

15CBI01

FINANCIAL ACCOUNTING-I

Semester I

Learning Objective: To enable the students to know the principles and practice of Financial accounting.

	Hours
UNIT- I: Introduction and Final Accounts	14
Accounting – Meaning, Concepts and Conventions – Final Accounts of Sole Trading Concern – Trading and Profit and Loss Account – Balance Sheet - Opening and Closing Entries - Adjustment Entries.	
UNIT- II: : Rectification of Errors and Bank Reconciliation Statement	14
Rectification of Errors – Types of Errors – Suspense Account - Bank Reconciliation Statement – Meaning – Need – Preparation of Bank Reconciliation Statement.	
UNIT –III: Account Current , Average Due Date and Bill of Exchange	14
Account Current – Average Due Date – Bill of Exchange – Accounting Entries in the Books of Drawer and Acceptor - Renewal and Retiring of a Bill – Accommodation Bill.	
UNIT- IV: Accounting for Consignment and Joint ventures	15
Accounting for Consignments -- Stock Valuation – Normal and Abnormal Losses - Joint Venture Accounts -Own Books – Separate Set of Books.	
UNIT -V: Depreciation and Royalty Accounts	15
Depreciation – Straight Line Method - Diminishing Balance Method- Change in Method of Depreciation Account – Provision for Depreciation Account – Royalty Accounts(Including Sub Lease)	

Distribution of Marks: 80% Problems and 20% Theory

Text Book

1. Jain S.P. and Narang. K.L. “Advanced Accountancy” Volume I ,Kalyani Publishers, New Delhi.

Reference Books

1. Gupta R.L.and Gupta V.K, “Financial Accounting”, Sultan Chand and Sons, New Delhi.
2. Gupta R.L.andRadhasamy, “Advanced Accountancy”, Sultan Chand and Sons , New Delhi.
3. Iyengar S.P, “Advanced Accountancy” Sultan Chand and Sons, New Delhi.
4. Reddy T.S. and Murthy A, “Financial Accounting”, Margham Publications, Chennai.
5. Tulsian P.C,“ Financial Accounting”, Tata McGraw- Hill Publishing Company Ltd, New Delhi.



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Learning Objective: To enable the students to know the Basic concepts of money and legal aspects of banking.

	Hours
UNIT I: Money and Banking	14
Introduction to Money - Kinds of Money – Functions of Money – Significance of Money - Defects of Money – Introduction to Banking - Origin, Growth and Development of Banking – Role And Functions of Banks –Types of Banking – Banking Structure – Indigenous Bankers – Commercial Banks – Cooperative Banks – Regional Rural Banks – Foreign Banks - Banking Regulation Act – 1949.	
UNIT II: Banker and Customer	14
Banker – Customer – Relationship Between Bank And Customer – Types Of Deposits –Account Opening – Know Your Customer Guidelines – Pass Book – Special Types Of Customers.	
UNIT III: Loans and Advances	15
Secured and Unsecured Advances – Principles of Sound Lending – Modes of Charging Security Lien – Pledge – Mortgage – Assignment - Hypothecation – Unsecured Advances – Advances against Goods, Titles and Stock Exchange Securities	
UNIT IV: Negotiable Instruments	15
Characteristics – Types – Cheque – Material Alteration – Crossing of Cheque Endorsement – Paying Banker – Statutory Protection to a Paying Banker – Payment in Due course – Holder in Due course – Collecting Banker – Statutory Protection to Collecting Banker – Duties of Collecting Banker.	
UNIT V: Reserve Bank of India (RBI)	14
Reserve Bank of India – Functions – Regulatory Powers – Organizational set up – Credit Control Measures – Qualitative and Quantitative control.	

Texts Books:

1. Gordon, Natrajan, “Banking Law Theory and Practices”, Himalaya Publishing House

References Books:

1. Vasant Desai, “Indian banking”, Bookwell Publishers, New Delhi, 1997 Mathur, Indian Banking,
2. Varshney and Sundaram, “Banking and financial system of India”, Sultan Chand Publishers, 2000
3. Sekar, “Banking theory & practice”, Vikas Publishing House, 1999



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Learning Objective: To understand the accounting system adopted in the Partnership Firms, Branch and Hire purchase.

	Hours
UNIT- I: Branch Accounts	14
Branch not keeping full System of Accounting - Debtors System - Stock and Debtors System - Branches keeping full System of Accounting (excluding Foreign Branches)	
UNIT –II: Accounting for Hire Purchase System	14
Entries In The Books Of Hire Purchaser And Hire Vendor-Default And Repossession Hire Purchase Trading Account – Installment System	
UNIT- III : Admission and Retirement of Partners	14
Admission of a Partner – Calculation of New Profit Sharing Ratio and Sacrificing Ratio – Revaluation of Assets and Liabilities – Treatment of Goodwill - Adjustment of Capital. Retirement - Calculation of New Profit Sharing Ratio and Gaining Ratio-Revaluation of Assets and Liabilities Treatment of Goodwill - Settlement of Dues in Case of Retirement of Partners Admission Cum Retirement of Partners.	
UNIT- IV: Death of Partners and Sale of Partnership Firms	15
Death of partners – Mode of Payment – Ascertainment of Deceased Partner Share of Profits- Joint Life Policy -Sale of Partnership Firm to a Company.	
UNIT –V: Dissolution	15
Dissolution – Simple Dissolution – Insolvency of one or more Partners – Decision in Garner Vs Murray - Insolvency of All Partners – Piecemeal Distribution – Proportionate Capital Method – Maximum Loss Method	

Distribution of Marks: 80% Problems and 20%Theory

Text Book

1. Jain S.P. and Narang K.L, “Advanced Accountancy” Volume I , KalyaniPublishers, New Delhi

Reference Books

1. Gupta R.L. and Gupta V.K “Financial Accounting”, Sultan Chand and Sons, New Delhi.
2. Gupta R.L. and RadhasamyM, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Iyengar S.P, “ Advanced Accountancy ”, Sultan Chand and Sons, New Delhi.
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Learning Objective: To enable the students to know the concepts of Insurance System and its types

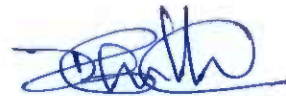
	Hours
UNIT I: Introduction to Insurance	14
Definition of Insurance - Premium Claims - Cost and Benefit of Insurance - Elements of insurable risk - Principles of Insurance - Kinds of Insurance - Globalization of Insurance - Functions of Insurance.	
UNIT II: Life Insurance	14
Practical aspects of Life Insurance - Life Insurance Basics - Life Insurance in India - Life Insurance demand and outlook - Issue of Life Insurance Policy - Insurance Documents - Surrender value - Claim and Settlements.	
UNIT III: An overview of General Insurance	14
Historical Framework - Kinds of General Insurance - Industry structure - Practice of non- Life Insurance - Fire Insurance - Automobile Insurance - Marine Insurance - Health Insurance - Social Insurance	
UNIT IV: Insurance Sector in India	15
Indian Insurance Industry - Legal Frame work and Insurance Business - Registration and Licensing of Insurance - Insurance Intermediaries, Agents, Brokers, Surveyors and Loss Assessors - Third Party Administrators - Corporate Agents - Bancassurance - Insurance Sectors reforms IRDA Act.	
UNIT V: Rural insurance and Miscellaneous Insurance	15
Introduction to Rural Insurance - Regulatory, Requirements and Funding schemes - Kinds of policies - Claim Settlement Procedures for Rural Insurance - Miscellaneous insurance - ground scope - Features underwriting consideration and rating aspects of Miscellaneous Insurance.	

