

1.1 BANK MANAGEMENT

Objective: The objective of this course is to help students understand the issues of management of various financing activities in the banks and financial institutions.

UNIT	CONTENT OF THE SUBJECT PAPER	HOURS
1	Overview of changing financial sector-Global financial system-Current issues-Macroeconomic and financial stability-linkage-The Role of trust-The Role of regulation-financial stability-The impact of regulation on financial services-The financial crisis	12
2	Bank's Financial Statements: Bank liabilities-Bank assets-Contingent liabilities-The income statements of Indian banks – Analyzing Bank Financial Statements-Key Performance Indicators(KPI), Bank financial statement analysis models-Interest and non Interest income	12
3	Risk Management: Risk Concept – Risk in Banks-Risk Management Framework – Organizational Structure-Risk Identification – Risk Measurement-Sensitivity-Basis Point Value (BPV) – Duration-Downside Potential – Value at Risk. Back testing-Stress Testing – Risk Monitoring and Control – Risk Reporting – Current guidelines on risk management	12
4	Treasury Management: Concepts and function; instruments in the treasury market, development of new financial products, control and supervision of treasury management – interest rate risk, interest rate futures – Investment and Funding strategies – Stock options, debt instruments, bond portfolio strategy, risk control and hedging instruments - Investments	12
5	Forex Management: Forex Business; factors determining exchange rates, Direct and indirect quotations, spot/forward rates, premium and discount, cross rates-Basics of forex derivatives; forward exchange rate contracts, Options, Swaps – Role of RBI and exchange control – Regulations in India, Role and rules of FEDAI, role of FEMA	12

Skill Component:

1. Analyse a bank's financial statement.
2. Write a report on the risk reporting undertaken by banks.
3. Examine the importance of treasury management in banks.

BOOKS FOR REFERENCE :-

1. Rose, Peter and Sylvia Hudgins. Bank management and financial services. The Mc Graw-Hill
2. Paul, Justin and Padmalatha Suresh “Management of Banking and financial services”
Dorling Kindersley (India) Pvt. Otd. PHI
3. Koch, Timothy and Scott MacDonald. Bank Management. Cengage Learning.

1.2 STRATEGIC HUMAN RESOURCE MANAGEMENT

Objective: To enable students to acquire skills in Strategic Human Resource Management

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	INTRODUCTION TO STRATEGIC HRM Strategic role of HRM, Planning and implementing strategic HR Policies, HR Strategies to increase a company's performance	10
2	INVESTMENT PERSPECTIVES OF HR Investment Consideration, Investments in Training and Development, Investment Practices for improved Retention, Investments in job secure work forces, Non-traditional investment approaches	16
3	MANAGING STRATEGIC ORGANIZATION Managing Strategic Organizational renewal – Managing change and OD, instituting TQM programmes, Creating Team based organizations, HR and BPR, Flexible work arrangement.	12
4	ESTABLISHING STRATEGIC PLANS Establishing Strategic pay plans, Determining periods, Establishing periods, Pricing Managerial and professional jobs, Compensation trends, Objectives of International Compensation, Approaches to international compensation, Issues related to double taxation. Cases	12
5	GLOBAL HRM Managing Global Human Resources- HR and Internationalization of business, Improving international assignments through selections, training and maintaining international employees, Developing International Staff and Multinational Teams, Multinational, Global and Transnational Strategies, Strategic Alliances, Sustainable Global Competitive Advantage, Globally Competent Managers	10

Skill component:-

1. Prepare a statement showing HR planning requirements with an example.
2. Prepare a model payroll for a firm with nine (9) employees
3. Prepare a questioner for performance appraisal

BOOKS FOR REFERENCE:-

1. Gary Dessler - Human Resource Management
2. R. Regis - -Strategic Human Resource Management

1.3 BUSINESS ENVIRONMENT, ETHICS AND E-GOVERNANCE

UNIT	CONTENT OF THE SUBJECT PAPER	HOURS
1	Business Environment -Concepts and Precepts: An Overview- what is business environment; Characteristics of Business Environment; Micro and Macro Business Environment	5
2	Models, Tools and Techniques of Business Environment Analysis: Internal Business Environment; External Business Environment; PESTEL; Product-Market Analysis; Portfolio Analysis; Balance Score Card; Porter five force model etc.,	12
3	Economic Environment: The Indian Economic System, Nature of Economy, Development Strategy; Economic Policies; Fiscal Policy and Tax System; Monetary and Credit Policy; Money and Capital Market; Exchange Rate Policy, Public Vs Private sector; Institutions.	8
4	Political and Legal Environment: Political System, Political Culture; Governance; Bureaucracy; Political Stability; Legal System; Business Laws.	8
5	Socio-cultural and Demographic Environment: Society and Business- Social Class Structure, Social Mobility, Education, Life style, Religion, Institutions etc.; Cultural Milieu and Environment; Demographic Characteristics and Business Environment.	7
6	Technology and Business Environment: Determinants of Technology; Technology and Business Development; Technology and Business start-ups; Technology and sustainable development; Technology and Economic Growth.	5
7	Liberalisation, Privatisation, Globalisation (LPG) and Business Environment: what is LPG; New Economic Policies and reforms; Privatisation and Business Environment; Globalisation: MNCs, WTO, Trade blocks, FDI; International Financial System; Emerging Trends and Contemporary Challenges.	5
8	Ethics, Business Ethics, Personal Ethics, Ethics in Management, Cross Cultural issues in ethics.	5

9	Corporate governance in banks;- Overview of Corporate Governance Regulations and Committees relating to banks and e-governance Institutional Aspects of Corporate Governance E governance with case studies.	10
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Objectives: To equip students with tools and techniques to analyse business environmental factors that facilitates in making informed business decisions.

Skill component:-

1. Examine the current economic policies and critically review their effect on business
2. Discuss the impact of globalisation on small Indian business.
3. Describe how technology is driving the growth of business in rural India

BOOKS FOR REFERENCE:

1. 'Business Environment' by B.N.Ghosh, Oxford University Press, 2015 edition.
2. 'Business Environment' by .K. Aswathappa .
3. 'Business Environment' by Justin Paul, The McGraw Hill.

1.4 COST MANAGEMENT

Objective: The basic purpose of this course is to enable the students to understand techniques used to control as well as reduce the cost.

