

**ANNAMALAI UNIVERSITY**

**ANNAMALAI NAGAR**



**FACULTY OF ARTS  
DEPARTMENT OF COMMERCE**

**M.COM**  
**International Business, Banking and Insurance**  
**(CHOICE BASED CREDIT SYSTEM)**

***HAND BOOK***

***With effect from 2018-2019***

**ANNAMALAI**

**UNIVERSITY**

## DEPARTMENT OF COMMERCE

### M. Com (CBCS) International Business, Banking and Insurance

#### ON-CAMPUS PROGRAMME REGULATIONS

#### Common to all Departments of Studies in the Faculty of Arts

English, History, Political Science, Economics, Sociology, Commerce, Population Studies, Business Administration, Library & Information Science and Philosophy.

#### Master's Programme

A Master's Programme consists of a number of courses, in M.A., / M.Com.,. A Master's programme consists of a set of compulsory courses and Language Papers.

The entire programme carries credit system. The number and distribution of credits for the programme will be decided by the respective faculties.

A programme is divided into two Semesters, Odd Semester and Even Semester. The normal Semester periods are:

**ODD SEMESTER : July to November (90 Working days)**

**EVEN SEMESTER : December to April (90 Working days)**

#### Credits

The term credit is used to describe the quantum of syllabus for various courses in terms and hours of study. It indicates differential weightage given according to the contents and duration of the courses in the Curriculum design.

The PG programme will have two categories of courses in each semester, namely

**i CORE:** Core courses are basic courses required for each programme .

Each Semester will have four core courses

**ii ELECTIVE:** Each department shall offer one elective in each semester open to all the students of three faculties namely Arts, Education and Indian Languages. Each student will select an elective from a list of electives offered by other departments.

**iii COURSE COMBINATION:** Each course is designed variously under lectures / tutorials / laboratory work / seminar / project work / practical training/ report writing / viva voce etc., to meet effective teaching and learning needs and credits are assigned suitably.

## **COURSE WEIGHT:**

Core and Elective courses may carry different weights. A course carrying one credit for lecture will have instruction of one period per week during the semester. If four hours of lecture is necessary in each week for that course then three credits will be the weightage. Thus normally in each of the course, credits will be assigned on the basis of lectures/ tutorials/ laboratory work and other forms of learning in a 15 weeks schedule.

- a) One credit for each lecture period per week
- b) One credit for each tutorial per week
- c) One credit for three periods of laboratory or practical per week
- d) One credit for three contact hours of project work in a week
- e) One credit for every two periods of seminar
- f) Six credits for project work / dissertation.

## **Eligibility for Admission**

A pass in B.Com. or B.Com. (C.A.) or (e-Commerce) or B.B.A. or B.A. Corporate Secretary ship or B.B.M or B.B.M.(C.A) or B. Co-operation or B.A. Co-operation or B.A. Bank Management or M.B.A. Degree examination or any other examination accepted by the Syndicate as equivalent thereto with not less than 40% of marks in the main subject.

## **SYLLABUS**

Syllabus of courses shall be as determined by the university from time to time and there shall be five units in each course.

## **EVALUATION**

Evaluation will be done on a continuous basis, Evaluation may be by objective Type Questions, Short Answers, Essays or a combination of these, but at the End Semester it has to be a Written Examination.

The performance of students in each course is evaluated in terms of percentage of marks (PM) with a provision for conversion to Grade Point (GP). The sum total performance in each semester will be rated by GPA while the continuous performance from the 2<sup>nd</sup> Semester onwards will be marked by (OGPA).

### **A. INTERNAL ASSESSMENT**

#### **BREAK-UP MARKS FOR INTERNAL ASSESSMENT EVALUATION**

Tests (2×5)	10 Marks
Assignment	5 Marks
Seminar/ Case study	5 Marks
Attendance	5 Marks
Total	25 Marks

## **B. GRIEVANCE PROCEDURE:**

For attending to grievances of the students over internal assessment, in every department there will be a committee consisting of three members (HOD and two senior teachers from the department).

## **C. TERM END EVALUATION**

### **PASSING MINIMUM:**

A candidate will have to secure a minimum of 50% of marks in the external assessment with an aggregate of 50% of the total for passing each course.

Internal : 25 marks

External : 75 marks- Maximum 75 marks; Minimum 50% (i.e. 38 marks)

Aggregate for passing 50% (i.e. 50 marks)

Internal evaluation will be done by the concerned teacher teaching the subject and the university written examination will be evaluated by eligible examiners, both internal and external examiners (double valuation).

## **Attendance**

Every teaching faculty handling a course shall be responsible for the maintenance of Attendance Register for candidates who have registered for the course.

The instructor of the course must intimate the Head of the Department at least Seven Calendar days before the last instruction day in the semester about the particulars of all students who have secured an attendance of less than 75%.

A candidate who has attendance less than 75% shall not be permitted to sit for the End-Semester examination in the course in which the shortage exists.

## **Marks and Grading**

A student cannot repeat the Sessional Assessment Test-I and Sessional Test-II . However, if for any compulsive reason the student could not attend the test, the prerogative of arranging a special test lies with the teacher in consultation with the Head of the Department.

A minimum of 50% marks in each course is prescribed for a pass. A student has to secure 50% minimum in the End Semester Examination.

If a candidate who has not secured a minimum of 50% of marks in a course shall be deemed to have failed in that course.

The student can repeat the End Semester Examination when it is offered next in the subsequent Odd/ Even semesters till the regulations are in force. However, a candidate cannot move to the next semester if he / she has more than six papers as arrears at any point of time.

A candidate who has secured a minimum of 50 marks in all courses prescribed in the programme and earned a minimum of the credits will be considered to have passed the Master's Degree Programme.

