

HSNC University Mumbai

(Established by Government of Maharashtra vide notification dated 30th October, 2019 under section 3(6) of Maharashtra Public Universities Act)



Ordinances and Regulations

With Respect to

Choice Based Credit System (CBCS)

**For the
Programmes
Under**

The Faculty of Commerce & Management

With effect from the

Academic year 2021-22

HSNC UNIVERSITY, MUMBAI



Board of Faculty of Commerce and Management

Board of Studies in the Subjects of Banking and Insurance

1) Name of Chairperson/Co-Chairperson/Coordinator:-

- a) **Dr. Tasneem Razmi, Chairperson**, Assistant Professor - Accounting and Finance, HR College, HSNC University Churchgate, Mumbai – 400 020. Email ID- tasneemrazmi@gmail.com Mobile no-9820478500
- b) **Dr. Ritika Pathak, Co-Chairperson**, Assistant Professor and Head-Department of BAF/BBI/BFM/BMS, KC College, HSNC University Churchgate, Mumbai –400 020. Email ID- ritika.pathak@kccollege.edu.in, Mobile no-9819690065.

2) Two to five teachers each having minimum five years teaching experience amongst the full time teachers of the Departments, in the relevant subject.

- a) **Dr Kulvinder Kaur**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID kulvinderkaur.bath@kccollege.edu.in, Mobile No- 9833060902
- b) **CA Tanzila Khan**, Assistant Professor-KC College, HSNC University, Email Id: tanzila.khan@kccollege.edu.in, Mobile No- 9892151571
- c) **Ms. Bharti Jethani**, Assistant Professor - HR College, HSNC University, Churchgate, Mumbai – 400 020 Email ID- bharti_jethani06@yahoo.co.in, Mobile No- 9665403944

d) **Mr Manish Malkani** , Assistant Professor, HR College, HSNC University, Churchgate, Mumbai – 400020 Email ID- manish_malkani@yahoo.com, Mobile No - 9820840241

3) One Professor / Associate Professor from other Universities or professor / Associate Professor from colleges managed by ParentBody;

a) **Prof. Sundar Ram Korivi**, Professor, Senior Consultant, NIFM, Email ID- sundfina9@gmail.com, Mobile No- 9987296128

4) Four external experts from Industry / Research / eminent scholar in the field relevant to the subject nominated by the Parent Body;

a) **Mr. Kuna IRambhia**, Fund Manager, The Streets, Mumbai, Email ID – kunal@thestreets.co.in Mobile no-9820368847

b) **Mr. Madhukar Pant**, National Head, IDFC First Bank, Mumbai, Email ID – pantmadhukar1@gmail.com Mobile no-9833368048

c) **Dr Ajay Mittal**, Vice president research, training and development, SBI Funds, Mumbai, Email ID – ajay.mittal@sbif.com, Mobile no-9833112390

5.) Top rankers of the Final Year Graduate and Final Year Post Graduate examination of previous year of the concerned subject as invitee members for discussions on framing or revision of syllabus of that subject or group of subjects for one year.

a) **Mr. Nizar Mesani**, Equity research analyst, Goldman Sachs, Email id- nizarmesani99@gmail.com , Mobile no- 9833988771

b) **Ms. Hetanshi Kamdar** , Director , ACK Capital Management Pvt Ltd, Email ID- hetanshi.kamdar@gmail.com, Mobile no- 9833590983

c) **Ms Mohini Mahadevia**, Proprietor, Solufin financial planners, Email ID- mohinimahadevia@gmail.com , Mobile no- 983314032

Part I

Outline of Choice Based Credit System as per University Grants Commission guidelines as under:

R. ** : The definitions of the key terms used in the Choice Based Credit System from the Academic Year 2020-2021 are as under:**

1. **Core Course:** A course, which should compulsorily be studied by a candidate as a core requirement is termed as a Core course.

2. **Elective Course:** Generally, a course which can be chosen from a pool of courses and which may be very specific or specialized or advanced or supportive to the discipline/subject of study or which provides an extended scope or which enables an exposure to some other discipline/subject/domain or nurtures the candidate's proficiency/skill is called an Elective Course.

2.1 **Discipline Specific Elective (DSE) Course:** Elective courses may be offered by the main discipline/subject of study is referred to as Discipline Specific Elective.

The University/Institute may also offer discipline related Elective courses of **interdisciplinary** nature (to be offered by main discipline/subject of study).

2.2 **Dissertation/Project:** An elective course designed to acquire Special/advanced knowledge, such as supplement study/support study to a project work, and a candidate studies such a course on his own with an advisory support by a teacher/faculty member is called dissertation/project. **A Project/Dissertation work would be of 6 credits.** A Project/Dissertation work may be given in lieu of a discipline specific elective paper.

2.3 **Generic Elective (GE) Course:** An elective course chosen generally from an unrelated discipline/subject, with an intention to seek exposure is called a Generic Elective.

A core course offered in a discipline/subject may be treated as an elective by other discipline/subject and vice versa and such electives may also be referred to as Generic Elective.

3. **Ability Enhancement Courses (AEC):** The Ability Enhancement (AE)

Courses may be of two kinds: Ability Enhancement Compulsory Courses (AECC) and Skill Enhancement Courses (SEC).

“AECC” courses are the courses based upon the content that leads to Knowledge enhancement; SEC courses are value-based and/or skill-based and are aimed at providing hands-on-training, competencies, skills, etc.

4. **Choice Base Credit System (CBCS):**

CBCS allows students to choose inter-disciplinary, intra-disciplinary courses, skill oriented papers (even from other disciplines according to their learning needs, interests and aptitude) and more flexibility for students.

5. **Honours Program**

To enhance employability and entrepreneurship abilities among the learners, through aligning Inter Disciplinary / Intra Disciplinary courses with Degree Program. Honours Program will have

40 additional credits to be undertaken by the learner across three years essentially in Inter / Intra Disciplinary course.

A learner who joins Regular Undergraduate Program can opt for Honours Program in the first year of the Program. However, the credits for Honours, though divided across three years can be completed within three years to become eligible for award of Honours Degree.

6. Program:

A Program is a set of courses that are linked together in an academically meaningful way and generally ends with the award of a Degree Certificate depending on the level of knowledge attained and the total duration of study of Undergraduate Programs.

7. Course:

A 'course' is essentially a constituent of a 'program' and may be conceived of as a composite of several learning topics taken from a certain knowledge domain, at a certain level. All the learning topics included in a course must necessarily have academic coherence, i.e. there must be a common thread linking the various components of a course. A number of linked courses considered together are in practice, a 'program'.

8. Bridge Course:

Bridge course is visualized as Pre semester preparation by the learner before commencement of regular lectures. For each semester the topics, whose knowledge is considered as essential for effective and seamless learning of topics of the Semester, will be specified. The Bridge Course can be conducted in online mode. The Online content can be created for the Bridge Course Topics.

9. Module and Unit:

A course which is generally an independent entity having its own separate identity, is also often referred to as a 'Module' in today's parlance, especially when we refer to a 'modular curricular structure'. A module may be studied in conjunction with other learning modules or studied independently. A topic within a course is treated as a Unit. Each course should have Units.

10. Self-Learning:

20% of the topics will be marked for Self-Learning. Topics for Self-Learning are to be learned independently by the student, in a time-bound manner, using online and offline resources including online lectures, videos, library, discussion forums, field work, internships etc.

Evaluative sessions (physical/online), equivalent to the credit allocation of the Self Learning topics, shall be conducted, preferably, every week for each course. Learners are to be evaluated real time during evaluative sessions. The purpose of evaluative sessions is to assess the level of the students' learning achieved in the topics earmarked for Self-Learning.

The teacher's role in these evaluative sessions will be that of a Moderator and Mentor, who will guide and navigate the discussions in the sessions, and offer concluding remarks, with proper

reasoning on the aspects which may have been missed by the students, in the course of the Self-Learning process.

The modes to evaluate self-learning can be a combination of the various methods such as written reports, hand-outs with gaps and MCQs, objective tests, case studies and Peer learning. Groups can be formed to present self-learning topics to peer groups, followed by Question and Answer sessions and open discussion. The marking scheme for Self Learning has been defined under Examination and Teaching.

The topics stipulated for self-learning can be increased or reduced as per the recommendations of the Board of Studies and Academic Council from time to time. All decisions regarding evaluation need to be taken and communicated to the stakeholders preferably before the commencement of a semester. Some exceptions may be made in exigencies, like the current situation arising from the lockdown, but such ad hoc decisions are to be kept to the minimum possible.

11. Credit Point:

Credit Point refers to the 'Workload' of a learner and is an index of the number of learning hours deemed for a certain segment of learning. These learning hours may include a variety of learning activities like reading, reflecting, discussing, attending lectures / counselling sessions, watching especially prepared videos, writing assignments, preparing for examinations, etc. Credits assigned for a single course always pay attention to how many hours it would take for a learner to complete a single course successfully. A single course should have, by and large a course may be assigned anywhere between 1 to 4 credit points wherein 1 credit is construed as corresponding to approximately 12 to 15 hours.

12. Credit Completion and Credit Accumulation:

Credit acquisition and Credit completion shall be considered to take place after the learner has successfully cleared all the evaluation criteria with respect to a single course. Thus, a learner who successfully completes required CP (Credit Point) course may be considered to have collected or acquired total credits. Learner level of performance above the minimum prescribed level (viz. grades / marks obtained) has no bearing on the number of credits collected or acquired. A learner keeps on adding more and more credits as he completes successfully more and more courses. Thus the learner 'accumulates' course wise credits.

13. Credit Bank:

A Credit Bank refers to stored and dynamically updated information regarding the number of Credits obtained by any given learner along with details regarding the course/s for which Credit has been given, the course-level, nature, etc. In addition, all the information regarding the number of Credits transferred to different programs or credit exemptions given may also be stored with the individual's history.

14. Credit Transfer:

(performance transfer) When a learner successfully completes a program, he/she is allowed to transfer his/her past performance to another academic program having some common courses and Performance transfer is said to have taken place.

15. Course Exemption:

Occasionally, when two academic programs offered by a single university or by more than one university, may have some common or equivalent course-content, the learner who has already completed one of these academic programs is allowed to skip these 'equivalent' courses while registering for the new program. The Learner is 'exempted' from 'relearning' the common or equivalent content area and from re-appearing for the concerned examinations. It is thus taken for granted that the learner has already collected in the past the credits corresponding to the exempted courses.

Part II

Note: The Ordinances and Regulations given below are applicable to Undergraduate Program of Faculty of Commerce & Management and Faculty of Humanities, unless and otherwise specified.

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Minimum duration of undergraduate programmes will be of 3 years in the Semester pattern i.e. from Sem. I to Sem. VI.

The degree will be awarded to a learner who successfully completes 120 credits of the programme in period of 3 to 6 years from the year of enrolment to Semester VI.

If a learner does not earn 120 credits in 12 semesters from the year of enrolment to semester I, he/she may at his/her option transfer his/her performance in the existing/new program after establishing equivalence between old and new syllabus. Such a performance transfer will be decided by the Board of Studies / Ad-hoc Board / Ad hoc Committee of the concerned subject. The admission to the program will be governed by the existing rules.

O*** The fees for transfer of credits or performance will be based on number of credits that a learner has to complete for award of the degree.**

R **** Credits earned at one institution for one or more courses under a given program will be accepted under another program either by the same institution or another institution either through Direct Performance Transfer or Course exemption.

R** The Scheme of Teaching and Examination:**

The Scheme of Teaching and Examination shall be divided into **THREE** components, **Self-Learning, Internal assessment and External assessment** (semester end examination) for each course of the program.

1) **Self Learning** Assessment. Various methodologies has been described in Definition of Self Learning. However Subject Teacher is authorized to devise newer methods of evaluation, which must essentially be documented and be circulated through email or written circular to the learners at least 7 days prior to its implementation. 10% of the marks shall be allocated for Self Learning Assessment.

2) **Internal Assessment** includes Assignments, Seminars, Core Practical, Practical, **Commutative** Test, **Practical Record**, Unit Tests etc. Subject Teacher is authorized to devise newer methods of evaluation, which must essentially be documented and circulated through email or written circular to the learners at least 7 days prior to its implementation. For each course, there is a passing minimum for internal Assessment as 40% (16 out of 40 marks).

3) **External assessment /Semester End Examination** 60 marks (passing 24 out of 60 marks) overall 40% (40 out of 100 marks).

The Scheme of Examination:

The performance of the learners shall be evaluated in two components: Internal Assessment with 40% marks by way of continuous evaluation and External examination by Semester End Examination with 60% marks by conducting the theory examination.