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	<p>COST CONTROL AND COST REDUCTION Meaning of cost control and cost reduction, areas covered by cost control and cost reduction- product design ,target costing, value analysis, value engineering, value chain analysis, Business Process Re-Engineering (theory only).</p>	12
2	<p>MARGINAL COSTING Absorption costing. Cost classification under absorption costing , Meaning and Definition of marginal costing- Absorption costing V/S marginal costing- need for marginal costing, arguments against and in favour of marginal costing – marginal cost equation – uses and limitation of marginal costing –Break even analysis – Problems on –Break even analysis.</p>	12
3	<p>STANDARD COSTING Historical costing –Introduction- Meaning & Definition of Standard Cost and Standard Costing – Advantages and Disadvantages of Standard Costing-preliminaries in establishing system of standard costing – Variance analysis – Material Variance, Labour Variance and Overheads Variance – Problems on Material Variances and Labour Variances</p>	12
4	<p>BUDGETARY CONTROL Introduction – Meaning & Definition of Budget and Budgetary Control – Objectives of Budgetary Control- essential requirements of budgetary control – advantages and disadvantages of budgetary control – Meaning, types of Functional Budgets – Flexible Budgets, Cash Budgets, Sales budge and production budget. Problems on Flexible budgets and cash budgets.</p>	12
5	<p>ACTIVITY BASED COSTING Introduction – Weakness of conventional system – concept of ABC – Kaplan and Cooper’s Approach – cost drivers and cost pools – allocation of overheads under ABC – Characteristics of ABC – Steps in the implementation of ABC – Benefits from adaptation of ABC system – difficulties</p>	12

	faced by the industries in the successful implementation of ABC – Problems on ABC	
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Skill component:-

1. Preparation of Income Statement using Absorption costing and marginal costing technique
2. Illustrate make or buying decisions helps in decision making.
3. Preparation of sales budget for a firm which has a turnover of ₹12 crores per annum

BOOKS FOR REFERENCE

1. S P Iyengar, Cost Accounting
2. B.S. Raman, Cost Accounting
3. K.S. Thakur, Cost Accounting
4. Cost Accounting

1.5 INVESTMENT & PORTFOLIO MANAGEMENT

Objective: To make the students familiar with knowledge on Investment and Portfolio Management

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	INTRODUCTION TO INVESTMENT MANAGEMENT Meaning of Investment – Selection of Investment – Investment Avenues – Risk and Uncertainty – Types of Risks – Risk and Expected Return – Measurement of Portfolio Risk – Benefits of Diversification – Investment Strategies – Types of Companies and Stocks – Matrix approach in Investment Decision	12
2	SECURITY ANALYSIS Introduction – Fundamental Analysis – Economic Analysis I- Industry Analysis – Company Analysis – Technical Analysis – Dow Theory – Advanced Declined Theory – Chartism Assumptions of Technical Analysis	12
3	MODERN PORTFOLIO THEORY Introduction – Mean – Variance Model – Markowitz Model – Sharpe single index model – Capital Market Line – Market Portfolio – Capital Asset Pricing Model – Security Market Line – Beta Factor – Alpha Beta Coefficient – Arbitrage Pricing Model	14
4	PORTFOLIO EVALUATION Sharpe's measure, Jensen's measure, Treynor's measure.	14
5	GLOBAL MARKETS Global Investment Benefits – Introduction to ADRs, GDRs, FCCBs, Foreign Bonds, Global Mutual Funds – Relationship between trends in Global Markets and Domestic Markets	8

Skill Component:-

1. Prepare an investment portfolio for a salaried man whose income is 12 lacs per annum and estimated savings is 2 lacs per annum.
2. Make a list of ten companies that have had an IPO with details of their issue.
3. Prepare a statement showing the movement in the BSE index in the past six months.

BOOKS FOR REFERENCE:-

1. Preeti Singh: Investment Management, HPH
2. Avadhani, Investment Analysis and Portfolio Management, HPH
3. Kevin, Investment and Portfolio Management, Prentice Hall of India Pvt. Ltd.

1.6 TAXATION MANAGEMENT

OBJECTIVES:

To expose students to various provisions of Income Tax Act and other taxes.

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	Tax Planning for Firms, HUFs and AOPs- partnership firm under Income Tax Law, tax deductions available to firms, Provisions relating to interest and remuneration paid to partner, Computation of partnership firms' book profit, Set-off and carry-forward of losses of Firms and taxation of HUFs and Associations of Persons (AOPs).	8
2	Wealth Tax and Other Direct Taxes - Wealth Tax Act and Rules, definition of Wealth and Its Components Wealth escaping Assessment, Assets Exempt from Wealth Tax, Gift Tax Act and Rules and Estate Duty Act, Banking Transactions Act and Securities Transaction Act	6
3	GST:- Meaning- features of GST- Overview of GST& Basic concepts- time, value & place of taxable supply, GST model-CGST/IGST/SGST/UTGST, input tax credit & computation of GST liability (simple problems on GST.)	8
4	Corporate Taxation- Computation of taxable income, Carry-forward and set-off of losses for companies, Minimum Alternative Tax (MAT), Set-off and Carry-forward of Amalgamation Losses, Tax Planning for	10

	Amalgamation, Merger and Demerger of Companies, Tax Provisions for Venture Capital Funds Tax Audit and Accounting for Income Tax - Tax Audit, Qualities and Qualifications Required in Tax Auditors, Forms, Reports and Returns and Tax Reporting and Disclosure in Financial Statements	5
5	Tax Planning with Reference to Nature of Business - relevance of Tax Provisions in Deciding the Nature of Business, Tax Provisions for Certain Types of Businesses, Businesses given Special Tax Treatment, Tax Provisions for Offshore Banking Units and Special Tax Zones. Tax Aspects of Operating and Financial Decisions - Tax implications of financing decisions, tax considerations of Dividend Policy	10 5

Skill component:-

1. Computation of individual income tax.
2. Computation of a firm's income tax.
3. Filing of returns, form filling.
4. Capital gains tax computation .
5. Tax planning for an individual with example.
6. Calculation and computation of taxes for all the units.

BOOKS FOR REFERENCE:-

1. Income tax law & accounts- Dr.H.C Mehrotra, Dr.S.P Goyal-Sahitya- Bhawan publication .
2. Income Tax Law and Practice- G.V.P Gaur and D.B.Naranga - Kalyana
- 3.Student Guide to Income tax –DR Vinod Singhania & Monica Singhania Taxman
4. Income tax act government publication.

2.1 CORPORATE LEGAL ENVIRONMENT

OBJECTIVES:

To expose students to various provisions of different Acts.

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	The Companies Act, 2013 (Relevant Provisions): Definitions, types of companies, Memorandum of association, Articles of associations, Prospectus, share capital and membership, Meetings and Resolutions, Company Management, Managerial Remuneration, winding up and dissolution of companies. LLP and OPC	16
2	Competition Act 2002: Objectives ;Provisions , enforcement mechanism, penalties ,offences	8
3	The Banking Regulation Act 1949	6
4	The Negotiable Instruments Act, 1881: Definition, Types and Negotiable Instruments, Negotiation Holder and holder in due course, Payment in due; endorsement and Crossing of cheque; Presentation of negotiable instruments	10
5	Regulatory Environment for International Business: FEMA, WTO: Regulatory framework of WTO, basic principles and its character, WTO provisions relating to preferential treatment to developing countries; regional groupings, technical standard, anti-dumping duties and other Non-Tariff Barriers, custom valuation and dispute settlement, Trade and Trade Facilitation	20

Skill component:-

1. Obtain a copy of memorandum of association of a company and describe the different objects of the company.
2. Discuss recent case law under competition act 2002
3. Examine the KYC in relation to banking relation act .

