV**

Promotion Mix : Meaning, Objectives, Methods, Factors affecting Promotion Mix, Promotional Mix of a banker: Personal Promotional Efforts, Direct Marketing, Public Relations, Societal Banking, Customers, Meets, Customer Service, Advertising, Publicity – Good Promotional Mix.

### **UNIT - V**

Bank Marketing Personnel – Selection Motivation – Training and Development.

### **BOOKS RECOMMENDED**

- ☞ Marketing management : Ramaswamy and Namakumari.
- ☞ Marketing management : Gupta and Rajan Nair.
- ☞ Dynamics of bank marketing : Madhukar.
- ☞ The bank marketing handbook : Kennetch Andrew.

V –SEMESTER

Skill Based Subject-3 : MERCHANDISING MANAGEMENT

**Subject Description:** This course presents the basics of merchandising

**Goals:** To enable the students to learn the basics of merchandising management

**Objectives:** On successful completion of the course the students should have:

Understood merchandising planning

Learnt merchandise buying

Learnt visual merchandising

**UNIT-I**

Merchandising — meaning — concept — factors affecting merchandising function — merchandise manager functions — merchandise mix — components of merchandise management — merchandise strategies

**UNIT –II**

Merchandise Planning — steps involved — merchandise control — assortment planning — merchandising stages

**UNIT – III**

Merchandise buying — types — sources of supply — identifying and contracting - evaluating sources- branding strategies — category management

**UNIT –IV**

Merchandise performance — retail pricing — merchandise allocation — analyzing merchandise performance — methods.

**UNIT-V**

Visual Merchandising — types of display — display planning — methods of display — Window and interior display — space management — planning layout

**REFERENCE BOOKS:**

Chetan Bajaj and Ranjith — Retail Management — Oxford University Press, Second Edition, 2005

Gillespie Hecht and Lebowitz — Retail Business Management, Mc Graw Hill Book Company, Third Edition, 2002

James ROgden, Denise T.Ogden - Integrated Retail Management, Wiley Pvt Ltd, 2005

Gibson G Vedamani — Retail Management — Functional Principles and Practice, Jaico Publishing House, Second Edition, 2004

## SEMESTER - VI

### ENTREPRENEURSHIP AND PROJECT MANAGEMENT

**Goal:** To enable the students to acquire knowledge of Entrepreneurship

**Objective:** On successful completion of this course, the students should have understood

- ✓ EDP, Project management
- ✓ Institutional support to entrepreneurial development

#### UNIT I

Meaning of Entrepreneurship - characteristics, functions and types of entrepreneurship - Intrapreneur - Role of entrepreneurship in economic development.

#### UNIT II

Factors affecting entrepreneur growth - economic – non-economic. Entrepreneurship development programmes - need - objectives – course contents - phases - evaluation. Institutional support to entrepreneurs.

#### UNIT III

Project Management: Meaning of project - concepts - categories - project life cycle phases - characteristics of a project – project manager - role and responsibilities of project manager.

#### UNIT IV

Project identification - selection - project formulation – contents of a project report - planning commission guidelines for formulating a project - specimen of a project report.

#### UNIT V

Source of finance for a project - Institutional finance supporting projects project evaluation - objectives - types - methods.

#### TEXT BOOK

1. Entrepreneurial Development: S.S.Khanka
2. Entrepreneurial Development: C.B.Gupta & N.P. Srinivasan
3. Project Management : S.Choudhury
4. Project Management : Denis Lock

## **BANKING TECHNOLOGY**

### **UNIT - I**

Technology in Banking – Need – Benefits – Issues involved in technology – orientation of banks.

### **UNIT - II**

Computer technology in banks: What is a computer? Brief history of computers of early computers – Generations of computers – Uses of computers.

### **UNIT - III**

Hardware: Anatomy of computer – CPU – Main memory- Peripheral controllers – Peripherals.

### **UNIT - IV**

Software : Need for software – What is software? Types of software – Systems software – Operating systems – Language translators – Programming languages.

