



# **DEPARTMENT OF PG STUDIES & RESEARCH IN COMMERCE (IBM)**

## ***Syllabus of* Masters' Degree Programme in Commerce**

**(INSURANCE AND BANK MANAGEMENT)**

**(CHOICE BASED CREDIT SYSTEM (CBCS) SEMESTER SCHEME)  
2016-2017 ONWARDS**

**(EFFECTIVE FROM ACADEMIC YEAR 2023-24)**

**Approved by the BOS meeting held on 29-02-2024**

**Approved in Academic council meeting held on 23-03-2024**

## INDEX

Sl. No.	Content	Page No.
1.	Preamble	1
2.	Eligibility For Admission	1
3.	Programme Objectives and Outcomes	1-2
4.	Credit Pattern	3
5.	Course Pattern and Scheme of examination	4-6
6.	Basis for internal assessment	6
7.	Theory & Practical Examination Pattern	7
8.	Syllabus contents of I Semester with references	8-21
9.	Syllabus contents of II Semester with references	22-40
10.	Syllabus contents of III Semester with references	41-57
11.	Syllabus contents of IV Semester with references	58-67
12.	Value Added Courses	68-73
13	Details of changes incorporated in the syllabus	--

## **PREAMBLE**

The University Grants Commission, New Delhi, has directed all Universities in the country to implement the Choice based Credit system (CBCS, semester scheme) in both under –and post-graduate programmes and has issued a series of guidelines with regard to this. The higher Educational Council, Government of Karnataka has considered the implementation of Choice Based Credit System.

The Choice Based Credit System enables the degrees of Mangalore University to be on par with the global standards. The Post Graduate Board of Studies in Commerce has prepared the revised Syllabus for M.Com (Insurance and Bank Management) (Choice Based Credit System) since 2016 and revised the syllabus on 31.08.2019 as per the guidelines suggested by Mangalore University and University Grants Commission, New Delhi. The revised syllabus has a course pattern which includes Hard Core, Soft Core and open elective courses with 92 credits (\*Open elective six credits not included for CGPA, total Hard core credits 50 and total soft core credits 36) for the entire Programme.

## **ELIGIBILITY FOR ADMISSION**

B.Com. BBM or B.B.A. Degree from any recognized University with 45% marks in optional papers (40% for SC/ST/Category-I candidates)

## **COURSE OBJECTIVES:**

1. Adoption of value based and student centric approach in imparting curricular and extra-curricular activities.
2. To comprehend advanced theoretical inputs in strategic management, Human resources management, Entrepreneurial development, Labour legislation.
3. To enhance practical skills through corporate accounting, costing methods and management accounting.
4. To encompass the horizon of knowledge in the emerging field of commerce, insurance, investment finance, risk management in banks.
5. To enrich the quality of research designing, research applications and research outcomes.
6. To impart and motivate leadership and entrepreneurial skills.
7. To develop qualitative analysis to promote business decision and business environment.
8. To encourage students to organise Commerce fests, conferences and involve them for industrial visits, student internship programmes, training and placement which establishes

an integrated learning environment.

9. Focus on motivating a socially responsible team of professionals.

### **PROGRAMME SPECIFIC OUTCOMES:**

- PSO1:** Deliver a value based commitment in the core areas of Insurance and banking operations and adapts to changing business environments.
- PSO2:** Apply the fundamental, conceptual and advanced practical knowledge to take effective business decisions and also modelling, designing, implementing and evaluating the computing system in the areas of commerce, trade and industry.
- PSO3:** Comprehend, analyse and interpret market gaps in the broad areas of Bank management, General and Life Insurance, Portfolio Management, Risk Management in banks and allied.
- PSO4:** Associate and pursue research in the specialised area of interest.
- PSO5:** Venture into leadership entrepreneurial innovations tapping market opportunities.
- PSO6:** Contribute to reduce services sector related problems by creating awareness among the peer groups, consumer groups and other voluntary groups.
- PSO7:** Exhibit team spirit, skills and acquaint with learning organization to achieve career goals.

Semester	Hard Core Papers		Soft Core Papers		Open Elective Papers		Total	
	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits
I	02	10	03	12	-	-	5	22
II	03	15	02	08	1	03*	6	23 +3*
III	02	10	02	08	1	03*	5	18+3*
IV	02+ (Project Report 05 Credits)	15 (10+5)	02	08	-	-	04 +PR	23 (18 + 5)
<b>Total</b>	<b>09 + 01 (PR)**</b>	<b>50</b>	<b>09</b>	<b>36</b>	<b>02</b>	<b>6*</b>	<b>20</b>	<b>86+6*</b>

### COURSE/CREDIT PATTERN

Credit Details of Hard Core, Soft Core and Open Elective

I to IV Semester	Hard Core Papers		Soft Core Papers		Open Elective Papers		Project Work	Total	
	No. of Papers	Credits (05)	No. of Papers	Credits (04)`	No. of Papers	Credits (03)	Credit (05)	No. of Papers	Credits
	<b>09</b>	<b>45</b>	<b>09</b>	<b>36</b>	<b>2</b>	<b>06*</b>	<b>05</b>	<b>20</b>	<b>86 + 6*</b>

\*Open elective six credits not included for CGPA

\*\* PR- Project Report

Total Hard-core credits 50 and total soft core credits 36

### COURSE PATTERN AND SCHEME OF EXAMINATION

Semester	Paper Code	Name of the paper	Teaching Hours/Credit	H/S	Marks		
					IA	EX	Total
First Semester	IBHT 501	ACCOUNTING THEORY AND PRACTICE	5	H	30	70	100
	IBHT 502	BUSINESS RESEARCH ANALYTICS	5	H	30	70	100
	IBST 501*	INDIAN BANKING SYSTEM	4	S	30	70	100
	IBST 502*	MANAGEMENT OF GENERAL INSURANCE	4	S	30	70	100
	IBST 503*	BUSINESS ETHICS AND CORPORATE GOVERNANCE	4	S	30	70	100
	IBST 504*	BUSINESS INDUSTRY AND COMMERCE	4	S	30	70	100

Semester	Paper Code	Name of the paper	Teaching Hours/Credit	H/S	Marks		
					IA	EX	Total
Second Semester	IBOE 551	<b>OPEN ELECTIVE-I</b> PERSONAL FINANCE AND INVESTMENT	3*	OE	30	70	100
	IBOE 552	<b>OPEN ELECTIVE-I</b> INTELLECTUAL PROPERTY RIGHT	3*	OE	30	70	100
	IBOE 553	<b>OPEN ELECTIVE-I</b> INTRODUCTION TO INSURANCE	3*	OE	30	70	100
	IBHT 551	ACCOUNTING STANDARDS AND FINANCIAL REPORTING	5	H	30	70	100
	IBHT 552	DIRECT TAX LAW AND PRACTICE	5	H	30	70	100
	IBHT 553	STRATEGIC FINANCIAL MANAGEMENT	5	H	30	70	100
	IBST 551*	FINANCIAL SERVICES AND INSTITUTIONS	4	S	30	70	100
	IBST 552*	MANAGEMENT OF LIFE INSURANCE	4	S	30	70	100
	IBST 553*	MATERIAL MANAGEMENT	4	S	30	70	100

Semester	Paper Code	Name of the paper	Teaching Hours/Credit	H/S	Marks		
					IA	EX	Total
Third Semester	IBOE 601	<b>OPEN ELECTIVE-II</b> BANKING PRACTICES	3*	OE	30	70	100
	IBOE 602	<b>OPEN ELECTIVE-II</b> SERVICE MARKETING	3*	OE	30	70	100
	IBOE 603	<b>OPEN ELECTIVE-II</b> PROJECT MANAGEMENT	3*	OE	30	70	100
	IBHT 601	ACCOUNTING FOR FINANCIAL INSTITUTIONS	5	H	30	70	100

	IBHT 602	DERIVATIVES MANAGEMENT	5	H	30	70	100
	IBST 601*	MICRO FINANCE	4	S	30	70	100
	IBST 602*	STRATEGIC MARKETING MANAGEMENT	4	S	30	70	100
	IBST 603*	ORGANISATIONAL CULTURE AND BEHAVIOR	4	S	30	70	100

Semester	Paper Code	Name of the paper	Teaching Hours/Credit	H/S			Marks
					IA	EX	Total
Fourth Semester	IBHT 651	BUDGETING AND COST CONTROL	5	H	30	70	100
	IBHT 652	PORTFOLIO MANAGEMENT	5	H	30	70	100
	IBST 651*	RISK MANAGEMENT	4	S	30	70	100
	IBST 652*	AUDITING AND ASSURANCE	4	S	30	70	100
	IBST 653*	GLOBAL FINANCIAL MARKET AND INSTITUTIONS	4	S	30	70	100
	IBPD 651	PROJECT WORK	5	H	30	70	100

**Note:** \* For Dissertation report – 50 marks and for Viva – 50 Marks (External Evaluation -20 marks and Internal Evaluation – 30 marks.

HCT – Hard Core Theory, SCT - Soft Core Theory, OE- Open Elective

**\*Open elective six credits not included for CGP**

**Note:**

- [1]. **Soft core papers in the I semester.** From the available soft core papers any three soft core papers shall be selected by the students at the time of commencement of 1<sup>st</sup> semester. The department will announce three soft core papers offered by the department at the time of beginning of the 1<sup>st</sup> semester depending upon demand for the soft core papers. The minimum number of students opting for the soft core course should be 10.
- [2]. **Soft core courses in the II semester.** From the available soft core papers any two soft core papers shall be selected by the students at the time of commencement of II semester. The department will announce two soft core papers offered by the department at the time of beginning of the II semester depending upon the demand for the soft core papers. The minimum number of students opting for the soft core course should be 10.

- [3]. **Soft core courses in the 3<sup>rd</sup> semester.** From the available soft core papers any two soft core papers shall be selected by the students at the time of commencement of III semester. The department will announce two soft core papers offered by the department at the time of beginning of the III semester depending upon the demand for the soft core papers. The minimum number of students opting for the soft core course should be 10.
- [4]. **Soft core courses in the 4<sup>th</sup> semester.** From the available soft core papers any two soft core papers shall be selected by the students at the time of commencement of IV semester. The department will announce two soft core papers offered by the department at the time of beginning of the IV semester depending upon the demand for the soft core papers. The minimum number of students opting for the soft core course should be 10.
- [5]. **Project Work:** The Student in the IV Semester shall register for project work it is compulsory & it is a hard core paper. The workload for project work is one contact hour for student per week for a student. The student will do field work, data collection & library work in the remaining 3 credits hours per week.

**INTERNAL ASSESSMENT MARKS:**

<b>Test Average</b>	<b>Attendance</b>	<b>Assignment</b>	<b>Seminar</b>	<b>Initiatives &amp; Class Participation</b>	<b>Total</b>
<b>Max.15</b>	<b>Max.4</b>	<b>Max.2</b>	<b>Max.5</b>	<b>Max.4</b>	<b>Max. 30</b>



**QUESTION PAPER PATTERN****PAPER CODE:****Reg. No.:**

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**S.D.M. COLLEGE (AUTONOMOUS), UJIRE**  
**CBCS I SEMESTER INTERNAL RE-EXAMINATION****M.Com (IBM)****Time: 3 Hrs****Max. Marks :70**

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**SECTION – A**Answer any **4** questions, each question carries **10** marks.**(4\*10=40)**

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

**SECTION – B**Answer any **2** questions, each question carries **15** marks.**(2\*15=30)**

- 8.
- 9.
- 10.

## **First Semester**

## **IBHT 501: ACCOUNTING THEORY AND PRACTICE**

### **Learning Objectives:**

- To make the students to understand the basic accounting theories, principles and concepts.
- To make the students to understand the concepts of forensic and social accounting.
- To make the students to prepare the final accounts of the company.
- To enable the students to apply various methods of inflation accounting for price level changes.
- To enable the students to prepare the liquidator's statement.

### **Learning Outcomes:** The students will be able to -

- Apply basic principles and concepts of accounting.
- Present the concepts of forensic and social accounting.
- Prepare and demonstrate the final accounts of the company.
- Calculate the price level changes using various methods of inflation accounting.
- Prepare the liquidator's statement.