Internal Assessment: - It is defined as the assessment of the learners on the basis of continuous evaluation as envisaged in the credit-based system by way of participation of learners in various academic and correlated activities in the given semester of the programme.

● **Internal Assessment–40%**

40marks

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	15 Marks
2	One Project/ Assignment based on curriculum (to be assessed by the teacher Concerned)	10 Marks
3	Self-Learning Evaluation	10 Marks
4	Active Participation in routine class instructional deliveries	05 Marks

➤ **Project and Assignment:**

- Project or Assignments can be given in the following forms:
 - Case Studies
 - Video Making
 - Blogs
 - Research paper (Presented in Seminar/Conference)
 - Field Visit Report
 - Presentations related to the subject (Moot Court, Youth Parliament, etc.)
 - Internships (Exposition of theory into practice)
 - Open Book Test/Examination
 - Any other innovative methods

➤ **Self-Learning Evaluation**

- 20% of the topics of curriculum are learned by the student through self-learning using online / offline academic resource specified in the curriculum.
- Hence 20% of the lectures shall be allocated for evaluation of students on self-learning topics
- The identified topics in the syllabus shall be learnt independently by the students in a time bound manner preferably from online resources. Evaluative sessions shall be conducted by the teachers and will carry 10 Marks.
- The self-learning topics can be put into 3-4 GROUPS OF TOPICS ONLY FOR EVALUATION.
- Prescribe time duration (in days) for completion of each group of topic and earmark self-learning evaluation lectures in the timetable. Hence each group of topic can be assigned 3 regular lectures for this evaluation for entire class.

3 Sub Topics

Each evaluative session shall carry 3 Marks (3 x 3 Units = 9 Marks). Students who participate in all evaluative sessions shall be awarded 1 additional Mark.

4 Sub Topics

Each evaluative session shall carry 2.5 Marks (2.5 x 4 Units = 10 Marks).

- Evaluation of self-learning topics can commence in regular lectures assigned for self-learning evaluation in the timetable
- All students will actively participate in the presentation of each of the sub-topics.
- SUGGESTIVE Methods for Evaluation of Self-learning topics IN LECTURES:
 - Seminars/presentation (PPT or poster), followed by Q&A
 - Objective questions /Quiz / Framing of MCQ questions.
 - Debates

- Group discussion
- You-Tube videos (Marks shall be based on the quality and viewership)
- Improvisation of videos
- Role Play followed by question-answers
- Viva Voce
- Any other innovative method

Student will be evaluated on the basis of quality of presentation, quality of question& answer, framing of quiz, conduct of quiz, performance in debate etc.

- Teachers can frame other methods of evaluation also provided that the method, duly approved by the college examination committee, is notified to the students at least 7 days before the commencement of the evaluation session and is forwarded for information and necessary action at least 3 days before the commencement of the evaluation session to the respective authority.

SEMESTER END EXAMINATION: - It is defined as the examination of the learners on the basis of performance in the semester end theory / written examinations.

B. Semester End Examination-60%

60 Marks

- 1) Duration – This examination shall be of 2 Hours duration.
- 2) Question Paper Pattern: -
 - i. There shall be four questions each of 15marks.
 - ii. All questions shall be compulsory with internal choice within the questions.
 - iii. Question may be sub-divided into sub-questions a, b, c, d & e only and the allocation of marks depends on the weightage of the topic.

The marks will be given for all examinations and they will be converted into grade (quality) points. The semester-end, final grade sheets and transcripts will have only credits, grades, grade points, SGPA and CGPA.

The marks of the internal assessment will not be disclosed to the students till the results of the corresponding semester is declared.

HSNC University Mumbai

(2021-2022)

Ordinances and
Regulations With Respect
to Choice Based Credit
System (CBCS)

For the Programmes Under

**The Faculty of Commerce and
Management**

For the Course

Banking and Insurance

**Curriculum – Second Year Undergraduate
Programmes Semester-III and Semester -IV**

2021-2022

INDEX

Semester III

Sr. No. Subject

1. Business Ethics and Corporate Governance
2. Financial Markets
3. Foundation Course- III (Retail Banking)
4. Information Technology in Banking and Insurance
5. Mutual Fund Management
6. Management Accounting
7. Entrepreneurship Management
8. Direct Tax
9. Organisational Behaviour

Semester IV

Sr. No. Subject

1. Credit and Risk Management
2. Corporate and Banking Laws
3. Foundation Course- IV (Life and General Insurance)
4. Research Methodology
5. Financial Planning
6. Financial Management
7. Merchant Banking
8. Cost Accounting
9. Customer Relationship Management

Section D

Banking and Insurance

Part 2 - Preamble

The B.Com (Banking and Insurance) program is started with an aim to make the students employable and impart industry-oriented training.

BBI is decade long popular course aiming at all-round development of students with Curricular, Co-Curricular and Extra-Curricular activities. It has All Market and Career Oriented subjects opted with innovative methodology. Experienced & Industry based faculty grooming. Which makes teaching-learning more relevant in today's BFSI World. The course is very professionally and effectively conducted, with highly qualified academics and professionals from the industry conducting the classes.

This course aims to impart students with strong foundational knowledge in the field of Banking, Finance, Insurance as well as other related fields like Business Communication, Insurance Law, Accounting etc. You will not only learn the theoretical aspects of the subjects but will be equipped with various practical applications of new banking policies, various regulatory acts in insurance, market reforms, and much more. The major focus on the theoretical front will be easily neutralized through interesting and interactive case studies as well as industry visits.

The teaching methodology includes classroom discussions and debates, role play, case studies and paper presentations, in addition to the conventional chalk-and-talk method. While the course is primarily theoretical, there is a good blend of projects, case studies, moot courts, court visits and industrial visits to enable a student to get hands on experience in the functioning of the Industry. The department also conducts various seminars and workshops to make them well – versed in global Banking and Insurance markets.

It has a strong emphasis on developing analytical skill and offers a solid grounding and professional competence in all aspects of commerce required for careers in the business and corporate sectors. BBI is an extremely vibrant department that believes in providing holistic education and regularly conducts events and organises activities to achieve this goal.

BBI realizes the importance of interaction between the juniors and seniors and organizes industrial visits and field trips in each semester. This gives the students a chance to bond and gives them a chance to discover solutions to real world situations.

1. Course objective:

SEMESTER III

1. Business Ethics and Corporate Governance, UC-SBI-301

- To familiarize learners with the concept and relevance of Business Ethics and corporate governance in ancient and modern era.
- To learn the applicability of ethics in functional areas like marketing, finance and human resource management, production, Information technology, patents
- To study the ethical business practices and Corporate Governance practiced by various organizations.

2. Financial Markets, UC-SBI-302

- To introduce meaning and functions of Financial markets
- To understand the functioning of Money Market and Capital Market
- To enable the students to acquaint with the concepts and techniques related to derivatives market.

3. Foundation Course- III (Retail Banking), UC-SBI-303

- To teach the students about different aspects of retail and corporate banking.
- To make students learn about the essential elements of banking and its use in the real economy.
- To help students in understanding the relevance of banks as financial intermediaries
- To provide knowledge regarding banking sector and recent developments in banking sector

4. IT in Banking and insurance, UC-SBI-304

- To acquaint the students with the art of Professionalism which includes professional style of making presentation, using keyboard shortcuts and presenting the same to a large number of audiences.
- Documentation is another aspect where we want students to emphasize on how to select the correct format, layout and alignment in the documents,
- To provide hands-on working experience with working with spreadsheet (DATABASE) basic skills in terms of Practical, at the same time we had incorporated advanced Excel which is needed in real life at the industrial level.
- To acquaint students with the knowledge of Computer, software and information security to secure the data and understand how to secure the data while working with system

5. Mutual Fund Management, UC-SBI-305

- It broadens the mind of students in terms of understanding about mutual fund, other investment plans and about the structure of Mutual funds in India and Abroad. There are various types of Mutual funds and how to calculate returns, which makes the students wise investors in future.
- Group discussions and presentations on fund selecting, ranking & rating, financial planning and investors guidance can be held.

6. Management Accounting, UC-SBI-306

- This subject helps the students to get familiar with the management accounting techniques.
- To impart knowledge about the practical aspects of the subject.
- The course aims at explaining the core concepts of management accounting and its importance in managing a business.

7. Entrepreneurship Management, UC-SBI-307

- To understand the role and fundamentals of Entrepreneurship and the ability to identify and create business opportunities that can be commercialized successfully.
- To learn problem solving, creativity and to elaborate on the understanding of the process and types of innovation.
- To understand the relevance and application of Business Canvas Model, how to start up a venture and launching formalities for a new venture.
- The students develop and can systematically apply an entrepreneurial way of thinking and understand the process adopted for protection of intellectual property involving patents, trademarks, and copyrights.

8. Direct tax, UC-SBI-308

- To make the students understand the basic concepts, definitions and terms related to direct taxation.
- To make the students understand the concept of residential status thus making them understand the scope of total income for an assessee with different kinds of residential status.
- To make students understand the various heads under which income can be earned in India. To make students understand the procedure for computation of income under various heads namely income from salaries, house property, business/ profession, capital gains and income from other sources. Students will be able to compute income from salaries, house property, business/profession, capital gains and income from other sources
- To help the students to understand the various deductions under Chap VI-A of the Income tax act, 1961.
- To make the students determine the net total taxable income of an assessee after reducing the deductions from the gross total income earned from all or either of the five heads of income and also to compute tax based on slab rates.
- To help the students understand the computation of income and tax for a partnership firm.

9. Organisational Behaviour, UC-SBI-309

- To help the students to develop cognizance of the importance of human behaviour.
- To explore and understand human behaviour at different levels
- To explore the strategies to manage issues in Banking and Insurance

SEMESTER IV

1. Credit and Risk Management, UC-SBI-401

- The objective of the course is to help participants to understand various banking products on retail and corporate front, master the risk and credit Processes followed by a banker.
- It also gives emphasis on developing analytical skills while considering the qualitative and quantitative aspects of a proposal to take the correct decision for better portfolio building and reduced NPA in a banks book.
- Understanding the documentation and monitoring processes are also key learning objectives of this course.

2. Corporate and Banking Laws, UC-SBI-402

- To identify special types of Contract and rights and obligations of parties under such contract.
- To understand the general principles of underlying special contracts
- To understand the laws related to companies
- To learn the laws related to Banking and Insurance in India

3. Foundation Course- IV (Life and General Insurance), UC-SBI-403

- Students will understand the main characteristics of insurance operations
- Students will understand the structure of insurance companies.
- Students will be able to understand all-inclusive sectoral reforms
- Students will know modifications and various types of insurance

4. Research Methodology, UC-SBI-404

- To provide learners with a comprehensive understanding of all aspects of research.
- To provide learners with a guide to conduct research in a systematic manner, solve problems and analyze data and results.
- Develop learners skill to handle qualitative and quantitative research.
- Empower the students with the skills in writing and presenting research proposals and reports in tune with globally accepted standards.

5. Financial Planning, UC-SBI-405

- Students will develop critical thinking and problem solving competencies, at both the individual and group levels, of financial statement analysis,

financial planning, principles of valuation, capital budgeting, capital structure, and issues in financial policy

- Students will be able to apply financial theory to analyze real life situations in an uncertain environment with an incomplete data set

6. Financial Management, UC-SBI-406

- This subject helps the students to get familiar with the financial management techniques.
- To impart knowledge about the practical aspects of the subject.
- To learn about financial decision- making and policies.
- To make the students understand the basic concepts of Capital budgeting & rationing
- To familiarize with cost of capital, capital structure and how they are related to each other and to the overall financial wellbeing of company.

7. Merchant Banking, UC-SBI-407

- To understand the different Merchant banking services
- To understand the role of merchant bankers in issue management
- To learn about the various Corporate Advisory Services

8. Cost accounting, UC-SBI-408

- The course aims at explaining the core concepts of cost accounting.
- To give an insight to students into the basics of Costing concepts and principles to have the foot hold in costing.
- To help the learners understand how to prepare Cost Sheet in accordance with appropriate standards of cost.
- To make the students well versed with the procedures involved in Standard Costing and Marginal Costing.

9. Customer Relationship Management, UC-SBI-409

- To develop skills to analyse and synthesise information and issues related to customer relationship management from multiple perspective.
- To examine customer relationship management as a business strategy that integrates internal processes and external networks to create and deliver value for targeted customers and for the organisation
- To ensure that students understand the relevance of building long term relationship with customers and other internal and external stakeholders in business
- To update learners with customer relationship management practices and techniques to achieve organisation's vision and mission.