Text Book

1. Dr. Gupta.P.K., "Insurance and Risk Management", Himalaya Publishing House, Mumbai.
2. Kapoor.N.D. "Mercantile Law", Sultan Chand and Sons, New Delhi.
3. Periyasamy.P, "Insurance principle and practices", Himalaya Publishing House, Mumbai.

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Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the second semester and marks are awarded.



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Learning Objective: To learn the concepts of Cost ascertainment.

	Hours
UNIT-I : Introduction	12
Cost Accounting – Meaning, Scope and Objectives – Cost Concepts and Classifications – Cost unit – Cost Centre – Financial Accounting and Cost Accounting – Advantages – Limitations – Methods of Costing – Elements of Cost – Cost Statement.	
UNIT-II : Material Control	15
Material Control – Meaning – Need - Techniques of Material Control – Purchase and Inventory Control of Material – Methods of Valuing Material Issues – FIFO – LIFO - Simple Average – Weighted Average	
UNIT-III : Accounting for Labour Cost and Over heads	15
Labour – Computation of Labour Cost – Accounting for Overtime – Idle Time and Labour Turnover – Good Wage System – Methods of Remuneration - Time Rate – Piece Rate- Incentive Schemes – Overheads Allocation – Apportionment and Absorption – Machine Hour Rate.	
UNIT-IV : Methods of Costing, Cost Reports and Cost Audit	15
Operating Costing – Unit Costing – Job and Contract Costing – Cost Reports, Cost Audit.	
UNIT-V : Process Costing and Reconciliation of Cost and Financial Accounts.	15
Process Costing – Normal Loss – Abnormal Loss – Abnormal Gain - Inter Process Profit – Accounting of By Products and Joint Products – Reconciliation of Cost and Financial Accounts.	

Distribution of Marks: Problem 80% and Theory 20%

Text Book

1. Jain S.P and Narang K.L, “ Cost Accounting”, Kalyani Publishers, New Delhi.

Reference Books

1. Pillai R.S.N and Bagavathi. V, “Cost Accounting”, Sultan Chand and Sons, New Delhi.
2. Iyengar .S.P, “Cost Accounting”, Sultan Chand and Sons, New Delhi.
3. Maheswari.S.N, “Cost and Management Accounting”, Sultan Chand and Sons, New Delhi.
4. Prabhudev, “Cost accounting”, Himalaya Publishing House, Mumbai.



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Learning Objective: To enable the students to acquire practical knowledge in Income Tax

	Hours
UNIT-I: Introduction to Income Tax Income Tax Act 1961 – Definitions- Agricultural Income, Assessee, Person, Income, Gross Total Income, Assessment Year, Previous year Capital and Revenue – Capital and Revenue Receipts, Capital and Revenue Expenses- Basis of charge – Resident- Ordinary Resident, Not Ordinarily Resident- Non Resident - Incidence of Taxation – Exempted Incomes.	12
UNIT-II: Salary and House Property Different Heads of Income – Salaries – Allowances, Perquisites, Profit in lieu of Salary- Income from House Property – Annual Value, Determination of Annual Value in Different Situations, Deduction u/s 24.	15
UNIT-III : Business Income and Capital Gain Profit and Gains of Business or Profession – Admissible Deductions, Deduction u/s 36, General Deductions, Expenses Expressly Disallowed Depreciation – Capital gains – Short Term Capital Gains, Long term Capital gains - Exempted Capital gains - Tax on Capital Gains.	15
UNIT IV: Income from Other Sources and Gross Total Income Income from Other Sources – Income u/s 56(1), Income u/s 56(2), Expenses u/s 57 - Set off and Carry Forward Losses – Aggregation of Income – Deductions under Section 80	15
UNIT V: Tax Administration Income Tax Authorities – CBDT – Powers – Assessing Officer – Powers Provisions Relating to Search And Seizure, Procedure for Assessment Self Assessment - Best Judgment Assessment.	15

Distribution of Marks: Problem 60% and Theory 40%

Text Book

1. Gaur.V.P and Narang D.B, “Income Tax Law and Practice”, Kalyani Publishers, New Delhi.

Reference Books

1. DinkarPagare, “Law and Practice of Income Tax”, Sultan Chand and Sons, New Delhi
2 Dr.MehrotraH.C, “Income Tax Law and Accounts”, SahityaBhawan Publications, Agra.

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Learning Objectives: To provide working knowledge in Office Automation tools and Statistical Data analysis.

MS WORD

1. Draft a Chairman Speech of a Company.
[Format – Font – Paragraph – Bullet – Border and Shading – Page Setup – Header and Footer – Insert – Comment – Hyperlink – Bookmark – Page Break – Page Number – Tools – Auto Text.]
2. Preparation of Wage Sheet (With Assumed Values)
[Table – Sorting – Text Box – Text Direction – Auto Format – Auto Sum]
3. Draft a Letter to the Share Holder for Annual General Meeting
Mail Merge – Mailing Labels

MS EXCEL

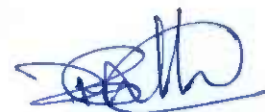
4. Prepare a Flexible Budget using the following information
The cost of an article at a capacity level of 5000 units is given under. For a valuation of 2% in capacity above and below this level the individual items vary as indicated below

Particulars	Rs.	
Material Cost	25,000	100% Varying
Labour Cost	15,000	100% Varying
Power	1,250	80% Varying
Repairs And Maintenance	2,000	75% Varying
Stores	1,000	100% Varying
Inspection	500	20% Varying
Depreciation	10,000	100% Varying
Administration Overheads	5,000	25% Varying
Selling Overheads	3,000	25% Varying

Cost Per Unit Is Rs.12.55

Find The Cost of Production at Levels of 4,000 and 6,000 Units.

5. Prepare a Chart using Chart Wizard for the Sales of a Manufacturing Company Made During 2009 – 2014 – Types of Chart



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Logical Functions:

6. Use IF Function to assign letter grade to numbers referred by the Name, Average Score for the Marks Scored by the Students.

If Average Score is	Then Return
Greater Than 89	A
From 80 To 89	B
From 70 To 79	C
From 60 To 69	D
Less Than 60	F

7. **Financial Functions**

Future value

Calculate future value from the following information suppose you want to save money for a special project occurring a year from now. How much money will be in the account at the end of 12 months?

- a. You deposit ₹1,000 into a savings account that earns 6% annual interest compounded monthly (monthly interest of 6%, 12%, or 0.5%).
 b. You plan to deposit ₹100 at the beginning of every month for the next 12 months.

Present value

8. Suppose you are thinking of buying an insurance annuity that pays ₹500 at the end of every month for the next 20 years. The cost of annuity is ₹60,000 and the money paid out will earn %. Using the PV function determine whether this would be a good investment.