### Grading

A ten point rating is used for the evaluation of the performance of the student to provide a letter grade for each course and overall grade for the Master's Programme. The letter grade assigned is given below :

MARKS	GRADE POINT	LETTER GRADE	CLASS
90 +	10	S	Exemplary
85 – 89	9.0	D++	Distinction
80 – 84	8.5	D+	Distinction
75 – 79	8.0	D	Distinction
70 – 74	7.5	A++	First Class
65 – 69	7.0	A+	First Class
60 – 64	6.5	A	First Class
55 – 59	6.0	B	Second Class
50 – 54	5.5	C	Second Class
49 or LESS	---	F	Fail

The successful candidates are classified as follows :

I-Class 60% marks and above in over all percentage of marks(OPM)

II-Class 50-59% marks in over all percentage of marks

Candidates who obtain 75% and above but below 91% of marks (OPM) shall be deemed to have passed the examination in First class (Distinction) provided he/ she passes all the course prescribed for the programme at the first appearance.

Candidates who obtain 90% and above (OPM) shall be deemed to have passed the examination in First class (Exemplary) provided he/ she passes all the course prescribed for the programme at the first appearance.

90% & above	-	5 Marks
80 – 89%	-	4 Marks
70 – 79%	-	3 Marks
<b>Total</b>	<b>:</b>	<b>25 Marks</b>

### Course-Wise Letter Grade

The percentage of marks obtained by a candidate in a course will be indicated in a letter grade.

A student is considered to have completed a course successfully and earned the credits if he/she secures over all grades other than F. A letter grade F in any course implies a failure in that course. A course successfully completed cannot be repeated for the purpose of improving the Grade point.

The F Grade once awarded stays in the grade card of the student and is not deleted even when he/she completes the course successfully later. The grade acquired later by the student will be indicated in the grade sheet of the Odd/ Even semester in which the candidates has appeared for clearance of the arrears.

If a student secures F Grade in the Project Work/ Field Work/ Practical Work / Dissertation, either he/ she shall improve it and resubmit it if it involves only rewriting incorporating the clarification of the evaluators of he/she can re-register and carry out the same in the subsequent semesters for evaluation.

### **Project Report**

The final year students should submit their project based on their visit and report collected from reputed institutions/Banks/Co-operative institutions during the third semester holidays. The project will be submitted at the end of 4<sup>th</sup> semester and viva-voce examination will be held during the month of May. The marks allocations are

Project Report	75
Viva-voce Examination	25
<b>Total</b>	<b>100 Marks</b>
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**ANNAMALAI UNIVERSITY**

**DEPARTMENT OF COMMERCE**

**M.Com. INTERNATIONAL BUSINESS, BANKING & INSURANCE**

**Two Year PG Programme (CBCS) (2018– 2019) onwards**

<b>Semester</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credit Points</b>	<b>Maximum Marks</b>	<b>Duration Hours</b>
<b>FIRST SEMESTER</b>					
I	CIBI 101	1. Business Environment	5	75	3
I	CIBI 102	2. Advanced Financial Accounting	5	75	3
I	CIBI 103	3. Banking and Insurance	5	75	3
I	CIBI 104	4. Marketing Management	4	75	3
I	COBE 105	5. Elective Course: Banking Practice	3	75	3
<b>SECOND SEMESTER</b>					
II	CIBI 201	1. Human Resource Management	5	75	3
II	CIBI 202	2. Financial Management	5	75	3
II	CIBI 203	3. Business Research Methods	5	75	3
II	CIBI 204	4. E-Commerce	4	75	3
II	COCE 205	5. Elective Course: Office Management	3	75	3
<b>THIRD SEMESTER</b>					
III	CIBI 301	1. Accounting for Managerial Decisions	5	75	3
III	CIBI 302	2. Dynamics of Banking	5	75	3
III	CIBI 303	3. Principles and Practice of Life Insurance	4	75	3
III	CIBI 304	4. International Logistics Management	4	75	3
III	CODE 305	5. Elective Course: Business Communication and Report Writing	3	75	3
III	SOSC 306	6. Soft Skills	3	75	3
<b>FOURTH SEMESTER</b>					
IV	CIBI 401	1. Bank Credit and Risk Management	5	75	3
IV	CIBI 402	2. Export-Import Procedure and Documentation	5	75	3
IV	CIBI 403	3. Principles and Practice of General Insurance	5	75	3
IV	CIBI 404	4. Project and Viva-voce	4	75	3
IV	CCEE 405	5. Elective Course: Principles of Insurance	3	75	3
<b>Grand Total</b>			<b>90</b>	<b>1575</b>	

The question paper is divided in to **Three** sections.

**Section A** is to carry **10 marks**, **Section B** – **35 marks** and **Section C** – **30 marks**.

**Section A** will contain **10 questions**, each carrying **1 mark**.

**Section B** will contain **5 questions** with internal choice, each carrying **7 marks**.

**Section C** will contain **3 questions** with open choice, each carrying **10 marks**.

Register Number:

Name of the Candidate:

**M. Com. DEGREE EXAMINATION  
M.Com. INTERNATIONAL BUSINESS, BANKING & INSURANCE  
(SEMESTER FIRST/THIRD)**

**Model Question Paper**

Nov., 2018

Time: 3 Hours

Maximum: 75 Marks

**SECTION – A  
Answer ALL questions**

**(10 x 1 = 10)**

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |

**SECTION – B  
Answer ALL questions**

**(5 x 7 = 35)**

- |        |    |
|--------|----|
| 6. a)  | OR |
| b)     |    |
| 7. a)  | OR |
| b)     |    |
| 8. a)  | OR |
| b)     |    |
| 9. a)  | OR |
| b)     |    |
| 10. a) | OR |
| b)     |    |

**SECTION – C  
Answer any THREE questions**

**(3 x 10 = 30)**

- 11.
- 12.
- 13.
- 14.
- 15.