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Introduction to Accounting:** Evolution of Accounting-Accounting as an information system –users of accounting information- Accounting Concepts, and Principles, Accounting theory- classification-methodology in accounting theory, Income concept- Different concepts of income measurement, Assets, Characteristics of Assets-Types of Assets-Objectives of Asset valuation-Asset valuation and income determination models, Nature of liabilities-characteristics-classification of liabilities, Equity-characteristics-theories of equity. **(12 Hrs)**

**Unit II:Forensic and social Accounting:** Meaning of forensic accounting- History- Role-Functional areas- Essentials- Forensic accounting in India, Social Accounting- Benefits-Scope- Approaches- Ramanathan's proposals for social accounting- Social Benefits- Social Corporate Reporting in India. **(12 Hrs)**

**Unit III: Final Accounts of Companies:** Legal provisions relating to maintenance of annual accounts by corporate entities in India- provisions and computation of managerial

remuneration, transfer of profits to reserves and payment of dividend out of reserve rules; preparation of vertical forms of financial statements of corporate entities- Bonus shares-Meaning-Benefits-Accounting treatment. **(12 Hrs)**

**Unit IV:Accounting for Price Level Changes:** Historical accounting – Concepts of Capital Maintenance – Methods of accounting for changing Prices – Current Purchasing Power Accounting (CPP), Current Cost Accounting (CCA)-Reporting the effects of changing prices. **(12 Hrs)**

**Unit V: Liquidation of Companies:** Preparation of Statement of Affairs – Deficiency/Surplus Account – Liquidator's Final Statement of Account-Receiver's Statement of Accounts. **(10 Hrs)**

### **Reference:**

1. R.L.Gupta and M. Radha Swamy (2013), Advanced Accountancy Volume II, Sixteenth edition(Re-Print) S.Chand, New Delhi, ISBN 81805476327
2. Dr. Jawahar Lal(2015), Accounting theory and practice, Third Edition, Himalaya Publishing House, Mumbai, ISBN 9789350513804
3. M.C Shukla, TS Grewal, SC Gupta(2013) Advanced Accountancy , Volume I, S.Chand, New Delhi, ISBN 8121903963
4. SP Jain, KL Narang(2013), Advanced Accounting, Volume II, Nineteenth revised edition, Kalyani , Publishing House, ISBN 9789327229042

## **IBHT 502 BUSINESS RESEARCH ANALYTICS**

### **Learning Objectives:**

- To make the students to understand the basic concepts in business research and data analytics.
- To enable the students to understand the procedure for hypothesis testing.
- To enable the students to apply the various parametric test for hypothesis testing.
- To enable the students to apply the various non-parametric test for hypothesis testing.
- To enable the students to draft the research report.

### **Learning Outcomes:**

The students will be able to -

- Design and apply various methods of data collection.
- Construct the hypothesis for research problem.
- Apply the parametric test for hypothesis testing.
- Apply the non- parametric test for hypothesis testing
- Prepare and summarize the research report

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Business research and data analytics**--Introduction--approaches--Research Process--Research Design- Review of literature- Sampling Design- Methods of Data Collection. Data analytics- Processing and analysis of data--types of data analytics. **(10 Hrs)**

**Unit II: Estimation Theory and Hypothesis Testing**- Types of Hypothesis- Two Tailed and One tailed test of Hypothesis- Procedure for hypothesis testing- Measurement and Scaling Techniques- Measurement of central tendency **(10 Hrs)**

**Unit III: Parametric Test**- Introduction to parametric test – Types of Parametric test: t test- paired t test- Z Test- F-Statistic- Analysis of Variance (ANOVA). **(10 Hrs)**

**Unit IV: Non- Parametric Test**-Introduction- U Test (Wilcoxon- Mean- Whitney Test)-chi square test- Correlation- Regression- Index Numbers (Consumer Price Index)- Use of

Computer in Research- (SPSS, Excel, R Studio **(10 Hrs)**)

**Unit V: Research Report-** Introduction - Principles of good research report- Steps in writing Research report- Technical Report- Mechanism of writing a research report. **(8 Hrs)**

**Reference:**

1. Gupta, S.C. (2009) Fundamentals of Statistics, Himalaya Publishing House, New Delhi (Reprint.).
2. Padmalochan Hazarika (2012) A Textbook of Business Statistics, S.Chand& Company Ltd. New Delhi.
3. Kothari C.R. (2010). Research Methodology, Methods and Techniques, New Age International (P) Ltd. Publishers, New Delhi.
4. Indupal Sing, Vijay Kaushal, Ritugut Kaur, Pawan Pret Kaur (2014), Research Methodology and Statistical methods, Kalyani Publications

## **IBST 501 INDIAN BANKING SYSTEM**

### **Learning Objectives:**

- To make the students to understand the structure of Indian Banking System
- To make the student understand the lending process and credit appraisal of Banks
- To make the students to recognize the technological application in banks
- To make the students know the new trends in banks
- To make the students to know concept of Non- Banking Financial Companies

### **Learning Outcome:** The Students will be able to:

- Assess the concept of Indian Banking System
- Analyze the lending practice and credit appraisal system
- Identify the technological application in Banks
- Recognize the new trends adopted by Banks
- Adopt the concept of Non- Banking Financial Companies

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit-1 Structure of Indian Banks:** Banks- Origin- Meaning- - Banking Regulation Act, 1949 Structure of Indian Banks- Reserve Bank of India- Functions- Powers- Department- Commercial Banks- Structure- Functions- Regional Banks- Foreign private banks- Indian Private Banks- Cooperative banks- Role of Banks in economic development- **(8Hrs)**

**Unit II: Loans and Advances** – Principles of sound lending– methods of granting advances – types of loans – secured advances– classification of securities – modes of creating charges – features, priority sector lending – different segments of priority sector advances –Loan Policy – Compliance with RBI guidelines – Credit Appraisal and Credit Decision Making– Monitoring and Review of Loan Portfolio –NPA – Dealing with credit defaults, Stressed assets, Debt Restructuring– SARFAESI Act, 2002 - CIBIL Score. **(10Hrs)**

**Unit III New technology in Banking** – Bank computerization – ATMs – ECS- EFT-NEFT –

RTGS – SWIFT – Electronic cheques, Debit cards, credit cards, smart cards – Internet banking – advantages and disadvantages, Mobile banking, Core banking services, risks in E-banking  
(10Hrs)

**Unit IV: New Trends in Banking:** cashless economy – Small banks and payment banks – Mudra banks --Criteria for licensing --Outsourcing of Non-core Services– Financial Inclusion –Bank Mergers and Acquisitions – new reforms in banking sector (10Hrs)

**Unit-V: Non-banking Financial Companies:** Concept, Functions, role of non-banking financial intermediaries — Public Deposits RBI's Directions on Acceptance of Public Deposits – Lease Financing, Hire Purchase finance. Factoring and Forfeiting, Venture Capital Financing – Mutual Funds – Investment Policies of non-banking Financial Companies- Recent trends (10Hrs)

### **References:**

1. Vijayaragavan Iyengar (2007), Introduction to Banking, (First Ed.), Excel Books, New Delhi, ISBN: 978-81-7446-569-6.
2. Jyotsnasethi & Nishwan Bhatia (2011), Elements of Banking and Insurance, Fifth Printing, PHI Learning Pvt. Ltd, New Delhi, ISBN: 978-81-203-3316-1.
3. D. Muraleedharan (2013), Modern Banking –Theory and Practice, Third Printing, PHI Learning Pvt. Ltd, New Delhi, ISBN: 978-81-203-3655-1.
4. Vasant Desai (2010), Bank Management, (First Ed.), Himalaya Publishing House, New Delhi.
5. Gajendran (2012), Banking and Financial System, (First Edition), Vrinda Publications, Delhi. ISBN:978-81-8281-406-6



## **IBST 502 MANAGEMENT OF GENERAL INSURANCE**

### **Learning Objectives:**

- To make the students to know the basic concepts of risk and insurance
- To make the students to know the basic concepts of marine, fire and motor insurance
- To make the students to know the basic concepts of Property, Liability and Health Insurance
- To make the students to know the basic concepts of Reinsurance, Rural and Social Insurance
- To enable the students to familiar with insurance regulations and tax aspects

**Outcomes:** The students will be able to

- Understand the basic concepts of risk and insurance.
- Understand the basic concepts of marine, fire and motor insurance
- Understand the basic concepts of property, liability, and health insurance
- Understand the basic concepts of Reinsurance, Rural and Social Insurance
- Understand the insurance regulations and tax aspects

**Pedagogy:** This course includes class lectures, discussion of issues and concepts as per the lesson plan by students, assignments, practical exercises, group discussions, seminars, and applications with examples

**Unit I: Risk and Insurance-** Risk; Peril; Hazard; Classification of Risk; Sources of Risk; Methods of Handling Risk; Importance of Risk Management; Risk Insurance Management Process; Principles of Risk Insurance Management; Scope of Insurance Management; Concept and Definition of Insurance; Evolution of Insurance; Characteristics of Insurance Contract; Functions of Insurance; Importance of Insurance- Users and Society - Essential Elements of Insurance Contract; Principles of Insurance Contract; Insurance Documents - Surveyor and Loss Assessor- Non-Life Insurance- Types **(10Hrs)**

**Unit II: Marine, Fire& Motor Insurance:** Marine Insurance: Definition; Characteristics; Insurable Property of Marine Policy; Maritime Perils and Perils do not Cover; Marine Policy- contents of Marine Policy; Essential Elements of Marine Policy; Kinds of Marine Insurance Policies; Important Clauses in Marine Policy; Kinds of Marine Losses: Total Loss- Abandonment- Partial Loss; Claim Documents; Rights of Insurer on Payment- Right of

Subrogation- Right of Contribution- Rights in case of Under Insurance.

Fire Insurance: Definition; Subject Matter of Fire Insurance; Fundamental Principles of Fire Insurance; Types of Fire Policy; Rights of Insurer; Types of Fire Loss- Claims for Loss of Stock; Claims for the Loss of Profit; Fire Insurance Standard Policy Coverage- Exclusions and Risk Covered under the Policy; Procedure for Claim Settlement- Notice of Loss- Evidence of Loss- Police Report in case of ARSON- Formal Claim Form- Inspection of Loss- Ascertainment of Loss- Application of Average Clause- Estimation of Claim- Payment or Rejection of Claim.

Motor Insurance: Meaning; Classification of Motor Vehicle; Kinds of Policies- Act Liability Only- Third Party and Comprehensive Policy; Procedure for Motor Insurance; Settlement of Claim Under Motor Vehicle Insurance- Claim for Own Damage- Claims for Theft or Total Loss- Claims for Third Party; Motor Vehicle Act 1939 **(10Hrs)**

**Unit III: Property, Liability and Health Insurance:** Property Insurance: Meaning; Classification- Personal Property Coverage (Motor Insurance, Burglary Insurance, Home Owners Insurance)- Commercial Property Coverage (Fire Insurance, Marine Insurance, Fidelity Insurance, Business Owners Insurance; Private Dwelling Insurance, Baggage and Bankers Indemnity Insurance; Claim Settlement Procedure - Liability Insurance- features of liability policy; Types of Liability Insurance- Public Liability Act Policy- Public Liability (Industrial and Non-industrial) Policy – Product Liability – Commercial General Liability- Errors and Omission/Professional Liability – directors and Officers Liability- Workmen's Compensation Insurance - Health Insurance: Health Insurance Scheme; Procedure for taking Health Insurance; Claim Settlement Procedure- Medi-claim and Critical Illness Insurance; Need for critical Illness Insurance; Coverage under Critical Illness Insurance **(10Hrs)**

**Unit IV: Reinsurance, Rural and Social Insurance:** Re-insurance- Nature of Re-insurance Contract; Functions of Re-Insurance; Methods of Reinsurance - Rural and Social Insurance: Need and Potential of Rural and Social Insurance; Legal Framework for Rural and Social Insurance; Rural Insurance Policies- Aquaculture Insurance - Cattle Insurance – Floriculture Insurance – Horticulture Insurance – Rastriya Krishi Bhima Yojana- Social Insurance- Need for Social Insurance; Obligations of Insurers towards Rural and Social Sector Regulations, 2000 **(10Hrs)**

**Unit V: Insurance Regulations and Tax Aspects:** Insurance Act, 1938; General Insurance Act, 1972; IRDA Act, 1999; Insurance Ombudsman Scheme; Code of Conduct in

Advertising. Tax deductions and benefits **(8Hrs)**

### **Reference**

1. Periasamy, P. (2017). Principles and Practics of Insurance. Himalaya Publishing House Pvt. Ltd.
2. Sahoo, S., & Das, S. (2009). Insurance Management- Text and Cases (I ed.). New Delhi: Himalaya Publishing House.
3. Mishra, M., & Mishra, S. (2009). Insurance Principles and Practices. New Delhi: S. Chand and Comapny Ltd.
4. Nasreen , R. (2009). Insurance and Risk Management (I ed.). Lucknow: Word Press.
5. Gupta, P. (2009). Fundamentals of Insurance. New Delhi: Himalaya Publishing House.
6. Imam, A. (2011). Principles and Pactices of Life Insurance in India (I ed.). New Delhi: Anmol Publications Pvt. Ltd.