EMI

9. Calculate the EMI for ₹.10,000 loan at an annual rate of 8 % that you must pay off pay off in 10 months.

Using table

Forecast values with what if analysis

Interest at 10%

Number of months 120 Amount of loan ₹.1,00,000

The EMI is (₹xxxxxxx)

Calculate the EMI at 9% 9.5% 10% 10.25%

Number of months being

60

120

180

240

10. **Scenario**

The following is the Total cost for direct wages being ₹ 10,000. Calculate the total under the following circumstances

If the direct wages is (1) ₹ 12,000 (2) ₹14,000 (3) ₹ 16,000. Prepare the Scenario



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Summary :

₹	
Direct Material	50,000
Direct Wages	10,000
Prime cost	60,000
Add: Factory Expenses- 20% of Direct wages	2,000
Factory cost	62,000
Add: Distribution expenses 5% of Direct wages	500
Total cost	62,500

11. **Data**

i) Auto filter ii) Advanced Filter iii) Validation iv) Subtotal
The following are the database relating to employees.

Name	Designation	Departments	Salary ₹
Akshay	Manager	Accounts	20,000
Ramya	Officer	Accounts	5,000
Deepa	Manager	Finance	20,000
Pinky	Officer	Finance	6,000
Ram	Manager	Marketing	25,000

Sort on the basis of department and then on the basis of the name.

Auto Filter to filter the following

1. Employees of account Department
2. Designation being Manager
3. Salary >5000 or <25000.

Advanced filter to filter

1. Department Accounts and Finance
2. Department Accounts and Finance with salary > ₹5000 or < ₹

20000

Validation

Salary entered should be $\geq ₹5000$ and $\leq ₹25000$.

Subtotal - Calculate the total salary of each department

POWER POINT

12. Create a Slide Show Showing about the Activities of the Commerce Department.
13. Create a Slide Show Presentation for the Advertisement of a Company's Product.

MS ACCESS

14. Prepare a Table in Access for
 - i) Book (Book_id, Title, Pub_Name, Price)
 - ii) Author (Book_id, Author_Name, Pone, Address)
 - iii) Borrower (Card_No, Book_id, Issue_Date, Due_Date)

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15. Make a Query to the following list and Present in the form of Report
 Query Title Of Goods Whose Price Is Greater Than 1000
 Query Title Of Books Written By Sultan
 Update Price By 5%
 Delete Books Of Kalyani Publishers
 Query Borrower Card Number Of Those Who Borrowed From 1-1-07 To 31-1-07

SPSS PACKAGE

16. **Creating and Editing a Data file**
 Enter the Data in the Variable view, label the values and measure the data as Nominal, Ordinal and Ratio Scale. Export the data from Excel and save it for analysis in SPSS.
17. **Managing Data**
 Compute and recode the variables and calculate the frequencies with imaginary figures.
18. The following data sheet has been related to the personal factors relating to a study of the population who are at the risk of accidents.

Respondents	Age Category	Gender	Accidents	Population at Risk
1	Under 21	Female	57997	198522
2	Under 21-25	Female	57113	203200
3	Under 26-30	Female	54123	200744
4	Under 21	Male	63936	187791
5	Under 21-25	Male	64835	195714
6	Under 26-30	Male	66804	208239

Calculate the Mean, Median and Standard Deviation for the above study.

19. Calculate the Correlation for the following data relating to the sales of different types of Firm.

Respondents	Sales (in ₹ '000)	Size of the Firm	Type of the Firm
1	65.00	Large	Computer
2	28.00	Medium	Finance
3	134.00	Large	Marketing
4	58.00	Large	Others
5	7.50	Very Small Firm	Computer
6	7.00	Very Small Firm	Others
7	9.00	Very Small Firm	Finance
8	35.50	Medium	Marketing
9	6.00	Very Small Firm	Marketing
10	248.00	Large	Finance
11	296.00	Large	Others
12	38.50	Medium	Computer
13	9.00	Very Small Firm	Computer



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- 20 Calculate the Regression for the following study relating to the treatment cost of diabetics and the patients income level.

Age (years)	Glucose Level	Income Level (₹)	Treatment Cost(₹)
43	6.3	31,477	2,630
44	7.6	32,390	7,706
27	7.2	42,748	1,430
29	6.2	45,230	6,397
20	8.7	28,689	9,112
51	6.1	36,796	3,562
25	6.4	28,953	3,165
27	5.9	35,815	5,621
38	8.2	33,551	16,179
53	7.5	51,080	3,852
42	5.7	76,640	12,616
43	6.3	31,477	2,630
44	7.6	32,390	7,706
44	7.6	32,390	7,706



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15CBI11

BANK MANAGEMENT

Semester III

Learning Objective: To enable the students to know the concepts of Bank Management

	Hours
<p>UNIT I: Banking System in India Commercial Banking System in India: Brief History – Functions – Evolution & Commercial Banking – Privatization in Banking Sector - Management Principles in Banks - Managerial Functions in Banks, Management of Personnel - Functions of Manager - Inspector, Local Advisory Committee, Recruitment, Selection, Training, Promotion, Control of Staff.</p>	14
<p>UNIT II: Management of Deposits and Advances Management of Deposits and Advances: Deposit Mobilization - Classification and Nature of Deposit Accounts – Advances - Lending Practices - Types of Advances - Principles of Sound Lending - Preparation of Reports, Credit Plans - Limits of Credit - Security. Letter of credit: Introduction, Parties, types, negotiation of credit, standard documents required in a letter of credit.</p>	15
<p>UNIT III: Investment in Banks Investment in Banks: Nature of Bank Investment, Safety, Liquidity and Profitability - Investment in Government Securities. Management of Finance: Bank accounts, Records, Reports, Statement of Advance, Profit and Loss account, Balance Sheet, Statutory Report regarding Cash Reserve – Recent trends in Bank Investment – Mutual Funds – Insurance Schemes.</p>	15
<p>UNIT IV: Analysis of assets and liabilities Analysis of Assets and Liabilities of Scheduled Commercial Banks – Efficiency of Commercial Banks – Internal Performance and Appraising of Banks Condition – NPA – Management of Capital in Commercial Banks: Audit and Inspection: Introduction, Objectives of Audit and Inspection, Types of Inspection and Audit, Inspection by RBI.</p>	14
<p>UNIT V: Retailing and CRM in Banks Retail banking – Technological Retail Products offered to the Customers – Card Business of Banks. CRM: Underwriting Principles of Customers – Relationship Building Strategies – Underwriting Strategies to Prevent Defection and Recover Customer – e-CRM.</p>	14

Text book

1. Khanna P.K., "Management of Banks", Himalaya Publishing House, Mumbai
2. Reed.E.N., "Commercial Bank Statement", Harper & Row-UK.
3. Shroff.T.F., "Retail Banking", Nathan book center, New Delhi



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15CBI12

PRINCIPLES OF MANAGEMENT

Semester III

Learning objective: To learn the Principles and Practices of Management.