BOOKS FOR REFERENCE:-

1. Appannaiah & Reddy & Prabhu, Company Law and secretarial Practice, Himalaya Publication, 2004, Mumbai.
2. C.A. Institute Material Business Law and Company Law.
3. Companies Act 2013

2.2 MACRO ECONOMICS FOR BUSINESS DECISION

Objective: To The Objectives of this course is to acquaint the participants with concepts and techniques used in Macro-Economic Theory and to enable them to apply this knowledge in business decision making. Emphasis is given to changes in the nature of business firms in the context of globalization.

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	Introduction to economics, macro economics, and its interface with business and industry. Resources and goals of an economic systems, free market and mixed economy. National income and product concept, computation of national income and related aggregates, problems in computation of national income	10
2	Consumption, Savings, investment, marginal propensity to consume, marginal propensity to save, multiplier, paradox of thrift, income and employment determination.	16
3	. Money, monetary system, role of credit, financial intermediaries, level and structure of interest rates - interest and macroeconomic equilibrium, central bank, monetary management and policy. Fiscal policy – Objectives, tools, fiscal variables and the public debt, co-ordination of monetary and fiscal policies.	12
4	Economic growth, factors determining economic growth, growth models, capital output ratio, problems of growth. Policies towards economic stability, business cycle, inflation and deflation, control measures, conflicts between growth and stability.	12
5		10

Skill Component:

1. Write a report on the products which have changed the market demand.
2. Using regression analysis/method, explain how demand is forecasted, with an example from data available.
3. Describe four products which were introduced to solve business problems technically.
4. Using current economic data, report on inflation in today's economy and the reasons for the current rate of inflation.
5. How will you price a banking service product sold by a small private bank. Mention all the factors to be considered and the price in today's market.

BOOKS FOR REFERENCE:-

1. Gupta G. S. - Macroeconomic theory- Tata Mc-Graw Hill publications
2. Samuelson, Paul – Economics, Tata Mc-Graw Hill publications
3. Dornbush R & Fisher S – Macroeconomics – Tata Mc-Graw Hill publications
4. Blanchard O. J & Stanley Fischer – Lectures on Macro-economics – Tata Mc Graw Hill publications
5. Dwivedi D N – Managerial Economics – Vikas publications
6. J. K. Bhagawathi – Economics of Underdeveloped Countries – All India Traveler Book Seller Publishing Company.
7. A. K. Agarwall – Indian Economics – Problems of Development and planning – D.K Publishers.
8. V. K. R. V. Rao - National Income of India – 1950 to 1980 Sage Publishers
9. Bimal Jalan – India's Economic Crisis, Oxford, IBM.
10. Rangarajan C. – Principles of Macro Economics, Tata McGraw Hill Pub co.

2.3 RESEARCH METHODS FOR MANAGEMENT

Objective: To equip the students with basic understanding of research methodology and the application of various research tools and techniques in managerial decision making.

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	Research; Types of research; Business research-definition, nature, need; Business research process; Understanding the basics of research-concept, construct, variables, theory, models, and scientific method; Problem definition; research questions; Hypothesis-definition, types; Critically reviewing the literature	10
2	Research design-Classification; Exploratory research-qualitative techniques: ethnography, grounded theory, case study; secondary data analysis, advantages, disadvantages; experience survey, focus group, depth interview; Descriptive research-types; Causal research experiments, experimental design	10
3	Collecting Primary Data Using surveys-Advantages, errors; Observation-types, advantages, limitations; Questioning-Interview-types, advantages, limitations; Questionnaire design-types of question, wording, sequence, layout; Guidelines for constructing questionnaire; Measurement-Definition, measurement scales-nominal, ordinal, interval and ratio; Attitude measurement-selecting a measurement scale-category scale, comparative scales, noncomparative scales; Sources of error in measurement	15
4	Sampling: why sample, steps in sampling design; Non probability sampling-convenience, judgement, quota and snowball sampling; Probability sampling-simple random, systematic, stratified and cluster sampling; Merits and limitations of each sampling technique, sample size	10
5	Data preparation-editing, coding, data entry; Descriptive statistical techniques: Statistical significance-Type I & type II error; Hypothesis testing- one sample parametric test, nonparametric test- χ^2 test, two-independent sample tests, ANOVA; Multivariate data .Report writing	15

Skill Component:

1. Conduct a market survey in your neighbourhood on the demand for any new bank product/service.
2. Prepare a questionnaire to collect primary data in the campus on utilisation of banking Services.
3. Based on the primary data collected, prepare a report to be submitted to the Bank Manager.

BOOKS FOR REFERENCE:-

1. Donald R. Cooper, Pamela S Schindler, & J. K. Sharma-Business Research Methods Mc Graw Hill.
2. William G Zikmend, Barry J. Babbin, John C Carr, Atanu Adhikari & Mitch Griffin Business Research Methods-Centage
3. Naresh Malhotra-Marketing Research-Pearson.
4. G. C. Beri-Marketing Research- TMH
5. Kothari- Research Methodology
6. S.C.Gupta, Fundamentals of Statistics, Himalaya Publishing House

2.4 FINANCIAL MANAGEMENT

Objective:

To give insight into financial decision-making and other important areas of Financial Management

Unit	Content of the Subject	Hours
I	<p>Financial Management Financial function – aims of finance function – financial management – goals of financial management – financial decisions – financial planning – objectives and principles of sound financial planning – long term and short term financial plan – factors affecting plan. time value of money(concept only)</p>	10
II	<p>Financing Decisions Capital structure – factors influencing capital structure – EBIT – EBT – EPS – analysis – leverage – problems.</p>	10
III	<p>Cost of Capital Meaning – Computation of cost of capital of equity, Preference, debentures, retained earnings- weighted average cost of capital- CAPM(meaning only)</p>	8
IV	<p>Investment Decisions Capital budgeting – significance – techniques of capital budgeting – payback period method – ARR Method – Net Present Value Method – IRR Method – Profitability Index.</p>	12
V	<p>Working Capital Meaning – Concepts of working capital – factors influencing working capital requirements – importance of adequate working capital – components of working capital – cash management –</p>	12

	receivables management and inventory management – simple problems on estimation of working capital requirements.	
VI	Dividend Decisions Meaning – Types of Dividend Policies – Factors influencing Dividend policies – Forms of Dividends	8

Skill Component:

Estimating working capital requirements for a company

Evaluating a capital investment proposal using various techniques.