2. Process adopted for curriculum designing:

The Department conducted multiple meetings with academic partners, industry partners. After discussion with them, personally, via mail, via messages, the changes in the syllabus were introduced.

3. Salient features, how it has been made more relevant

- Growing Demand of Course in BFSI Industry.
- Improved Academic Performance with 100% University Results.
- Excellent Industry Placement & Internship of students.
- Experiential learning with Field Trips and Industrial Visits.
- Development of Life & Social skills through Community Programs

4. Learning outcomes:

The Bachelor of Commerce (Banking and Insurance) aims to produce graduates who will produce innovative solutions to problems, apply research skills to business challenges and communicate effectively. This course will provide adequate exposure to operational environment in the field of Banking, Insurance and other related financial services and help to inculcate training and practical approach among the students by using modern technologies in the field of Banking, Insurance, etc. Walking out of the BBI course, you will be able to tackle the challenges of the business world, using your core knowledge of two very important sectors of the domain- Banking and Insurance.

SEMESTER III

1. Business Ethics and Corporate Governance, UC-SBI-301

- Create and address relevance of social responsibility to the students
- Making students understand the good corporate governance and its importance
- Students understand the global challenges in business ethics.

2. Financial Markets, UC-SBI-302

- Students will be able to describe the general structure of Financial Markets and in particular understand the functioning of Banking & Insurance industry.
- The subject will provide basic understanding relating to the role of Regulating Agencies like RBI, SEBI, IRDA.
- It will introduce students to the Risk Management practices being followed in the financial sector.

3. Foundation Course- III (Retail Banking), UC-SBI-303

- Explain how retail and corporate banks function to deliver financial intermediation, support asset transformation and create money supply.
- Evaluate the sources of risk that a retail bank manages in delivering these functions for customers and the wider economy.
- Describe the core services of a retail bank and explain the value of these services to customers.

4. IT in Banking and Insurance, UC-SBI-304

- Be professional when it comes to working with the industry and corporates.
- Making students well equipped with the hands-on skill for the Industry.
- Making students professional in a way that one can be qualified to be skilled in the field of Information technology

- Student will gain basic knowledge of Software, hardware and networking along with Microsoft office Skills
- students to be market oriented and to know more on network , cyber-crime and technology with regards to misuse of internet and network

5. Mutual Fund Management, UC-SBI-305

- Learn about the mutual fund industry structure in India
- Understand types of mutual funds
- undertake necessary research to understand risks and valuation of funds
- Be able to understand accounting and taxation for mutual funds

6. Management Accounting, UC-SBI-306

- To introduce students to various techniques used for analysing financial health of a company.
- To understand the use of general and industry specific ratios.
- To develop financial analysis skills among students.

7. Entrepreneurship Management, UC-SBI-307

- Sharpen creative, innovative and problem solving skills of students
- Students will learn life skills and how to tackle failures and uncertainties
- Identification of best entrepreneurial opportunities
- Learn new business models and entrepreneurial ethics

8. Direct tax, UC-SBI-308

- Students will be able to identify the technical terms related to direct taxation.
- Students should be able to determine the residential status of an assessee and thus should be able to compute the taxable income of assessee with different residential status.
- Students will be able to understand the various benefits/ deductions under Chap VI-A of the Income tax act, 1961 which are to be reduced from the gross total income of the assessee.
- Students will be able to compute the net total income and the total tax liability of an individual assessee considering the income from all heads of income and the deduction under Chap VI- A of the Income tax act,1961.
- Students will be able to compute the taxable income and tax for a partnership firm.

9. Organisational Behaviour, UC-SBI-309

- Demonstrate the applicability of analyzing the complexities associated with management of individual behavior in the organization.
- Analyze the complexities associated with management of the group behavior in the organization.

SEMESTER IV

1. Credit and Risk Management, UC-SBI-401

- Learn how risk management evolves in this disruptive and innovative environment
- Provide an overview and working knowledge of risk governance and long-term value creation in the light of digital disruptions and new regulations.

2. Corporate and Banking Laws, UC-SBI-402

- Learn and understand the provisions of the Special Contract Act.
- Understanding about the Companies and learning the various provisions of Companies Act 2013
- The students will get acquainted with the Banking Regulation Act 1949, Insurance Act 1938, IRDA 1999, Prevention of Money Laundering Act,2002, SARFAESI Act,2002

3. Foundation Course- IV (Life and General Insurance), UC-SBI-403

- Students will understand the characteristics of insurance operations
- Students will understand different insurance products.
- Students will be able to understand need for health insurance and claim management
- Students will know the concepts of liability insurance

4. Research Methodology, UC-SBI-404

- Learners are expected to demonstrate an understanding of research methodologies.
- Identify the overall process of designing a research study from its inception to the report stage.
- Imbibe data collection, analysis, interpretation and presentation skills at par with globally accepted standards.
- It provides a solid foundation for development of rational problem solving skills and analytical thinking that can last throughout their education and subsequent professional careers.

5. Financial Planning, UC-SBI-405

- Understand Basic Concepts in Financial Planning
- Learn about the Financial Products for Savers and Investors
- Analyse the The Psychographics and Life Cycle of the Investor
- How to frame the Goals and Investment Objectives
- Learn Tax Planning to save tax
- Building a Model Portfolio

6. Financial Management, UC-SBI-406

- Will enable students to make investment decisions considering time value money.
- Learn to make Investment Decisions using Capital Budgeting techniques

7. Merchant Banking, UC-SBI-407

- Know the basics of the Merchant Banking in India.
- Understand the functioning of Merchant Bankers related to Issue Management Process, Substantial Acquisition of Equity Shares, Buyback of Equity Shares and Delisting of Shares.
- Know the regulatory environment in which the Merchant Bankers operates in India.

8. Cost accounting , UC-SBI-408

- To get familiar with the Cost accounting techniques.
- Learners will be able to prepare Cost Sheet in accordance with appropriate standards of cost.
- Learners shall possess the knowledge to apply standard costing and marginal costing which are commonly used in industries

9. Customer Relationship Management, UC-SBI-409

- The students will be able to understand the fundamental of customer relationship management such as customer behaviour, relationship marketing, customer satisfaction and loyalty
- There will be improvement in the analytical skills of the learners as they understand the key components of customer relationship management and explore ways to integrate it within an organization.
- The students will be able to study the impact of customer relationship management on sales & marketing strategy.
- The students will be updated with basic technological infrastructure and organisations involved in current and emerging customer relationship management practices.
- There will be an awareness regarding consumer privacy concerns and the students will also learn methods to deal with privacy and ethical compliance.

5. Input from stakeholders:

There are modifications suggested by the Industry personnel and alumni to make changes in various subjects. Finance papers are made more relevant and updated as per industry norms. Core papers like Corporate and banking laws and Business ethics and corporate governance are included with latest updated contents. IT paper has been modified as per current developments in computerized environment. New subjects are added to give introduction to students to latest curriculum currently required as per the industry and current business environment.

Part 2- The Scheme of Teaching and Examination is as under:

Semester – III Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1.	Core Course		
	1.1 Business Ethics and Corporate Governance	UC-SBI-301	
	1.2 Financial Markets	UC-SBI-302	
2.	Ability Enhancement Course(AEC)		
	2.1 Foundation Course- III (Retail Banking)	UC-SBI-303	
	2.2 Information Technology in Banking and Insurance	UC-SBI-304	
3.	Elective Course: Discipline related elective(DSE)(Any 3)		
	3.1 Mutual Fund Management	UC-SBI-305	
	3.2 Management Accounting	UC-SBI-306	
	3.3 Entrepreneurship management	UC-SBI-307	
	3.4 Direct Tax	UC-SBI-308	
	3.5 Organisational Behaviour	UC-SBI-309	

Second Year Semester III Internal and External Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Seasonal Evaluation Scheme					Total Marks
			Units	S. L.	L	T	P	Credit	S. L. E	CT	TA	AP	SEE	
1	UC-SBI-301	Business Ethics and Corporate Governance	4	20%*	4	0	0	3	10	15	10	05	60	100
2	UC-SBI-302	Financial Markets	4	20%*	4	0	0	3	10	15	10	05	60	100
3	UC-SBI-	FC- III Retail	4	20%	3	0	0	2			10		60	100

	303	Banking		*					10	15		05		
4	UC-SBI-304	Information Technology in Banking and Insurance	4	20%*	2	0	2	3	10	15	10	05	60	100
5	UC-SBI-305	Mutual Fund Management	4	20%*	4	0	0	3	10	15	10	05	60	100
6	UC-SBI-306	Management accounting	4	20%*	4	0	0	3	10	15	10	05	60	100
7	UC-SBI-307	Entrepreneurship management	4	20%*	4	0	0	3	10	15	10	05	60	100
8	UC-SBI-308	Direct Tax	4	20%*	4	0	0	3	10	15	10	05	60	100
9	UC-SBI-309	Organisation Behaviour	4	20%*	4	0	0	3	10	15	10	05	60	100
									20	Total Marks			700	

***One to two lectures to be taken for CONTINUOUS self-learning evaluation**

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)**
- **One Credit = 16 hours**

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT- Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

Second Year Semester – III Units – Topics – Teaching Hours

S. N	Subject Code	Subject Unit Title		Lectures	Total No. of lectures	Credit	Total Marks
1	UC-SBI-301	I	Introduction to Business Ethics	20	60	3	100 (60+40)
		II	Application of Ethical Theories in Business	10			
		III	Introduction to Corporate Governance	15			
		IV	Implementation of Corporate Governance in India	15			

2	UC-SBI - 302	I	Introduction to Financial Markets	15	60	3	100 (60+40)
		II	Financial Markets in India	15			
		III	Commodity Market	15			
		IV	Derivatives Market	15			
3	UC-SBI- 303	I	Introduction- Retail Banking Through Corporate Tie Ups	11	45	2	100 (60+40)
		II	Relationship Management	11			
		III	Retail Banking Products and Services	11			
		IV	Retail Banking Operations	12			
4	UC-SBI- 304	I	E-Banking Business Models and IT Applications	15	60	3	100 (60+40)
		II	Induction of Techno Management	15			
		III	MS ACCESS using MS office 2019	15			
		IV	Introduction To Power Bi	15			
5	UC-SBI- 305	I	Introduction to Mutual Funds	15	60	3	100 (60+40)
		II	Classification of funds and transactions	15			
		III	Return, Risk & Performance Measurement	15			
		IV	Planning, Accounting and Taxation of Mutual Funds	15			
6	UC-FBI- 306	I	Introduction to Management Accounting	15	60	3	100 (60+40)
		II	Analysis & Interpretation of Accounts	15			
		III	Ratio Analysis and interpretation	15			
		IV	Cash Flow Statements	15			
7	UC-SBI- 307	I	Entrepreneur	15	60	3	100 (60+40)
		II	Entrepreneur Project Development & Business Model Canvas	15			
		III	Key Areas of New Ventures	15			
		IV	Evolving Concepts in Entrepreneurship	15			
8	UC-SBI-	I	Definitions U/S 2- Basis of charge	10			

	308		and exclusions from total income		60	3	100 (60+40)
		II	Heads of Income and New Tax Regime U/S 115 BAC	30			
		III	Deductions under Chapter VI A	5			
		IV	Computation of Total Income	15			
9	UC-SBI-309	I	Individual Behaviour	15	60	3	100 (60+40)
		II	The Group Dynamics	15			
		III	The Organizational Dynamics	15			
		IV	Organization Behaviour In Banking and Insurance Sector	15			

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)**
- **One Credit = 16 hours**

**Part 2- Detail Scheme Theory
SYBBI - SEMESTER III**

**Course Code: UC-SBI-301
Business Ethics and Corporate Governance**

Sr No	Modules	No. of lectures
1	<p>Introduction to Business Ethics</p> <p>1.1 Business Ethics -Meaning and Nature, Importance of Ethics in Business, Areas of Business Ethics, Meaning of Functional Ethics</p> <p>1.2 Types of Ethics According to Functions of Business- Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. Ethics relating to Free and Perfect Competitive Market, Ethics in Finance , Ethics in Human Resource and Ethics in Production</p> <p>Examples of Organization following ethical business practices</p> <p>1.3 Indian Ethos, Ethics and Values(Arthashastra and Good governance, Teaching from Scriptures Like Gita, Quran, Bible Value Systems in Business)</p> <p>1.4 Scope of Business Ethics Towards Society and Stakeholders, Role of Government in Ensuring Business Ethics Principles of Business Ethics, 3 Cs of Business Ethics – Compliance, Contribution and Consequences</p> <p>1.5 Global Challenges in Business Ethics</p>	20
2	<p>Application of Ethical Theories in Business</p> <p>2.1 Ethical Decision Making: Decision Making (Normal Dilemmas And Problems): (I) Utilitarianism (J. Bentham And J.S. Mill), (II) Deontology (I. Kant) ,Virtue Ethics (Aristotle).</p> <p>2.2 Gandhain Approach In Management And Trusteeship.</p> <p>2.3 Importance And Relevance of Trusteeship Principle in Modern Business.</p>	10
3	<p>Introduction to Corporate Governance</p> <p>3.1 Definition, & Conceptual Framework of Corporate Governance.</p>	15