	Hours
UNIT I Introduction to Management Management – Definition – Meaning – Management is a Science or Art -Theories of management – Henry Fayol, F.W.Taylor – Principles of Management - Administration Vs Management - Levels of management - Managerial Skills.	12
UNIT II Planning Planning – Definition – Features – Process – Importance – Types – Forecasting Planning Premises – MBO - Meaning – Characteristics- Advantages - Limitations – Decision Making.	12
UNIT III Organization Nature and Importance of Organization – Theories of Organization- Organization Process – Principles of Organization -Types of Organization Authority and Responsibility – Centralization - Decentralization Departmentation.	12
UNIT IV Staffing and Leadership Staffing - Meaning – Significance – Elements of Staffing Process - Recruitment - Selection - Training- Appraisal - Promotion - Leadership – Need for Leadership - Qualities of a Leader – Types of Leadership.	12
UNIT V Motivation, Co-ordination and Controlling Motivation – Theories of Motivation – Maslow’s Theory and Herzberg Theory Types of Motivation – Co-ordination – Control - Nature - Process of Control, Characteristics of Ideal Control System -Control techniques.	12

Text Book

1. DinkarPagare , “Principles of Management ”, Sultan Chand and Sons , New Delhi.

Reference Books

1. Moshal B.S, “Management Theory and Practice”, Galgotia Publishing Company, New Delhi.
2. Gupta C.B, “Business Management”, Sultan Chand and Sons, New Delhi.
3. Gupta R.N, “Principles of Management ”, S.Chand and Company Ltd, New Delhi.
4. Wehrich, Koontz and Aryasri .A, “Principles of Management ”, Tata McGraw Hill Publishing Co. Ltd, New Delhi



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15CBI13

CORPORATE ACCOUNTING - I Semester IV

Learning objective: To learn the Principles and Practices of Company Accounts and Double accounts.

	Hours
UNIT I : Issue of Shares	15
Issue of Securities – Equity Shares - Preference Shares – Debentures Accounting Entries - Over Subscription - Pro-rata Allotment - Issue at Premium and at Discount	
UNIT II : Redemption of Shares	15
Redemption of Preference Shares and Debentures – Redemption at Par and Premium Sources of Redemption – Capital Redemption Reserve – Issue of Bonus Shares Profit Prior to Incorporation	
UNIT III: Final Accounts of Companies	15
Company Final Accounts – Profit and Loss Account – Balance Sheet - Calculation of Managerial Remuneration.	
UNIT IV: Valuation of Goodwill and Shares	15
Valuation of Shares and Goodwill - Valuation of Goodwill – Average Profit Method - Super Profit Method – Capitalization Method - Valuation of Shares Net Asset Method – Yield Method – Fair Value Method - Liquidation of Companies – Statement of Affairs - Liquidator’s Final Statement of Account .	
UNIT V: Double Account System	12
Double Accounts System – Accounts of Electric Companies – Revenue, Net Revenue of Accounts - Receipts and Expenditure of Capital Accounts General Balance Sheet - Replacement of an Asset - Accounting For Human Resources (Theory Only)	

Distribution of Marks: Problem – 80 % and Theory – 20%

Text Book

1. Jain S.P and Narang K.L, “Advanced Accountancy” Volume II, Kalyani Publications, New Delhi.

Reference Books

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2. Iyengar.S.P, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Ganeson.S and Kalavathi S.R, “Corporate Accounting”, Thirumalai Publications.
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Learning objective: To understand the Business Laws and Concepts

	Hours
UNIT-I: Introduction	12
Law – Meaning – Sources – Contract – Definition –Essential Elements - Types Offer and Acceptance – Legal Rules – Communication of Offer, Acceptance and Revocation – Modes of Revocation of an Offer – Consideration – Legal Rules as to Consideration – Contract without Consideration – Stranger to a Contract – Free Consent – Coercion – Undue Influence - Misrepresentation – Fraud – Mistake.	
UNIT-II: Law Relating To Agreements	12
Legality of Object – Unlawful and Illegal Agreements – Effects of Illegality Wagering Agreements – Agreements Opposed to Public Policy – Performance of Contracts – Discharge of Contracts – Quasi Contracts – Remedies for Breach of Contract.	
UNIT-III: Bailment And Pledge	12
Bailment and Pledge – Meaning – Rights and Duties of the Bailor And Bailee Pledger And Pledgee – Law of Agency – Creation of Agency – Classification of Agents – Rights and Duties of Principal and Agent – Delegation of Authority - Relations of Principal with Third Parties – Personal Liability of Agent – Termination of Agency.	
UNIT-IV: Sale of Goods Act	12
Contract of Sale – Agreements to Sell and Sale – Essentials of Contract of Sale Conditions and Warranties - Caveat Emptor – Exceptions – Transfer of Property - Performance of the Contract of Sale – Sale by Non-Owners- Unpaid Sellers Rights Against Goods and the Buyer Personally.	
UNIT-V: Cyber Law	12
The Information Technology Act 2000 – Object of the Act – Definitions Electronic Form – Electronic Record – Private and Public Key – Digital Signature – Certifying Authority – Electronic Contracts – Public Key Infrastructure – Procedural Aspects of The PKI – Cyber Regulations - Appellate Tribunal – Information Technology Offences – Confiscation	

Text Book

1. Kapoor N.D, “Elements of Mercantile Law”, Sultan Chand and sons, New Delhi.
2. NandanKamath, “Guide to Information Technology Act”, Universal Law Publishers.

Reference Books

1. Kapoor N.D, “Business Law”, Sultan Chand and Sons, New Delhi.
2. Shukla M.C, “A Manual of Mercantile Law”, Sultan Chand and Sons, New Delhi.
3. Dr.Sreenivasan M.R, “Commercial and Industrial Law”, Margham Publications.
4. Tulsian P.C, “Business Law”, Tata McGraw – Hill Publishing Co. Ltd, New Delhi.



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Learning Objectives: To develop the Business Communication Skills

	Hours
UNIT I: INTRODUCTION	12
Communication – Meaning – Objectives – Process – Importance - Types - Problems of Communication – Characteristics of Good Communication System.	
UNIT II: Oral and Written Communication	12
Verbal Communication – Forms – Group Discussion, Interview Methods, Public Speaking - Non-Verbal, Written Communication – Business Letter Needs and Functions of a Business Letter – Effectiveness and Lay-out of a Business Letter.	
UNIT III: Internal Communication	12
Office orders – Memo – Proposal – Solicited, Unsolicited – Report writing – Importance – Types of Report – Circulars – Agenda – Resolution – Minutes.	
UNIT IV: External Communication	12
Enquiries – Offers – Quotation – Circular Letter – Sales Letter – Complaints and Adjustments – Bank and Insurance Correspondence.	
UNIT V: Channels of Communication	12
Tele and Video conferencing – Telephone – Pager – Mobile phone – FAX Voice mail e-mail – Advantages – Role of Computers in Management Real-time processing, On-line file enquiry system, DBMS, Graphics, Distributed Data Processing.	

Text Book:

1. Rajendra Pal and Korlahalli J.S, “Essentials of Communication”, Sultan Chand and Sons, New Delhi.
2. Raymond V. Lesikar , “Basic Business Communication”, Tata McGrawhill Public Company Ltd, New Delhi.
3. Sehgal M.K. and VandanaKhalar Pal, “Business Communication”, Excel Books, New Delhi.
4. Gartsida L, “Modern Business Correspondence”, MacDonald and Evans, London.