## **IBST 503 BUSINESS ETHICS AND CORPORATE GOVERNANCE**

### **Learning Objectives:**

- To make the students to understand the basic concept of business ethics
- To make the students to understand the significance of Ethics in Functional Areas of Management
- To make the students to understand the theories of corporate governance and various committees' recommendation
- To make the students to understand the significance of CSR for the overall development
- To make the students to understand the Corporate Governance in Banks

### **Learning Outcome:**

The students will be able to

- Understand the basic concept of business ethics
- Understand the significance of Ethics in Functional Areas of Management
- Apply the theories of corporate governance and various committees' recommendation
- Understand the significance of CSR for the overall development
- Understand the Corporate Governance in Banks

### **Pedagogy**

This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Business Ethics** - Meaning of Business ethics -Importance of ethics in business- Factors influencing business ethics-individual characteristics, leadership, strategy and performance, corporate culture, environment. Theories of business ethics-Deontological theory, teleological theory, utilitarian theory - Roots of unethical behaviour- pressure to balance work, family, poor communications, poor leadership, long working hours, heavy work load, lack of management support, pressure to meet sales or profit goals - Little or no recognition of achievements, company politics, personal financial worries, and insufficient resources. Unethical issues - bribery, coercion, insider trading, tax evasion, conflict of interest and pollution. **(10Hrs)**

## **Unit II: Ethics in Functional Areas of Management**

Ethics in HRM –performance appraisal, race and disability, Discrimination, employment issues, Whistle Blowing, harassment. Ethics in finance and accounting- investment decisions, insider trading, Ethics in accounting and disclosure of financial statements. **(8Hrs)**

**Unit III: Corporate Governance and committees-** introduction-objectives-principles-Theories of corporate governance- Agency theory, stewardship theory, stakeholder theory, sociology theory- role and responsibilities of chairman and CEO-Benefits of corporate Governance to the society, corporation, shareholders and customers. Governance committees - cadbury committee 1992, Greenbury committee 1995, kumara Mangalam Birla committee 1999, Narayana Murthy Committee 2003- SEBI Guidelines on corporate Governance – Sustainability and Corporate Governance **(10Hrs)**

**Unit IV: Corporate Social Responsibility-** Meaning, concept of CSR, Stake holder expectations, theories of corporate social responsibility- Trusteeship theory, Social Entity Theory, Pluralistic model – CSR implementation towards employees, customers, government and society, owners, environment, CSR advantages, Environmental Legislations and CSR. **(10Hrs)**

**Unit V: Corporate Governance in Banks** - Corporate governance in banks, need for improving corporate governance in banks – Ganguly committee report on corporate governance. **(10Hrs)**

## **References:**

- [1] N.V. Badi (2014), Essentials of Corporate Governance, First Edition, Vrinda Publications, Delhi, ISBN: 978-81-8281-514-8.
- [2]. Manuel G. Velasquez (2012), Business Ethics – Concepts and cases, Seventh Edition, PHI learning Pvt Ltd, Delhi, ISBN: 378-81-203-4647-5.
- [3] Hartman, Des Jardins (2013), Business Ethics – Decision Making for Personal Integrity & Social Responsibility, Second Edition, McGraw Hill Education Pvt Ltd, New Delhi, ISBN: 978-1-25-909827-7.
- [4]. V.Balachandran, V.Chandrasekaran (2013), Corporate Governance, Ethics and Social Responsibility, Second Edition, PHI Learning Pvt Ltd, Delhi, ISBN: 978-81-203-4336-8.
- [5]. Andrew Crane & Dirk Matten (2011), Business Ethics, Third Edition, Oxford University Press, UK, ISBN: 9780199697595

## **IBST 504 BUSINESS, INDUSTRY AND COMMERCE**

### **Learning Objectives:**

- To make the students to understand the basic concept of Indian economy
- To make the students to understand the significance of Business Industry and commerce
- To make the students to understand evolution of business and industry in India
- To make the students to understand the structure and status of business & industry in India
- To make the students to understand the growth of business, industry and commerce

### **Learning Outcome:** The students will be able to

- Understand the basic concept of concept of Indian economy
- Understand the significance of significance of Business Industry and commerce
- Understand evolution of business and industry in India
- Understand the structure and status of business & industry in India
- Understand the growth of business, industry and commerce

### **Pedagogy**

This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit –I: An overview of Indian economy:** The structure of Indian Economy, Pillars of Economic Development, Role and contribution of Agriculture, Industry, commerce and Services; Performance, recent trends in business, industry and commerce and future scenario of these sectors in Indian economy. **(08hrs)**

**Unit –II: Essentials of Business, Industry and Commerce:** Nature, role and importance of business, industry and commerce. Functions and processes, Internal and external influences, Different forms of enterprises, Interaction and linkages with Government and civil society, Macro environment and its impact on business, industry and commerce. Types of Productive Systems, The Manorial or Feudal system, The Guild system, Characteristics of the domestic/ putting-out/outsourcing systems, and the Factory system, Causes and Consequences of industrialization, The IT system of industrialization-services, enabled services, linkage with Manufacturing & Agriculture. **(10hrs)**

**Unit –III: Evolution of Business and Industry in India:** Structure of Indian society, Glimpse of economic activity in ancient times, British Raj, Swadeshi movement, Post-Independence scenario, Licence-Permit Raj, LPG era, Economic reforms since 1991, Entrepreneurship Culture in India, Industrial Policy, 2014 & Changing economic policy era. **(10hrs)**

**Unit –IV: Structure and Status of Business & Industry in India:** Unregistered firms/ Bagedari sector, Start-ups and MSME sector, Large Scale enterprises, Export oriented companies, MNCs in India, Family Business, Industry associations and bodies, Profile of eminent industry persons and houses. Present status and performance of Agriculture and allied fields like horticulture, food processing, animal husbandry, fishing, contract farming etc; Industry sectors like textiles, chemicals, sugar, paper, machine tools, auto components, engineering products, pharmaceutical, biotechnology, semiconductor, hardware products, coal, mining, consumer durables, FMCG, Service sectors like information technology, hospitality, tourism, health care, banking, financial services, insurance, tourism and retail. **(10hrs)**

**Unit –V: Growth of Business, Industry and Commerce:** Nature and types of crisis, Physical damage crisis, Stages of crisis like pre crisis stage, acute crisis, post crisis, consequences of and strategies for managing crisis; Management of human and other resources, changing manpower requirements, Growth dimensions and phases, growth barriers, succession and exit strategies. **(10hrs)**

### **References:**

1. Ashwani Mahajan & Gaurav Datt “Datt&Sundharam (2013), Indian Economy” 69<sup>th</sup> Edition. S Chand Publications, New Delhi.
2. Bachcha& Pathak (2007), “Industrial Policy-India”, Deep and Deep Publication Pvt. Ltd. New Delhi.
3. Harvard Business Essentials (2011), “Crisis Management: Master the Skills to Prevent Disasters” Harvard Business Review Press.

## **Second Semester**



## **IBOE 551 PERSONAL FINANCE AND INVESTMENT**

### **Learning Objectives:**

- To make the students to understand the basic concept of personal finance
- To make the students to know savings and investment related products
- To make the students to know the insurance products and pension schemes
- To make the students to know the various financial products available for borrowings

### **Learning Outcome:** The students will be able to-

- Apply the concept of personal finance
- Analyse savings and investment related products
- Identify insurance products and pension schemes for investment
- Evaluate the financial products for borrowing loans.

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples

**Unit I: Introduction to Personal Finance:** Need for Financial Literacy. Role of financial education in achieving financial wellbeing-Financial Planning and Budgeting: Define Financial Planning Financial Planning Process. Steps involved in Financial Planning Process.SMART financial goals- Three pillars of investments- Concepts of risk and return- Budgeting and its importance in financial planning **(10Hrs)**

**Unit II: Savings and Investment Related Products:** Saving Products: Post Office and Banks deposits, Chit Funds. Investment in Security market: Investment avenues offered by Securities Markets. Primary Market and Secondary Market- Operational aspects of securities markets: placement of orders, contract note, pay-in and pay-out, trading and settlement cycle. Various risks involved in investing in securities markets Benefits of investing through Mutual Funds. Mutual Fund categorization and product labeling of mutual funds- Systematic Investment Plan (SIP) and its advantages- Investment in Physical Assets – Real Estate, Gold and Silver **(10Hrs)**

**Unit III: Insurance and Pension Schemes:** Insurance related Products Role of Insurance as risk management tool. Various types of Insurance products and their key features- Pension,

Retirement and Estate Planning Importance of Pension and its role in providing financial security in old age- National Pension System (NPS): Ties-I and Tier-II accounts of NPS. Investment options under NPS. Key features of retirement planning. Estate Planning and importance of nomination will and PoA **(10Hrs)**

**Unit IV: Borrowing Related Products:** Borrowing, Collateral and Equated Monthly Instalments (EMI)- Documents required for obtaining Loans - various loan products offered by Financial Institutions and their key features - 5Cs of Credit Information Organizations and Credit Score **(6Hrs)**

**Reference:**

1. Dr. R.P. Rustagi (2012), Investment Analysis and Portfolio Management (4<sup>th</sup> Ed.), Sulthan Chand and Sons, New Delhi, ISBN: 978-81-8054-881-9
2. S. Kevin (2014), Security Analysis and Portfolio Management (12<sup>th</sup> Ed.), PHI Learning Private Limited, New Delhi, ISBN: 978-81-203-2963-8
3. Prasanna Chandra (2013), Investment Analysis and Portfolio Management (4<sup>th</sup> Ed.), Tat McGraw Hill Education private Limited, New Delhi, (ISBN:13:978-1-25-900599-2
4. V.K. Bhalla (2013), Investment Management- Security Analysis and Portfolio Management (19<sup>th</sup> Revised Ed.), S. Chand and Company Pvt. Ltd., New Delhi, ISBN: 81-219-1248-2
5. Preeti Singh (2013), Investment Management- Security Analysis and Portfolio Management (18<sup>th</sup> Revised Ed.), Himalaya Publishing House, New Delhi, ISBN: 978-93-5097-854-2

## **IBOE 552 INTELLECTUAL PROPERTY RIGHTS**

### **Learning Objective:**

1. To make students understand the conceptual framework of IPR.
2. To make students understand the classification of IPR.
3. To make students understand the importance of copyrights.

### **Course Outcome:**

1. Students will be able to analyse the significance of IPR in India
2. Students will be able to evaluate the registration of Patents.
3. Students will be able to apply for registration of copyrights.

**Unit 1:** Intellectual Property Rights- Introduction- IP protection- Tangible property and Intangible property- IPR and economic development-Duration of IPR- IPR trends in India. **(10Hrs)**

**Unit 2:** Patent -Introduction-Meaning of invention- exclusions to invention-Patentable invention- Jurisdiction of Patent offices in India - Patent obtaining Process-Term and Date of Patent -Benefits of Patent registration. Designs and Trademarks- meaning-classification Benefits. **(10 Hrs)**

**Unit 3:** Copyrights- Introduction - Meaning of copyrights related to- literary, dramatic or musical work, computer programme, artistic work, cinematograph film, sound recording- Ownership of Copyright- Registration procedure for copyrights-Term of Copyright- Benefits of copyright. **(6Hrs)**

### **References:**

1. <https://www.icsi.edu/media/webmodules/publications/9.4%20Intellectual%20Property%20Rights.pdf>
2. [http://www.caaa.in/Image/34\\_Hb\\_on\\_IPR.pdf](http://www.caaa.in/Image/34_Hb_on_IPR.pdf)
3. <http://docs.manupatra.in/newslines/articles/Upload/41C26FED-7AFE-40EA-8736>

[4E6C516917AE.pdf](#)

4.[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/627956/IP-Rights-in-India.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/627956/IP-Rights-in-India.pdf)

## **IBOE 553 INTRODUCTION TO INSURANCE**

### **Learning Objectives:**

1. To make the students to know the basic concepts of risk and insurance
2. To make the students to know the basic concepts of marine, fire and motor insurance
3. To make the students to know the basic concepts of Property, Liability and Health Insurance

### **Course Outcome:**

1. Students will be able to analyse the basic concepts of risk and insurance.
2. Students will be able to analyse the basic concepts of marine, fire and motor insurance.
3. Students will be able to evaluate the concepts of property, liability and health insurance.