Collection of market value of leading shares and bonds.

Draw an organization chart of the finance function of a company.

BOOKS FOR REFERENCE:-

1. I.M Pandey Financial Management, Vikas Publishing House Pvt Ltd
2. Dr. S.N Maheswari & Dr. C.B Gupta, Financial Management, Vikas Publishing House Pvt Ltd
3. Dr. Sathya Prasad & P.V Kulkarni, Financial Management, Himalaya Publishing House
4. V. K Bhalla, Financial Management, International Book House Pvt Ltd.
5. Shashi K Gupta and Sharma, Financial Management, Kalyani Publishers.
6. Eugene F Brigham & Michael C Ehrhardt, Financial Management Theory and Practice, 10th edition, Thomson Learning South Western
7. Shashi k. Gupta, Nisha Agarwal, Neeti Gupta - Indian financial system, Kalyani Publishers.
8. E. Gordom & K. Natarajan- Financial markets and services, Himalya publishin house

2.5 ELECTRONIC BANKING, IT AND AI IN BANKS

Objective :- to acquaint the students with the process of electronic banking and technology trends in banking

UNIT	CONTENT OF SUBJECT PAPER	HOURS
1	AN INTRODUCTION Information Technology and its Implications Information Technology Indian Banking Scenario — Initiatives and Trends	10
2	APPLICATIONS IN BANKING Computer-based Information Systems for Banking Electronic Banking Electronic Fund Management	10
3	ENABLING TECHNOLOGIES OF MODERN BANKING Electronic Commerce and Banking Supply Chain Management Customer Relationship Management Integrated Communication Networks for Banks	12
4	SECURITY AND CONTROL SYSTEMS Computer Security and Disaster Management System Audit and Computer Crime Security and Control Aspects of Emerging Banking Technologies	8
5	PLANNING AND IMPLEMENTATION OF INFORMATION SYSTEMS Security and Control Aspects of Emerging Banking Technologies Data Warehousing and Data Mining Designing and Implementing Computerization in Banking Sector	10
6	Artificial Intelligence in Banking Introduction to AI: the current scenario. Approaches to AI Problem solving and Search; Planning, Introduction to Neural Networks, Deep learning. Decision Trees and Random Forests Ethics of AI	10

	Future of AI, AI's impact on the economy, Re-definition of organizations and jobs.	
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Skill Component:

1. Visit a bank branch and observe the technology used to deliver service to customers. Write a report.
2. Analyse the security systems used in banking operations in a bank. Critically evaluate their Effectiveness in view of the various lapses in banking security.
3. Write a report on the growing use of artificial intelligence by banks and the customer's acceptance to this type of banking.

BOOKS FOR REFERENCE:-

1. Banking technology-IIBF
2. Retail Banking Technology by Violano Michael-WILEY

3.1 PRINCIPLES OF PERSONAL FINANCE

III SEMESTER M.VOC. (B&F)

Course Objectives:

- Gain knowledge to efficiently manage one's personal finance.
- To understand the significance of preparing a household budget and keeping track of personal income and expenses
- To comprehend the importance of building an emergency fund, investing for retirement and managing taxes effectively.
- To understand the need for health and life insurance in personal financial planning
- Explore Career opportunities and certifications required in the field of financial planning

Learning Outcomes:

- Enable the students to meet their life goals through the proper management of their personal finances.
- Comprehend some of the most common mistakes that we as individuals do while dealing with our personal finances.
- Equipped enough to choose the suitable investment and insurance products and also get the most out of tax deductions.

UNIT	CONTENTS OF SUBJECT	HOURS
I	Unit 1 - Personal Financial Planning: Evaluating the financial position, Preparation and analysis of household budget, Contingency Planning and estimating financial goals – prioritizing financial goals	12

	– Understand assets, liabilities and net worth-Risk profiling - the role of debt and financial pressures from debt.	
II	Unit 2 – Pre-cautionary Investments: Need and role of Insurance in personal finance, Steps involved in insurance planning, Types of insurance products – life and non- life insurance. Long – term care insurance needs and current coverage.	14
III	Unit 3 – Investments and Tax planning: Tax planning through investments – Tax Planning through various tax saving investment avenues available for individuals like Mutual funds Unit linked insurance plans, Bonds, Equity linked savings schemes, Post Office Saving schemes and others. Personal Tax Management – Assessment of individuals – Assessment procedure – Advance payment of tax – Tax deductions or collection at source – Filing tax returns and documentation - Audit process and refund of Income tax.	12
IV	Unit 4 – Retirement and Estate Planning: Importance of retirement planning – Life expectancy and career stability – effects of inflation – Retirement need analysis. Estate planning – procedure, documents and strategies	12
V	Unit 5 – Career Opportunities in financial planning: Need for financial advisory services in India - Scope of financial advisory services - Business model for the delivery of financial advice to client – Certifications required to become an investment advisor in India.	10

Practical component of the Syllabus

- Prepare a list of personal life goals and transform them into time bound financial goals.
- Create a personal budget and maintain journal of personal income and expense statement and critically analyze the same.
- Calculate the amount that is required for a couple to retire comfortably in India
- Prepare an efficient tax plan for a government employee.

Books for reference: Investment Adviser (Level 1), National Institute of Securities Market, Taxmann Publishers, Edition. November 2019.

- Personal Finance by Jack.R.Kapoor, Les.R.Dlabay and Robert J.Hughes, Tat McGraw-Hill Publishing company Ltd, New Delhi.
- Financial Advising, Indian Institute of Banking & Finance, Macmillan Publishers India Limited, First Edition 2011

3.2 ADVANCED FINANCIAL MANAGEMENT

III SEMESTER M.VOC. (B&F)

Course Objectives:

- To familiarize the students with advanced financial analysis, decisions and theory.

Course Outcomes:

- To enable students to understand risk and uncertainty in investment decisions so make realistic decision in capital budgeting.
- To develop skills for corporate valuation.
- To understand various theories based on which real life decision built upon.