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15CBI16

INSURANCE MANAGEMENT

Semester IV

Learning objective: To understand the concepts of Insurance Management and its products.

	Hours
UNIT I: Insurance and Economic Development	12
Insurance and Economic Development: Growth and potential in General Insurance, Contemporary Issues in Insurance.	
UNIT II: Computation of Premium	15
Computation of premium/bonus - Premium calculation including rebates, mode of rebate large sum assured policies rebate - Extra premium - Under premium - Computation of benefits - Surrender value - paid-up-value.	
UNIT III: Insurance Documents	15
Insurance documents including proposal forms and other relevant forms - First premium receipt/renewal premium receipt - Policy contract - Endorsement - Renewal notice/bonus notice - Other insurance documents related to receipts.	
UNIT IV: Life Insurance Products	15
Life insurance products - Traditional unit linked policies - Individual and group policies - with profits and without policies - Different type's insurance product. Valuation of assets and Liabilities with particular reference to unexpired risk - Impact of tariff to non-tariff regime in non-Life business - Distribution of profits.	
UNIT V: Group Insurance	15
Group insurance and Pension plan - Options and guarantees-rating practices, premium payment regulations, claim procedure and management, survey and management (types, methods and functions involved) - Physical and Moral hazards loss prevention, loss survey, loss investigation and claim settlement, no claim bonus and renewal of policy.	

Text Book

1. Murthy .A, "Insurance Principles and Practice", Margham Publication, Chennai.
2. Mishra .M.M, "Insurance Principles and Practice", S.Chand, New Delhi



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15CBI17

PRACTICE WORKSHOP – II

Semester IV

Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the fourth semester and marks are awarded.



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**15CBI18 FUNDAMENTALS OF e.COMMERCE and m.COMMERCE Semester IV
(Allied – COM)**

Learning objective: To impart the knowledge on e-Commerce and m-Commerce.

	Hours
UNIT I: Introduction	12
Electronic Commerce – Definition – Force Fueling e-Commerce - e-Commerce Frame Work – Anatomy of e-Commerce Application - Type of e-Commerce Inter Organization, Intra Organizational and Consumer to e-Commerce.	
UNIT II: Network Security	12
Network Security – Client Sever Network Security – Firewall and its Type Transaction Security – Data and Message Security –Challenge Response System Encryption and its types.	
UNIT III: Electronic Data Interchange	12
Electronic Data Interchange – EDI Application in Business Internet - Internet Service Provider (ISP)– Internet Topology (Concepts Only) Interactive Marketing Process on the Internet.	
UNIT IV: Mobile Commerce	12
Mobile Commerce – Introduction – Objectives –Factors for successfulness of m-Commerce - Limitations – Mobile Banking - Managerial issues – Trust issues.	
UNIT V: Mobile Computing	12
Mobile Computing – Functions - Emerging Technologies - Blue Tooth Radio Frequency Identification (RFID) - Wireless Broadband (WIMAX) SMS – Security issues in Mobile computing.	

Text Book

1. Ravi Kalakata and Whinston V.B, “Electronic Commerce, A manager’s Guide”, Pearson Education, New Delhi.

Reference Books

1. Dr. Varinder Bhatia, “e-Commerce”, Khanna Book Publishing Company, New Delhi.
2. Asolee. K Talwederk and Rooper R Yavagal, “Mobile Computing”, Tata McGraw- Hill Publishing Company Limited, New Delhi.
3. Elias. M, “Electronic Commerce”, Prentice Hall of India Pvt. Ltd, New Delhi.



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15CBI19

CORPORATE ACCOUNTING – II

Semester V

Learning Objectives: To learn the accounting procedures for reconstruction of companies and principles of the bank and insurance accounts

	Hours
UNIT I: Amalgamation and Absorptions	15
Amalgamation and Absorption – Meaning – Accounting Treatment – Purchase Consideration – Methods of Calculating Purchase Consideration – Accounting Entries.	
UNIT II: Reconstructions of Companies	14
Reconstruction – External and Internal – Accounting Treatment.	
UNIT III: Accounts of Banking Companies	14
Bank Accounts (New Format) – Profit And Loss Account – Balance Sheet.	
UNIT IV: Accounts of Insurance Companies	14
Accounts of Insurance Companies – Life Insurance Company Accounts Revenue Account and Balance Sheet – Valuation Balance Sheet – Accounts of Fire and Marine Insurance.	
UNIT V: Accounts of Holding Companies	15
Accounts of Holding Company – Minority Interest - Cost of Control/ Goodwill or Capital Reserve - Capital Profit, Revenue Profit (Excluding Chain Holding) - Consolidated Balance Sheet.	

Distribution of Marks: Problems– 80% and Theory – 20 %

Text Book

1. Jain S.P. and Narang K.L, “Advanced Accountancy” Volume II, Kalyani Publications, New Delhi.

Reference Books

1. Gupta R.L. and Radhasamy M, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
2. Iyengar.S.P, “Advanced Accountancy”, Sultan Chand and Sons, New Delhi.
3. Ganesan.S. and Kalavathi S.R, “Corporate Accounting”, Thirumalai Publications, Nagercoil.
4. Reddy T.S. and Murthy A, “Corporate Accounting”, Margham Publications, Chennai.



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15CBI20

COMPANY LAW

Semester V

Learning objective: To understand the various provisions of Companies Act 2013.

	Hours
<p>UNIT-I: Introduction to Company Company – Definition – Characteristics – Types – Formation of a company – Procedure – Certificate of Incorporation – Certificate of Commencement - Effects of registration – Promoters – Memorandum of Association – Articles of Association - Contents – Alteration – Legal effects.</p>	14
<p>UNIT-II: Prospectus and Allotment of Securities Public offer and Private placement –Prospectus- Deemed prospectus – Matters to be stated in prospectus – Variation in terms of contract or objects in prospectus – Advertisement of prospectus – Shelf prospectus – Red- herring prospectus – Civil and criminal liability for misstatement in prospectus – Allotment of securities by company : Securities - Global Depository Receipt.</p>	14
<p>UNIT-III: Share Capital and Debentures Nature of shares and debentures - Kinds of share capital – Issue of equity shares - Numbering of shares – Certificate of shares – Voting rights – Variation of share holders rights – Issue of sweat equity shares , Bonus shares – Issue and redemption of preference shares – Transfer and transmission of shares – Reduction of share capital – Debentures.</p>	14
<p>UNIT-IV: Company Management and Meetings Company Management – Board of Directors – Managing Director – Qualification, appointment, vacation of office – Position – Powers, duties and liabilities – Board of Director’s Meetings - General Meetings – Kinds of meetings and resolutions – Procedure relating to convening and proceedings in general meetings - Voting – Demand for poll.</p>	15
<p>UNIT-V: Winding Up and Limited Liability Partnership Winding up - Definition – Modes of winding up - Official liquidator – Appointment, powers and functions - Limited Liability Partnership - Definition- Features- Registration - E-filing.</p>	15

Text book

1. N.D Kapoor, “Elements of Company Law”, Sultan Chand Publication,2015

References:

1. Companies Act, 2013 Bare Act.
2. Companies Act, 2013 – Taxmann’s Publications Private Ltd, New Delhi.



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15CBI21A CORE ELECTIVE - I**Semester V****E-BANKING TECHNOLOGY**

Learning objective: To understand the concepts of E-Banking Technology.