### **UNIT - V**

Technology based products in banking – ATMs – Home Banking MICR cheques Electronic Funds Transfer (EFTs) – Internet Banking – Real Time Gross Settlement (RTGS) – Security considerations.

### **BOOKS RECOMMENDED**

- ☞ Bajwa K.S. - Bank Mechanisation, Skylark publications.
- ☞ Srivatsava - Computer applications in Banks, BTC, RBI.
- ☞ Sanjay Soni and  
Vinayak aggarwal - Computers and banking sultan cohand & Sons.

## INNOVATIVE BANKING

### **UNIT - I**

Innovation: Meaning – Need for innovations in banking – Constraints in innovations – Role of technology in banking

### **UNIT - II**

Innovation in savings and loan schemes: Innovative schemes of bank deposits, Mutual Funds, Housing Finance, Personal loans, and Educational loans.

### **UNIT - III**

Innovations in Individual Customer Service: ATMs, Consumer Credit Cards, Farm Credit Cards, Investment Counseling, 24x7 banking and other services.

### **UNIT - IV**

Innovations in Corporate customer service: Merchant Banking, Leasing, Venture Capital, Factoring, Dematerialised Accounts, and Cash Management Services.

### **UNIT - V**

Policy based innovations: Setting up of Rural Development Cells, Rural Service Centres, Self Groups. Women Entrepreneurs Cells and Model Village Project – Priority Sector lending Society oriented innovations: Community banking – Financial Inclusion.

### **BOOKS RECOMMENDED**

- ☞ Marketing management : CB Gupta
- ☞ References : IBA Bulletins, IIBs Publications, House Journals of Banks.

Skill Based Subject-4 : CUSTOMER RELATIONSHIP MANAGEMENT

**Subject Description:** This course presents the basics of Customer Relationship Management

**Goals:** To enable the students to learn the basics of Customer Relationship Management

**Objectives:** On successful completion of the course the students should have:

Understood Relationship Marketing

Learnt Sales Force Automation

Learnt Database Marketing

**UNIT – I**

Overview of Relationship marketing – Basis of building relationship – Types of relationship marketing – customer life cycle

**UNIT – II**

CRM – Overview and evolution of the concept – CRM and Relationship marketing – CRM strategy – importance of customer divisibility in CRM

**UNIT – III**

Sales Force Automation – contact management – concept – Enterprise Marketing Management – core beliefs – CRM in India

**UNIT – IV**

Value Chain – concept – Integration Business Management – Benchmarks and Metrics – culture change – alignment with customer eco system – Vendor selection

**UNIT – V**

Database Marketing – Prospect database – Data warehouse and Data Mining – analysis of customer relationship technologies – Best practices in marketing Technology – Indian scenario.

**REFERENCE BOOKS:**

S. Shajahan – Relationship Marketing – Mc Graw Hill, 1997

Paul Green Berg – CRM – Tata Mc Graw Hill, 2002

Philip Kotler, Marketing Management, Prentice Hall, 2005

Barry Berman and Joel R Evans – Retail Management – A Strategic Approach- Prentice Hall of India, Tenth Edition, 2006



Elective – I	A	Money and Banking
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**UNIT - I**

Money: Evolution and functions of money – Significance of money – Quantity theory of money (Fishers and Cambridge) – Demand for and supply of money

**UNIT - II**

Commercial Banking: Functions and kinds – Balance sheet of a commercial bank – Investment policy – commercial bank in economic development – Branch Banking and Unit Banking – Deposit Banking Vs Mixed Banking - credit creation of Commercial Banks.