UNIT	CONTENTS OF SUBJECT	HOURS
I	Invest decision and risk analysis Risk analysis – types of risk, risk and uncertainty, techniques of measuring risk, risk adjusted discount rate approach, certainty equivalent approach, sensitivity analysis, probability approach, decision tree analysis, standard deviation and co efficient of variation.	12
II	Capital structure theories Introduction to capital structure, Capital structure theories, net income approach, net operating income approach, traditional approach, MM approach	12

III	Dividend theories Introduction to irrelevance theories, MM model, relevance theories, Walters model, Gordon model, problems on dividend theories	12
IV	Mergers & Acquisitions, Corporate Restructuring Reasons for Mergers , Estimating Merger Effects , Cross-Border Mergers & Acquisitions , Design and Valuation of LBO , Joint Ventures Analysis , Strategic Alliances , Corporate Restructuring	12
V	Corporate Value and Value-Based Management Free Cash Flow Valuation and the Cost of Capital , International Investment Decisions , Overview of Corporate Valuation , Value Based Management , Corporate Governance and Shareholders Wealth, International Corporate Governance	12

Practical component of the Syllabus

- Designing a capital structure for a trading concern.
- Preparation of risk analysis decisions for a small companies.
- A report on recent merger or acquisition

Books for reference:

9. I.M Pandey Financial Management, Vikas Publishing House Pvt Ltd
10. Dr. S.N Maheswari & Dr. C.B Gupta, Financial Management, Vikas Publishing House Pvt Ltd
11. Dr. Sathya Prasad & P.V Kulkarni, Financial Management, Himalaya Publishing House
12. V. K Bhalla, Financial Management, International Book House Pvt Ltd.
13. Eugene F Brigham & Michael C Ehrhardt, Financial Management Theory and Practice, 10th edition, Thomson Learning South Western
14. Prasanna Chandra, Financial Management, Tata McGraw Hill.
15. Khan and Jain, Financial Management, Tata McGraw Hill.

3.3 PROJECT FINANCE

III SEMESTER M.VOC. (B&F)

Course Objectives

1. The goal of this course is to equip students with an overview of Project Finance by taking them through all stages of a Project Finance transaction, so that they can apply the techniques of Project Finance.
2. The purpose of the course is to understand what project finance is, its necessary elements, why it is used, how it is used, its advantages and its disadvantages.
3. The student will study the necessary elements critical to project financing to include product markets, technology, sponsors, operators, offtakers, environment, consultants, taxes and financial sources.

Learning outcomes

1. Apply a structured and systematic approach to financing projects using some of the techniques of Project Finance.
2. Recognize the key characteristics of a robust project and identify the weakest links in the transaction.
3. Use qualitative and quantitative tools and measures to distinguish the key risks.
4. Interpret each of the risks to determine their severity and potential impact on the transaction structure.

UNIT	CONTENTS	HOURS

I	<p>Project Management and Planning</p> <p>Introduction - Project Management - Skill required by a project manager - The Project Cycle - Project planning, Identifying strategic project variables, Strategy in project management, Planning cycle, Techniques of Project Evaluation - Project Feasibility analysis</p>	8
II	<p>Financing of Projects</p> <p>Capital Structure – Menu of Financing – Equity capital - preference capital - internal accruals - Term loans – Debentures – Working Capital Advance – Build Operate Transfer - Miscellaneous Sources – Raising Venture capital, Crowd Funding and Angel Investment - Raising capital in International Markets</p>	14
III	<p>Financial Estimate and Projections</p> <p>Cost of Project, Means of Finance, Estimation of sales and Productions, Cost of Production, Working capital requirement and its financing. Estimation of Fixed capital and Profitability Projections.</p>	14
IV	<p>Breakeven Costing</p> <p>Projected cash flow statement, Projected balance sheet, Multi-year Projections, Break Even Analysis of Projects (funding sources and associated costs), Accounting Break Even Analysis, Financial Break Even Analysis</p>	8
V	<p>Risk Analysis</p> <p>Sources, Measures and Perspective of Risk – Single investment: Sensitivity and Scenario Analysis (theory only), Decision Tree Analysis, Project Selection under risk and Risk analysis in Practice</p>	8
VI	<p>Project Financing in India</p> <p>Means of Finance - Norms and Policies of Financial Institutions- SEBI Guidelines - Sample Financing Plans Structure of Financial Institutions</p>	8

	in India - Schemes of Assistance - Term loans Procedures – Project appraisal by financial Institutions.	
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Practical component of the Syllabus

1. Explain concepts and approach used in structuring and arranging project finance transactions for major infrastructure schemes in the India and overseas.
2. Report on project risk analysis and risk management techniques.
3. Describe a project appraisal methodology.
4. Elaborate on the drivers, approaches and concerns of the key players involved in creating and financing major projects.

Book for reference:

- Prasana Chandra: Projects-Planning Analysis, Selection, Implementation & Review, Tata McGraw Hill, New Delhi.
- Laura Brown and Tony Grundy : Strategic Project Management
- M C. Choudhury : Project Management, Tata McGraw Hill, New Delhi – 1995.
- P. Gopala Krishnan and V. Rama Moorthy : Project Management
- Johan, M. Nicholas : Project Management for Business & Technology 2nd edition
- Machiraju, HR (2009) Introduction to Project Finance, New Dewlhi, Vikas Publication
- Vasant Desai(2008) Project Management, New Delhi, Himalaya Publishing House.

3.4 MERCHANT BANKING

III SEMESTER M.VOC (B&F)

Course Objectives:

1. To give the students an in depth knowledge on the working of Merchant Bankers.
2. To make students aware of the role of merchant banking services in the current Business environment.
3. To help the student understand the Issues management process.

Learning Outcomes:

1. It enables the students to get an overview on merchant banking services.
2. It helps the students to know the challenges faced by merchant bankers.
3. It enables the student to get a bird's eye view on the book building process.

UNIT	CONTENTS	HOURS
I	MERCHANT BANKING Introduction – Concept of Merchant Banking – Functions – Qualities required for Merchant Banker - Recent Development & Challenges in	12

	Merchant Banking - Legal Regulatory frame work of Merchant Banking, SCRA- FEMA – SEBI Guidelines to the Merchant Banker	
II	<p>ISSUE MANAGEMENT</p> <p>Pre & Post Issue Management – issue Pricing – Designing of capital Structure, Brokers in Issue Management & Their Responsibilities- Register – Underwriters – Types - Bought out Deals, Best Effort Deal, Underwriting Commission and Underwriting agreement – Devolvement - Assessment of an issue for underwriting – Green shoe option</p>	14
III	<p>BOOK BUILDING</p> <p>Book building – Meaning and concept – Book Building offer, Fixed price Offer – Alternative book build offers – Lead Managers – Duties, Responsibilities and appointment of lead managers – Role of Merchant Banker as a Lead Manager</p>	12
IV	<p>PRIVATE PLACEMENT</p> <p>Definition – Categories of private placements – private placement with the purview of merchant banking – market segment for privately placed debts – PSU Bonds, Municipal Bonds, Institutional Bonds, Corporate Bonds, Securitized Debt Instruments – Role of Merchant Banker in private placements.</p>	12
V	<p>MERCHANT BANKING SERVICES</p> <p>Corporate Counseling – Project counseling - Loan Syndication – Portfolio Management – Offshore Finance – NRI Investment and Advisory Services, Leasing services –Concept, Meaning and significance.</p>	10

Practical component of the syllabus:

- Write a report and study the pre-issue process of any recent IPO
- Identify the institutions focusing on merchant banking service activities in India.
- Write a note on recent trends in merchant banking.
- Do an analysis on any five case studies with relation to merchant bankers.