	Hours
UNIT I: Networking of Computers	15
Types – LAN – WAN – Internet and Intranet – E-Mail –E-Banking - Core Banking - Electronic Products - Electronic Payment System - Online Banking - Electronic Fund Transfer System: RTGS, NEFT & SWIFT etc.- Information Technology - Current trends - Global Developments in Banking Technology.	
UNIT II: Electronic Payment System	14
Automatic Teller Machine - Merits and Demerits – Installation and Security Aspects of ATM, MICR Equipment – Precautions in Handling MICR Instrument – Benefits and Limitations.	
UNIT III: e-Cash	14
Features – Benefits of e-cash – Limitations of electronic data interchange – Electronic fund transfer credit card – Debit card – Payment through bank network – Payment by smart card - Electronic pass book – Home banking.	
UNIT IV: Electronic Clearing Services	14
SWIFT – Types and message in SWIFT (Society for Worldwide Interbank Financial Telecommunication) – Message format in SWIFT – Bank Information Code – Message Flow in SWIFT System – Advantages and Structure of SWIFT.	
UNIT V: E-Banking Strategies	15
Services offered through e-banking – Strengths of e-banking – Weakness of e-banking – Opportunities - Theories of e-banking. Computer Audit - Information System Audit - Information System Security and Disaster Management.	

Text Book

1. R.V.Kulkarni, "Knowledge based system in banking sector", New Century Publications, 2004
2. R.Parameswaran,"Computer application in Business", S. Chand Publisher, 2008
3. R.S.Viramani, "Computer application in Business", Commerce and Banking
4. Ravi Kalkota,Andrew B. "Whinston, Electronic Commerce A Manager's Guide" - Pearson Education 2006



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15CBI21B CORE ELECTIVE-ISEmester V**DEVELOPMENT BANKING**

Learning objective: To understand the concepts of Development Banking.

	Hours
UNIT I: Introduction and Need for Rural Credit	14
Problems of Rural indebtedness - Need for Rural Credit, Role of Credit Objectives of the Credit - Sources of the Rural Credit, Institutional and Non-Institutional Credit - Credit Delivery Mechanism in Rural Finance.	
UNIT II: Rural Credit and Regional Rural Banks	15
Types of Rural Credit - Short term and Long term credit-Terms and Conditions of Finance - Repayment Conditions – Lead Banks Scheme and Rural Credit: -Service Area Approach - New Strategy for Rural Credit. Regional Rural Banks - Role of RRBs in Rural Credit - Aims Objectives and Functions RRBs Progress of RRBs - Financing and Re-payment procedure of RRBs..	
UNIT III: Co-operative Credit Movement in India	14
Importance and Role of Cooperatives in Rural Development –Growth and Progress of Cooperatives – Cooperative Movement in India and Evolution – Principles of Cooperatives – Aims, objectives and Functions of Cooperatives – Organizational Structure	
UNIT IV: Co-operative Credit Societies	14
The Structure of Cooperative Credit Societies – PACs, DCCBs, and APSCB - Their Aims, Objectives and Functions - Terms and Conditions of Finance - Re-payment Procedure - progress and problems of Finance - NABARD and Rural Credit - Objectives and Functions of NABARD - Achievements and Performance of NABARD - Problems.	
UNIT V: Regional Rural Banks Act, 1976	15
History – Background – Objectives – Features - Gramin Bank - Regulatory Control - Organizational Structure- - Accounts and Audit- Amalgamation of regional rural banks- Performance of Regional Rural Banks. Channel of Rural Credit- Long Term Agricultural Credit Institutions.	

Text Book

1. S.K.Mitra&V.K.Puri , “ Indian Economy”, Himalaya Publishing House, Mumbai, 2008.
2. I.C.Dingra, “Rural Banking in India”, S.chand& Co. Limited, New Delhi, 1994.
3. Dr.B.S.Mathur, “Co-operation in India”, SahityaBhawan, Agra, 1988.



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Learning Objective: To gain basic knowledge on Marketing and Marketing Research.

	Hours
UNIT I: Marketing Concept Marketing – Meaning - Concepts – Functions – Marketing Mix - Modern Marketing Features- Classification of Products -Product Mix – New product decision – Product cycle – Product Port Folio Matrix – Market Targeting – Market Segmentation.	14
UNIT II: Pricing, Channels and Consumer Behavior Pricing – Policies – Types of Pricing – Pricing Strategies – Channels of distribution Factors – Types of Channels - Consumer Behavior- Rights of Consumer.	14
UNIT III: Promotional Strategies and Rural Marketing Advertising – Objectives- Kinds - Benefits - Media Planning – Advertising Copy – Pre and Post Testing – Sales Promotion -Types and Techniques. – Personal Selling Branding- Brand Decision - Rural Marketing – Problems in Rural Marketing – Product development in rural marketing.	14
UNIT IV: Marketing Research Marketing Research – Definition – Sources of Marketing Research – Research Problems – Trends in Marketing Research – Basic Concepts and Methods of Marketing research – Techniques of Marketing Research – Sampling Methods-Data Collection – Qualitative and Quantitative research – Primary and Secondary Data Methods of Data Collection — Questionnaire Design – Pre-testing of Questionnaire Interviewing – Observation – Pilot study.	15
UNIT V: Data Analysis and Report Writing Data Analysis – Coding, Editing and Processing – Statistical Tools for Analysis Interpretation of Data – Report Writing- Types – Layout- Steps –Precautions taken while writing report.	15

Text Book

1. Rajan Nair N, “Marketing”, Sultan Chand and Sons, NewDelhi.

Reference Books

1. Gupta C.B. andRajan Nair, “Marketing Management”, Sultan Chand and Sons NewDelhi,.
- 2 .RajanNair.N and Sanjith, R. Nair,“Marketing”, Sultan Chand and Sons, NewDelhi.
3. Sherlekar S.A, “Marketing Management”, Himalaya Publishing House, Mumbai.
4. Sharma D.D, “Marketing Research”, Sultan Chand and Sons, NewDelhi.



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15CBI23 COMPUTERISED ACCOUNTING (TALLY) Semester V

Learning objectives: To provide working knowledge in accounts using Tally software.

Exercise:

1. Fundamentals: Company Creation – Name, Address, e-mail, Income Tax, Local Sales Tax and Inter-state Sales Tax Numbers – Currency Symbol – Maintaining Accounts – Selection, Closure and Alteration of Company.

2. Chart of Accounts: Group of Accounts – Pre-defined Group – Primary Group, Sub-Group - Ledger - Creation - Single Ledger, Multiple Ledger – Addition, Alteration and Deletion of Ledger.

3. Accounting Vouchers – Types – Contra, payment, Receipt, Journal, Sales Voucher, Credit note, Debit note, Purchase Voucher.

4. Statement of Accounts – Balance Sheet, Profit and Loss Account, Trial Balance, Sales Register, Purchase Register, Cash Book, Bank Book and Ledgers.