	<p>3.2 Theoretical Basis of Corporate Governance, Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance, Obligations Towards Society and Stake holders.</p> <p>3.3 Theories underlying Corporate Governance (Stake holder’s theory and Stewardship theory, Agency theory, Separation of Ownership and Control, Corporate Governance Mechanism: Process, Indian Model, OECD, and Emphasis on Corporate Governance, (Transparency Accountability and Empowerment).</p> <p>3.4 Poor Corporate Governance : Corporate Governance and Issues Related to Scams . Corruption Meaning, Causes, Effects. Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption.</p> <p>Case studies of companies with poor corporate governance and consequences faced by them</p>	
4	<p>Implementation of Corporate Governance in India:</p> <p>4.1 Implementation of Corporate Governance , Role of Board of Directors and Board Structure, Role of the Non- executive Director, Role of Auditors, SEBI Growth of Corporate Governance. Role of Government, Corporate Governance in India.</p> <p>4.2 Accounting Standards and Accounting disclosures. Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance</p> <p>4.3 Corporate Governance &CSR</p> <p>4.4 Family Owned Business - Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business</p>	15

Self-Learning: -

1.2 Ethics according to functions
1.5 Global Challenges in Business Ethics
3.1 Conceptual framework of Corporate Governance in India
3.2 Principles of Corporate Governance, Elements of Good Corporate Governance, Failure of Corporate Governance and its consequences

Online Resources

http://www.infocobuild.com/education/audio-video-courses/business-Corporate Governance management/BusinessEthics-IIT-Kharagpur/lecture-23.html Ethics according to function
https://nptel.ac.in/courses/110/105/110105079/ Business Ethics and challenges
https://www.digimat.in/nptel/courses/video/110105081/L42.html Corporate Governance

Reference Books

- C. Fernando, Corporate Governance Principles, Policies and Practices; Pearson
- Marc Goeren, International Corporate Governance; Black wells.
- Cristian A. Mallin, Corporate Governance.
- Business Ethics, Crane&Matten
- The Management and ethics omnibus, Chakraborty, Its only Business, Mitra,
- Values and Ethics for Organizations, Chakraborty, OUP/OIP
- Perspectives in Business Ethics, Hartman, Chatterjee
- Subramanian, R. (2013). Professional Ethics. Oxford Higher Education.
- Bhatia S.K. (2002). Business Ethics, New Delhi: Deep and Deep Publications.
- Valesquez (2004). Business Ethics: Concepts and Cases, New Delhi: PHI
- Crane, Andrew and Matten, Dirk. (2007). Business Ethics. New Delhi: Oxford University Press
- Mallin, Christine A. Corporate Governance (Indian Edition) Oxford University press. New Delhi
- Philip Kotler and Nancy Lee, CSR : doing the most good for Company and your cause , Wiley 2005
- Crane, A. Et al., (2008), The Oxford handbook of Corporate Social Responsibility, New York: Oxford University Press Inc.
- Sharma J.P. Corporate Governance and Social Responsibility of business, Ane Books Pvt ltd, New Delhi
- R.C. Sekhar, Ethical choices in Business, Sage Publications, New Delhi

UC-SBI-302

Financial Markets

Sr no.	MODULE/UNITS	No. of Lectures
1.	Introduction To Financial Markets:	15
	<ul style="list-style-type: none">• Financial system structure and functions• Financial markets and their economic functions• Financial intermediaries and their functions• Financial markets structure• Financial instruments• Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.• Interrelationship between BCD markets.	
2.	Financial Markets in India	15
	<ul style="list-style-type: none">• Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets.• Indian Debt Market – Meaning, Market Instruments• Indian Equity Market – - Meaning, Features, Functions, Importance, Participants, Instruments, Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP. Meaning and functions of Stock Exchange- NSE and BSE. Corporate Bond Market.	
3.	Commodity Derivatives Market	15
	<ul style="list-style-type: none">•• Introduction to commodities market – Difference between Commodities Spot and Commodities Derivatives market, Meaning History & origin, Types of commodities traded,• Structure of commodities market and commodities derivative market in India, agri and non agri products (Perishables and others), Warehouse receipts• Participants in commodities derivatives market, Trading in commodities derivatives in India(cash & derivative segment),• Commodity derivative exchanges in India & abroad• Reasons for investing in commodities derivative.	
4.	Derivatives Market	15

	<ul style="list-style-type: none"> • Introduction to Derivatives market- Meaning • 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 • Exchange traded and OTC derivatives: trading and settlement 	
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Self-Learning topics (Unit wise):

Unit	Topics
1	Financial Market Structure
2	Indian Money Market
3	Commodity Exchanges
4	Forward & Futures

Online Resources

<https://youtu.be/qy7dSB9jcg>

<https://youtu.be/C0Ktvoh-oFM>

<https://youtu.be/RzmLaXULZAw>

https://youtu.be/M_wVfpX39JE

References:

- Financial Institutions and Markets: Structure, Growth & Innovation – Bhole, McGraw Hill
- Indian Financial System – M.Y.Khan, McGraw Hill
- Financial Management: Theory and Practice - Prasanna Chandra, McGraw Hill
- Derivatives: Principles and Practice – Sundaram and Das, McGraw Hill Education

UC-SBI-303
Foundation Course-III (Retail Banking)

SR. No.	Modules/ Units	No. of Lectures
1	<p>INTROUCTION- RETAIL BANKING THROUGH CORPORATE TIE UPS</p> <p>1.1 Marketing of retail products,</p> <p>1.2 MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards</p> <p>1.3 Educational loans, Dealers for Auto loans, Builders for Home loans</p> <p>1.4 Delivery Channels - Branch, Extension counters</p> <p>1.5 ATMs, POS, Internet Banking, M-Banking.</p> <p>1.6 Selling Process in retail products and Cross Selling and Up selling</p> <p>1.7 Direct Selling Agents</p>	11
2	<p>RELATIONSHIP MANAGEMENT</p> <p>2.1 Introduction to Customer Relationship Management</p> <p>2.2 Role and impact of customer relationship management,</p> <p>2.3 Stages in customer relationship management process.</p> <p>2.4 Regulations and compliance Technology for Retail Banking</p> <p>2.5 Static information, Account opening, basic loan origination data etc.</p> <p>2.6 Updated information like income details at different frequencies., KYC , etc</p> <p>2.7 Accounting entries - Loan process and the relevant accounting including EMI Computation.</p>	11

3	<p>RETAIL BANKING PRODUCTS AND SERVICES</p> <p>3.1 Applicability of retailing concepts</p> <p>3.2 Distinction between Retail and Corporate Banking,</p> <p>3.3 Retail Products Overview - Customer requirements, Products development process,</p> <p>3.4 Liabilities and Assets Products : marketing and servicing of deposits</p> <p>3.5 Approval process for retail loans .</p> <p>3.6 Trends in retailing - New products like Insurance, Demat services, Online Banking, Property services, Investment advisory, servicing of NRI accounts</p>	11
4	<p>RETAIL BANKING OPERATIONS</p> <p>4.1 Credit scoring.</p> <p>4.2 Important Asset Products</p> <p>4.3 Home Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Collection , Loan Against Property (LAP)</p> <p>4.4 Vehicle Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Collection.</p> <p>4.5 Personal Loans - Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Collection, Loan against shares, gold loans, Credit Cards, etc</p> <p>4.6 Educational Loans - Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayment</p> <p>4.7 Business Loans: loans to professionals, small businesses, priority sector loans, etc</p>	12

Self-Learning topics (Unit wise):

Unit	Topics
1	1.1 ATMs, POS, Internet Banking, M-Banking.
1	1.7 Direct Selling Agents
2	2.4 Regulations and compliance Technology for Retail Banking
2	2.7 Accounting entries
3	3.4 Liabilities and Assets Products
3	3.6 Trends in retailing
4	4. 2 Important Asset Products

Online Resources

https://www.youtube.com/watch?v=jyxOl8hXqJg
https://www.youtube.com/watch?v=KkC0SCGG18o
https://www.youtube.com/watch?v=fOf1rjpcyxc
https://www.youtube.com/results?search_query=important+assets+products+in+banking

REFERENCES

- Modern Banking: R Sayers
- Retail Banking Macmillan Education- Indian Institute of Banking and Finance
- Retail Assets Products and Other Related Services- Indian Institute of Banking and Finance
- Corporate Banking – Indian Institute of Banking and Finance

Course Code: UC-SBI-304
Information Technology in Banking and Insurance

Unit	Content	No. of Lectures
I	<ul style="list-style-type: none">• E-Banking Business Models and IT Applications Various Models - Home Banking, Office Banking, Online Banking, Internet Banking, Mobile Banking, SMS Banking, Models of Electronic Payments, Other Business Models<ol style="list-style-type: none">1. Online internet & model of electronic payment is same & Similar so should be replaced by one terminology only.2. Evaluative, analysis & comparative study of above models.3. Cryptocurrency4. Practical/Case study to teach above models • MIS Report or Case Study on insurance. E.g.: Case Study: Mis-selling of an Insurance Policy by a Broker/Bank. MIS Report: Insurance product partner reports available only annually and delays in processing data on loss ratios raised risks of underwriting with incorrect premiums on policies. Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money	15

II	<ul style="list-style-type: none"> • Induction of Techno Management <ul style="list-style-type: none"> • Technological Changes in Indian Banking Industry : Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill - 2004, Automation in Indian Banks, Cheque Clearing using MICR Technology, Innovations, Products and Services, Core-Banking Solutions (CBS), Human Resource Development (HRD) - The Road Ahead • Technology in Banking Industry : Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'Paper-based' Clearing, Cheque Truncation • Dealing with Fraudulent transactions under CTS : Efficient Customer Service, Smart Quill Computer Pen, Institute for Development and Research in Banking and Technology (IDRBT) • E-Checks - Protocols and Standards : Problems on Mechanization, E-Banking - RBI Regulations and Supervision, Technology Diffusion 	15
III	<p>MS ACCESS (database) using MS office 2019</p> <ul style="list-style-type: none"> • Development Life Cycle, Project Management, Building Data Centres, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools. • Exploring the Office menu, working with ribbon, Opening an access database, • Exploring database objects: creating database, Changing views. Printing database objects. Saving and closing database file. Working with datasheets, moving among records • Updating records: adding records to a table, Finding records, sorting records, Filtering records, Adding a table to a database, Adding fields to a table, adding a Lookup field, setting a Primary Key, Using the input mask wizard. Saving design changes, Importing data (From Excel). • MS-Access Queries: What is a Query, creating a query, working with queries, saving and running a query, creating calculated fields, using aggregate functions, Understanding query properties, Joining Tables. • Forms: What is a Form, Using the form tool, creating a form with form wizard, Working in design view, Changing the form layout, Using calculated controls, Working with records on a Form. 	15

	<ul style="list-style-type: none"> • Report: What is a report tool, Printing report, saving a report, designing a report, changing report layout. 	
IV	<p>INTRODUCTION TO POWER BI</p> <ul style="list-style-type: none"> • POWER BI DESKTOP (installation and tool to get familiar with) <ol style="list-style-type: none"> 1. Overview of the Rhyme Interface 2. Importing the Data using power query 3. Fixing the Column Names using power query 4. Transforming the Data • POWER BI CHART (REPORT) <ol style="list-style-type: none"> 1. Creating Reports • POWER BI KPI INDICATORS (visualization and how they can benefit) • POWER BI DASHBOARD (how to create interactive Dashboard) • Data Visualtion <ol style="list-style-type: none"> 1. Slicer 2. Map Visulization 3. Create scatter, waterfall, and funnel chart 4. Modifying colour in chars and visual 	15