**UNIT – III**

Central Banking: Functions of a central bank – credit control – quantitative controls – selective controls - RBI and economic development

**UNIT – IV**

Money market: Structure – organized and unorganized money market – Development of money market – Indian Money Market – London and Newyork Money Markets – Capital Market in India

**UNIT – V**

Inflation: Meaning and definition – Kinds of inflation – causes and consequences of inflation – Deflation – Inflation in a developing economy

**BOOKS RECOMMENDED**

- ☞ KPM Sundaram, Money and Banking and International Trade, Sultan Chand & sons.
- ☞ KPM Sundram, Money Banking, Sultan Chand & sons.
- ☞ ML Jhingan, Money Banking and International Trade, S.Chand
- ☞ S.Sankaran, Money Banking and International Trade, Margham Publications.
- ☞ Ashok Desai, Indian Banking, HPH
- ☞ Gordan & Natarajan, Banking, HPH
- ☞ Nirmala Prasad and Chandradoss, Banking and Financial System, HPH

Elective – I	<b>B</b>	Modern Office Management
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**Unit –I Office Management and organization**

Basic concepts of office – Importance – Functions – size of the office – office management – relations with other departments – scientific office management – office manager - principles of office organization – types / systems of organization – charts – centralization Vs. decentralization.

**Unit- II Office Environment & Communication**

Office location – characteristics / Qualities of office building – Environment – Physical – hazards in office safety – security – secrecy – communication – meaning – essential features – classification – barriers to communication.

**Unit –III : office correspondence & Record management**

Centralized Vs Departmental correspondence – departmental typing and typing pools – classification of records – principles of record keeping – filing – methods.

**Unit –IV : Office systems & Procedures**

Systems – procedure – Advantages – Characteristics of sound office system & procedures – work simplification – principles – kinds of reports.

**Unit –V Office Personnel relations**

Personnel management – definitions – functions –office committees- employee morale – productivity – Employee welfare – grievances – work measurement – control of office work.

**Reference Books:**

1. Modern office management – Dr. I.M.SAHAI –Sathiya Bhawan Agra
2. Office organization And Management – S.P Arora – Vikas publishing House Pvt Ltd.

Elective – I	C	Global Business Management
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### **UNIT -I**

Need and relevance-international trade – current pattern of India’s foreign trade and world trade-India’s trade-trends-composition-volume and direction-traditional and non traditional products-brief background of import trade-future.

### **UNIT -II**

Indian institutional assistance for export promotion – export policy – features – policy measures – infrastructure set up and aids – expert promotion council – commodity boards – board of trade – trade development authority – FIFO, IIFT, Export inspection council, STC, Export houses.

### **UNIT -III**

Export procedures-offer and receipt of confirmed orders – production – shipping and banking procedure – negotiation-documents for export trade –export incentives.

### **UNIT -IV**

Export financing – procedure for pre-shipment finance-post shipment finance-terms of payment in international trade-letter of credit-features and types-medium and long term loans – export control regulations - ECGC.

### **UNIT -V**

International agencies and agreement – IMF-World Bank – functions and features – WTO features-import policy features.

### **Recommended Books:**

1. TAS Balagopal Export Management
2. Francis Cherunilam International Trade and Export Management
3. S K Varghese Foreign Exchange and Financing of Foreign Trade
4. Y R Ullal Export Management

Elective – II	A	Advertising Management for Services
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**Unit –I Introduction to Advertisement :**

Concept and definition of advertisement – social, economic and legal implications of advertisements –setting advertisement objectives.

**Unit- II Ad. Agencies**

Ad.Agencies – Selection and the remuneration – Advertisement – campaign – Function of Ad. Agencies – types of Ad Agencies.

**Unit –III Advertisement Media:**

Media plan type and choice criteria – reach and frequency of advertisements – cost of advertisements related to service- media strategy and scheduling.

**Unit –IV Design and Execution of Advertisement**

Message development – different types of advertisements –layout – design appeal – copy structure – advertisement production – print – Radio – T.V and web advertisements – advantages & Limitations.

**Unit –V Media Research**

Media research – selection – testing validity and reliability of ads – measuring impact of advertisement – advertises effectiveness.

**References:**

1. Kenneth Clow. Donald Back – “Integrated Advertisements, Promotion and marketing communication”, -Prentice hall of India
2. S.H.H kazmi, satish K Batra – “Advertising & Sales Promotion – Excel Books
3. Advertising, sales & Promotion management – S.A. Chunawalla – Himalaya Publishing House.