5. Inventory Accounting: Creation of Stock Item, Units of Measure, Multiple Stock Group, Multiple Stock Categories.

6. Inventory Report – Types – Inventory Report – Stock summary – MIS Report – Stock item – Stock Group Summary – Stock Transfer Register.

7. Bank Reconciliation Statement: Bank Data entry, List of Reconciled Entries.

8. Calculation of Interest: Interest Receivable, Interest payable – Ledger – Group.


9. Preparation of Ratio Analysis.

10. Statutory obligations: Value Added Tax (VAT) - Enable VAT - Ledger and Assigning Tax - Voucher entry - VAT reports.



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Students shall undergo practical training in industries and business establishment during the II year summer holidays for a period of one month. They should maintain a work diary during the training programme and submit a report of the training they underwent. This is evaluated for 100 marks.



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15CBI25

MANAGEMENT ACCOUNTING

Semester VI

Learning Objective: To learn the applications of accounting techniques for Management.

	Hours
UNIT I : Introduction to Management Accounting	14
Management accounting – Nature and Scope – Objectives – Functions – Importance Limitations - Management Accounting and Financial Accounting - Management Accounting and Cost accounting – Installation of Management Accounting System.	
UNIT II: Financial Statements	14
Financial Statement Analysis – Types of Financial Analysis – Techniques Comparative Financial Statements – Common Size Statements – Ratio Analysis Significance - Limitations – Liquidity, Solvency, Activity and Profitability ratios	
UNIT III: Funds Flow and Cash Flow Statements	15
Fund Flow Statement – Concepts – Importance and Limitations – Preparation of Fund Flow Statement – Schedule of Changes in Working Capital – Statement of Sources and Application of Funds – Cash Flow Statement– Uses, Significance and Limitations – Preparation of Cash Flow Statement (New format).	
UNIT IV: Budgetary Control	14
Budgetary Control – Meaning - Objectives – Requisites for a Successful Budgetary Control System – Fixed and Flexible budget – Functional Budgets.	
UNIT V: Marginal Costing and Standard Costing	15
Marginal Costing – Meaning – Characteristics - Contribution – P/V ratio – Break Even Analysis – Margin of safety- Application of marginal costing – Standard costing – Meaning – Steps involved in standard costing – Variance analysis – Material, Labour.	

Distribution of Marks: Theory 20% and Problem 80%.

Textbooks

1. Sharma.R.Kand S.K. Gupta, “Management Accounting”, Kalyani Publishers, New Delhi.

Reference Books

1. Pillai .R.S.N. and Bagavathi, “Management Accounting”, Sultan ChandandSons, NewDelhi
2. Jain.S.P and K.L. Narang, “Elements of Management Accounting”, Kalyani Publishers, NewDelhi.
3. Maheswari S.N, “Principles of Management Accounting”, Sultan Chand and Sons, New Delhi.
4. Khan M.Y. and Jain P.K, “Management Accounting”, Tata McGraw – Hill Publishing Company, New Delhi



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GENERAL INSURANCE

Learning Objectives: To understand the principles and concepts of General Insurance

	Hours
UNIT I : Introduction	14
General Insurance: Introduction – Principles of General Insurance - Insurance legislation: The Insurance Act 1938 – General Insurance business (Nationalization) Act 1972 – General Insurance Corporation – Insurance Regulatory and Development Authority [IRDA] – Constitution, objectives, duties and powers of IRDA – Insurance counsels other laws relating to insurance business.	
UNIT II: Marine and Fire Insurance	15
Marine Insurance: Introduction – Nature of Marine Insurance contract – Kinds of Marine Insurance policies – Premium Calculation – Important clauses in Marine Policy – Marine losses and Abandonment Fire Insurance: Introduction – Nature and uses of Fire Insurance Contract – Types of Fire Insurance policies – Fire Insurance Claims – Rate Fixation in Fire Insurance – case studies related to fire insurance- Specialized classes of General Insurance: Industrial all risk insurance – Aviation Insurance – Airline Insurance – (Oil and gas Insurance.)*	
UNIT III: Motor Insurance	14
Motor Vehicle Insurance (both heavy and light vehicle) – Various plans – Third party, personal accident etc. Property Insurance – Burglary, Building, Engineering Insurance and health Insurance.	
UNIT IV: Miscellaneous Insurance	15
Miscellaneous Insurance :- Cattle Insurance – Public Liability Insurance – Jeweler's Block policies – Blood stock (horse) Insurance – Sports Insurance – Fidelity Guarantee Insurance – Money Insurance – Baggage Insurance – Pedal Cycle Insurance – Neon Sign Insurance – (Householder's Insurance – Banker's Blanket policies) – Special Contingency policy – Executive Travel policy – Employer's Liability policy – Natural and Agricultural Insurance Schemes.	
UNIT V: New Insurance Schemes	14
New Insurance Schemes – Income bonds-Terrorism Insurance- Single premium bonds- Building, Society Linked Saving Plans, ULIP Plans- Mutual Fund Plans along with Insurance-Contingent Business- Interpretation Insurance.	

Text Books

1. Alka Mittal , S.L.Gupta,S. "Principles of Insurance and Risk Management", S. Chand & Sons
2. M.N. Mishra,"Principles of Insurance", S. Chand & Sons.
3. InderjitSingh,RalvestKatyal, Sanjay Arora, "Insurance principles and practices", KalyaniPublsihers,

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INSURANCE ENVIRONMENT

Learning Objective: To enable the students to acquire knowledge on insurance environment.

	Hours
UNIT I :Insurance Act and Insurance Policies	14
Insurance Act-Features-Scope-Licensing-Registration-Core Insurance –Policy Document: Need and Format Policy preamble -Schedule attestation-conditions and privileges-Alteration. Duplicate policy.	
UNIT II: Insurance Agency for Life & General Insurance	14
Fundamentals of Agency Law-Agent- Function- Powers of Agent-Types of Agent Procedure for becoming an Agent- Remuneration of an Agent- Agent’s Regulation- Code of Conduct	
UNIT III: Reinsurance	15
Reinsurance- Meaning- History- Function- Nature & Types of Reinsurance- Laws & Documents of Reinsurance- Special Factors Related to Different Kinds of Insurance- Setting Retention- Reinsurance Program Design-Negotiation & Placement of Reinsurance- Reinsurance Clauses-Reinsurance Accounting- Reinsurance Market-Reinsurance Financial Security- Alternative to Reinsurance- Inward-Reinsurance Business- Processing of Information for Reinsurance.	
UNIT IV: Underwriting	15
Underwriting Management- Meaning & Fundamentals of Underwriting- Underwriting Policy- Sources of Underwriting Information- Classes of Business- Product Design- Underwriting of Life Insurance- Underwriting of General Insurance- Underwriting & Pricing of Product- Assessment & Management of Exposure- Perils & Clause of Insurance Policies- Operational Control.	
UNIT V: Claim Management	14
Claim Management – Concept & Classification of Claim – Essential elements of Claim – Claim Procedure – Role of Insured and Insurer in Claim Management – Nature of Claim for Various Classes of Insurance – Dispute – Litigation & Arbitration	

Text Book

1. KaninikaMishr “Fundamentals Of Life Insurance Theories And Applications”, PHI learning Ltd, 2016.
2. Chris Pain, “ Reinsurance” Ane Books Pvt Ltd, New Delhi.
3. AnandGanguly,“ Insurance Management” New Age International Publishers Ltd. New Delhi.