Detailed Scheme Practical
Practical of Semester III

Topic	Title	No. of Lectures
PowerBI	<ol style="list-style-type: none"> 1. Installation of software on PC 2. How to add text file data to PowerBI, convert, transform to power Query and Merging of column, split the data of col, delete the column 3. How to add excel file to Power BI, convert, transform to power Query and Merging of column, split the data of col, delete the column 4. Connecting PDF file to power Query to transfer data to tabular form 5. To display unique list of data using power query, auto update of newly added to excel will reflect in power query 6. Adding data from multiple sheets of excel workbook (append Query. 7. Calling pivot table to power query (unpivoting the pivot table) 8. Data Cleaning (removing unwanted row, column, 9. Using if condition in power query and transforming the data 10. Creating Chart and Report 11. Creating a dash board using PowerBI, compare the same 	10 Lectures per Practical per Batch

	with excel Dash Board	
MS ACCESS	<ol style="list-style-type: none"> 1. Creating blank database 2. Creating a table with different data type on each column, providing restriction on those columns. 3. Adding deleting and modifying record, Adding deleting and modifying record / column once the table is created 4. Creating FORM to pass the entry to the table using different methods, adding creativity to the FORM by placing button, designing the form adding object to make form look friendly user 5. Creating another table in same database and setting up relationship with first table 6. Creating query and working with different query to produce relevant information from the database, adding aggregate function while performing query 7. Using Repot Presenting the data in a tabular format to print the same 8. Importing the data from excel to MS ACCESS in order to utilize the external data to the current database for using all the feature of MS ACCESS 9. Advance Excel Practical/Case Study 	10 Lectures per Practical per Batch
E-Banking Business Models and IT Applications	<ol style="list-style-type: none"> 1. Practical/Case study to teach above models 	

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic	
1	2	Induction of Techno Management	<ul style="list-style-type: none"> • What additional technology use in internet banking to attract customer toward banking • How MICR work in Banking • Smart quill Pen used in Banking • Cheque Truncation • Role of Reserve Bank of India • Digital Signature

			<ul style="list-style-type: none"> • The historical or archive information can come under SLE • Create a presentation from Unit 1&2
2	4	MS ACCESS.	<ul style="list-style-type: none"> • Students will be presenting a FORM through which the data will be store in a database, query can be extracted, and reported can be generated. Must be friendly user interface. • Minimum 20 columns should be created in a table with all necessary restriction that enables user to provide relevant information while filling up of form

Online Resources

<https://www.icommercecentral.com/open-access/influence-of-technology-on-the-performance-of-indian-banking-sector--a-review.php?aid=85794>

<https://www.businesstoday.in/opinion/columns/story/five-technology-trends-to-shape-indian-banking-and-financial-services-in-2021-285594-2021-01-27>

Google Data Cloud - <https://datastudio.google.com/u/0/>

References

- Tally ERP 9 Link <https://sscstudy.com/tally-erp-9-book-pdf-free-download/>
- Microsoft Access 2016 Step by Step |
- Computers Today- Sanders, Donald- Mc Graw Hill
- Computers in Business- Saners D Mc Graw hills
- Office 2016 complete reference - Stephen L.Nelson
- Quick course in Micro-soft office - Joyce Cox, Polly Orban
- Mastering Office 2016 - GimiCouster
- Microsoft Power BI Quick Start Guide: Build dashboards and visualizations to make your data come to life by Devin Knight (Author), Brian Knight (Author), Mitchell Pearson (Author), Manuel Quintana (Author)
- Microsoft Power BI Dashboards Step by Step 1st Edition by Errin O'Connor (Author)

Course Code: UC-SBI-305
Mutual Fund Management

Sr no.	MODULE/UNITS	No. of Lectures
1.	Introduction to Mutual Funds	15
	1.1 Meaning of Mutual Funds 1.2 Mutual fund industry structure in India – History & Origin 1.3 Industry participants - Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) & Fund Houses in India. 1.4 Characteristics/Advantage/disadvantages/Limitations 1.5 Regulators and their role - SEBI, AMFI (Code of Ethics), , SRO, , Department of Company’s affairs, Registrar of Companies and its guidelines.	
2.	Classification of funds and transactions	15
	2.1 Categorisation of Mutual Fund-(Introduction/Types/Characteristics) - Functional/Operational – Open ended, close ended, Interval - Portfolio – Income, Growth, Balanced, MMMF - Geographical/ Location – Domestic, Offshore - Miscellaneous - Active/passive funds, Tax Saving Funds(ELSS), ETFs, Balance Funds, Fixed Term Plan, Liquid Funds, Fund of Funds, Debt Funds, International Funds 2.2 Systematic Investment Planning, Systematic Transfer Plan, Systematic Withdrawal Plans. 2.3 Scheme Selection for Investors	
3.	Return, Risk & Performance Measurement	15
	3.1 Measuring Returns (HPR, AR, CAGR/IRR) 3.2 Types of risk (Beta, Standard Deviation, R-squared) & Risk adjusted returns (Sharpe Ratio, Treynor Ratio, Jensen Alpha, Sortino Ratio, Fama Measure) 3.3 Measurement of Fund Performance against Benchmark. 3.4 Benchmarking of performance by Market Capitalisation (Large, Midcap & Small Cap) & Style (Equity, Debts & Alternative assets) 3.5 Limitations of Performance Measurement 3.6 MF documents- Key Information Memorandum, Scheme Information Document, Statement of Additional Information, KYC (KYC, CKYC, E-KYC, Aadhar based KYC), FATCA 3.7 Cut off timings, Mode of Transactions 3.8 Fund Rating & Ranking- CRISIL, CARE and ICRA	
4.	Planning, Accounting and Taxation of Mutual Funds	15

	<p>4.1 Planning- Risk profiling of Investors & Suitability, review and assessment of portfolio, Role of Mutual Fund in financial planning.</p> <p>4.2 Fund Accounting: Net Asset Value-Meaning & Computation, Entry Load, Exit Load. Expense Ratios, Regular vs direct plan, Inter-scheme transaction</p> <p>4.3 Taxation: Capital Gains & Indexation, Dividend Income and Dividend Income tax, Tax benefit under Section 80C of the Income Tax Act, Tax Deducted at Source (TDS) in mutual funds, taxes on capital gains tax, Securities Transaction Tax, Applicability of GST in mutual funds</p> <p>4.4 Marketing of Financial Services.- Distribution of mutual fund</p>	
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Self- Learning Topics

Unit	Topics
1	Overview of Mutual Fund Industry
2	Classification of Mutual Funds
3	Mutual Fund Documents
4	Taxation of Mutual Funds

Online Resources

https://www.youtube.com/watch?v=rsFBpGUAZWA
https://www.youtube.com/watch?v=PbldLCsspgE
https://www.youtube.com/watch?v=PbldLCsspgE

Reference Books:

Common Sense on Mutual Funds By John C. Bogle and David F. Swensen

Bogleon Mutual Funds: By John C. Bogle

The Mutual Funds Book: By Alan Northcott

Mutual fund handbook – Sundarsankaran

Additional Readings:

ET Wealth

Money outlook

Morningstar.com

Valueresearch.com

Crisil.com

UC-SBI-306

Management Accounting

Unit	Content	No. of Lectures
I	Introduction to Management Accounting 1.1 Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	15
II	Analysis & Interpretation of Accounts 2.1 Vertical Form of Balance Sheet & Profit & Loss Account suitable for analysis 2.2 Trend Analysis 2.3 Comparative Statements 2.4 Common size statement Simple Problems based on the above	15
III	Ratio Analysis and interpretation based on vertical financial statements as above Ratio analysis: Meaning, classification, Du Point Chart, Advantages & limitations. 3.1 Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio, CASA ratio, Provisioning coverage ratio, Gross NPA ratio, Net NPA Ratio, Capital Adequacy Ratio, Credit-deposit ratio 3.2 Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Net Interest margin, Stock Turnover Ratio 3.3 Combined Ratio: Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover, Return on Assets	15
IV	Cash Flow Statements 4.1 Preparation of cash flow statements with reference to Accounting Standard No. 3 – Indirect Method only	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	I	Introduction to Management Accounting

Online Resources:

<p>https://www.icsi.edu/media/webmodules/publications/FULL_BOOK_PP-CMA-2017-JULY_4.pdf https://resource.cdn.icai.org/62098bosinp8cp1.pdf</p>
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Reference Books:

- Srivastava R M, Essentials of Business Finance, Himalaya Publications
- Anthony R N and Reece JS. Accounting Principles , Hoomwood Illinos , Richard D. Irvin
- Bhattacharya SK and Dearden J. - Accounting for Management. Text and Cases , New Delhi.
- Hingorani NL and ramanthan AR - Management Accounting , New Delhi
- Ravi M. Kishore , Advanced management Accounting , Taxmann , NewDelhi
- Maheshwari SN - Management and Cost Accounting , Sultan Chand , New Delhi
- Financial Of Management Accounting by S.R.Varshney, Wisdom

UC-SBI-307

Entrepreneurship Management

Unit	Content	No. of Lectures
I	<p>Entrepreneur</p> <p>1.1 Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process</p> <p>1.2 Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation. Culture and Subculture of an entrepreneur.</p> <p>1.3 Women Entrepreneur – Concept, development and problems faced by Women Entrepreneurs, Development of Women Entrepreneurs with reference to Self Help Group</p>	15
II	<p>Entrepreneur Project Development & Business Model Canvas</p> <p>2.1 Forms of Entrepreneurial structures:</p> <ul style="list-style-type: none"> • Sole Proprietorship-meaning, merits and limitations. • Partnership-Meaning, Forms, merits and limitations. • Corporations-Meaning, merits and limitations. • Limited Liability partnerships and corporations. • Franchising-Meaning, types, merits and limitations. • Ancillarisation-Meaning <p>2.2 Emerging Creativity Education and Research Support</p> <p>2.3 Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors</p> <p>2.4 Problems of a New Venture- Financial, administrative, marketing, production and other problems.</p> <p>2.5 Entrepreneurial Skills, Identifying business opportunities,</p> <p>2.6 Role of creativity in Entrepreneurship, the creative process,</p> <p>2.7 The Innovation process, types of innovation, sources of innovation, principles of innovation, Safeguarding innovations - Concept of Intellectual Property Rights; Patents; Patenting trends; trademarks; Industrial designs; Copyrights; Trade secrets</p> <p>2.8 Sources of Business Ideas, method of Business idea generation</p> <p>2.9 Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.</p>	15
III	<p>Key Areas of New Ventures</p> <p>3.1 Launching formalities (licensing, registration, GST no and other</p>	15

	<p>formalities</p> <p>3.2 Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan, customer profiling, Channel of Marketing , avenues of marketing (digital and offline) Sales: B2B vs B2C, Customer pitch</p> <p>3.3 Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.</p> <p>3.3 Finance: Sources of long term and short term finance, Debt fund- Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist</p> <p>3.4 Human Resource: HR Function, Organisational Structure, Managing teams Role of HRD in new ventures.</p>	
IV	<p>Evolving Concepts in Entrepreneurship</p> <p>4.1 Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</p> <p>4.2 Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers.</p> <p>4.3 Intrapreneurship: Meaning, Characteristics, Intrapreneurs Activities, types of Corporate Entrepreneurs, Corporate V/s Intrapreneurial culture, Climate, Fostering Intrapreneurial culture, establishing intrapreneurial ventures.</p> <p>4.4 Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship.</p> <p>4.5 Institutional Support to Entrepreneurs: Importance, Incentives and facilities, Entrepreneurship Development Institute of India (EDI), NSIC, Small Industries Development Organization (SIDO), National Institute for Entrepreneurship and Small Business Development (NIESBUD), Others,</p> <p>4.6 Transition from Campus to Entrepreneurial Life: Elevator pitch, Entrepreneur communities</p> <p>4.7 Successful cases of Entrepreneurs in Banking and Insurance</p>	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1.3	Entrepreneurial Values and Attitudes
2	1.4	Women Entrepreneurs
3	2.5	Entrepreneurial Skills
4	4.1	Social Entrepreneurship
5	4.4	Ethics and Entrepreneurship

Online Resources

https://nptel.ac.in/courses/110/107/110107094/
https://nptel.ac.in/courses/110/106/110106141/

References

1. Dynamics of Entrepreneurial Development Management - Vasant Desai, Himalaya Publishing House.
2. Entrepreneurial Development - S.S. Khanna
3. Entrepreneurship & Small Business Management - CL Bansal, Haranand Publication
4. Entrepreneurial Development in India - Sami Uddin, Mittal Publication
5. Entrepreneur Vs Entrepreneurship- Human Diagno