Book for reference:

- Investment Banking, Pratap Giri S. Mc Graw Hill Education Pvt(Ltd) , Third edition.
- Financial Markets and Services, E. Gordon and K. Natarajan, Himalaya Publishing house, Eleventh revised edition.
- Merchant Banking and Financial Services, Prof. Anil Agashe, Everest Publishing House.
- Merchant Banking and Financial Services, Dr. S. Guruswami, Mc Graw Hill Education Pvt(Ltd) , Fourth edition.

3.5 ENTREPRENEURIAL DEVELOPMENT (Open Elective)

III Semester M.VOC (B&F)

OBJECTIVES:

(1) To impart conceptual and managerial skills to students.

(2) To create awareness among the students about the various institutions which supports entrepreneurship.

(3) To familiarize the students on the prospects and problems associated with MSME.

Outcomes:

1. It will enable the students to become innovative and establish a foundation of confidence in the skills necessary to establish an enterprise.

2. The course will enable the students to know the importance of business networking and the strategies in overcoming the business challenges.

3. This course will give them an insight on how to make business proposal and also analysis of the same.

Unit	Content of Subject	Hours
I	<p>Introduction</p> <p>Definitions, Introduction, Characteristics of entrepreneurs. Intrapreneur, Social Entrepreneurship: Social enterprise-need - types - characteristics and benefits of social enterprises-</p> <p>Difference between Manager and entrepreneur, Qualities and functions of entrepreneurs, Entrepreneurial motivation and entrepreneurial Behaviours; Innovation and entrepreneur, importance of entrepreneur in economic growth.</p>	12
II	<p>MSME</p> <p>definition-types-role of MSME in Industrialization and economic development of India, The nature of international entrepreneurship - Importance of international business to the firm - International versus domestic entrepreneurship Weak industries. Make in India.</p>	09
III	<p>Institutions Supporting Entrepreneurs</p> <p>Institutions assisting Entrepreneurs - Small Industries Development Organisations (SIDO), District Industries Centres (DIC), Small Institutions Service Institutions (SISI), Government rules and regulation regarding Small Industries, Commercial banks , Case studies of Successful Entrepreneurial Ventures, Failed Entrepreneurial Ventures and Turnaround Ventures</p>	09
IV	<p>Identification of business opportunities</p> <p>Steps involved in starting a small Enterprise-Financial, technical, social, legal and managerial feasibilities of the project.</p> <p>Defining Business Idea, Environmental Analysis - Search and Scanning, . Basic Government Procedures to be complied with Identification of business opportunities; Steps involved in starting a small Enterprise-Financial, technical, social, legal and managerial feasibilities of the project.</p>	09
V	<p>Business Plan</p>	09

	<p>meaning- features- venture capital- types of venture capitalists, Incubation- types of incubators- facilities offered by incubation centres. venture capital - nature and overview - venture capital process - locating venture capitalists - approaching venture capitalists. Preparation and presentation of a project proposal and its appraisal.</p>	
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Practical component of the syllabus:

- 1) List out different investors funding start-ups.
- 2) Identify companies that encourage intrapreneurs.
- 3) List out the women entrepreneurs who have contributed to the growth of Indian economy.
- 4) Study the contribution of social entrepreneur towards the development of the society.
- 5) Make a business plan for your intended business - talk to bankers to find out what they look for in a business plan.
- 6) Study a local for-profit business and try to list out the positive social impacts of the business

BOOKS FOR REFERENCE:

1. Udai Pareek and TV Rao : Developing Entrepreneurship, Sanjiv Printers, Ahmedabad.
2. Vasant Desai: Entrepreneurship and Small-Scale Industry, Himalaya Publishing House.
3. Renu Arora, SK Sood, Vivekanand; Entrepreneurial Development, Kalyani Publishers.
4. Birley and Muzyka: Mastering Enterprise, Financial Times.
5. S.S.Khanka : Entrepreneurial Development, S. Chand & Co.,
6. Guide to Investors, Udyog Mitra

4.1 COMMODITY DERIVATIVE MARKET

IV SEMESTER M.VOC (B&F)

Course Objective:

- To provide an insight about the functioning of commodities Derivative markets with respect to derivatives as an underlying asset.
- To determine the factors impacting the commodity prices
- To understand the uses of commodity derivatives

Learning outcome:

- It enables the student to understand the derivative trading in commodities and its risk management
- Students can understand the mechanism of commodity derivative trading
- Students can analyze the commodity derivative with respect to accounting treatment and taxation

UNIT	CONTENTS OF SUBJECT	HOURS
I	Introduction to Commodity Markets History of Commodity Trading-Spot and Derivatives Trading in Commodities-Major Commodities Traded in Derivatives Exchanges in India-Participants in Commodity Derivatives Markets-Commodities Trading vis-à-vis Trading in Other Financial Assets-Commodity Markets	10

	Ecosystem-Commodity Market Indices-Factors Impacting the Commodity Prices	
II	<p>Commodity Futures</p> <p>Introduction to Futures-Distinction between Forwards and Futures-Cost-of-Carry-Convergence-Fair Value of a Futures Contract-Convenience Yield-Commodity Futures and Commodity Forwards-Pay-off profile for Futures Contracts-Spot Price Polling</p>	10
III	<p>Commodity Options</p> <p>Introduction to Options-Option Terminology-Pay off Profiles of Options Contracts-Determinants of Option Premium-Options on Commodity Futures</p>	10
IV	<p>Uses of Commodity Derivatives</p> <p>Hedging-Long Hedge and Short Hedge Strategy: Using Futures-Speculation-Arbitrage-Spread Trading-Basis-Option Trading Strategies</p>	10
V	<p>Clearing Settlement and Risk Management of Commodity Derivatives</p> <p>Clearing and Settlement-Delivery Process-Entities Involved in the Clearing and Settlement Process-Premium/Discount-Penalty for Delivery Default by the Seller-Deliveries in the Case of Physical Delivery-Risk Management for Exchange Traded Commodity Derivatives Markets-Position Limits and Computation of Open Position-Salient Features of Risk Containment Measures-Margin Mechanism.</p>	10
VI	<p>Accounting ,Taxation and legal aspects</p> <p>Important Accounting Aspects related to Trading in Commodity Derivatives-Guidance Note Issued by ICAI on Accounting Treatment of Derivative Transactions-Important Tax Aspects related to Trading in Commodity Derivatives- Regulatory Structure of Commodities Market-Securities Contracts (Regulation) Act, 1956</p>	10

Practical component of the Syllabus

- Report on the facilities associated with exotic options.

- Determine the method of arriving at the forward price of a derivative instrument.
- Identify the accounting standards followed with respect to derivative.
- Identify the accounting treatment for derivatives.