**Unit I:** Risk and Insurance- Risk; Peril; Hazard; Classification of Risk; Sources of Risk; Methods of Handling Risk; Importance of Risk Management; Risk Insurance Management Process; Principles of Risk Insurance Management; Scope of Insurance Management; Concept and Definition of Insurance; Evolution of Insurance; Characteristics of Insurance Contract; Functions of Insurance; Importance of Insurance- Users and Society - Essential Elements of Insurance Contract; Principles of Insurance Contract; Insurance Documents - Surveyor and Loss Assessor; Nomination-Endorsement-Assignment **(10Hrs)**

**Unit 2:** Life Insurance- Life Insurance-Meaning; significance of life insurance; Classification of life insurance companies, advantages of life insurance; premium; paid-up Value, surrender value, loan and bonus; claim management; tax and provisions; insurance and Regulatory bodies. **(10 Hrs)**

**Unit 3:** General Insurance- Meaning; classification of general insurance- fire insurance- marine insurance, motor insurance- health insurance-property insurance-liability insurance; rural and micro insurance. **(6Hrs)**

**References:**

1. Periasamy, P. (2017). Principles and Practices of Insurance. Himalaya Publishing House Pvt. Ltd.
2. Sahoo, S., & Das, S. (2009). Insurance Management- Text and Cases (I ed.). New Delhi: Himalaya Publishing House.
3. Mishra, M., & Mishra, S. (2009). Insurance Principles and Practices. New Delhi: S. Chand and Company Ltd.

## **IBHT 551 ACCOUNTING STANDARDS AND FINANCIAL REPORTING**

### **Learning Objectives:**

- To make the students to understand the accounting standards.
- To make the students to understand the theoretical aspects of IAS 1-20.
- To make the students to understand the theoretical aspects of IAS 22-32.
- To enable the students to understand the theoretical and practical aspects of IAS 2 & 3.
- To make the students to understand the concepts of financial reporting.

### **Learning Outcomes:** The students will be able to-

- Understand the conceptual framework of accounting standards.
- Understand the theoretical aspects of IAS 1-20.
- Understand the theoretical aspects of IAS 22-32.
- Prepare the inventory valuation and cash flow statement as per IAS 2 and 3.
- Differentiate the financial reporting practices in global context.

**Pedagogy:** This course includes Class lectures, Assignments, Group Discussions, Seminars, and Case Studies

**Unit I: Accounting Standards**-Introduction- Objectives- Benefits of accounting standards- Types Standard setting agencies and process- Difficulties in Standard setting- Standard setting in India- IASB- Reasons for slow progress made by ASB in India. IFRS- Need – Arguments for harmonisation and global convergence- IASB-IASB and Harmonisation- Benefits of Convergence- Obstacles in convergence and harmonisation-Suggestion for increased convergence and harmonisation. **(10 Hrs)**

### **Unit II: Indian Accounting Standards (PART I- Theory only)**

AS-1: Disclosure of accounting policies- AS-4: Contingencies and events occurring after balance sheet date – AS-5: Net profit or loss for the period, prior period items and changes in accounting policies- AS-6: Depreciation Accounting – AS-7: Construction Contracts- AS-9: Revenue Recognition – AS-10: Accounting for Fixed assets. AS-11: The effects of changes in foreign exchange rates – AS-12: Accounting for government grants – AS-13: Accounting for investments – AS-14: Accounting for amalgamations – AS-15: Employee benefits – AS-16:

Borrowing costs- AS-17: Segment reporting – AS-18: Related party disclosures – AS-20: Earning per share **(12 Hrs)**

### **Unit III: Indian Accounting Standards (PART II- Theory only)**

AS-22: Accounting for taxes on income – AS-23: Accounting for investments in associates in consolidated financial statements – AS-24 : Discontinuing operations- AS-27: Financial reporting of interests in joint ventures – AS-28: Impairment of assets – AS-29: Provisions, Contingent liabilities and contingent assets; AS-30: Financial Instruments: Recognition and Measurement; AS-31: Financial Instruments: Presentation – AS-32: Financial Instruments: Disclosures. **(8 Hrs)**

**Unit IV: Inventory and Cash Valuation:** Inventory (AS-2) Concept-Need for inventory valuation – Inventory Valuation methods – Cash Flow Statement- Objectives; Sources and Application; Preparation of Statement (AS-3). **(12 Hrs)**

**Unit V: Financial Reporting**-Concepts- Objectives- Users of financial Reporting-General purpose of financial reporting- Qualitative characteristics - Benefits- Conceptual frame work- IASB Conceptual frame work- Developments on Financial Reporting- True Blood Report (USA). Corporate Report (UK), Stamp Report (Canada)- Interim Reporting in Indian Corporate- Need- SEBI Guidelines- Disclosure(AS-25)- Problems in Interim reporting. **(8 Hrs)**

### **Reference:**

1. M C Khandelwal Sugan C Jain (2015), Accounting Standards and Policies, Pointer Publishers, Jaipur
2. Dr. Jawahar Lal(2015), Accounting theory and practice, Third Edition, Himalaya Publishing House, Mumbai, ISBN 9789350513804
3. M.C Shukla, TS Grewal, SC Gupta (2013) Advanced Accountanc , Volume I, S.Chand, New Delhi, ISBN 8121903963
4. SP Jain, KL Narang(2013), Advanced Accounting, Volume II, Nineteenth revised edition, Kalyani , Publishing House, ISBN 9789327229042
5. SP Jain, KL Narang(2014), Advanced Accounting, Volume II, Nineteenth revised edition, Re print, Kalyani , Publishing House, ISBN 9789327229042



## **IBHT 552 DIRECT TAX LAW AND PRACTICE**

### **Learning Objectives**

- To make the students understand the basic concepts of Income tax.
- To enable the students to compute the income from salary and house property.
- To enable the students to compute the income from business or profession.
- To enable the students to compute the income from capital gain and other sources.
- To enable the students to compute the total income and tax liability.

### **Learning Outcomes:**

The students will be able to-

- Understand the basic concepts of Income tax.
- Compute the income from salary and house property.
- Compute the income from business or profession.
- Compute the income from capital gain and other sources.
- Compute the total income and tax liability.

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars and applications with examples.

**Unit I: Income Tax in India:** History- basic concepts; previous year, assessment year, assessee, income; agricultural income, casual income, person, average rate, marginal rate, capital and revenue receipts and expenditure; tax evasion, tax avoidance and tax planning; return of income. Residential status and tax incidence; scope of income; individual, HUF, firms, association of persons, and body of individuals, companies, other persons. Gross total income, total income, exempted incomes. **(10 Hrs)**

**Unit II: Income from Salary and House Property:** Computation of income under the head salaries – salaries and allowances, valuation of perquisites, deductions.

Basis of Charge under Section 22 – Meaning of Gross Annual Value and Net Annual Value – Deductions under Section 24 – Deemed Owner under Section 27 – Joint Ownership – Arrears of Rent – Unrealized Rent. **(8 Hrs)**

**Unit III: Income from Business or Professions:** basis method of accounting- scheme of business deductions/allowance- maintenance of books, Depreciation Allowance – computation of income from Business/Profession. **(12 Hrs)**

**Unit IV: Income from Capital Gain and Other Source:** Income under capital gain, basis of charge, transfer of capital asset, inclusion & exclusion from capital asset, capital gain, slump sale, Exemptions, capital gain in special cases, Securities Transaction Tax(88E) -computation of Long Term and Short Term capital Gains.

Basis of Charge under Section 56 – Dividends, taxation and exemption there of – Taxation of gifts – Deductions available under Section 57 – Amounts not deductible under Section 58. **(10 Hrs)**

**Unit V: Tax Liability of Individuals:** Computation of total income and tax liability of individual assesses – Filling of return- payment of tax over the counter and online tax payment. **(8 Hrs)**

### **Reference:**

1. V.P. Gaur & D.B. Narang, Puja Gaur, Rajeev Puri, Income Tax Law and Practice, Kalyani Publishers.
2. Dr. Vinod K. Singhania, Students Guide to Income Tax-Taxman Publications Pvt. Ltd.
3. T.S. Reddy, Y. Hari Prasad Reddy, Income Tax theory, Law and Practice, Margham Publications.
4. Mehrotra HC and Goyal SP, Income Tax including Tax Planning and Management, Sahitya Bhavan Publications, Agra.

## **IBHT 553 STRATEGIC FINANCIAL MANAGEMENT**

### **Learning Objectives:**

- To enable the students to understand the concepts of strategic financial management.
- To enable the students to learn the techniques of time value of money.
- To enable the students to learn the various approaches in financial decision making.
- To enable the students to determine the cash and inventory requirements.
- To assist the students to formulate the appropriate dividend policy.

### **Learning Outcomes:** The students will be able to-

- Understand the concepts of advanced financial management.
- Compute the time value of money.
- Apply the various approaches for financial decision making.
- Estimate the cash and inventory requirements.
- Design an appropriate dividend policy.

**Pedagogy:** This course includes class lectures, discussion of issues and concepts as per the lesson plan by students, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Financial Management** -Introduction- Functions of Financial Management; Objectives of Financial Management; Concept of Strategic Financial Management; Characteristics and Features of Strategic Financial Management; Scope of Strategic Financial Management; Importance of Strategic Financial Management; Success Factors and Constraints to Strategic Financial Management; Contemporary Issues in Financial management. **(10 Hrs)**

**Unit II: Time Value of Money and Valuation Concepts:** Introduction; Concept of Time Value of Money; Techniques of Time value of Money; Multiply Compounded periods; Doubling Periods; Effective Rate of Interest; Future Value of an Annuity; Compound Value of an Annuity; Present Value Techniques. **(11 Hrs)**

**Unit III: Financing Decision:** Leverage- Operating- Financial – Combined Leverage; EBIT-

EPS Analysis; Indifference Point and Financial Break Even Point. Capital Structure-Factors affecting capital structure- Capital Structure Theories –Net Operating Income, Net Income, Traditional view, Modigliani – Miller Approach – Without Taxes, With Taxes – Pecking Order Theory – Trade – Off Theory – Cash Flow Approach. **(17 Hrs)**

**Unit IV: Working Capital, Cash and Inventory Management:** Meaning; Concept; Objectives; Kinds of Working Capital; Operating Cycle; Importance of Working Capital; Dangers of Inadequate and Excessive Working Capital; Management of Working Capital; Factors determining Working capital; Estimation of Working capital Requirement. Cash Management – Motive of Holding cash; Cash collections and disbursement; Options and Strategies for investing and Managing Surplus cash; Inventory Management –Benefits of holding inventory; Objectives -Tools and Techniques-Receivables Management-Tools and Techniques **(12hrs)**

**Unit V: Dividend Policy** -Meaning and significance- Types of dividend policy- Forms of Dividend; - Determinants of Dividend Policy- Theory of Irrelevance-Residual Approach- Modigliani and Miller Approach, Theory of Relevance-Walter's Approach and Gordon's Approach. Problems. **(10 Hrs)**

#### **Reference:**

- [1]. Arora Kumar Amit (2013), Financial Management, first Edition, Global Academic Publishers& Distributors, New Delhi, ISBN: 9789381695227
- [2]. Shashi K Gupta (2013), Financial Management, Seventh Edition, Re print, Kalyani Publishers, ISBN: 8127210625.
- [3]. IM Panday (2015), Financial Management (Eleventh Ed.), Vikas Publishing Pvt. Ltd., Noida, ISBN: 978932598291
- [4]. Banerjee Bhabatosh (2010), Financial Management (Third Ed.), PHI Learning Pvt. Ltd., Noida, ISBN: 9788120236063.
- [5]. Khan M Y and Jain P K (2014), Financial Management- Text, Problems and Cases (7<sup>th</sup> Ed.), McGraw Hill Education (India) Private Limited, New Delhi., ISBN-13:978-93-392-1305-3

## IBST 551 FINANCIAL SERVICES AND INSTITUTIONS

### Learning Objectives:

- To enable the students to understand the concepts of financial system
- To enable the students to know the structure of financial market.
- To enable the students to understand the concepts and functions of special financial institutions.
- To enable the students to know the functions of merchant banking and credit rating agencies.
- To enable the students to know the functions of international financial institutions.

**Outcomes:** The students will be able to-

- Understand the concepts of financial system.
- Understand the operational structure of financial markets
- Evaluate the functions of special financial institutions.
- Analyse the functions of merchant banking and credit rating agencies.
- Evaluate the concepts and functions of international financial institutions.