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Register Number:



Name of the Candidate:

**M. Com. DEGREE EXAMINATION**  
**M.Com. INTERNATIONAL BUSINESS, BANKING & INSURANCE**

**(SEMESTER SECOND/FOURTH)**

**Model Question Paper**

May, 2019

Time: 3 Hours

Maximum: 75 Marks

**SECTION - A**  
**Answer ALL questions**

**(10 x 1 = 10)**

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |

**SECTION - B**  
**Answer ALL questions**

**(5 x 7 = 35)**

- |        |    |
|--------|----|
| 6. a)  | OR |
| b)     |    |
| 7. a)  | OR |
| b)     |    |
| 8. a)  | OR |
| b)     |    |
| 9. a)  | OR |
| b)     |    |
| 10. a) | OR |
| b)     |    |

**SECTION - C**  
**Answer any THREE questions**

**(3 x 10 = 30)**

- 11.
- 12.
- 13.
- 14.
- 15.

**I Semester: Course 1**  
**CIBI 101 BUSINESS ENVIRONMENT**

**Objective:**

The objective of this paper is to enable the students to acquaint knowledge of business environment as it is applicable to business and economic situation.

**(Total Lecture Hours: 80)**

**Unit I: Introduction to Business and its Environment** (15 hours)

Characteristics of modern business, concept and nature of Business Environment, characteristics of environment, Micro and macro environment, Impact of business environment on business decisions- Stages of Environmental Analysis – approaches to environmental analysis.

**Unit II: Economic Environment:** (18 hours)

Economic Environment- Concept and nature of economic environment- Economic System – Business Cycle – Inflation – Causes – Impact of Inflation – Deflation- Stagflation – Planned Economy- Five year Plans - NITI Aayog - Members – Functions. Fiscal Policies – Union Budget – Structure of Union Budget.

**Unit III: Global Environment** (15 hours)

Nature of Globalisation – Rationale for Globalisation – MNCs, Benefits from MNCs –Problems – Strategies in Globalisation – FIIs and FDI – WTO – Functions of implications for India.

Privatisation – Nature and Objectives – Privatisation routes - Arguments against Privatisation – Disinvestment in India.

**Unit IV: Political and Cultural Environment:** (16 hours)

Political environment – Democracy- Totalitarianism – types-Types of political system-changing profile of Indian economy-Political Risk-Political Risk assessment- Legal environment- MRTP Act, FERA and SEBI-Socio Cultural environment-Business and Society- Business and Culture Corporate Social Responsibility-Social audit-Business ethics- and corporate governance.

**Unit V: Technological Environment and Digital India** (16 hours)

Technological environment – Concept-Nature of technological environment-Elements of Technology and Society-Digital India-Nine Pillars of Digital India-PayGov-Digital Locker- ETTAL –Jan Dhan Joyana-.Make in India-Start up India Scheme- Stand up India Scheme-National Digital Literacy Mission – National optical fibre net work-Make in India-Investment opportunities in India.

**Text Books:**

- 1.Acharya&Govekar 2015 Business Policy and Administration, Himalaya Publishing House,Mumbai
- 2.Aswhappa, K 2014 Essentials of Business Environment, Himalaya Publishing House,Mumbai
- 3.Charles W.L.Hill 2015 Global Business Today, Tata McGraw Hill, UK, 2004

**Reference Books:**

- 1.Heldi Vernon 2012 Business and Society, Tata McGraw Hill, UK.
- 2.Adrian Palmer and Bob Hartley 2015 The Business Environment, McGraw Hill, UK
- 3.Rajan,V.R 2015 Globalisation of Indian Industries – Strategies and Management, Deep & Deep Publications, New Delhi
- 4.Churunilam,Francis 2012 Business Environment, Himalaya Publishing House,Mumbai
- 5.Ghosh,P.K 2015 Business Policy-Strategic Planning and Management Sultan Chand &Sons, New Delhi,

**SUGGESTED MOOC COURSES:**

1. *International Business Environment and Global Strategy (edX)*, Created by: Indian Institute of Management, Bangalore, Delivered by: EdX.

2. ***Economics of Money and Banking***, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

## I Semester: Course 2

### CIBI 102 ADVANCED FINANCIAL ACCOUNTING

#### Objective:

After studying this paper, students can understand the concepts relating to financial accounting and solve the financial accounting problems as per the accounting principles.

(Total Lecture hours:80)

#### Unit I : Partnership accounts

(17 hours)

Partnership accounts - Division of profits – past adjustments and guarantee – Admission, Retirement and Death of a Partner – Accounting Standard 10 Intangible assets and Goodwill - Accounting Treatment.

#### Unit II : Dissolution and Sale of Partnership

(14 hours)

Dissolution – Insolvency of Partners – Rule in Garner Vs. Murray – Piecemeal Distribution – Sale of a Partnership Firm to a company.