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15CBI27 BANKING AND INTERNATIONAL FINANCE Semester VI

Learning Objective: To enable the students to acquire knowledge on international finance and Banking

	Hours
UNIT I: International Banking	15
International banking – Nature and Background of international banks – global trends and developments in International banking; International Finance; Investment Techniques. International Finance Centers. Cross Border Finance, Off Shore Market, International Banking Services.	
UNIT II: International Financial Institutions	15
International Financial Institutions – IMF, IBRD, BIS, IFC, ADB, WTO, IDA, NRI Accounts – Indian Rupee and Foreign Currency Accounts, RFC (Domestic Accounts) – EEFC Accounts.	
UNIT III: Foreign Exchange	14
Foreign Exchange – Concepts and Significance of Foreign Exchange – Functions of Foreign Exchange Department – Foreign Exchange Revaluation – Foreign Exchange Markets – Foreign Exchange Services – Role of RBI in Foreign Exchange – FEMA.	
UNIT IV: Foreign Exchange Management	14
Foreign Exchange Management – Composition of Foreign Exchange Reserves – Foreign currencies - Foreign currency dealing and Foreign Currency Risk – Currency Derivatives - Gold and SDR foreign exchange control in India.	
UNIT V: Exchange Arithmetics	14
Exchange Arithmetics – Foreign Exchange Transactions – Exchange quotations, Spot and Forward rates – Cross rates. Exchange rates determination under Foreign Exchange rate and Floating exchange regimes – Forward Slope – Arbitrage.	

Text Books

1. Jeevanandham.C., “Foreign Exchange and Risk Management”, Sultan Chand & Sons, New Delhi.
2. Avadhani V.A., “International Finance Theory and Practice”, Himalaya Publishing House, New Delhi.
3. Jeff Madura, “International Financial Management”, India edition
4. Rajwade.A.V., “Foreign Exchange International Finance Risk Management”, Academy of Business Studies edition.
5. Richard M. Levich. “International Financial Markets”, Tata McGraw Hill, New Delhi.



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Learning objective: To understand the basic concepts of Risk Management.

Hours

UNIT I :Introduction to Risk

12

Risk- Uncertainty-Peril- Hazard- Subjective risk- Acceptable risk versus Unacceptable risk- Classification of risk- Classification of Pure risk- The cost of risk- Degree of risk. Risk Management-Meaning- Scope& Objective of Risk Management- Personal risk management-Corporate risk management- Risk Management Process-The Administration of Risk-Management Process- Influencing Factors- Constrains-Monitoring &Review.

UNIT II: Risk Identification and Risk Control

12

Risk Identification- Perception of risk-Operative cause/perils- Safety Audit. Risk Evaluation - Presentation of Data- Probability Concepts- Risk and Law of large number. Risk Control- Risk avoidance- Risk reduction- Classifications-Evaluation of risk reduction measures.

UNIT III: Risk Financing and Market Risk

12

Risk Financing- Retention—Determination of retention levels- Captive Insurer- Self Insurance-Risk retention group. Transfer—Non-insurance transfer-Insurance Market Risk.

UNIT IV: Risk Management and Credit Risk

12

Risk Management- Importance- Exposure in financial markets- Methods to handle & control Market risk. Credit Risk Management: Need- Securitization for credit risk- Credit derivatives-Methods for credit risk management.

UNIT V: Operational Risk Management

12

Operational Risk Management: Importance- Measurement of Operational risk- Stages of Operational Risk Management. Strategic Risk Management-Strategic out look to Risk Management- Strategic Planning to Manage Risk -Managing risk in Merger & Acquisitions.

Text Book

1. Dr. Gupta .P.K , “ Insurance and Risk Management ”,Sultan Chand and Sony, New Delhi.
2. EmmeltJ.Vaughum and Therese Vaughan, “Fundamentals of Risk and Insurance”, Wiley, E-Text US.

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Learning objective: To enable the students to acquire knowledge on Investment management

	Hours
UNIT I :Introduction	14
Investment Management- Definition-Concepts of Investment- Elements of Investment- Nature of Investment-Factors Influencing Investment- Need for Investment- Investment Environment- Investment Media. Speculation- Gambling- Investment Principles- Sources of Investment Information- Analysis of Risk in Investment – Return in Investment.	
UNIT II: Financial Markets	14
Financial Markets-Definition – Role- Functions- Constituents of Financial Markets-Primary Market, Secondary Market, Money Market, Capital Market- Debt Market- Eurobond Market- Equity Market- Financial Services Market- Depository Market- Non Depository Market – Commodity market – Forex market - Financial Instruments - Capital Market Instruments.	
UNIT III: Investment in Govt. Securities, Shares, Insurance and others	14
Investment in Government Securities- Shares-Investment in Insurance Policies-LIC- and other Private Insurance Companies. Investment in UTI Schemes-Mutual Funds- Advantages-Investment in Bank Deposits - Provident Fund- Post Office Schemes- Fixed Deposit in Companies- Investment in Private Finance Companies- Chit Funds- Merits and Demerits - Real Estate- Gold-Silver- Coins & Stamp Collection- Diamonds and Antiques.	
UNIT IV: Investment Analysis	15
Concept of Fundamental Analysis - Analysis of Country's Economic Condition, Study and Analysis of State of the Industry and the Company – Concept of Industries, Lifecycle, Characteristics, Company Analysis –Analysis of Financial Statements. Technical Analysis- Dow's Theory- Charts and Technical Indicators- Random Walk Model- Efficient Market Hypothesis (EMH).	
UNIT V: Financial Derivatives	15
Concept- Forward Contract – Features- Advantages and Disadvantages- Future Contracts – features- Advantages and Disadvantages- Long and Short Positions- Margin System- Options – Call Options- Put Options- Uses of Options. Traditional Investment Management- Introduction to Modern Portfolio Management- Markowitz Portfolio Model- Sharpe Model- CAPM- APT Model- Portfolio Management process- Portfolio Management Strategies- Portfolio Revision & Evaluation.	

Text Book

1. Prasanna Chandra., "Investment & Portfolio Management", Tata McGraw Hill 2012
2. S Kevin., "Security Analysis & portfolio Management", PHI Learning 2009
3. Punithavathy Pandian ., "Security Analysis and Portfolio Management", Vikas Publishing 2010
4. Fischer & Jordan., "Security Analysis and Portfolio Management", PHI Learning 2010



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Exercises have been developed on the practical aspects of business and the same have been taught to the students in the Practice Workshop classes. Examination is conducted for three hours at the end of the sixth semester and marks are awarded.



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PROJECT WORK

Semester VI

Project work will be assigned to the students on the basis of group under the supervision and guidance of the faculty members in the areas of Marketing, Finance, Banking, Insurance etc. The grouping may be done in such a way that it has minimum three and maximum five students. The project report shall be submitted jointly by the group, evaluated by the internal and external examiners but the marks will be awarded to each student separately by conducting viva-voce examination.



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