UC-SBI-308
Direct tax

Unit	Content	No. of Lectures
I	<p>Definitions U/S 2- Basis of charge and exclusions from total income</p> <ul style="list-style-type: none"> • Section 2 – Assessee, Assessment Year, Assessment, Annual value, Business, Capital asset, Income, Person, Previous Year, Transfer • Basis of Charge : Section 3 – 9 – Previous Year, Residential Status, Scope Of Total Income, Deemed Income • Exclusions from Total Income: Section 10 – restricted to, Agricultural Income, Sums Received From HUF By Member, Share of Profit from Firm, Casual & Non – Recurring Receipts, Scholarships, Income of Minor Child, Allowance to Members of Parliament and Legislative Assembly. 	10
II	<p>Heads of Income and New Tax Regime U/S 115 BAC</p> <ul style="list-style-type: none"> • Salary Income: Section 15 – 17, Including Section 10 relating to House Rent Allowance, Travel Concession, Special Allowance, Gratuity, Pension –Commutation, Leave Encashment, Compensation, Voluntary Retirement, Payment from Provident Fund • Income From House Property : Section 22 – 27, Including Section 2 – Annual Value • Profits & Gains From Business & Profession : Section 28-32, 36, 37, 40, 40A, 43B, 44AD, 44ADA & 44AE including.: Section 2 – Business • Capital Gains : Section 45, 48, 49, 50, 54 and 55 • Income from Other Sources: Section 56 – 59 • New Tax Regime U/S 115 BAC 	30

III	Deductions under Chapter VI A <ul style="list-style-type: none"> • 80 A- Restriction on claim in Chapter VI- A deductions • 80 C – Payment of LIC/PF and other eligible investments • 80CCC – Contribution to certain Pension Fund • 80D – Medical Insurance Premium • 80 DD- Maintenance and medical treatment of handicapped dependent • 80E – Interest on Educational Loan • 80 TTA- Interest on Saving Bank account • 80U – Deduction in the case of totally blind or physically handicapped or mentally retarded resident person 	5
IV	Computation of Total Income <ul style="list-style-type: none"> • Computation of Total Income of Individual and HUF with respect to above heads and deductions. 	15

Self-Learning topics (Unit wise)

Unit	Topics
1	Definitions U/s 2, Exclusions from Total Income: Section 10

Online Resources

HTTPS://RESOURCE.CDN.ICAI.ORG/61996BOS50392CP1.PDF

Reference Books:

Sr. No.	Title Author/s Publisher
	<ul style="list-style-type: none"> • Direct Taxes Law & Practice by V.K. Singhania - Taxman • Systematic Approach to Direct Tax by Ahuja& Gupta - Bharat Law House • Income Tax Ready Reckoner by Dr .V.K. Singhania - Taxman • Direct Tax Laws by T.N. Manoharan - Snow White Board of Studies-in-Accountancy

UC-SBI-309

Organisational Behaviour

Unit	Content	No. of Lectures
I	<p>Individual Behaviour</p> <p>1.1 Introduction to OB: -Concept and definitions , OB - Interdisciplinary approach</p> <p>1.2 Personality: Meaning, Determinants of Personality, , The Big Five Model, Trait Theory of personality, Freud Stages of Personality Development, Locus of Control,Self-Monitoring.</p> <p>1.3 Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience.</p> <p>1.4 Perception-Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window,Empathy.</p> <p>1.5 Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions. Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour.</p> <p>1.6 Individual Decision Making: How are Decisions made in organization, Decision Making process, Decisional Styles.</p>	15
II	<p>The Group Dynamics</p> <p>2.1 Group Communication: Importance, Corporate Communication – Need, Importance and Techniques of Corporate Communication.</p> <p>2.2 Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics.</p> <p>2.3 Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.</p> <p>2.4 Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles.</p> <p>2.5 Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion.</p> <p>2.6 Group Decision-Making: Advantages, Disadvantages, Assumptions, Managing Group Decision-Making, Strength and Weakness of Group Decision-Making.</p>	15

III	The Organizational Dynamics 3.1 Learning organization and Knowledge Management 3.2 New design options: Team structure, Virtual organizations, Boundary less organizations 3.3 Organization structure: meaning, differentiation: Strategy, Organization size, Technology & Environment, Organizational Designs and employee behaviour 3.4 Organizational Climate: Impact of Communication, Impact of Rewards & Punishment, Quality work life with reference to Banking & Insurance, Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurancecompanies	15
IV	Organization Behaviour In Banking and Insurance Sector 4.1 Practices of OB in Banks andInsurance 4.2 Issue of organization behavior inBanks 4.3 Strategies to manage issues of organization behavior inbanks 4.4 Case Studies	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1.5	Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour.
2	1.6	Individual Decision Making
3	2.1	Group Communication
4	3.4	Quality work life with reference to Banking & Insurance

Online Resources

https://nptel.ac.in/courses/110/106/110106145/
https://nptel.ac.in/courses/110/105/110105154/

References

- 1.OrganizationalBehaviour- concept, controversies, applications, by Stephen Robbins, Prentice Hall.
- 2.Management and Organizational Behavior , Ninth Edition, by Laurie J. Mullins, Pearson publisher
3. Organizational Behavior, Text, Cases, Games, By K. Ashwathappa, Himalaya Publishing house

4. Organizational Behavior by Margie Parikh and Rajen Gupta, Tata Mcgraw Hill Publication
5. Essentials of Organisational Behaviour (Seventh edition)- Stephen P. Robbins (Prentice Hall India Pvt.Ltd.)
6. Emerging Knowledge and Practices of the Real world (Fifth Edition)- Steven L McShane, Mary Ann Von Glinow, Radha R. Sharma. (Tata McGraw Hill Education Private Limited)
7. Organizational Behavior by Dr. S.S. Khanka, Sultanchand publication
8. Organizational Behavior by Jeff Harris and Sandra J. Hartman, Jaico Publications
9. Organizational Behavior by Hellriegel, Slocum, Woodman, Pearson Education

SYBBI II Year

Semester – IV Summary

Sr. No.	Choice Based Credit System	Subject Code	Remarks
1.	Core Course		
	1.1	Credit and Risk Management	UC-SBI-401
	1.2	Corporate and Banking Laws	UC-SBI-402
2.	Ability Enhancement Course (AEC)		
	2.1	Foundation Course- IV (Life and General Insurance)	UC-SBI-403
	2.2	Research Methodology	UC-SBI-404
3.	Elective Course: Discipline related elective(DSE)(Any 3)		
	3.1	Financial Planning	UC-SBI-405
	3.2	Financial Management	UC-SBI-406
	3.3	Merchant Banking	UC-SBI-407
	3.4	Cost Accounting	UC-SBI-408
	3.5 Customer Relationship Management	UC-SBI-409	

Second Year Semester III Internal and External Detail Scheme

Sr. No.	Subject Code	Subject Title	Periods Per Week						Credit	Seasonal Evaluation Scheme					Total Marks
			Units	S. L.	L	T	P	S. L. E		CT	TA	AP	SEE		
1	UC-SBI-401	Credit and Risk Management	5	20% *	4	0	0	3	10	15	10	05	60	100	
2	UC-SBI-402	Corporate & banking laws	4	20% *	4	0	0	3	10	15	10	05	60	100	
3	UC-SBI-403	FC-IV Life and General Insurance	4	20% *	3	0	0	2	10	15	10	05	60	100	
4	UC-SBI-404	Research Methodology	4	20% *	4	0	0	3	10	15	10	05	60	100	
5	UC-SBI-405	Financial Planning	4	20% *	4	0	0	3	10	15	10	05	60	100	
6	UC-SBI-406	Financial Management	4	20% *	4	0	0	3	10	15	10	05	60	100	
7	UC-SBI-407	Merchant Banking	5	20% *	4	0	0	3	10	15	10	05	60	100	
8	UC-SBI-408	Cost accounting	4	20% *	4	0	0	3	10	15	10	05	60	100	
9	UC-SBI-409	Customer Relationship Mangement	4	20% *	4	0	0	3	10	15	10	05	60	100	
Total Hours / Credit									20	Total Marks					700

* Three hours per week to be taken for CONTINUOUS self-learning Evaluation.

- Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)
- One Credit =16

L: Lecture: Tutorials P: Practical Ct-Core Theory, Cp-Core Practical, SLE- Self learning evaluation CT-Commutative Test, SEE- Semester End Examination , TA-Teacher Assessment, AP- Active Participation

Second Year Semester – IV Units – Topics – Teaching Hours

S. N	Subject Code	Subject Unit Title		Lect ures	Total No. of lectures	Cre dit	Total Marks
1	UC-SBI-401	I	Introduction to Risk Management	15	60	3	100 (60+40)
		II	Risk Management techniques	15			
		III	Foreign Exchange Rate Risk	10			
		IV	Risk Measurement	15			
		V	Operational Risk	5			
2	UC-SBI -402	I	The Indian Contract Act 1872(Special Contract)	15	60	3	100 (60+40)
		II	Companies Act, 2013 (Sec 1 to 148)	15			
		III	Membership of a company:	15			
		IV	Banking And Insurance Laws	15			
3	UC-SBI-403	I	Life Insurance –I	11	45	2	100 (60+40)
		II	Life Insurance –II	11			
		III	General Insurance –I	11			
		IV	General Insurance –II	12			
4	UC-SBI-404	I	Introduction to Research	15	60	3	100 (60+40)
		II	Data Collection and Processing	15			
		III	Data Analysis and Interpretation	15			
		IV	Advanced Statistical Techniques and Research Report	15			
5	UC-SBI-405	I	Financial Planning Process & Investor Psychology	15	60	3	100 (60+40)
		II	Personal Financial Statement Analysis	15			
		III	Financial Mathematics, Retirement and Insurance Planning	15			
		IV	Tax and Estate Planning	15			
6	UC-SBI-406	I	Time value	15	60	3	100 (60+40)
		II	Investment decisions	20			

		III	Financing Decisions: Cost of Capital	15			
		IV	Financing Decisions :Capital structure	10			
7	UC-SBI-407	I	Introduction to Merchant Banking	15	60	3	100 (60+40)
		II	Initial Public Offering	15			
		III	Issue of DRs, ADRs and CPs	15			
		IV	Issue of Bond and Debentures	7			
		V	Corporate Advisory service	8			
8	UC-SBI-408	I	Introduction to Cost Accounting	15	60	3	100 (60+40)
		II	Classification of Cost & Cost Sheet	15			
		III	Standard Costing	15			
		IV	Introduction to Marginal Costing	15			
9	UC-SBI-409	I	Introduction to Customer Relationship Management	15	60	3	100 (60+40)
		II	Technological support in Customer Relationship Management	15			
		III	Implementing Customer Relationship Management	15			
		IV	Customer Relationship Management in Banking and Insurance Sector	15			
					Total	20	700

- **Lecture Duration – 48 Minutes (60 Lectures equivalent to 48 hours)**
- **One Credit =16 hours**

SYBBI SEMESTER 4
Course Code: UC-SBI-401
CREDIT AND RISK MANAGEMENT

Detailed Syllabus

SR. No.	Modules/ Units	No. of Lectures
1.	<p>Introduction to Risk Management</p> <ul style="list-style-type: none"> • The concept of risk, risk management and the process of Risk Management • Types of Risks (credit, market and operational) • Definition and classification as per BASEL norms • Risk return relationship • Enterprise Risk Management • Role of risk management • Objectives of Risk Management 	15
2.	<p>Risk Management techniques</p> <p>Risk management, techniques and tools used for equity</p> <ul style="list-style-type: none"> • Equity, Currencies and Commodities market in India • Forward, Futures and Option contracts. <p>Risk management for derivatives/fixed income securities</p> <ul style="list-style-type: none"> • Introduction to Derivatives • Hedging through derivatives • Fixed Income risk management through derivatives 	15
3.	<p>Foreign Exchange Rate Risk</p> <ul style="list-style-type: none"> • Forex market • Identifying, analyzing and managing Foreign exchange risk • Interest Rate market • Identifying, analyzing and measuring Interest Rate risk 	10
4.	<p>Risk Measurement</p> <ul style="list-style-type: none"> • Procedure for Credit Risk Management • Credit Lifecycle • Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting) • Linear Value-at-Risk (application to market, credit and operational risk) 	15

	<ul style="list-style-type: none"> • Option valuation • Risk-adjusted return on capital (RAROC) & beta calculation 	
5	Operational Risk	5
	<ul style="list-style-type: none"> • ATM failures, • cyber threats, • internal and external threats, • internal controls, • risk mitigation 	

Self-Learning topics (Unit wise):

Unit	Topics
1	Enterprise Risk Management
2	Forward, Futures and Option contracts.
4	Credit Lifecycle
4	Linear Value-at-Risk

Online Resources

<https://youtu.be/gSnoeukCVX0>

<https://youtu.be/yNaN5kYTPLY>

<https://youtu.be/w3Y0-Keho9Y>

References

Derivatives and Risk Management – Janakiramanan, Pearsons

Risk Management – Indian Institute of Banking and Finance, Macmillan India Ltd.