Elective – II	<b>B</b>	Industrial Relations and Labour Laws
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**Objectives:**

On successful completion of this course, the students should have understood

- Legislations relating to Industrial Disputes and Labour welfare

**UNIT I**

Industrial relations - industrial disputes - causes - handling and settling disputes - employee grievances - steps in grievance handling - causes for poor industrial relations - remedies.

**UNIT II**

Collective Bargaining: - Concept - Principles and forms of collective bargaining - Procedure - conditions for effective collective bargaining - worker's Participation in management.

**UNIT III**

Factories Act 1948 - The Workman's Compensation Act, 1923.

**UNIT IV**

The Industrial Disputes Act 1947 - The Trade Union Act, 1926.

**UNIT V**

The Payment of Wages Act,1936 - The Employee's State Insurance Act, 1948

**REFERENCES:**

1. Personnel Management & Industrial Relation -P.C.Tripathi
2. Dynamics of Personnel Management - C.B.Mamoria
3. Human Resource Management - N.G.Nair & Latha Nair Sultan Chand & Sons.
4. Essentials of Human Resource Management and Industrial Relations – P.SubbaraoHimalaya.
5. N.D. Kapoor - Mercandile Law - Sultanchand & Sons
6. R.Venkatapathy & Assissi Menachery - Industrial Relations & Labour Legislation  
- Aditya Publishers.

Elective – II	C	Portfolio Analysis and Management
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**Unit – I : Portfolio Analysis : Risk and Return**

Introduction; Portfolio and Security Returns; Risk; Portfolio Risk; When diversification Does not help; when diversification can eliminate risk; the insurance principle; borrowing and lending.

**Unit – II : Portfolio choice : utility theory and indifference curves**

Introduction; utility functions; linear utility function and risk; concave utility function and risk; indifference curves.

**Unit – III : Markowitz : Portfolio Selection Model**

Introduction; Markowitz Model; the mean variance criterion; corner portfolios; Dents in the efficient set dominance principle; Modifications to the Efficient Frontier; Critique.

**Unit – IV : Sharpe : The Single Index Model**

Introduction Characteristics lines; portfolio characteristic Lines; constructing the optimal portfolio.

**Unit – V : Capital Asset Pricing Model**

Introduction, Assumptions, the Security Market Line, CAPM Vs. Market Model; Realism of the Capital Asset pricing model.

**BOOKS FOR REFERENCE :**

1. Portfolio Management - S.K.Baura
2. Investment Analysis and Portfolio Management – Reilly
3. Security analysis and Portfolio management - Fischer and Jordan

Elective – III	A	Financial Services
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**Objectives:**

On successful completion of the course the students should have:

- To learn the various financial services provided by NBFCs.
- To understand the modes of raising capital from domestic and foreign market.
- To evaluate feasibility of projects on hire purchase and leasing.
- To study and understand mutual funds, venture capital, merges and appreciation along with other financial services.

**UNIT I**

Merchant Banking - Functions - Modes of raising capital from Domestic and foreign markets - Raising short term funds -Recent developments in the capital markets - SEBI guidelines on merchant banking in India. NBFCs in India.

**UNIT II**

Hire Purchase - Concept - evaluation of Hire Purchase Proposals. Leasing - Lease Accounting - Types of leases.

**UNIT III**

Mutual funds - operations performances, regulation - SEBI guidelines for mutual funds.

**UNIT IV**

Other financial services. Venture Capital - Bill Discounting - Factoring - credit rating - Asset securitization - Depositories.

**UNIT V**

Mergers and Acquisitions - SEBI code on Take-overs - Business Failures and reorganizations.