**Pedagogy:** This course includes class lectures, discussion of issues and concepts as per the lesson plan by students, assignments, practical exercises, group discussions, seminars, and applications with examples

**Unit -I: Indian Financial System:** Nature and role of financial system, financial system and economic development –Components of Indian Financial system, - Recent trends. **(8 Hrs)**

**Unit II: Financial Markets**– Constituents of Financial Markets, Money market – meaning, functions, Money market instruments, call money market, treasury bills, commercial bills, trade bills, commercial papers and certificates of Deposit. Capital Market - Primary and Secondary markets – Functions of Primary and secondary markets, SEBI guidelines on investor protection **(10 Hrs)**

**Unit-III: Special Financial Institutions** – Concept; functions, project identification – promotion Project appraisal and Evaluation – Procedure of lending – Supervision and follow up Entrepreneurship Development Programmes — Regional imbalance - causes and consequences- Government policy – measures for Balanced development – Package measures of Development Banks – Recent trends. A brief study of development banks like IFCI –IDBI –ICICI-LIC and GIC –UTI – SFC’s SIDC’s/SIIC’s–IRBI – SIDBI – Recent

### Trends (10 Hrs)

**Unit-IV: Merchant Banking and credit rating:** concept- Functions, Lead Managers, underwriters to an issue – Bankers to an issue, Debenture Trustees, Portfolio Managers, - Regulation of Merchant Banking activities – Credit Rating agencies – Rating Methodologies and processes- Rating symbols- Recent Trends. (10 Hrs)

**Unit V: International financial institutions** –need- objective and formation. Role of international financial Institutions in Global business era-Risks - IMF Management and organization of IMF Functions of IMF; advantages of international monetary fund& performance- organization structure. India and IMF, advantage to India. World Bank-Impact of World Bank on developing countries. Asian Development Bank- Function- Asian Development Bank and India. BRICS development Bank- Objectives- Organisation structure- Functions (10 Hrs)

### References:

- [1]. E. Gordon and K. Natarajan (2014), Financial Markets and Services, Ninth Revised Edition, Himalaya Publishing House, Mumbai.
- [2]. Dr. Meenakshi Sharma (2014), Indian Financial System, First Edition, Wisdom Publications, Delhi, ISBN: 978-81-89547-80-9.
- [3]. Vasant Desai (2008), Development Banking and Financial Intermediaries, Third revised edition, Himalaya Publishing House, New Delhi.
- [4]. Dr. S. Guruswamy (2013), Merchant Banking and Financial Services, Fourth Edition, McGraw Hill Education Pvt. Ltd, New Delhi, ISBN: 978-81-8209-366-9.
- [5]. Burton, Nesiba, Brown (2011), An Introduction to Financial Markets and Institutions, Second Edition, Yes Dee Publishing Pvt. Ltd, Chennai, ISBN: 978-93-80381-08-4.

## **IBST 552 MANAGEMENT OF LIFE INSURANCE**

### **Learning objectives:**

- To enable the students to understand the basic concepts of life insurance
- To make the students to know the ULIP
- To make the students to know the underwriting process and new development in insurance sector
- To make the students to know the calculations of premium, paid-up and surrender value
- To make the students to know the functions of insurance and regulatory bodies

### **Learning outcomes:** The students will be able to

- Understand the basic concepts of life insurance
- Analyse the ULIP products
- Understand the underwriting process and new development in insurance sector
- Calculate the premium, paid-up and surrender value of the insurance.
- Understand the functions of insurance and regulatory bodies

**Pedagogy:** This course includes class lectures, discussion of issues and concepts as per the lesson plan by students, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Introduction to Life Insurance:** Principles of Life Insurance; Life Insurance as Economic and Social Security Tool; Documents of Life Insurance; Nomination-Endorsement- Assignment; Classification of Life Insurance Policies; Objectives of Assurance; Advantages of Life Insurance **(10 Hrs)**.

**Unit II: ULIP-** Concept of ULIP; Features of ULIP- Sum Assured- Portfolio Investment- ULIP Expenses- Premium Holiday- Top Up Premium- Lock in Periods- Withdrawal from ULIP- Settlement Options- Date of Unitisation- Switching Option- Tax Benefits- Riders.

**Annuities:** Meaning; Types of Annuities; Period of Benefits- Fixed Period- Life time; Number of Life Covered- Single Life- Joint Life- Group.

**Micro Insurance:** Concept; Role of Micro Insurance in Poverty Alleviation; Micro Insurance Delivery Models- The Partners- Agent Model- Mutual Insurance Model-

Community Based Organisation Model- All in One Insurance Model- Supplier Model. Case- Sampoorna Suraksha- Chaitanya (10 Hrs)

**Unit III: Actuary – Underwriting and Trends in Life Insurance Sector:** Actuary- Qualification of Actuary; Role and Duties of an Actuary. Underwriting – Underwriter; Underwriting Process; Factors and Document of Underwriting. Insurance; Insurance Marketing Channels- Trends and Innovations in Insurance Sector. (10 Hrs)

**Unit IV: Premium, Paid Up and Surrender Value:** Premium Concept; Types of Premium; Factors Considered for Premium Calculation; Premium Calculation- Illustration - Paid up and Surrender Value: Steps in Calculation of Paid Up and Surrender Value Calculation; Bonus and Loans.Claim Management- Procedure for Life Insurance Claim Settlement- Maturity- Survival and Death Claim. (10 Hrs)

#### **Unit V: Insurance and Regulatory Bodies**

Tariff Advisory Committee; Role and Functions of Tariff Advisory Committee; Registration of Insurance Company - Procedure for Obtaining Registration Certificate - Renewal of Registration - Supervision and cancellation of Registration.Consumer Protection Act; IRDA Regulations for Licensing Insurance Agents; Tax Aspects of Insurance- Deductions Under Section 80 (C), Exemptions Under Section 10 (10 D) Deductions Under 80 CCC and other Tax Provisions. E- Insurance (8Hrs)

#### **Reference**

1. Periasamy, P. (2017). Principles and Practices of Insurance. Himalaya Publishing House Pvt. Ltd.
2. Sahoo, S., & Das, S. (2009). Insurance Management- Text and Cases (I ed.). New Delhi: Himalaya Publishing House.
3. Mishra, M., & Mishra, S. (2009). Insurance Principles and Practices. New Delhi: S. Chand and Company Ltd.
4. Nasreen, R. (2009). Insurance and Risk Management (I ed.). Lucknow: Word Press.
5. Gupta, P. (2009). Fundamentals of Insurance. New Delhi: Himalaya Publishing House.



## **IBST 553 MATERIAL MANAGEMENT**

### **Learning objectives:**

- To enable the students to understand the basic concepts of material management
- To make the students to know the process of purchasing & supply chain management
- To make the students to know the concepts of inventory management and inventory control
- To make the students to know the accounting aspects of inventory
- To make the students to know the recent development in material management

### **Learning outcomes:** The students will be able to

- Understand the basic concepts of material management
- Analyse the process of purchasing & supply chain management
- Understand the underwriting concepts of inventory management and inventory control
- Understand the accounting aspects of inventory.
- Understand the recent developments in material management

**Pedagogy:** This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: Material Management:** Introduction, Objectives, Functions, Importance, and Role of Material Management in business – Integrated Materials Management – Material Planning – Factors affecting material planning – Techniques of material planning – MRP – Past Consumption Analysis. **(10hr)**

**Unit II: Purchasing & Supply Chain Management:** Fundamentals of Purchasing - Role and Importance of Purchasing - Evolution and Development of Purchasing - Purchasing as a Boundary Spanning Function - Purchasing Position within the Organizational Structure - Purchase Procedure - Pre-Purchase, Purchase, and Post-Purchase stages – The Purchasing Process – Role of Negotiation in Purchasing – Supplier Development and Strategic Sourcing. **(10hr)**

**Unit III: Inventory Management and Inventory Control:** Types of Inventory- Costs of Inventory - Inventory Investment -Function of Inventory within a Firm - Factors leading to inventory waste - Approaches for controlling Inventory Investment.

Fundamentals of Stores Keeping - Importance of Stock Levels and Order Quantities - Selective Inventory Control Techniques - Physical Inventory and Warehouse Management - Physical Distribution and Control **(10hr)**

**Unit IV: Accounting Aspects of Inventory:** Finalizing the Purchase Price of materials – Preparation of Stores Ledger (FIFO, LIFO, Simple Average, Weighted Average) – Identification of Different Stock Levels and Economic Ordering Quantity – Selective Inventory Control Techniques. (Includes Practical Problems) Accounting software's available for Inventory Management. **(10hr)**

**Unit V: Special Areas in Materials Management:** Just-in-Time Manufacturing – Purchasing Research – Value Analysis –Importance of IT in Materials Management – Import Purchasing – Performance Measurement and Evaluation – Importance of Quality **(08hr)**

#### **References:**

1. Monczka, Robert, Trent, Robert, & Handfield, Robert, Purchasing and Supply Chain Management, (2/e), Thomson South-Western
2. David N. Burt, Donald W. Dobler, & Stephen L. Starling, World Class Supply Management – The Key to Supply Chain Management, (7/e), Tata McGraw Hill
3. Arnold, J. R. Tony & Chapman, Stephen. N, Introduction to Materials Management, (4/e), Pearson Education Asia.
4. A.K. Chitale& R.C. Gupta, Materials Management – A Supply Chain Perspective (3/e), PHI Learning Pvt. Ltd

## **Third Semester**

## **IBOE 601 BANKING PRACTICES**

### **Learning objective:**

- To enable the students to understand the structure of Indian banking system.
- To enable the students to know the organisation structure and functions of commercial banks
- To enable the students to identify technological application in banking transactions.
- To enable the students to know the significance of career in Banks

**Outcomes:** The students will be able to-

- Understand structure of Indian banking system
- Evaluate functions of Commercial banks.
- Apply technological application in banking transactions
- Analyse the significance of career in Banks

**Pedagogy:** This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: Introduction to Banks:** Meaning of Banks- Definition- Evolution of Indian Banks- Banking Regulation Act of 1949- Important provisions- Indian Banking Structure- RBI- Structure and governance of RBI- Functions- Methods of Credit Control. **(12 Hrs)**

**Unit II: Commercial Banks:** Classification- Organisation structure of Scheduled commercial banks- Primary and Secondary functions- Principles of sound lending- Credit Creation- Customer of a Bank- Relationship between banker and customer **(12Hrs)**

**Unit III: New technology in Banking** – Bank computerization – ATMs – ECS- EFT-NEFT – RTGS – SWIFT – Electronic cheques, Debit cards, credit cards, smart cards – Internet banking – advantages and disadvantages, Mobile banking, Core banking services, risks in E-banking **(08 Hrs)**

**Unit IV: Career in banks-** Choosing career in bank- Agencies involved in Recruitment. Test pattern – How to crack the bank exams. Practice tests. **(04Hrs)**

### **References:**

1. Vijayaragavan Iyengar (2007), Introduction to Banking, (First Ed.), Excel Books, New Delhi, ISBN: 978-81-7446-569-6.

2. Jyotsnasethi & Nishwan Bhatia (2011), Elements of Banking and Insurance, Fifth Printing, PHI Learning Pvt. Ltd, New Delhi, ISBN: 978-81-203-3316-1.
3. D. Muraleedharan (2013), Modern Banking –Theory and Practice, Third Printing, PHI Learning Pvt. Ltd, New Delhi, ISBN: 978-81-203-3655-1.
4. Vasant Desai (2010), Bank Management, (First Ed.), Himalaya Publishing House, New Delhi.
5. Gajendran (2012), Banking and Financial System, (First Ed.), Vrinda Publications, Delhi. ISBN:978-81-8281-406-6

## **IBOE 603 PROJECT MANAGEMENT**

### **Learning Objectives:**

1. To make the students understand the significance of Project Management.
2. To make the students understand the identification and selection of projects.
3. To make the students understand the importance of Project planning.

### **Course Outcome:**

1. Students will be able to analyse and take decisions on Project Management.
2. Students will be able to evaluate the Project selection process
3. Students will be able to create a project plan.

**Unit 1 - Project Management:** Introduction, Need for Project Management, Project Management Knowledge Areas and Processes, Project Life Cycle, Phases of Project Management Life Cycle, Project Management Processes, Impact of Delays in Project Completions, Essentials of Project Management Philosophy, Project Management Principles.

**Unit 2- Project Identification and Selection:** Introduction, Project Identification Process, Project Initiation, Pre-Feasibility Study, Feasibility Studies, Project Break-even point

**Unit 3 -Project Planning:** Introduction, Project Planning, Need for Project Planning, Roles, Responsibility and Teamwork, Project Planning Process.