Risk Management – C.K.Roy and Prabhat Roy, New Central Book Agency Private Ltd.

Foreign Exchange and Risk Management – Jeevanandam, Sultan Chand and Sons

An Introduction to Derivatives and Risk Management – Don M. Chance and Robert Brooks, Cengage Learning India Pvt. Ltd.

Course Code: UC-SBI-402

Corporate & Banking Laws

Detailed Syllabus

Sr. No.	Modules/Units	No.of lectures
1.	<p>The Indian Contract Act ,1872(Special Contract) (Part I)</p> <p>1.1 Definitions of Contract of Indemnity, Object, Essentials, Rights of Indemnity Holder</p> <p>2. Definitions of Contract of Guarantee Essentials, Difference between Contract of indemnity and Contract of Guarantee, Kinds Guarantee, Revocation of Continuing Guarantee, Circumstances under which surety is not discharged, Rights of Surety</p> <p>3. Contract of Bailment, Essentials of Bailment, Types of Bailment, Rights of Bailor, Duties Bailor, Rights of Bailee, Duties of Bailee, Lien, Pledge,</p> <p>4. Contract of Agency, Method of Creating an Agency, Rules Governing Ratification, Relationships between principal agent and sub-agent, Rights of an agent, Personal Liability of an Agent, Termination of Agency</p>	10
2.	<p>Companies Act, 2013 (Sec 1 to 148)</p> <p>Company and its formation:</p> <p>Definition and Nature of Company, Advantages and Disadvantages of a Company, Lifting of Corporate Veil with cases, Promoters and preliminary contracts (S.92-93), Types of Companies (Meaning and Concepts Only), Chartered Companies Statutory Companies, Registered companies under the Act. OPC (S. 3(1)), Companies limited by shares, Companies Limited by guarantee, Private Company, Public Company, Producer Companies (Sec581 A to 581 Z-), Formation of Companies with charitable objects (Sec. 8), Holding Company and Subsidiary company, Small Company (S. 2(85)), Dormant Company (S.455), Documents and procedure for Incorporation of Company, Effect of Incorporation. (S.9)</p> <p>Memorandum of Association and Articles of Association:</p> <p>Meaning, Concept, Clauses, effects of Memorandum and articles, Doctrine of Ultra Vires, Doctrine of Indoor Management, and Doctrine of Constructive Notice.</p>	20

	<p>Prospectus.</p> <p>Meaning (S.2), When to be issued, When not required, Various kinds of prospectus, Legal framework for issuance of Prospectus, Contents of Prospectus, Private Placements.</p>	
3.	<p>Membership of a company:</p> <p>Who can become member, Modes of acquiring membership, Cessation of membership, Rights and Liabilities of members.</p> <p>Directors</p> <p>Classification of Directors, Women directors, Independent Director, Small shareholder's director, Disqualification of a director, Director Identification Number, appointment, Legal position, Powers and Duties, Position of director as key Managerial Personnel, Managing Director, manager.</p> <p>Meetings :</p> <p>Various types of meeting of shareholders and board, Convening and Conduct of meetings, Postal Ballot, Meetings through Video Conferencing, E-voting.</p> <p>Concept of capital and financing of companies: classification of capital, kinds of shares, issue of shares, right issue-bonus issue sweat equity ESOPS.</p> <p>Transfer and transmission of securities: transfer of securities sec 56,58, transmission of shares, distinguish between transfer and transmission of shares.</p>	15
4.	<p>Banking And Insurance Laws</p> <ul style="list-style-type: none"> • The Banking Regulation Act, 1949 Basic Terms- Business Permitted and Prohibited- capital- reserves- Indian banks-licensing- branches- maintain liquid assets- advances- management- Liabilities- credit creation – cooperative bank- Control over Credit • Reserve Bank of India, 1935 Introduction-role-scheduled bank- departments- credit information- non banking financial institutions (NBFC)- liabilities under section 45- prudential norms- chit fund act- NBFC & public deposits. 	15

	<ul style="list-style-type: none"> • Indian insurance act, 1949 Basic terms-registration-capital requirement- deposit-accounts and audit-registers & return-investment-social & rural insurance- Management expenses-assignment & nomination-licensing-agent commission-rebate & bonus-tariff advisory committee-surveyors-reinsurance-surrender-public grievances-obligations of insurer • IRDA Introduction-objectives-powers-duties-functions-advisory committee-central government powers- deposit-advertising disclosures-inspections and investigations- surplus distribution-code of conduct of agents 	
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Indemnity and Guarantee, Bailment and Pledge, Condition and Warranties, Unpaid Seller Rights
2	2	Company and its Formation, Memorandum of Association and Articles of Association
3	3	Directors

Online Links

Sr. No	Unit	Topic
1	1	https://resource.cdn.icai.org/61986bos50391mod2-cp1u1.pdf https://resource.cdn.icai.org/61987bos50391mod2-cp1u2.pdf
2	2	https://resource.cdn.icai.org/61977bos50391mod1-cp2.pdf
3	3	https://resource.cdn.icai.org/62245bos50443-mod1-cp1.pdf

Reference books

S. No.	Names of books
1.	Company Law by G.K.Kapoor.
2.	Company Law by N.D.Kapoor.
3.	Company Law by P.C. Tulsian
4.	Guide to the Companies Act,2013 by A Ramaiya, Lexis Nexis.
5.	Business Law by SumanKalyani, Vipul Publication
6.	Dr.K.M.Bhattacharaya&O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House

Course Code: UC-SBI-403

Foundation Course- IV (Life and General Insurance)

Detailed Syllabus

SR No	Modules/ Units	No. of Lectures
1	Life Insurance -I 1.1 Introduction 1.2 Advantages and Disadvantages 1.3 Life Insurance Products 1.4 Term Policy 1.5 Whole life Insurance Policy 1.6 Endowment Policy 1.7 Money Back Policy 1.8 Unit Linked Plan (ULIP), Annuities	11
2	Life Insurance II 2.1 Life Insurance Organization 2.2 Life Insurance Corporation (L.I.C) of India 2.3 Life Insurance Underwriting- Objectives 2.4 Life Insurance in Operation- from proposal to policy, Classification of risks- Physical, Occupational, Moral 2.5 Marketing Strategies 2.6 Distribution Channels- Direct Selling, Corporate Agents, Group Insurance, Brokers and Co-operative Societies, Bancassurance, Mall assurance.	11
3	General Insurance- I: 3.1 Introduction to General Insurance 3.2 Health insurance <ul style="list-style-type: none">• Healthcare industry in India• Proposal forms• Evaluation of Health insurance in India• Classification of Health insurance products• Claims management 3.3 Personal Accident Policy 3.4 Challenges in health insurance	11

4	<p>General Insurance- II</p> <p>4.1 Motor Insurance – Need and Types of policy</p> <p>4.2 Fire Insurance - Meaning and features of Fire Insurance</p> <p>4.3 Travel Insurance - Domestic and overseas policies, Claim process</p> <p>4.4 Rural social and Micro Insurance - meaning and importance, Rural and micro products.</p> <p>4.5 Liability Insurance - Meaning, importance, special features, approach to deal with societal risk</p> <p>4.6 First party and third-party insurance- Types –motor, employee, professional, product, compulsory and public</p> <p>4.7 Public Liability- Compulsory Under the Public liability Act, 1991. Public liability- industrial and non-industrial risks. Employer Liability- under the Employees Compensation Act, 1923 a The Fatal Accidents Act, 1855. Product Liability Insurance. Professional Liability Insurance.</p> <p>4.8 Marine Insurance - Meaning and nature of Marine Insurance</p>	12
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Self-Learning topics (Unit wise):

Unit	Topics
1	1.3 Life Insurance Products
2	2.2 Life Insurance Corporation (L.I.C) of India
2	2.4 Life Insurance in Operation- from proposal to policy
4	4.3 Travel Insurance - Domestic and overseas policies, Claim process
4	4.4 Rural social and Micro Insurance - meaning and importance, Rural and micro products.
4	4.5 Liability insurance-First party and third-party insurance.
4	4.7 Public Liability

Online Resources

https://www.youtube.com/watch?v=4C_P0osCZ8c
https://www.youtube.com/watch?v=IfCd5LT0rkM
https://www.youtube.com/watch?v=PaTmG3mFsm8
https://www.youtube.com/watch?v=JxFalg3jkTo

References

- Life & General Insurance -Manjula V.; Marwa Mona and Narasimha Murthy H.
- Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition
- Insurance Claims Solutions – DR L.P Gupta Revised Edition
- Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition

Course Code: UC-SBI-404

Research Methodology

Detailed Syllabus

Unit	Content	No. of Lectures
I	Introduction to Research 1.1 Foundation of Research: Meaning, Objectives , Motivation and Utility of Research, deductive and inductive theory. research– Understanding the language of research – Concept, Construct, Definition, Variable. 1.2 Research Process, Characteristics of Good Research. 1.3 Problem Identification & Formulation – Research Question – Investigation Question – Measurement Issues. 1.4 Hypothesis: Meaning, Nature, Significance, Types and Sources. 1.5 Research Design: Concept and Importance in Research – Features and Essentials of a good research design – Exploratory Research Design – concept, types and uses, Descriptive Research Designs – concept, types and uses. Experimental Design: Concept of Independent & Dependent variable. 1.6 Sampling: Meaning of Sample and Sampling, Methods of Sampling, Non- Probability Sampling, Convenient, Judgement, Quota, Snow Ball, Probability, Simple Random, Stratified, Cluster, Multi-stage.	15
II	Data Collection and Processing 2.1 Types of Data and Sources: Primary and Secondary Data Sources. 2.2 Collection of Primary Data, Collection of Data through questionnaire and Schedules, other Observation Interview Methods, Collection of Secondary Data, Selection of appropriate method for data collection, Case Study, Focus Group Discussion, Techniques of developing research tools, viz. Questionnaire and rating scales etc. Reliability and validity of Research tools. 2.3 Methods of Collection of Primary data- Observation: Structured and Unstructured, Disguised and Undisguised, mechanical observations(use of gadgets)Experimental : Field, laboratory. Interview : Personal interview, focused group, in-depth interview methods. Survey : Telephonic Survey, Mail, E-mail, internet survey, Social Media and Media listening. Survey Instrument: Questionnaire designing- Types of questions: Structured/close ended and unstructured/open ended, Dichotomous, Multiple Choice Questions:	15

	Scaling Techniques: Likert Scale, Semantic Differential Scale 2.4 Information Framework(IFW):Information Models, Process Models, Integration Models,IndustryModels	
III	Data Analysis and Interpretation 3.1 Processing of Data: Meaning and Essentials of – Editing, Coding, Tabulation 3.2 Analysis of Data : Meaning, Purposes, Types. 3.3 Interpretation of Data : Essentials, Importance, Significance and Descriptive Analysis. 3.4 Testing of Hypothesis: One Sample, T-Test, ANOVA, F-Test, Chi-Square and Paired Sample Test.	15
IV	Advanced Statistical Techniques and Research Report 4.1 Introduction: Characteristics and Application of Correlation and Regression Analysis, Factor Analysis, Cluster Analysis, Discriminant Analysis, Multi-Dimensional Scaling. 4.2 Report Writing: Meaning and techniques of interpretation. 4.3 Research Report Writing: Importance, Essentials, Structure/layout, Types. 4.4 Review of related literature its implications at various stages of research. (Formulation of research problem, hypothesis, interpretation and discussion of results). Major findings, Conclusions and suggestions. Citation of references and Bibliography	15

Self-Learning topics (Unit wise):

Sr. No	Sub Unit	Topic
1	1.1	Objectives of Research
2	2.2	Collection of Data through questionnaire and Schedule
3	3.1	Data Processing
4	4.3	Importance of Research Report writing

Online Resources

https://onlinecourses.nptel.ac.in/noc21_mg11/preview

Marketing Research and Analysis-II By Prof. J. K. Nayak / IIT Roorkee

References:

- Research Methodology – Text and Cases with SPSS Applications, by Dr S.L. Gupta and Hitesh Gupta, International Book House Pvt Ltd
- Business Research Methodology by T N Srivastava and Shailaja Rego, Tata Mcgraw Hill Education Private Limited, New Delhi
- Methodology of Research in Social Sciences, by O.R. Krishnaswami, Himalaya Publishing House
- Research Methodology by Dr Vijay Upagude and Dr Arvind Shende
- Business Statistics by Dr S. K Khandelwal, International Book House Pvt Ltd
- Quantitative Techniques by Dr S. K Khandelwal, International Book House Pvt Ltd
- SPSS 17.0 for Researchers by Dr S.L Gupta and Hitesh Gupta, 2nd edition, Dr S. K Khandelwal, International Book House Pvt Ltd
- Foundations of Social Research and Econometrics Techniques by S.C. Srivastava, Himalaya publishing House
- Statistical Analysis with Business and Economics Applications, Hold Rinehart & Wrintston, 2nd Edition, New York
- Business Research Methods, Clover, Vernon T and Balsely, Howard L, Colombus O. Grid, Inc
- Business Research Methods, EmaryC. Willima, Richard D. Irwin In. Homewood
- Research Methods in Economics and Business by R. Gerber and P.J. Verdoom, The Macmillan Company, New York
- Research and Methodology in Accounting and Financial Management, J.K Courtis
- Statistics for Management and Economics, by Menden Hall and Veracity, Reinmuth J.E
- Panneerselvam, R., Research Methodology, Prentice Hall of India, New Delhi, 2004.
- Kothari CR, Research Methodology- Methods and Techniques, New Wiley Ltd., 2009
- Mayan, M. J. (2016). Essentials of Qualitative Inquiry. Routledge. (Chapter 1, Introduction to Qualitative Inquiry, Chapter 4, Research Question and Sampling).
- Mickez, R. (2012). Interviewing Elites: Addressing Methodological Issues. Qualitative Inquiry 18: 482- 493.