**REFERENCES :**

1. M.Y.Khan, Indian Financial Systems.
2. K.Sriram, Hand Book of Leasing Hire Purchase & Factoring.
3. R.M.Srivastava, Indian Financial System.
4. Rajas Parashine and Ashok Kumar, Introduction to Lease Financing.
5. T.Sundar Rajan, Merchant Banking.
6. L.M.Bhole, Financial Institution & Markets.
7. Habel J.Johnson, Financial Institution & Markets.
8. Dr.J.C.Verma, Mutual Funds & Investment Portfolio.
9. Nalini Prava Tripathy, Financial Instruments and Services, Prentice Hall of India, New Delhi.

Elective – III	<b>B</b>	HRD (Human Resource Development)
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**Goal:** To enable the students to learn the principles and practices of developing human resources.

**UNIT I:**

HRD - Meaning, scope, importance, difference between traditional personnel management and HRD. Role Analysis and HRD-Key performance areas, Critical Attributes, Role Effectiveness, Role analysis methods.

**UNIT II:**

Performance appraisals and performance development - objectives of performance appraisal - The past and the future; Basic considerations in performance appraisal; Development oriented appraisal system. Interpersonal Feedback and performance counseling

**UNIT III:**

Potential Appraisal and Development. Career planning and Development.

**UNIT IV:**

Training - conceptual framework for training; learning principles; Identification of training needs; Determination of training objectives; Training programme design; Training methods and their selection criteria.

**UNIT V:**

Organization Effectiveness - Organisation Culture, HRD climate; Organization Development - characteristics, HRD - OD interface. HRD experiences in India - Emerging trends and perspectives.

**REFERENCES:**

1. Pareek Udai and T.V.Rao, Designing and Managing Human Resource Systems, Oxford & IBH.
2. Rao T.V.performance Appraisal: Theory and Practice.AIMA-Vikas.
3. ILO: An Introductory course in Teaching and Training Methods for Management Development. Sterling Publishers.
4. Rao T.V.et.al.(ed) Alternative Approaches and Strategies of HRD Rewat Publications.
5. Silvera D.M. - Human Resource Development - the Indian Experience New India Publications.
6. Rao VSP, Human Resource Development, Response Books, 2001.
7. Kandula S.R, Strategic Human Resource Development, PHI, 2001.



Elective – III	C	Insurance Principles and Practice
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**Goal:** To enable the students to acquire knowledge of Insurance Business

**Objective:** On successful completion of this course, the students should have understood

- ∞ Principles of Insurance
- ∞ Life Insurance and General Insurance business in India

### **UNIT-I**

Defining Risk and Uncertainty - Classification of risk - Sources of risk - External and Internal Insurance - Meaning, nature and significance essential requirements and principles of risk insurance; reinsurance; privatisation of insurance business in India; Insurance Regulatory Development Authority – Recent Developments in the Insurance sector.

### **UNIT-II**

Life Insurance - Law relating to life Insurance; General Principles of Life Insurance Contract; Proposal and policy; assignment and nomination; title and claims; concept of trust in life policy; LIC - Role and functions.

### **UNIT-III**

General Insurance - Law relating to general insurance; different types of general insurance; general insurance Vs life insurance; nature of fire insurance ; various types of fire policy ; subrogation; double insurance; contribution; proximate cause; claims of recovery. Accident and Motor Insurance - Nature, disclosure, terms and conditions claims and recovery; third party insurance; Compulsory motor vehicle insurance; accident insurance.

### **UNIT-IV**

Deposit and Credit Insurance - Nature, terms and Conditions, claim, recovery etc., public liability insurance; emergency risk insurance structure and power, function of General Insurance Corporation of India; Deposit Insurance and credit Guarantee Corporation.

### **UNIT-V**

Marine Insurance - Law relating to marine insurance ; scope and nature; types of policy; insurable interest; disclosure and representation; insured perils; proximity cause; voyage; warranties; measurement; subrogation; contribution; under insurance.

### **TEXT BOOKS**

1. M.N.Mishra : Insurance Principles and Practices
2. Kothari & Bahl : Principles and Practices of Insurance
3. G.S.Panda : Principles and Practices of Insurance
4. N.D.Kapoor : Elements of Business Law
5. P.Periyasamy : Principles and Practices of Insurance

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