#### Unit III :Hire purchase and Installment system

(16 hours)

Hire purchase system – Default in payment of Installment- Partly and Complete Repossession of Stock – Accounting Procedures - Hire purchase trading A/c – Stock and Debtors System – Installment system

#### Unit IV :Branch and Departmental Accounts

( 16 hours)

Branch accounts – Dependent Branches – Stock and Debtors System – Independent branches – Wholesale Branch system – Foreign Branch – Departmental Accounts- Inter-Departmental transfer – Treatment of unrealized profit

#### Unit V: Recent accounting

(17 hours)

Concept and Need for Responsibility Accounting - Responsibility Accounting – Human Resource Accounting. Financial Reporting – Annual reports – Half yearly report – Content of Annual Reports Disciplines in Financial Reporting

**Note:** Question Paper shall cover 20% Theory and 80% Problems.

#### Text Books:

1. Gupta R.L & Radhasamy, 2017 Advanced Accounting, S.Chand & Sons Publisher, New Delhi.
2. Shukla, M. C. T. S. Grewal 2017 Advanced Accounts, 2015, S. Chand Publishers, New Delhi
3. Jain S.P KL Narrang 2017 Advanced Accountancy I and II Kalyani Publishers Ludhiana

#### Reference Books:

- 1.Charumathi, B. N. Vinayakam, 2015 Financial Accounting, S. Chand Publishers, New Delhi.
- 2.. Battacharyya, S.K 2015 Accounting for Management, Vikas Publication, New Delhi
- 3.Jawahar Lal & Seema Srivastava,2013 Financial Accounting (Principles and Practices), S. Chand Publishers, New Delhi
- 4.Pillai R.S N Bagavathi & S.Uma, 2015 Fundamentals of Advanced Accounting Financial Accounting, S.Chand & Sons Publisher, New Delhi.
- 5.Reddy T.S and A.Murthy 2016 Financial Accounting Margham Publications Chennai

#### SUGGESTED MOOC COURSES:

1. *Financial Accounting: Advanced Topics (Coursera)*, Created by: University of Illinois at Urbana-Champaign, Delivered by: Coursera, Taught by: Oktay Urcan.
2. *Financial Accounting: Foundations (Coursera)*, Created by: University of Illinois at Urbana-Champaign, Delivered by: Coursera, Taught by: Oktay Urcan.

## **I Semester: Course 3**

### **CIBI 103 BANKING AND INSURANCE**

**(Total Lecture Hours 80)**

#### **Objective:**

To impart the knowledge about the banking and Insurance which are more related to the commerce subjects.

#### **Unit I: Banking Functionary Services** (16 hours)

Commercial Banks - Functions – services – mechanism of Credit creation; merchant banking – virtual banking – Central banking – Functions – Credit controlling mechanism.

#### **Unit II : Commercial banks role on Economic development** (17 hours)

Industrial and priority sectors lending – policies term lending, industrial priority sector lending. Rehabilitation of small sick units, guidelines for priority sector lending commercial bank role in SME - micro credit.

#### **Unit III : Instruments in Banking** (16 hours)

Negotiable Instruments-Features-Types of Cheques-Draft-Promissory notes-Other type of Banking Institutions.

Debit card and Credit card-Smart card-Endorsements-Types

#### **Unit IV : Insurance and Function** (15 hours)

Definition - Importance, Introduction – General Principles of insurance contract - Life insurance Vs other forms of insurance – various plans and claim settlement – recent development in life insurance.

#### **Unit V: General insurance Policies** (16 hours)

Features of marine insurance, types of marine policies, marine clauses – marine losses, Features of fire insurance, insurable interest – types of fire insurance policies.

#### **Text Books:**

1. Mishra, M.N., S.B.Mishra, 2015. Insurance Principles and Practice, S.Chand & Company PVT Ltd, Ram Nagar, New Delhi
2. Murthy, A. 2017 Principles and Practices of Insurance Margam Publication, Chennai .
3. Gorden Nataraj, 2016 Banking Himalaya Publication, New Delhi,

#### **Reference Books:**

1. Shekhar K.C., Lekshmy shekhar, 2012 Banking Theory and Practice, Vikas Publishing houses Pvt Ltd., Chennai
2. Ramachandran R., 2012 Banking Theory and Practices MJP Publishers, 5, Muthu Kalathy Street, Triplicane, Chennai – 5.
3. Sundaram, KPM, E.N.Sundaram, 2016 Modern Banking Sultan Chand & Sons, New Delhi.
4. Gupta, P.K., 2016 Insurance and Risk Management Himalaya Publishing House, Girgaon Mumbai.
5. Premkumar Srivatsava 2014 Banking Law and Practice, Himalaya Publishing House, Mumbai.

#### **SUGGESTED MOOC COURSES:**

1. **Just Money: Banking as if Society Mattered (edX)**, Created by: MIT and MITx Delivered by EdX, Taught by: Alice Maggio, J. Phillip Thompson, Katrin Kaeufer, Lafayette Cruise and Lily Steponaitis.
2. **Economics of Money and Banking**, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

**I Semester: Course 4**  
**CIBI 104 MARKETING MANAGEMENT**

**Objective:** (Total Lecture hours:80)

To provide the knowledge of different aspects of marketing and its management aspects.

**Unit I: Introduction to Marketing** (18 hours)

Marketing – Concept – Nature- Scope and Evolution of Marketing –Consumer needs – Consumer driven Market Strategy- Marketing Environment- Marketing Strategy- Marketing – Global Marketing Challenges.

**Unit II: Consumer Behaviour** (16 hours)

Consumer behaviour- Consumer Markets- Characteristics of Consumers- Importance of understanding consumers – Dynamics of consumer behaviour – Theories of consumer behaviour - Theories of buying behaviour –Consumers Decision making process for new products- Business buyer behaviour – Business buyer decision.

**Unit III: Market Segmentation** (14 hours)

Market Segmentation – Segmentation of Consumer markets- Segmentation of Business markets- Target marketing – Positioning – Maps- Positioning Strategy.

**Unit IV: Product Development** ( 18 hours)

Product – Products and services – Brands – Brand equity – Marketing mix and services marketing mix new product development – Idea generation – Concept development and testing- Test Marketing – Product life cycle- Product life cycle stages- Pricing products- Pricing decisions – Different types of Prices- Pricing approaches.