Books for reference:

- Commodity Derivatives, Indian Institute of Banking and Finance, MacMillan Publishers India limited, 1st edition 2007
- Derivatives: Valuation and risk management, David.A. Dubofsky and Thomas W. Miller, JR. Oxford University Press, First Indian edition 2007

4.2 BANKING AND INSURANCE MARKETING

IV SEMESTER M.VOC (B&F)

Course Objectives:

- The objective of this course is to prepare the students to acquire required knowledge and skills for Marketing of Banking products and services.
- The course also looks into various aspects of service quality aspects of Bank Branches.
- To help the student understand the marketing process.

Learning Outcomes:

- It enables the students to get an overview on banking and Insurance services.
- It helps the students to know the challenges faced by banker.
- It enables the student to get a bird eye view on bank marketing.

UNIT	CONTENTS	HOURS

I	<p>Introduction.:</p> <p>Identification of needs-wants-Demands- Diagnosing various banking environments-Regulatory-cultural-Political-Economic-Public-Societycustomers- Employees- Retail banking in India- Drivers of retail banking Wholesale Banking- Retail banking products overview-customer requirements and -opportunities and challenges in retail banking</p>	12
II	<p>Developing Banking Products and Services:</p> <p>Meaning, Importance and Functions - Marketing of Services - Product Research & Development - Test Marketing of Bank Products - Product Life Cycle - Product Modification - New Product Development Branding of Bank Products - Pricing of Bank Products and Services - Objectives, Strategies and Methods - Factors Influencing the Pricing Decisions-Importance of Pricing- Deposit pricing-Loan pricing-Pricing of services</p>	14
III	<p>Distribution and Promotion:</p> <p>Distribution - Factors Influencing - Direct and Indirect Channels of Bank Products - Physical Distribution - Channel Functions and Services - Role of Electronic Marketing Channels-ATMS-Debit Cards-Credit Cards-POS-Internet Banking-Mobile Banking-Vending Machines-Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems</p>	12
IV	<p>Marketing of insurance product</p> <p>The marketing concept, marketing of insurance product, critical success factors for insurance Players, Distribution channels marketing strategies of insurance players n India.</p>	12
V	<p>Insurance intermediaries</p> <p>Distribution of insurance products insurance intermediaries and their functioning, surveyors and loss assessors, third party administrators agents, brokers corporate agent.</p>	10

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Practical component of the syllabus:

- Write a report and study the insurance marketing of products.
- Identify the institution focusing on merchant banking service activities in India.
- Write a note on recent trends in merchant banking.
- Do analysis on any 5 cases with relation to merchant bankers.

Book for reference:

- 1] Insurance and Risk management, Dr. P.K. Gupta, Himalaya publishing House.
- 2] Insurance- Principles and practices – M.N. Mishra.
3. Lovelock, Christopher. Services Marketing, 7/e. Pearson Education India, 2011.
4. Retail Banking. Indian Institute of Banking and Finance, Macmillan India Ltd (2010/Latest).
5. Arora, Sangeeta. Marketing of Financial Services. Deep and Deep Publications, 2005.
6. Lovelock, Christopher. Services Marketing, 7/e. Pearson Education India, 2011.
7. Buttle, Francis, ed. Relationship marketing: theory and practice. SAGE, (Latest)

4.3 INTERNATIONAL BANKING AND FOREX MARKET

IV SEMESTER M.VOC(B&F)

Course Objectives:

1. To provide the students an insight about the dimensions of international banking.
2. To create awareness about various institutions facilitating international business.
3. To provide an understanding about the risk in international banks.

Learning Outcome:

1. An understanding of risks in international banking.
2. An overview of Foreign exchange risk and management.
3. Understanding about recent trends in international banking.

UNIT

UNIT	CONTENT OF THE SUBJECT	HOURS
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I	International Banking: Origin and Evolution of International banking – Global trends as reasons for growth of international banking– Definitions – Growth and future prospects of International banking – Need for regulation of international banking in the current scenario. Role of international financial institutions in international business – The World Bank Group – International Bank for Reconstruction and Development (IBRD) – IDA – IFC – MIGA	15
II	International Banking Operations: Off-shore financial centres – Rationale – Characteristics of offshore financial centres – Types of offshore centers – Benefit and reasons for growth – Factors of success – Tax Havens – Major Offshore Financial Centres – International Banking facilities – Special Economic Zones (SEZs) – Regulatory concerns.	10
III	Exchange Rates – Exchange Rate Systems – Gold and the Bretton woods Systems – Fixed Exchange Rates – Flexible Exchange Rates – Factors which influence the Determination of Exchange Rates – Exchange Control – Objectives and Methods of Exchange Control	10
IV	Foreign Exchange Transactions - Purchase and Sale Transactions – Spot and Forward Transactions –Ready Exchange Rates – Principal types of Buying Rates – Principal types of Selling Rates – Ready Rates based on Cross Rates.	15
V	Forward Exchange Contracts – Factors that Determine Forward Margins – Calculation of Fixed Forward Rates and Option forward Rates – Forward Exchange Rates Based on Cross Rates – Execution of Forward Contract – Cancellation/Extension of Forward Contract – Inter Bank Deals (Theoretical Aspects only)	10

Practical component of the syllabus:

- Write a report on the functioning of Indian based banks in international banking in today's business environment
- Write a report about multinational banks operating in India
- Obtain an application form to open an NRE/NRO account and complete it.
- Explain the Role of RBI in determining the foreign exchange rates in India.
- China's currency affecting Indian markets
- Case study on Nigerian frauds

BOOKS FOR REFERENCE

1. International Banking, Indian Institute of Banking & Finance, First Edition 2010, Macmillan Publishers India Limited.
2. International Banking Operations, Indian Institute of Banking & Finance, First Edition 2010, Macmillan Publishers India Limited.
3. Anti money laundering and know your customer, Indian Institute of banking and Finance, Macmillan Publishers India Limited.
3. C. Jeavanandam: Foreign Exchange Practice and Concepts, Sultan Chand & Sons, New Delhi.
4. Apte P.G. International Financial Management TataMcGraw Hill, New Delhi

4.4 CYBER CRIME AND SECURITY IN BANKS AND FINANCIAL INSTITUTIONS

IV SEMESTER M.VOC. (B&F)

Course Objective:

- To make students understand the importance of cyber security in banks and financial institutions.
- To familiarize students about the various kinds of cyber crime with reference to banks and financial institutions.
- To make students understand the basics of cyber forensics, investigation and cyber security.