Course Code: UC-SBI-405
Financial Planning

SR.No	Modules/ Units	No. of Lectures
1	<p>Personal Financial Planning Process & Investor Psychology</p> <p>1.1 Process: Establish and Define the Relationship with the Client Collect Client's Information</p> <p>1.2 Analyze client's financial status, Risk Profile and Determine Financial Goals for Investment Planning</p> <p>1.3 Develop Financial Planning Recommendations and Present them to the Client</p> <p>1.4 Implement Client's Financial Planning Recommendations</p> <p>1.5 Monitor and Review the Client's Situation</p> <p>1.6 Value investing and Behavioral Finance -Role of emotions in finance decision making –Common errors, Skewness of Asset Allocation due to cultural or historical bias, Basic investment style and its drawbacks</p> <p>1.7 4 goals : life protection, capital protection, growth and inflation protection</p>	15
2	<p>Personal Financial Statement Analysis</p> <p>2.1 Cash inflows and outflows</p> <p>2.2 Income and expenditure statement</p> <p>2.3 Budgeting and forecasting</p> <p>2.4 Monitoring budgets and provisions for savings v. Personal Balance sheet and Net Worth</p> <p>2.5 Calculation of Returns-Nominal Rate of Return, Effective Rate of Return, Internal Rate of Return, and Compounded Annual Growth rate (CAGR), Real Rate of Return, Rate of Return after adjusting taxes, Analysis of Return.</p>	15
3	<p>Financial Mathematics, Retirement and Insurance Planning</p> <p>3.1 Risk return relationship</p> <p>3.2 CIBIL score/ personal debt management</p> <p>3.3 Loan Calculations & Amortization</p> <p>3.4 Total Asset, Net Worth and Financial Ratios</p> <p>3.5 Retirement Planning</p>	15

	3.6 Insurance Planning	
4	Tax and estate Planning 4.1 Income Tax sections 10,24, 80 4.2 Capital gains tax 4.3 Dividend tax 4.4 Estate planning 4.5 Case Studies	15

Self-Learning topics (Unit wise)

Unit	Topics
1	Investment Planning
2	Risk and Return Relationship
3	Financial ratios
4	Insurance Planning

Online Resources

https://www.youtube.com/watch?v=LLdKcFpHgM8
https://www.youtube.com/watch?v=C49nSjzg1iw
https://www.youtube.com/watch?v=XYkwa1D1AC4

References:

1. Dave Ramsey , The Total Money Makeover
2. FarnooshTorabi, You're So Money: Live Rich, Even When You're Not
3. RamitSethi, I Will Teach You to Be Rich

Course Code: UC-SBI-406
Financial Management

Unit	Content	No. of Lectures
I	Time Value of Money 1.1 Concept 1.2 Present Value 1.3 Annuity 1.4 Techniques of Discounting 1.5 Techniques of Compounding,	15
II	Investment Decisions: Capital Budgeting 2.1 Nature of Capital Budgeting 2.2 Purpose of Capital Budgeting 2.3 Capital Budgeting Process 2.4 Types of Capital Investment 2.5 Basic Principle of Measuring Project Cash Flows 2.6 Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle 2.7 Probability technique for measurement of cash flow 2.8 Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)	15
III	Financing Decisions Cost of Capital: 3.1 Introduction and Definition of Cost of Capital 3.2 Measurement of Cost of Capital 3.3 Measurement of WACC using book value and market value method. 3.4 Measuring Marginal Cost of Capital	15
IV	Financing Decisions: Capital Structure: 4.1 Meaning and Choice of Capital Structure 4.2 Importance of Optimal Capital Structure 4.3 EBIT -EPS Analysis 4.4 Capital Structure Theories 4.5 Dividend Policies (Walter & Gordon)	15

	<p>Leverage: 4.6 Introduction 4.7 EBIT & EPS Analysis 4.8 Types of Leverages: Operating Leverage, Financial Leverage & Composite Leverage 4.9 Relationship between Operating Leverage and Financial Leverage (Including Practical Problems)</p>	
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Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	IV	Financing Decisions

Online Resources:

<p>https://resource.cdn.icai.org/62102bosinp8cp5.pdf</p> <p>https://resource.cdn.icai.org/62103bosinp8cp6.pdf</p>

Reference Books

- Financial Management Pandey, Vikas Publishing House.
- Financial Management: M. Y. Khan, P. K. Jain, Tata McGraw Hill.
- Financial Management: Ravi M Kishore, Taxman
- Financial Management: James C Van Horne, Prentice Hall
- Financial Management: Prassana Chandra, Prentice Hall.
- Financial Management: Chandra Haribariran Iyer: IBHL Publication.

Course Code: UC-SBI-407
Merchant Banking

SR. No.	Modules/ Units	No. of Lectures
1	<p>Introduction to Merchant Banking</p> <p>1.1 Importance, need, functions</p> <p>1.2 Merchant banking services - Project counselling, Loan syndication and Corporate-counselling; Pre-issue merchant banking activities</p> <p>1.3 Obtaining stock exchange approvals, action as per SEBI guide lines, Finalizing the appointments with - manager/advisers, Underwriters, Brokers, Bankers, advertising agency, Drafting and approval of prospectus Behavioral Science approach</p> <p>1.4 Post-issue merchant banking activities – Issue subscription, Allotment of shares, Refunds, Periodical reports to SEBI.</p>	15
2	<p>Initial Public Offering (IPO)</p> <p>2.1 Issuance Process, Role of registrar, SEBI guidelines for IPO eligibility</p> <p>2.2 IPO grading, Draft Red Herring Prospectus (DRHP), Listing agreement,</p> <p>2.3 Pricing the issue, Book building process</p> <p>2.4 Allotment; SEBI Guidelines in Drafting the Offer Document; Pre and Post launch activities in IPO</p> <p>2.5 SEBI Guidelines on QIP, Rights and Bond Issues</p>	15
3	<p>Issue of DRs, ADRs and CPs</p> <p>3.1 Types and Process of Issuing of Depository Receipts</p> <p>3.2 American Depository Receipts, structure and norms</p> <p>3.3 Indian Depository Receipts (IDRs) and Guidelines</p> <p>3.4 Global Depository Receipts (GDRs), European Depository Receipts (EDRs)</p> <p>3.5 Procedure for issue of Commercial Paper – Credit Rating, Redemption process.</p>	15
4	<p>Issue of Bond and Debentures</p> <p>4.1 Procedure for Issue of Bond and Debentures</p> <p>4.2 Foreign currency convertible bonds, Foreign Currency Exchangeable bonds</p> <p>4.3 Role of merchant banker in issue and listing of debt securities</p>	7

5	Corporate Advisory Services- 5.1 Corporate restructuring- Business restructuring and Balance sheet restructuring , capital restructuring 5.3 M&A 5.4 Divestment 5.5 Strategic Alliance 5.6 Business Valuation	8
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Self learning topics (Unit wise):

1	Introduction to Merchant Banking
2	IPO process
3	Depository Receipts and its types
4	Debt securities and its process

Online Resources

1	https://youtu.be/eVu99Mr45H8
2	https://youtu.be/_qvqel3zasA
3	https://youtu.be/CEOheJa7o2c
4	https://youtu.be/2AkCtX71wWw

References:

- A Manual of Merchant Banking: J.C.VermaBharath Publishing House, New Delhi,
- Merchant Banking: H R Machiraju : New Age International Publishers
- Merchant Banking and Financial services :MadhuVij and Swati Dhavan: Tata McGraw Hill
- Merchant Banking and Financial Services: S Guruswamy: Tata McGraw Hill

Course Code: UC-SBI-408

Cost accounting

Unit	Content	No. of Lectures
I	Introduction to Cost Accounting 1.1 Objectives and scope of Cost Accounting 1.2 Cost centers and Cost units 1.3 Cost classification for stock valuation, Profit measurement, Decision making and control 1.4 Coding systems 1.5 Elements of Cost	15
II	Classification of Cost & Cost Sheet 2.1 Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre 2.2 Cost Sheet and Reconciliation of cost and financial accounts. 2.3 Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts	15
III	Standard Costing 3.1 Various types of standards, setting of standards, Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis.	15
IV	Introduction to Marginal Costing 4.1 Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. Practical problems based on Marginal Costing excluding decision making	15

Self Learning Topics

Sr. No	Unit	Topic
1	I	Introduction to Cost Accounting

Online Resources:

<https://resource.cdn.icai.org/62021bos50397cp1.pdf>

Reference Books:

- Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi
- Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by JawaharLal and SeemaSrivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi
- Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta
- Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi
- Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi
- Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana
- Modern Cost and Management Accounting by M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi

Course Code: UC-SBI-409

Customer Relationship Management

Detailed syllabus

Unit	Content	No. of Lectures
I	Introduction to Customer Relationship Management Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM) Building Customer Relationship , Customer Profiling and Segmentation , Recent trends, challenges and opportunities	15
II	Technological support in Customer Relationship Management Introduction, Technological application in CRM, Types of Technological application in CRM, Database and Information systems, Database marketing strategies, CRM software solutions for B2C and B2B, Accounting systems for Customer Acquisition and Retention Costs, Customer loyalty and Profitability through Technology. E-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM. E- CRM in Banking and Insurance Ethics in e-CRM	15
III	Implementing Customer Relationship Management (CRM) Allocation rule of Customer Relationship Management (CRM), Customer Satisfaction survey, Contact management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee & customer management processwinning strategies and processes for effective CRM implementation ,Customer Retention Management, Reasons for Customer Switching	15
IV	Customer Relationship Management (CRM) in Banking and Insurance Sector Building customer loyalty, B2B Commerce, B2B relationship with intermediaries, Relationship marketing for creating value in business & market, Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centres in Banking sector.	15

Self-Learning topics (Unit wise):

Sr.No	Unit	Topic
1	3	Relationship Marketing and CRM
2	3	Ethics in e-CRM
3	4	Customer Relationship Management in Indian Banking and Insurance sector

Online Resources

<https://nptel.ac.in/courses/110/105/110105145/>

References

- Baran Roger J. & Robert J. Galka (2014), Customer Relationship Management: The Foundation of Contemporary Marketing Strategy, Routledge Taylor & Francis Group.
- Anderrson Kristin and Carol Kerr (2002), Customer Relationship Management, Tata McGraw-Hill.
- Ed Peelen, Customer Relationship Management, Pearson Education
- BhasinJaspreetKaur (2012), Customer Relationship Management, Dreamtech Press.
- Judith W. Kincaid (2006), Customer Relationship Management Getting it Right, Pearson Education. • Jill Dyche' (2007), The CTM Handbook: A Business Guide to Customer Relationship Management,
- UrvashiMakkar and Harinder Kumar Makkar (2013), CRM Customer Relationship Management,
- Customer Relationship Management: Concepts and Cases (Second Edition)-PHI Learning - Alok Kumar Rai
- Customer Relationship Management- Routledge Inc. - Simon Knox, Adrian Payne, Stan Maklan: Customer Relationship Management (Wiley Dreamtech) - . Bhasi

TN Ravi