**Unit V: New Age Marketing** (14 hours)

Marketing in the Digital Era- Forces determining the digital age – Internet explosion New types of intermediaries – Digital Marketing Strategy – E-business- E-Commerce – E-Marketing – E -Marketing Domains – Challenges- E-Commerce

M-Commerce- Meaning – Growth-opportunities-Issues-and Challenges-Future of M-commerce- Green Marketing

**Text Books :**

1. Bhatia,B.S. and G.S.Batra, 2013 Modern Marketing Management, Deep & Deep Publications Pvt Ltd Rajouri Garden New Delhi.
2. Sherlekar, S.A., 2017 Marketing Management, Himalaya Publishing House,Gurgaon,Mumbai.
3. Pillai Bagavathi R.S.N., 2014 Marketing Management, S Chand and Company Limited,Ram Nagar,New Delhi..

**Reference Books:**

1. Philip Kotler, Kevin Lane Keller, 2015 Marketing Management Pearson Education India Ltd.,New Delhi.
2. Joshi-Principles of Marketing Management, 2011 Cyber Tech Publications, Ansari Road, Daryaganj, New Delhi.
3. Bhatia,B.S. and G.S.Batra 2015 Modern Marketing Management, Deep & Deep Publications Pvt Ltd Rajouri Garden, New Delhi.
4. Rajan Saxena, Marketing Management,2010 Tata Mc-Grew Hill Education Private Limited, New Delhi.
5. Chandrasekar, K.S.,2013 Marketing Management Text and Cases-Vijay Nicole Imprints Private Limited, Chennai.

## Elective

### COBE 105: BANKING PRACTICE

#### Objective

*To make the students gain expert knowledge in Banking Practice.*

**( Total Lecture Hours : 60 )**

#### **Unit I : Banker and Customer**

( 13 Hours )

Definition – Legal - General relationship and specific relationship – Rights and Duties of Banker and Customer.

#### **Unit II : Banker as an agent**

( 13 Hours )

Collecting Vs. Paying banker – Payment in due course – Holder in due course.

#### **Unit III : Banking Operations**

( 12 Hours )

Negotiable Instruments Cheques Vs. Draft –Characters of Crossing –Types – Legal requirements.

#### **Unit IV : Subsidiary Services**

( 13 Hours )

Agency Services and General Utility Services – Changing role of Commercial Banks –Challenges before Banks in 21<sup>st</sup> Century.

#### **Unit V : Deployment of funds**

( 9 Hours )

Cash reserve ratio and Statutory liquidity ratio – loan – different types – Cash Credit – Limitations.

#### **Text Books:**

- 1.Gorden Nataraj, 2016 Banking Himalaya Publication, New Delhi
- 2.Tannan, ML 2015 Banking Law & Practice in India, Indian Law House, New Delhi
- 3.Panikar, KK 2015 Banking –Theory System, S.Chand & Co., New Delhi.

#### **Reference Books:**

1. Radhaswami,M & Basudevan 2015 A Text Book of Banking, S.Chand & Sons, New Delhi.
2. Khubchandran, BS 2015 Practice and Law of Banking, MacMillan Pub., New Delhi
3. S.Subba Rao and P.L Khanna 2015 Principles & Practice of Bank Management, Himalya Publishing House, Mumbai.
4. Gurusamy S 2017 Banking Theory Law & Practice, Tata McGraw Hill,Uttarpradesh
5. Murali S.and Subbakrishna , 2015 Bank and Credit Management, Himalaya Publishing House, New Delhi

#### **SUGGESTED MOOC COURSES:**

1. **Economics of Money and Banking**, Created by: Columbia University, Delivered by: Coursera, Taught by: Perry G Mehrling.

**II Semester: Course 1**  
**CIBI 201 HUMAN RESOURCE MANAGEMENT**

(Total Lecture hours:80)

**Objective:**

The objective of the course is to familiarize the students about the different aspects of human resources in the organization.

**Unit I: Introduction to Human Resource** (17hours)

HRM Concepts – Significance- Scope –Nature of human resource management – Features of HRM – Personal Management Vs HRM, Functions of HRM-Competencies of HR manager- Employer Identifying – and competency mapping – Changing role of HRM - Global and Indian scenario.

**Unit II: HR Planning & Job Analysis** (15 hours)

Importance of HR planning- Characteristics of HR planning – Factors influencing HR planning Levels – Process in HR planning – HR – Format System – Job analysis – Job description – Job designation.

**Unit III: Human Resource Development** (16 Hours)

Recruitment – Factors – Recruitment Policy- Recruitment process – Sources of recruitment – selection – Concept – Selection Strategies – Selection Tests – Interview – Process- Types –Training- Features- Process- Various methods of Training.

**Unit IV: Performance appraisal & Compensation Management** (18 hours)

Concept – Scope – Significance – Objectives- Traditional and Modern methods of appraisal – MBO – 360 degree appraisal – developing carriers- talent management- Compensation – Job evaluation – Methods – Compensation management and compensation plan – Wage – Wage structure – Methods of Wage payment.

**Unit V: Motivation** (14 hours)

Meaning – Nature – Significance – All Theories of Motivation – Approaches to Motivation – Motivational Applications – Human Resource Audit – Meaning – Objectives – Quantitative indicators – HR Audit Plan.

**Text Books :**

1. Prasad, L M, 2015 Human Resource Management, Sultan Chand & Sons, New Delhi.
2. Aswathappa, K , 2016 Human Resource Management, 6(e)Tata McGraw Hill Education PVT Ltd, New Delhi.
3. Sundar K and Srinivasan J 2018 Human Resource Management Vijai Nicole Imprints (P) Ltd,Chennai

**Reference Books:**

- 1.Gary Dessler, Biju Varkkey 2015 Human Resource Management – Pearson Education India Ltd.,New Delhi.
- 2.Rao, VSP 2014 ,Human Resource Management-Text and Cases, 3(e) Excel Books, New Delhi.
- 3.Narayan B,2016 Human Resource Management, APH Publishing Corporation, Ansari Road, Darya Ganj, New Delhi.
- 4.Jayant Mukherjee , 2017 Designing Human Resource Management Systems-A Leader's guide,SAGE Response, Mohan Co-operative Industrial Area,Mathura Road,New Delhi.
- 5.Jaya Bharathi, S., T. Raju, 2015 Human Resource Management , Wiley India Pvt. Ltd., New Delhi.