### **References:**

1. Erickson & Khatri (2015), Project Management, Global Academic Publisher and Distributor, New Delhi, India. ISBN: 978-93-8169-5-418.
2. Harold Kerzner (2013), Project Management, Wiley India Pvt. Ltd, New Delhi, ISBN: 978-81-265-3887-4
3. Gopalakrishna P and Ramamoorthy V E (1996) "Textbook Of Project Management" Macmillan India Ltd, ISBN: 978-0333-92621-5

## **IBOE 602 SERVICES MARKETING**

### **Learning Objective:**

1. To make the students understand the theoretical and conceptual foundations of service marketing.
2. To make the students understand the sectoral growth of logistics and telecommunication industries.
3. To make the students understand the growth of the Education and Tourism industry.

### **Course Outcome:**

1. Students will be able to analyse the significance of the service sector to Indian economy.
2. Students will be able to analyse the contribution of the Logistics and telecommunication industry.
3. Students will be able to evaluate the growth and development of Education and Tourism industry.

**Unit 1: Services Marketing-** Introduction- Definition- characteristics of services- difference between Goods and Services- Classification of services- concept of service marketing-service marketing mix elements –Service marketing planning process and marketing environment- Drivers of service economy-Growth of service sector and contribution to Indian economy.

**Unit 2- Logistic sector-**introduction-marketing mix elements-contribution to service economy. **Telecommunication industry-** introduction-marketing mix elements-contribution to service economy.

**Unit 3- Education sector-** introduction-marketing mix elements-contribution to service economy. **Tourism industry-** introduction-marketing mix elements-contribution to service economy.

### **References:**

- [1] Adrian Payne, The Essence of Services Marketing, Prentice-Hall of India Pvt. Ltd., 2002.
- [2] Thomas J.Delong&Asish Nanda: Managing Professional Services-Text and Cases,

McGraw-Hil International, 2002.

[3] Christopher Lovelock: Services Marketing People, Technology, Strategy, Fourth Edition, Pearson Education, 2002



## **IBHT 601 ACCOUNTING FOR FINANCIAL INSTITUTIONS**

### **Learning Objectives:**

- To make the students to know the process of final account of banking companies
- To make the students to know the process of final accounts of insurance companies
- To make the students to know the calculation process of loss claims for insurance
- To make the students to know the basic concepts of human resource accounting
- To make the students to know the evaluation process of lease financing

**Outcomes:** The students will be able to -

- Prepare the final accounts of banking companies
- Prepare the final accounts of insurance companies
- Calculate the claims for insurance settlement
- Value the human resource as per the accounting perspective.
- Evaluate the lease financing for decision making

**Pedagogy:** This course includes Class lectures, Assignments, Group Discussions, Seminars, and Case Studies

**Unit I: Banking Accounts-** Preparation and presentation of financial statements of Banks - Legal requirements- Prudential norms on income recognition, Asset classification, capital adequacy norms, risk adjusted, assets and off-balance sheet items and provisioning. **(15hr)**

**Unit II: Accounts of Insurance Companies-** Introduction, Life Insurance, Financial Statements of Life Insurance, Bonus- Premium calculation- Insurance claims. IRDA regulations regarding preparations of financial statements, Accounts of General Insurance Companies, Accounting treatment- Revenue account, Profit and loss account and Balance Sheet. **(15hr)**

**Unit III: Insurance Claims:** Meaning, Loss of stock, Average clause, Consequential loss or profit **(10 hr)**

**Unit IV: Human Asset Accounting:** Objectives–importance-advantages-limitations- Valuation models –Historical cost approach– Replacement Cost approach –opportunity cost approach-Present value approach, Lev and Schwartz Model-Valuation on a group basis –

Evaluation of the Valuation Models. **(10 Hrs)**

**Unit V: Lease Financing:** Concepts of leasing – Forms of lease financing – Economics of leasing – Financial evaluation of leases from lessee's and lessor's point of view. **(10hrs)**

**Reference:**

1. MWE Glautier and B. Underdown Accounting Theory and Practice, Potman Publishing, London
2. Mohammad Arif Pasha, Accounting for managers, Uvinde Publishers, Bangalore
3. Ashok Sehgal, Deepak Sehgal, Advanced Accounting Vol.I. Financial Accounting, Taxman, Allied sources, New Delhi.
4. Jain and Nerahy, Advanced Accountancy, Kalyaeshi Publishers, Agra

## **IBHT 602 DERIVATIVES MANAGEMENT**

### **Learning objectives:**

- To make the students to know the basic concepts of derivatives
- To make the students to know the mechanism of forward contract
- To make the students to know the mechanism of future contract
- To make the students to know the mechanism of option contract
- To make the students to know the mechanism of swap contract

**Outcomes:** The students will be able to

- Understand the basic concept of derivatives
- Calculate the value of forward contracts
- Calculate the value of future contract
- Compute the value of option contract
- Analyse the value of swap contract

**Pedagogy:** This course includes Class lectures, Assignments, Group Discussions, Seminars, and Case Studies

**Unit I: Derivatives-** Meaning- Definition- Characteristics- Evolution- Classification- Derivatives in India- Regulations for Derivatives Trading- Functions of Derivatives Markets- Derivatives Markets Growth and Development-Factors contributing to the growth of derivatives-Traders in derivatives markets **(10 Hrs)**

**Unit II: Forward Contracts-** Classification- Forward contract mechanism- Users- Features- Advantages- Disadvantages- Valuation of Forward contract- Pricing of forward contract **(10 Hrs)**

**Unit III: Futures Contract:** - Characteristics- Types of future contracts- Evolution- Mechanics of Future contracts- Future markets in India- Margin requirements in Future Trading- Settlement of future position- Participants in Future Markets- Distinguishing Forwards and Futures- Approaches to pricing Future contract **(15 Hrs)**

**Unit IV: Option Contracts:** Options: Types of options; Options trading; Margins; Valuation of options; Binomial Option; Pricing Modal; Black -Scholes model, for Call

Option; Valuation of put Options; Index options; option market exchange traded options, over-the-counter options, quotes trading, margins, clearing, regulation and taxations; Warrants and convertibles **(15 Hrs)**

**Unit V: SWAPS:** Mechanics of interest rate swaps, valuation of interest rate, swaps currency swaps and its valuation credit risk and swap **(10 Hrs)**

**Reference:**

1. Dhanesh Khatri, derivatives and Risk management, macmillan Publishers India Ltd, 2012.
2. John C. Hull, Sankarshan Basu, Options, Futures and other Derivatives, Pearson Education, Noida 2010

## **IBST 601 MICRO-FINANCE**

### **Learning Objectives:**

- To enable the students to understand the basic concepts of micro finance
- To enable the students to understand the models of microfinance and delivery methods
- To enable the students to understand the concepts of women empowerment through micro finance.
- To enable the students to know the process of financial inclusion through micro-finance
- To enable the students to know the significance of rural development through microfinance

### **Outcomes:** The students will be able to

- Understand the basic concepts of micro finance
- Understand the models of microfinance and delivery methods
- Understand the concepts of women empowerment through micro finance.
- Understand the process of financial inclusion through micro-finance
- Understand the process of micro-finance in rural development.

**Unit I: Microfinance Perspectives:** Poverty - its form and extent- financial needs of the poor-role of credit in poverty alleviation-state intervention in rural credit in India-poverty eradication measures of central and state governments-emergence of microfinance-introduction to microfinance-definition- meaning-scope-importance-assumptions of microfinance-lessons from international experience. **(10 Hrs)**

**Unit II: Models of Microfinance and Delivery Methods:** Models of Microfinance across the world-microfinance delivery methodologies-structures of intermediation for microfinance in India- types of MFIs-SHG and MFI models- SHG Bank Linkage Program-Joint Liability groups- MFI approach- Bank Partnership model-Banking correspondent model- Penetration of Microfinance-Constraints in mainstreaming. **(10 Hrs)**

**Unit III: Micro Finance and Women Empowerment:** Meaning, concept, nature, objectives & target of women empowerment, reality of women empowerment in the era of globalization- Determinants of women empowerment –role of SHGs in women empowerment. **(10 Hrs)**

**Unit IV: Microfinance and Financial Inclusion:** Meaning of financial inclusion- extent of financial inclusion-need for financial inclusion- present reach of banking-initiatives of RBI and NABARD- Role of microfinance in financial inclusion and recent trends. **(10 Hrs)**

**Unit V: Micro Finance and Rural Development:** Micro Credit Institutions: Non-Government Organization (NGO)Prospects of Micro Finance: RBI Role in Regulating: Bank's Role in Micro Finance: Growth of Micro Finance: Development of Micro Finance: Credit Plans: Credit Schemes: Social Banking. **(8 Hrs)**

### **References:**

- [1]. Das Kumar Sudhansu et.al., (2012), Microfinance and Empowerment of Rural Poor in India (First Ed.), New Century Publication, New Delhi, ISBN:978-81-7708-304-0.
- [2]. R. Bhaskaran (2014), Microfinance Perspectives and Operation (First Ed.), Macmillan Publications, Haryana, ISBN: 13:978-0230-63640-8
- [3]. V.S Somanath (2009), Microfinance (First Ed.), Excel Books, New Delhi
- [4]. Ledger Wood, Joana, Micro finance Handbook: An Institutional and Financial Perspective, The World Bank, Washington D.C.
- [5]. U. Jerinabi (2008), Micro Enterprise For Women (First Ed.), Discovery Publishing House, New Delhi, ISBN: 978-81-8356-322-2.

## **IBST 602 STRATEGIC MARKETING MANAGEMENT**

### **Learning Objectives:**

- To enable the students to understand the basic conceptual framework of marketing management.
- To enable the students to understand the marketing strategies formulated by the business organizations.
- To assist the students to know the dynamism of product and pricing techniques.
- To enable the students to understand the marketing communication and logistics.
- To enable the students to discuss on contemporary issues in marketing.

### **Learning Outcomes:** The students will be able to-

- Demonstrate the basic concepts of marketing management.
- Develop the marketing strategies based on global trends.
- Formulate an appropriate pricing strategy in a competitive environment.
- Identify the opportunities to optimize marketing communication and logistics.
- Analyse and address the contemporary issues in marketing.

**Pedagogy:** This course includes class lectures, discussion of issues and concepts as per the lesson plan by students, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Marketing Management-** Introduction- Nature and Scope of Marketing; Evolution of Philosophies of Marketing-Marketing Mix; Functions of Marketing Management; Concept of Marketing; Marketing Environment; Marketing Segmentation- Targeting and Positioning; Consumer Buying Behaviour; Service Marketing **(10 Hrs)**

**Unit II: Marketing Strategies-** Nature of Marketing Environment- Market Analysis- SWOT Analysis- BCG Matrix -Marketing Audit. The Value Delivery Process; Value Chain; Corporate and Division Strategic Planning; Business Unit Strategic Planning; Competitive Advantage; Michael Porter's Five Interactive Competitive Forces; Competitive Strategies for Market Leaders- Market Challengers- Market Followers and Market Niche Strategies **(10 hrs)**

### **Unit III: Product and Pricing**

Product- Five Levels of Product Description; Product Classification; Components of a Product; Product Market Strategies; New Product Development; Product Related Strategies- Brand- Packaging and Labelling- Product Warranty- Service Facilities.

Price- Importance of Pricing; Pricing Objectives; Model of Pricing Process; Pricing Strategy- New Product Pricing- Psychological Pricing Promotional Pricing; Pricing Method. **(10 Hrs)**

### **Unit IV: Managing Communication and Logistics**

Communication: Scope of Market Communication; Communication Model- The Linear Model of Communication- Two Step of Communication- The Interpretation Model of Communication; Marketing Communication Mix- Advertising- Sales Promotion- Direct Marketing- Public Relation and Personal Selling; Information and Emotional Appeal; The Marketing Communication Industry.

Wholesaling- Functions; Major Wholesaler Types; Trends in Wholesaling. Retailing- Types of Retailers; Four Levels of Retail Services; Non Store Retailing; Market Decisions; Private Labels. Market Logistics-Steps in Market Logistic Planning; Market Logistics Decisions **(10 Hrs)**

### **Unit V: Contemporary Marketing Practice**

Digital Marketing- Types of Digital Marketing Activities; Structural Properties of Digital Resources; Ethics – Ethics and Promotion; Ethics and Product; Pricing and Ethics; Marketing Research **(8 Hrs)**

### **References**

1. Etzel, M. J., Walker, B. J., Stanton, W. J., & Pandit, A. (2009). Marketing (14th Edition ed.). New Delhi: McGraw Hill Education (India) Private Limited .
2. Kashyap, P., & Raut, S. (2011). The Rural Marketing Book. New delhi: biztatntra.
3. Kazmi, S. (2007). Marketing Management: Text and Cases (1st Edition ed.). New delhi: Excel Books.
4. Kotler, P., keller, k. L., Koshy, A., & Jha, M. (2012). Marketing Management (14th Edition ed.). New Delhi: Pearson Education Inc., .