Learning Outcome:

- To enable students recognize cyber crimes in banks and financial institutions.
- To be able to report cyber crimes in the banking sector.
- To know how to deal with cyber crime problems occurring in banks and financial institutions

UNIT	CONTENTS OF SUBJECT	HOURS
I	<p>Cyber Security in Banks:</p> <p>Introduction to Cyber Security, Implementing Hardware Based security, software based firewalls, Security Standards And best practices. Assessing threat levels, penetration Testing security controls. Preventive, Detective and Corrective Controls.</p>	12
II	<p>Cyber Crime and Cyber Law in India</p> <p>Introduction to Cyber Crime. Channels of Cyber Crime-Stalking, Cyber Squatting, Cyber Extortion, Cyber Cheating. Cyber Warfare, Cyber Terrorism, Phishing and Hacking, Software Piracy, Computer Security-Internet Crime, Internet Fraud, User Failure & causes, Bank Failure-Computer Hackers. Cyber Crime Investigation. Regulatory Compliances, Electronic Transaction and Taxation issues</p>	12
III	<p>Cyber Fraud and Fraud Management</p> <p>Fraud Protection Prevention Controls, Detection Controls, Mitigation Controls, Encryption/Decryption. Incidence of Cyber Crimes, Reporting, Investigation, Crime Management, Evidence Collection And Chain of Custody, Cyber Crime Risk Management-Cyber Forensics. Cyber Forensics Investigation, Digital Evidence Collection, Evidence Preservation, E-Mail Investigation, E-Mail Tracking, IP Tracking, Encryption and Decryption, Password Cracking, Recovering deleted evidence.</p>	12
IV	<p>Accounting frauds, forgery and counterfeiting;</p> <p>Vulnerability in banks. Bank failure and its impact on the system. Case studies.</p>	12
V	<p>IT Security in Banking:</p> <p>Introduction to Data Security, Data Security, Database Security Network. Security Controls and Management, Operating System Security Management, Models. Cryptography, Encryption, Public Key</p>	12

	infrastructure (PKI), Key Management, Global initiatives And development.	
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Practical component of the Syllabus

1. Write a report on cyber security on banks.
2. Present a case study on accounting frauds that have been exposed in the recent past and examine where the system has failed to detect the fraud.
3. Explain the procedure for reporting a cyber crime to the Cyber Crime Police Station, Bangalore.

Books for reference:

1. Verma Amita, Cyber Crimes and Law, Central Law Publications, Allahabad, 2009.
2. Dasgupta M. Cyber Crimes In India – A Comparative Study, Eastern Law House, Kolkata, 2009.
3. Barkha and Mohan Rama U, Cyber Law and Crimes – IT Act 2000 And Computer Crime Analysis, Asia Law House, Hyderabad 2009.
4. Eoghan Casey, Digital Evidence & Computer Crime, Forensic Digital Science, Computer and the Internet, Academic Press Textbook
5. Cyber Crimes and Fraud Management, Macmillan, 2012
6. Scott Charney, The Internet, Law Enforcement and Security, Internet Policy Institute, 2001
7. Kaptan SS & Choubey NS, E-Indian Banking in Electronic Era, Sarup and Sons.
8. IIBP, Banking Technology, Indian Institute of Bankers Publication
9. Vasudeva, E-Banking, Commonwealth Publishers, New Delhi.

4.5 BANKING AND INSURANCE ACCOUNTING

IV SEMESTER M.VOC (B&F)

Course Objectives

- The paper is offered to provide full knowledge of Banking and Insurance Company Accounts.
- It helps to learn accounting treatment for Banking Company, Interest on doubtful debts, and Rebate on bills discounted.
- Insurance Company Accounts relating to Life Insurance and General (Fire, Accident and Marine) will be the focus point of this paper.

Learning Outcome

- Understand NPAs and the strategies adopted to manage them.
- Prepare final accounts in banking companies.
- Better understanding of Life Insurance Company Accounts.
- Learn how the books of accounts are prepared in General Insurance Companies.

Unit	Content of the Subject / Paper	Hours
I	<p>Basics of Banking Accounts</p> <p>Forms of Business in which Banking companies may engage, General Information, Accounts and Audit, brief description of certain important books, ledgers and registers. Slip system of posting, Guidelines of the Reserve Bank of India for Profit and Loss Account & Balance Sheet, Explanation of items appearing in the final accounts including journal entries for transactions like bills for collection, Acceptances, Endorsements and other obligation, bill discounted, rebate on bills discounted, interest on doubtful debts and revaluation of investment.</p> <p>Meaning, causes of NPAs, Impact of NPAs, Factors Contributing to NPAs, Management of NPAs, Prudential Accounting Norms set by RBI, Classification of Bank Advances, Income Recognition.</p>	10
II	<p>Final Accounts of Banking Company</p> <p>Treatment of special items like interest on doubtful debts and rebate on bills discounted, preparation of final accounts, Preparation of profit & loss account and balance sheets with various advanced adjustments - Form A and Form B.</p>	12
III	<p>Life Insurance Company Accounts</p> <p>Introduction- Classes of Insurance Business Explanation of terms Claim, Premium, bonus, surrender, value, annuity, reinsurance etc. The forms of revenue account and balance sheet, Explanation of items including journal entries for adjustment like outstanding claims bonus in reduction of premium, interest accrued on investments. outstanding premium and claims on the reinsertion Ascertainment of profit of a Life Insurance Company, Accounting procedure relating to preparation of valuation balance sheet and statement showing results of valuation problems.</p>	12

IV	<p>Final Accounts of Life Insurance Company</p> <p>Meaning-Type of Insurance – Life Insurance – General Insurance – Accounts of Life Insurance Business – Statutory & Subsidiary Books – Determination of Net Liability and Amount due to policy holders – Preparation of Revenue Accounts and Balance sheet according to IRDA guidelines – provisions relating to the treatment of reserves fund – Preparation of Revenue Account , Profit And Loss account, Profit and loss appropriation account and Balance Sheet.</p>	11
V	<p>Accounts of General Insurance Company</p> <p>Meaning, Preparation of Revenue Account for Fire and Marine, Treatment of Reserve or Provision to be Carried Forward, Preparation of Profit and Loss Account in Form B, Preparation of Profit and Loss Appropriation Account in Form C, Preparation of Balance Sheet. (Practical Problems).</p>	15

Practical component of the syllabus:

1. Finding the procedure to become an insurance agent.
2. Collect the accounting details of any life insurance company and prepare its revenue account
3. Collect information of any insurance company policy especially for rural upliftment.
4. List and collect the details of any two new policy offered by private Insurance Company.
5. Collect the balance sheet of two year of any two bank and analyse the financial performance.
6. Report on various Digital Apps offered by various Public Sector banks and Private banks

Text Books And Reference Books:

1. Bodla, B.S.(2012).Principles and Practices of Insurance and Banking. Deep& Deep Publication.
2. Raman B.S.(2014).Banking. Mangalore, United Publishers.
3. Gorden E., & K. Natarajan.(2010),.Law and Practice of Banking, Mumbai: Himalaya Publishing Hose.