**II Semester: Course 2**  
**CIBI 202 FINANCIAL MANAGEMENT**

**(Total Lecture hours:80)**

**Objective:**

After studying this paper, students can understand the concepts relating to financial management and various theories relating to financial management.

**Unit I: Financial Management an Introduction** (16 Hours)

Nature and scope of financial management – objectives – Financial decisions – Relationship between Risk and Return – Role and functions of financial manager – Time value of money – concept of value and return.

**Unit II: Cost of Capital and Capital Budgeting** (17 Hours)

Cost of Capital – Meaning and importance – Cost of debt, preference, equity and retained earnings – weighted average cost of capital – capital budgeting – Techniques – Traditional Methods - payback period and ARR - Discounted cash flow Technique – NPA, PI and IRR – Risk Analysis in Capital Budgeting.

**Unit III : Financial Leverage & Capital Structure Theories** (18 Hours)

Financial leverage –measures – EBIT, EPS Analysis – operating leverage –financial - business and operating risks – Theories of capital structure – net income approach – Net – operating income Approach. MM Hypothesis – Determinants of capital structure ; Leasing – Nature & Types of leasing –Advantages and disadvantages of leasing

**Unit IV : Dividend Policy** (15 Hours)

Dividend Theories – Walter's model – Gordon and MM's models – Dividend policy – forms of Dividend – Determinants of dividend policy

**Unit V :Working Capital** ( 14 Hours)

Management of working capital – concept – importance – Determinants and computation of working capital – Management of cash, inventory and receivables.

**Note:** Question Paper shall cover 80% theory and 20% Problem in Capital Budgeting

**Text Books:**

1. Prasanna Chandra, 2016 Financial Management, Tata McGraw Hill Publishing Company Limited, Noida,
2. Maheswari, S.N 2015 Financial Management, S.Chand & Sons Publisher, New Delhi.
3. Khan M Y and P K Jain,2016 Basic Financial Management, Tata McGraw-Hill Publishing Company Limited, New Delhi

**Reference Books:**

1. Gitman L.J & Dr.M.Manickam, 2015 Principles of Managerial Finance, Pearson Education, New York
2. Pandey I.M 2016 Financial Management, Vikas Publication, New Delhi.
3. Khan & Jain, 2016 Financial Management, Tata McGraw Hill Publishing Company Limited, Noida,
4. Sharma Shashi R.K & Gupta K 2015 Financial Management, Kalyani Publishers, Ludhiana
5. Murthy A 2016 Financial Management , Margham Publishers, Chennai

**SUGGESTED MOOC COURSES:**

1. *Corporate Financial Decision-Making for Value Creation* (Coursera), Created by: University of Melbourne, Delivered by: Coursera, Taught by: Paul Kofman Sean Pinder.
2. *Corporate Finance Essentials* (Coursera), Created by: IESE Business School, Delivered by: Coursera, Taught by: Javier Estrada.

**II Semester: Course 3**  
**CIBI 203 BUSINESS RESEARCH METHODS**

**Objective:**

To help students to acquire foundational understanding of how to conduct business research  
(Total Lecture hours:80)

**Unit 1: Introduction to Research** (15 hours)

Meaning of Research - Objectives of Research -Types of Research -Significance of Research - Research Process - Problem identification- Formulating the problem statement – Purpose of Review of Literature - Search Procedure and Sources of Literature - Identification of research gap- Formulation of objectives- Research Question – Investigation Question – Hypothesis – Qualities of a good Hypothesis – Null and Alternative Hypothesis.

**Unit II: Research and Sample Design** (15 hours)

Research Design - Meaning – Need - Features – Types of Research Design - Census and Sample Survey -Need for Sampling -Steps in Developing a Sampling Plan - Characteristics of a Good Sample Design - Types of Sampling – Probability Sampling – Non probability Sampling.- Determining size of the Sample

**Unit III: Collection and Processing of Data** (16 hours)

Measurement in Research – Meaning , types and techniques of Scaling - Meaning and classification of data – Sources of Data - Collection of Primary data - (Observation - Interview - Questionnaires – Schedules) - Collection of Secondary Data- Data Processing Operations- Editing, coding, classifying and tabulation of data.

**Unit IV: Analysis of Data** (20 hours)

Application of Statistics in Research – Descriptive analysis- Inferential analysis- Concept of Independent & Dependent variables - Testing of Hypotheses(Parametric and Nonparametric test) –Types of Errors - Multivariate Analysis.