5. Kurtz, David L.; Boone, Louise E.; (2006). Principles of Marketing (12th Edition ed.). New Delhi: South Western Akash Press.
6. McDaniel, C., Lamb, C. W., & Hair, J. J. (2006). Introduction to Marketing (8th Edition ed.). New delhi: Thomson South Western .
7. Panda, T. K. (2007). Marketing Management-Text and cases Indian Context (2nd Edition ed.). New Delhi: Excel Books.
8. Saxena, R. (2009). Marketing Management (4th Edition ed.). New Delhi: McGraw Hill Education(India) Private Limited.
9. Sherlekar, S. (2010). Marketing Management. New Delhi: Himalaya Publishing House.

## **IBST 603 ORGANISATIONAL CULTURE AND BEHAVIOR**

### **Learning Objective:**

- To enable the students to understand the basic conceptual framework of organisation culture and behaviour
- To enable the students to understand how the employees individual behaviour will affect in organisation
- To enable the students to understand the attitude and behaviour of employees in changing business environment
- To enable the students to understand the motivation theories.
- To enable the students to know the group behavior and leadership style

### **Learning Outcomes:** The students will be able to-

- Demonstrate the basic concepts of organisation culture and behaviour
- Analyse the employee's individual behaviour will affect in organisation
- Apply attitude and behaviour of employees in changing business environment.
- Apply motivation theories.
- Analyse group behaviour and leadership style.

### **Pedagogy:**

This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: Introduction:** Organization culture and climate- Factors affecting organizational climate – Importance -Organizational change – Importance — the change process – Resistance to change – Managing change. Organizational Behaviour: Evolution of Organizational Behaviour – Concept of Organizational Behaviour – Tools for learning Behaviour in organizations –Challenges and opportunities for organizational Behaviour. **(10hr)**

**Unit II: Individual Behavior:** Introduction-Characteristics – traits and determinants of personality -job fit theory- Personality and emotions – Perceptions-Factors influencing perception – Perception and Individual decision making- Impression management. **(10hr)**

**Unit III: Attitude and Values:** Definition- Theories of learning– Value and Attitudes– Sources and types of values and attitudes– Changing Employees Attitudes– Job satisfaction, job involvement and organizational commitment. **(08hr)**

**Unit IV: Motivation Theories and Applications:** Theory X and Y; Maslow's Hierarchy of Needs; Herzberg's Two Factor theory; Vroom's Expectancy Theory; Equity Theory; Porter Lawler Model; Application of Motivation Theories **(10hr)**

**Unit V: Group Behavior and Leadership:** Concept of Group- Stages of group development – Group Behaviour Model- Group Decision Making- Teams Vs Groups- Team Effectiveness Model– Interpersonal Relations- Johari Windows– Transactional Analysis; Conflict- Conflict Process. Leadership Traits– Behavioral and Contingency Theories; Recent Approaches to Leadership-Transformational Leadership. Leadership and Power; organizational politics. **(10hr)**

#### **References:**

- [1]. John W. Newstorm, Keith Davis (2002), Organizational Behavior human behavior at work, (11<sup>th</sup> Ed.), Tata McGraw Hills Publishing Company Limited, New Delhi, ISBN: 0-07-047264-5
- [2]. Stephen P. Robbins (2003), Organizational behavior (10<sup>th</sup> ed.), Prentice Hall of India Private limited, New Delhi, ISBN: 81-203-228-3-5
- [3]. M.G. Rao (2013), Human Behavior at Work (First Ed.), Discovery Publishing House, New Delhi, ISBN: 81-7141-233-5
- [4]. K. Aswathappa (2012), Organizational Behavior- Text, Cases and Games (10<sup>th</sup> Revised Ed.), Himalaya Publishing House, New Delhi, ISBN: 978-93-5051-588-4
- [5]. B.P Sinha Jai (2008), Culture and Organizational Behavior (First Ed.), Sage Publication, New Delhi, ISBN: 978-81-7829-896-2.
- [6]. Jone R Gareth and Mathew Mary (2012), Organizational Theory, Design and Change, Pearson Education, New Delhi, ISBN: 978-81-317-1668-7

## **Fourth Semester**

## **IBHT 651 BUDGETING AND COST CONTROL**

### **Learning Objective:**

- To enable the students to prepare the budgets for decision making
- To enable the students to understand the marginal costing techniques
- To enable the students to understand the standard costing techniques
- To enable the students to know the capital budgeting techniques
- To make the students to understand the zero based budgeting

### **Learning Outcome:** The students will be able to

- Prepare the financial budgets
- Analysis the marginal costing through different techniques
- Calculate the standard costing and analysis of variance
- Apply capital budgeting techniques for long term financial decisions
- Apply the zero based budgeting for decision making

### **Pedagogy:**

This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: Budget and budgetary control:** Concept-objectives and functions- Essentials - Process - Classification - Limitations -flexible budget- Preparation of:- Sales, Production, Cost of production- Labour,Overhead- Master budget- Advantages and Limitations Budget report- -Preparation of cash budget-Methods of Cash budget- Balance sheet method, receipts and payments method, profit cash forecast method **(10hr)**

**Unit II: Marginal Costing and Profit planning:** Concept- difference between Absorption costing and Marginal Costing- CVP analysis-Break Even Analysis-Types-Break even Chart- Forms of Breakeven chart – Practical application of marginal costing- Profit planning- Selection of suitable sales mix- - Pricing of product-problem of key factor- make or buy decision- operate or shut down decision. **(15hr)**

**Unit III: Standard Costing and Variance analysis:** Concept- Advantages- Limitations-

budgetary control and standard costing- Analysis of variance- Material variance- Labour variance- Overhead variance. **(10hr)**

**Unit IV: Long Term Investment Decisions:** Capital Budgeting- Concept- importance - process Evaluation-Techniques –Traditional Methods-Modern methods-Capital rationing- Mutually exclusive project-Risk Analysis in Capital Budgeting: Relationship between risk and returns -Techniques: Risk Adjusted Discount Rate -Certainty Equivalent Coefficient - Sensitivity Analysis –Probability Assignment -Standard Deviation -Coefficient of Variation - Decision Tree Analysis **(15hr)**

**Unit V: Zero Base Budgeting:** Introduction - Zero Base Budgeting- Process -Advantages - Problems in Traditional Budgeting -Difference between Traditional Budgeting and Zero Base Budgeting -Programme Budgeting-Performance Budgeting -Distinction between Programme Budgeting and Performance Budgeting -Participative Budgeting **(10hr)**

### **References:**

1. P.V. Khatri, and Sudhanshu Verma (2015) Management. Accounting (Second Ed.), Global Academic Publishers & Distributors, New Delhi ISBN: 9789381695708.
2. Arora M.N. (2013) A text book on Cost and Management Accounting (Ninth Ed.), reprint, Vikas Publishing Pvt. Noida, ISBN: 9788126911936
3. B. M. Lal Nigam (2012), Cost Accounting Principles and Practice PHI Learning Pvt. Ltd. New Delhi ISBN:9788120317239
4. I.M. Panday (2015), Financial Management, Eleventh Edition, Vikas Publishing Pvt. Ltd. Noida, ISBN: 978932598291
5. R. L. Gupta and M. Radha Swamy (2013), Advanced Accountancy Volume II, Sixteenth edition(Re-Print) S. Chand and Sons, New Delhi, ISBN: 81805476327

## **IBHT 652 PORTFOLIO MANAGEMENT**

### **Learning Objective:**

- To make the students to know the basic concepts in portfolio management
- To enable the students to understand the portfolio selection process
- To enable the students to know the CAPM model
- To enable the students to know the factor models and arbitrage theories
- To enable the students to know the portfolio performance evaluation models

### **Learning Outcome:** The students will be able to

- Calculate the risk and return a portfolio
- Construct the optimal portfolio
- Apply the CAPM for the evaluation of portfolios
- Apply the factors models and APT for security valuations
- Evaluate the portfolio performance

### **Pedagogy:**

This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: Portfolio Management-** Meaning– Importance–Objectives–Phases of portfolio management. Portfolio Analysis: Estimating rate of return– Risk of portfolio returns– Effects of combining securities/diversification– Portfolios with more than two securities–Risk-Return calculation of portfolio with more than two securities. **(07hrs)**

**Unit II: Portfolio Selection:** Feasible set of portfolios in Markowitz model- Selection of optimal portfolio– Limitation of Markowitz model– Single index model– Measuring risk– return under single index model–Sharpe optimisation solution **(15hr)**

**Unit III: Capital Market Theory:** CAPM: Assumptions – Efficient frontier with riskless lending and borrowing– CML– SML– Pricing of securities with CAPM- Relaxing Assumptions: Differential lending and Borrowing Rates – Zero-Beta- Model – Transaction Cost– Heterogeneous expectations and planning period – Empirical test of CAPM **(15hr)**

**Unit IV: Factor Models and Arbitrage Pricing Theory:** Arbitrage Pricing Theory– APT vs CAPM – Security valuation with APT– Empirical tests of the APT– Multifactor model and risk estimation– Multi factor model in practice: Macroeconomic based risk factor model– Microeconomic based risk factor **(10hr)**

**Unit V: Portfolio Performance Evaluation and Portfolio Revision:** Portfolio Revision: Need for revision– Meaning of portfolio revision– Constraints in portfolio revision– Portfolio revision strategies: Formula plan– Constant rupee value plan– Constant ratio plan – Dollar Cost Averaging. Portfolio Evaluation: Need for evaluation– Evaluation perspective– Measuring portfolio return– Risk adjusted return: Sharpe ratio– Treynor ratio– Jenson's differential return– Fama decomposition of total return– Market timing and Security selection– Treynor & Mazuy Model and Hendrickson & Merton Model. **(13hr)**

### **References**

1. Dr. R.P. Rustagi (2012), Investment Analysis and Portfolio Management (4<sup>th</sup> Ed.), Sulthan Chand and Sons, New Delhi, ISBN: 978-81-8054-881-9
2. S. Kevin (2014), Security Analysis and Portfolio Management (12<sup>th</sup> Ed.), PHI Learning Private Limited, New Delhi, ISBN: 978-81-203-2963-8
3. Prasanna Chandra (2013), Investment Analysis and Portfolio Management (4<sup>th</sup> Ed.), Tata McGraw Hill Education private Limited, New Delhi, (ISBN:13:978-1-25-900599-2)
4. V.K. Bhalla (2013), Investment Management- Security Analysis and Portfolio Management (19<sup>th</sup> Revised Ed.), S. Chand and Company Pvt. Ltd., New Delhi, ISBN: 81-219-1248-2
5. Preeti Singh (2013), Investment Management- Security Analysis and Portfolio Management (18<sup>th</sup> Revised Ed.), Himalaya Publishing House, New Delhi, ISBN: 978-93-5097-854-2



## **IBST 651 RISK MANAGEMENT**

### **Learning Objectives:**

- To make the students to understand the basic concepts of risk management
- To make the students to understand the credit risk management process in financial institutions.
- To make the students to understand the market risk management techniques
- To make the students to understand the operational risk management techniques
- To make the students to understand the process of strategic planning techniques

### **Learning Outcome:** The students will be able to

- Understand the basic concepts of risk management
- Evaluate the credit risk management process in financial institutions
- Apply the market risk management techniques
- Apply the operational risk management techniques
- Understand the process of strategic planning techniques

### **Pedagogy**

This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit I: Introduction to risk management** -Need for Risk Management in banks- Concept of risk -Types of risk- Role of Risk Management- basic Principles of Risk Management- Integrated Risk Management Structure-Board of Directors-Risk Management Committee- Asset-liability committee- Basel III recommendations. **(10 Hrs)**

**Unit II: Credit Risk Management** -Meaning of Credit risk management -Challenges in credit risk management-credit risk environment- credit risk strategy and Credit Policy- instruments of credit risk management- credit approving authority, prudential limits, risk rating, financial aspects-Risk pricing-Portfolio management-loan review mechanism-common credit problem – CRM Policy – objectives of Credit Risk Policy. **(10 Hrs)**

**Unit III: Market Risk Management** -concept of market risk- Components of Market risk - interest rate risk management- tools and techniques of managing interest rate risk –Gap

analysis, Duration analysis and Simulation analysis- Foreign exchange risk management- tools and techniques of managing forex risk- transaction exposure, translation exposure, economic exposure **(10 Hrs)**

**Unit IV: Operational risk management** – Need for operational risk management in banks - taxonomy of various categories of operational risk, identification and assessment of operational risk- operational risk management process- monitoring of operational risk- effective internal controls in mitigating operational risk. **(10 Hrs)**

**Unit V: Strategy Setting**-Introduction-strategic planning process-considerations in the development of strategy-strategy and the bank business model-objectives-typical elements of a bank's strategic plan. **(8 Hrs)**

#### **References:**

1. S Singh and Yogesh Singh (2008), Risk Management in Banks – Concepts and Applications, First Edition, Excel books, New Delh, ISBN: 978-81-7446-641-9.
2. Vijayaragavan Iyengar (2007), Introduction to Banking, First Edition, Excel Books, New Delhi, ISBN: 978-81-7446-569-6.
3. S.L Gupta (2009), Financial Derivatives – Theory, Concepts and problems, Seventh Printing, PHI Learning Pvt Ltd, New Delhi, ISBN: 978-81-203-2863-1.
4. Dr.K.M.Bhattacharya (2012), Risk Management in Indian Banks, Third Edition, Himalaya Publishing House, Mumbai.