**Unit V: Interpretation and Report writing** (14 hours)

Meaning of Interpretation - Need and Technique of Interpretation - Precaution in Interpretation -Meaning and significance of Report Writing - Layout of the Research Report - Types of Reports -Precautions for Writing Research Reports - Footnotes - endnote - citations - Bibliography. Appendix

**Text Books:**

1. Anusree, M., Mohapatra, S., & Sreejesh, S. 2014. Business Research Methods - An Applied Orientation. Springer International Publishing. Ne Dehi
2. Kothari, C. 2015. Research Methodology Methods and Techniques. New Delhi: New Age International (P) Limited, Publishers. New Delhi
3. Kumar, R. 2016. Research Methodology - A step-by Step Guide for Beginners SAGE Publications India Pvt Ltd., New Delhi

**Reference Books:**

1. Creswell, J. 2015. Research Design Qualitative, Quantitative, and Mixed Methods Approaches. New Delhi: SAGE Publications India Pvt. Ltd.
2. Neuman, W. 2014. Social Research Methods Qualitative and Quantitative Approaches. Harlow, Essex: Pearson Education Limited.
3. Walliman, N. 2015 Research Methods - The basics. New York: Routledge.
4. Zikmund, W. G. 2013. Business Research Methods Cengage Learning India Private Limited. New Delhi
5. Panneerselvam, R. 2015. Research Methodology : Prentice-Hall of India Private Limited. New Delhi

**SUGGESTED MOOC COURSES:**

1. *Understanding Research Methods*, Created by: University of London, Delivered by: Coursera, Taught by: J.Simon Rofe and Yenne Lee.
2. *Mastering Data Analysis in Excel*, Created by: Duke University, Delivered by: Coursera, Taught by Daniel Egger and Jana Schaich Borg.

**II Semester: Course 4**  
**CIBI 204 E-COMMERCE**

**Objective:**

This subject seeks to develop in the students' knowledge of Electronic-Commerce and Web Designing for the application in the area of Business and Financing decisions.

**(Total lecture hours: 80)**

**Unit I: Basics** (16 hours)

Electronic Commerce Framework. Traditional vs. Electronic Business Applications. The Anatomy of E-Commerce Applications.

**Unit II: Architectural View** (16 hours)

Network Infrastructure for E-Commerce Components of the I-way-Global Information Distribution Networks – Public Policy Issues Shaping the I-way. The Internet as a Network Infrastructure. The Business of the Internet Commercialization.

**Unit III: Security Levels** (17 hours)

Network Security and Firewalls – Client Server Network Security – Firewalls and Network Security – Data and Message Security – Encrypted Documents and Electronic - Mail.

**Unit IV: Application** (17 hours)

Electronic Commerce and World-Wide-Web, Consumer Oriented E-Commerce, Electronic Payment Systems, Electronic Data Interchange (EDI), EDI Applications in Business, EDI and E-Commerce – EDI Implementation.

**Unit V: Advanced Concepts** (14 hours)

Intra-organizational Electronic Commerce - Supply Chain Management - Electronic Commerce Catalogues - Document Management and Digital Libraries.

**Text Books :**

1. Kalakota, R and Winston, AB 2012 Frontiers of Electronic Commerce, Addison Westey
2. David Kosiur, 2015 Understanding Electronic Commerce, Microsoft Press,
3. Saily Chan & John Wiley 2016 Electronic Commerce Management, Tata McGraw Hill, New Delhi.

**Reference Books :**

1. Parag Diwan & Sunil Sharma 2012 E-Commerce A Managerial guide to E-Business Deep & Deep Pub.,Delhi
2. Agarwal Kamallesh N & Agarwal Deeksha \_2015 Business On the Net – Introduction to the Electronic Commerce, Mc Millan India Pub, New Delhi
3. Soka, From EDI to Electronic Commerce,2016 Tata McGraw Hill, New Delhi.

**Elective**  
**II Semester: Course 5**  
**COCE-205: OFFICE MANAGEMENT**

**Objective**

*To make the students gain expert knowledge of Office Management.*

( Total Lecture Hours : 60 )

**Unit I : Modern Office** ( 12 Hours )

Functions- Scope – Importance of Office – Office Management – Functions of Office Management – Administrative Office Management – Objectives of Administrative Office Management – Functions of Administrative Office Manager.

**Unit II : Office Accommodation** ( 14 Hours )

Principles – Location of Office – Office Building – Office Layout – New Trends in Office Layout –Furniture and Equipment upkeep and maintenance.

**Unit III : Office Environment** ( 13 Hours )

Lighting – Types – Designing – Benefits – Interior Decoration – Sanitary requirements – Cleanliness Transport.

**Unit IV : Records Management** ( 11 Hours )

Filing –Characteristics – Classification and arrangements of Files – methods of filling Devices – Indexing –Types –Selection of suitable Indexing System – Office forms and their control.

**Unit V : Office Communications** ( 10 Hours )

Importance – Process – Medium –Channels – Barriers.

**Text Books**

- 1.Nair, RK , Banerjee, AK & Agarwal, VK 2015 Office Management, Pragati Prakasam, Meerut
- 2.Pillai R.S.N and Bagavathi 2015 Office Management , S.Chand and Sons New Delhi
- 3.Chopra R.K Ms. Ankita Bhatia 2016 Office Management, Himalaya Publication House, New Delhi

**Reference Books**

- 1.Ragunathan N.S 2016 Office Management Margham Publications Chennai
- 2.Chopra RK 2000 Office Management, Himalaya Publishing House, Mumbai
- 3.George R.Terry 2015 Office Management and Control, Himalaya Publication House, New Delhi

**SUGGESTED MOOC COURSES:**

1. *Understanding Modern Business & Organisation (Future Learn)*, Created by: University of Strathclyde, Delivered by: Future Learn.
2. *Foundation of Business Strategy*, Created by: [University of Virginia](#) via [Coursera](#), Taught by: Michael J. Lenox.

**III Semester: Course 1**  
**CIBI 301 ACCOUNTING FOR MANAGERIAL DECISIONS**

**Objective**

The objective of the course is to acquaint students with accounting concepts, tools and techniques for managerial decisions.

(Total Lecture Hours : 80)

**Unit I : Introduction to Management Accounting**

(15 Hours)

Management Accounting as an area of accounting; Objectives, nature, Functions and scope of financial accounting, cost accounting and management accounting- Management accounting and Managerial decisions; Management accountant's role and responsibilities.