## **IBST 652 AUDITING AND ASSURANCE**

### **Learning Objectives:**

- To make the students to understand the basic concepts of auditing and assurance.
- To make the students to know the fraud detection process and compliance procedure
- To make the students to aware about the professional conduct and ethics in auditing
- To make the students to aware about the cost and tax audit process
- To make the students to aware the IRDA regulation regarding the auditing of banking and insurance companies.

### **Learning Outcomes:** The students will be able to

- Understand the basic concepts of auditing and assurance
- Apply the fraud detection process and compliance procedure
- Understand the professional conduct and ethics in auditing
- Apply the cost and tax audit process
- Apply the IRDA regulation while auditing the banking and insurance companies

**Pedagogy:** This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Unit 1: Introduction to Auditing and Assurance-** Auditing and Assurance Standards Board- International Accounting Standards- Scope and functions of Auditing and Assurance Board- Procedure for issuing the Statements on Auditing Assurance Standards- Compliance with the Statement on Standard Auditing Practices-Basic principles governing an Audit- Integrity, Objectivity and independence- Confidentiality- Skills and Competence – Audit Evidence- Documentation-Accounting system and internal control- Audit conclusions and Reporting  
**(10 Hrs)**

**Unit II: Fraud and Error:** Responsibility for the Detection of Fraud and Error- Risk of Fraud and Error- Reporting responsibilities- Relationship between internal and external auditors- Evaluation of internal audit functions- Audit Reporting- Design of the Sample- Sample Size- Sampling Risk- Tests of Control- Expected Error- Tolerable Error- Analysis of error in the sample- Non-Compliance- Responsibility of Management- Responsibility of

Auditor- Audit procedure to ensure compliance. Auditors report on financial statement- Audit report of a limited company **(10 Hrs)**

**Unit III: Professional Conduct and Ethics:** Professional Misconduct- Member in Practice- Fellows and Associates- Enquiry in to the charges of misconduct of members- Appeals against the order of the Council- Removal of a member's name from Register- Audit Committees- Peer review committee- Risk management and Internal Auditors **(10 Hrs)**

**Unit IV: Cost Audit:** Meaning- Objectives- Advantages of Cost Audit- Distinction between Cost Audit and Financial Audit- Management Audit: Objectives- Need for management Audit- Conduct of Management Audit- Scope of work and Duties of Management Auditor- Tax Audit: Compulsory Tax Audit- Section 44 AB- Qualification and Disqualification of a Tax Auditor- Persons Covered U/s 44AB- Appointment of Tax Auditor- Ceiling on Tax Audit- Tax Audit Report. **(10 Hrs)**

**Unit V: Audit of Banking and Insurance Companies:** Introduction- Types of institutions carrying Banking Business in India- Restrictions on Business- Scheduled Banks- Profit and Loss Account- Contingent Liabilities- Reconciliation of Inter Branch Balance- Accounting Ratios- Audit of Nationalised Banks- Appointment of Auditor- Audit Report, General Insurance Business: Code of Conduct-Controller- IRDA- Powers of the Central Government- Income Tax- Deposits- Separation of Accounts and Funds- Audit of Insurance Companies- Duties of an Auditor- Branch Audit.**(8 Hrs)**

### **Reference:**

1. Saxena RG (2010), Principles and Practice of Auditing, Sixth revised edition, Himalaya Publishing House
2. Ravinder Kumar and Virendra Sharma (2014) Auditing: Principles and Practices. Excel publications
3. Varsha Ainapure and Mukund Ainapure, (2011) Auditing and Assurance, Himalaya Publishing House

## **IBST 653 GLOBAL FINANCIAL MARKET AND INSTITUTIONS**

### **Learning Objectives:**

- To make the students to understand the basic concepts of international financial institutions.
- To make the students to know the significance of IMF and World Bank
- To make the students to understand the basic concepts of ADB
- To make the students to understand the basic concepts of international organisations.
- To make the students to know the liquidity process of international financial institutions

### **Learning Outcomes:** The students will be able to

- Understand the basic concepts of international financial institutions.
- Understand the concept of IMF and World Bank
- Understand basic concepts of ADB
- Analyse the concepts of international organisations
- Apply liquidity process of international financial institutions

### **Pedagogy:**

This course includes Class lectures, Assignments, Practical exercises, Group Discussions, Seminars, and Applications with examples, Case Studies.

**Unit I: International financial institutions**-Evolution of international financial institutions–need- objective and formation. Role of international banking in Global business era-Risks in Internal Banking. **(08hr)**

**Unit II: I.M.F. and World Bank** - Management and organization of I.M.F., functions of IMF; advantages of international monetary fund & performance- organization structure. India and I.M.F., advantage to India. International liquidity and Special Drawing Rights. Facilities provided by IMF. WTO: objectives-membership of the World Bank. Capital of the World Bank. World Bank's lending procedure- loan out of its own fund, loans out of borrowed capital, and loans through bank's guarantees. Evaluation of working of the World Bank. Impact of World Bank on developing countries. **(10 Hrs)**

**Unit IV: Asian Development Bank (ADB)**- Functions of ADB-lending of funds, provision of technical assistance, other functions. Objectives of ADB, membership of the ADB;

financial resources of the ADB- Ordinary Capital Resources (OCR), Special Fund Resources (SFR). Organization and management of ADB; Asian Development Bank and India.

**Unit IV: International Organizations:** W.T.O- origin of the WTO- GATT 1947, Uruguay Round of Multilateral Trade negotiations'; Objectives of WTO; Functions of the WTO; membership and institutional structure. Impact on developing countries with reference to financial services and intermediation. OECD, SAARC and- UNIDO- impact on financial institutions. **(10hrs)**

**Unit V: International Liquidity:** International liquidity- adequacy of liquidity;proposal to solve the international liquidity- Triffen's proposal, Bernstein plan, Dollar devaluation, Rise in the price of gold. International Monetary Standards- Mono-melallism,Bimetallism, Paper currency standards. Note issue- Simple deposit system, partial deposit system, partial fiduciary issue system, fixed fiduciary issue system, proportion reserve system, and minimum reserve system. International Gold Standards. **(10hrs)**

### **References:**

1. Bairoch, Paul (2003), Economics and World History, Myths and Paradoxes, University of Chicago Press.
2. KPM Sundaram (2006), Money Banking and International Trade, S Chand & Company, New Delhi.
3. A.P Mehta, O.P. Bharadwaj (2009), Money, Banking and International Trade, S. Chand & Co., New Delhi.
4. D.M. Mithani (2008), Money, Banking, International & Public Finance, Himalaya Publishing House, New Delhi.

## **CERTIFICATE COURSES**

## **CERTIFICATE COURSE ON GOODS & SERVICES TAX**

Target Group: Final Year PG Commerce Students

Number of Hours = 40 Hrs

### **Pedagogy:**

In this course, the new GST concepts will be discussed as class lectures with examples. This gives the opportunity to understand the concepts of the GST regime by students.

### **Objective:**

1. To make the students understand the conceptual framework of GST.
2. To make the students to understand the implication of GST registration and slabs in India

### **Outcome: The students will be able-**

1. To apply the concepts of GST to start a venture or for the current business undertakings.
2. To evaluate the filing of GST returns.

**Unit-I: Concept and types of Indirect Tax;** Right to impose indirect tax by Centre (Union)/State and Union Territory Governments before and after 101st Amendment of the Constitution of India; Introduction of GST in India; Definition - Supply, Aggregate Turnover, Person, Business, Appropriate Government, Mixed Supply, Composite Supply, GSTN, GSTIN, E-Commerce Input Tax Credit etc. GST Models: Single GST & Dual GST; Types of GST: - CGST, SGST/UTGST, IGST; Levy and Collection of GST.

**Unit-III: Input Tax Credit (ITC),** Eligibility and conditions for taking Input Tax Credit, Apportionment of ITC and Blocked Credit; Various Documents under GST- Tax Invoice, Bill for Supply, Debit Note, Credit Note, Payment Voucher, Receipt Voucher, E-way bill, HSN Code and SAC Code.

**Unit-IV: Assessment and Administration of GST** - Types of GST Returns, Types of Assessment & Assessment Procedures, Role and Functions of GST Council, Tax Authorities and their powers; Tax deduction at Source & Tax Collection at Source, Refund of Tax

Theory = 20 Hours, Classroom teaching.

Practical= 20 Hours, Internship under practising chartered accountants.



**Suggested Readings:**

1. The Central Goods and Services Tax, 2017
2. The Integrated Goods and Services Tax, 2017
3. The Union Territory Goods and Services Tax, 2017
4. The Goods and Services Tax (Compensation to States), 2017
5. The Constitution (One hundred and First Amendment) Act, 2016
6. Gupta, S.S. , GST- How to meet your obligations (April 2017), Taxmann Publications

## **CERTIFICATE COURSE ON TEACHING METHODOLOGY (NON-CREDIT)**

**Target Group:** Final Year PG Commerce Students

Number of Hours = 40 Hrs

**Pedagogy:**

This course includes class lectures, assignments, practical exercises, group discussions, seminars, and applications with examples.

**Objective:**

To make the students understand the conceptual framework of teaching and develop various teaching skills required to become an effective teacher.

**Outcomes The students will be able-**

- Acquire competency in different teaching skills.
- Understand the contents of application of different techniques of teaching and also implement them.
- Understand the role of effective communication in teaching and on student personality

**Unit 1 – Introduction to teaching**

**10 hours**

Teaching: Concept, objectives, levels of teaching – memory level, understanding level and reflective level, characteristics and basic requirements, Learner's characteristics: Characteristics of adolescent and adult learners - academic, social, emotional and cognitive; individual differences, Factors affecting teaching related to: Teacher, Learner, Support material, Instructional facilities, Learning environment and Institution. Research in teaching-project proposal and funding agencies.

**Unit 2 - Teaching techniques**

**15 hours**

Methods of teaching in higher learning institutions: Teacher-centred vs learner-centred methods- Exposition method – Meaning, context of use, features of exposition method. Demonstration method – Meaning, Planning and uses. Discussion method – Meaning, context, and importance. Types of small group discussion – Meaning, procedure of conducting and uses of Brain storming, Buzz and Panel discussion. Project method – Meaning, purpose, steps, merits and demerits, Offline vs online methods Teaching support system: Traditional, modern and ICT based, Innovative teaching methodologies.

**Unit 3 - Role of effective communication in teaching****15 hours**

Meaning, components, types - verbal and non-verbal; barriers - physical, language and psychology and effective classroom communication. Meaning and distinction between teaching effectiveness and teacher competency.

Note: The department is free to introduce any related practicum / fieldwork activities on relevant unit or subunit

**Evaluation Procedure**

Internal Evaluation	30 Marks
External Evaluation	70 Marks

**References:**

Hurt, H.T., Scott M.D., and McCroskey J.C. Communication in the Classroom. California: Addison Wesley Publishing company, 1977.

Jangira, N.K. and Singh, A. Core teaching Skills – The Microteaching Approach. New Delhi: National Council of Education Research and training, 1982.

Passi, B.K. Becoming better teacher. Ahmedabad: Sahithya mudranalaya, 1976.

Sanjay Kumar., Pushp Lata., Communication Skills, Oxford university Press; second edition, 2015

Pathak R.P, Teaching skills. Pearson publications, New Delhi, 2012.