**Unit II :Analysis and Interpretation Financial Statements**

(18 hours)

Meaning and objectives-Devices used in analyzing financial statements – Comparative-Common size - Trend-Ratio Analysis-Nature-Significance-Limitations- Interpretation of Ratios-Classification-Liquidity-Solvency-Profitability-Turn over –Financial position ratios.

**Unit III :Funds Flow / Cash flow Statements and Budgetary Control**

(20 hours)

Meaning and uses of Funds flow and cash flow statements-Construction of Funds flow and cash flow statements- Budgeting- Types of Budgets-Budgetary control

**Unit IV :Marginal costing and Break Even Analysis**

(17 hours)

Concept of Marginal cost-Cost volume profit analysis-Break Even analysis-Assumptions and practical applications of break-even analysis-Decisions regarding sales mix, make or buy decisions and discontinuation of a product line etc.

**Unit V :Standard costing and Variance analysis**

(10 hours)

Standard costing as a control technique-Setting of standards and their revision-Variance analysis-Meaning and Importance-Kinds of variance and their uses- Material-Labour-overhead and Sales variances

**Text Books:**

- 1.Maheswari S.N.,2017 Principles of Management Accounting ,Sultan Chand & Sons New Delhi.
- 2.Sharma Shashi R.K & Gupta K, 2016 Management Accounting, Kalyani Publishers, New Delhi.
- 3.Murthy A and Gurusamy S 2018 Management Accounting, Vijay Nicole Imprints Private Limited, Chennai

**Reference Books:**

- 1.Kaplan&Afkinson 2016 Advanced Management Accounting, Prentice Hall of India, New Delhi.
- 2.Solomon Raj, L and Arockiyasamy,A. 2016 Management Accounting, Tata McGraw Hill Publishing Ltd, New Delhi.
- 3.Pillai R.S.N & Bagavathi.V 2017 Management Accounting, S.Chand & Co., New Delhi
- 4.Hingorani N.L &Ramanathan Ed.by T.S.Grewal, 2015 Management Accounting, Sultan Chand & Sons, New Delhi.
- 5.Ravi M.Kishore, 2017 Management Accounting, Taxmann's Students Publications, New Delhi.

**SUGGESTED MOOC COURSES:**

1. *Corporate Financial Decision-Making for Value Creation* (Coursera), Created by: University of Melbourne, Delivered by: Coursera, Taught by: Paul Kofman Sean Pinder.
2. *Accounting for Decision Making (Coursera)*, Created by: University of Michigan, Delivered by: Coursera, Taught by: Greg Miller.

**III Semester: Course 2**  
**CIBI 302 DYNAMICS OF BANKING**

**Objective:**

To make the students to understand the nuances of modern banking business

**(Total lecture hours: 80)**

**Unit I: Banking Legislations** (15 hours)

Evaluation of Banking Legislations in India – Reserve Bank of India Act 1934 -Major provisions of Banking Regulation Act 1949/1970 Act - Banking Companies (Acquisition and Transfer of undertakings)-Changing Scenario of Banking system-Ordinance 1980 and its Amendment Bill 2005

**Unit II: Changing Profile of Indian Banking** (18 hours)

.Changing scenario of Indian Banking System- Shift from security to purpose orientation-Change from wholesale character to Retail Character- Financial Exclusion-Need for financial inclusion – Move towards universal banking-Meaning –RBI Guidelines on Universal banking – Hurdles in Universal Banking.

**Unit III: Bank Deposits, Loans and advances** (15 hours)

.Customers accounts with the Banker-Deposits-Opening of bank accounts-Types of deposits accounts-NRI Deposits - General Rules of sound Lending-Forms of Advances-Credit Appraisal Techniques –Determining credit worthiness-Sources of credit information.

**Unit IV: Demonetization and Remonetization**

Demonetization – History of Demonetization in India-Meaning-Definition-Background-Objectives-Advantages and Disadvantages. Demonetization – Black money – fake money- Digital financial transactions-cash less economy – Remonetization- The Role of RBI in demonetization and Remonetization-Role of National Payment Corporation of India.

**Unit V: Payment System & Digital banking** (16 hours)

Rupay- Rupay Secure- IMPS – National Unified USSD Platform (USSD)-National Automated Clearing House (NACH)- Aadhaar Enabled payment System(AEPSC- KYC/MICR Vs CTS- Comparison –National Financial Switch (NFS) RTGS,NEFT,UPI,CCIL-National Payment Corporation – Forex Settlements, Securities Settlement- Innovative Banking Payment System

**Text Books :**

1. Gurusamy S 2017, Banking Theory Law & Practice, Vijay Nicole Imprints (P) Ltd,Chennai
2. Arunajatesan S 2017 Technology in Banking Margham Publications Chennai..
3. Digital Banking 2016 Indian Institute of Banking and Finance, Taxmann Publication New Delhi.

**Reference Books:**

1. Subba Rao S and P.L Khanna 2014 Principles & Practice of Bank Management, Himalya Publishing House, Mumbai.
2. Gurusamy S 2017 Banking Theory Law & Practice, Tata McGraw Hill,Uttarpradesh
3. Murali S.and Subbakrishna , 2012 Bank and Credit Management, Himalaya Publishing House,New Delhi.
4. Indian Institute of Banking and Finance, 2016 ,Principles & Practice of Banking, McMillan, Mumbai
5. Indian Institute of Banking and Finance, 2016 ,General Bank Management, McMillan, Mumbai

Websites: National Payment Corporation of India, CCIL

**III Semester: Course 3**  
**CIBI 303 PRINCIPLES AND PRACTICE OF LIFE INSURANCE**

**Objective:**

To make the students familiar with the basic understanding of the Life Insurance mechanism.

**(Total lecture hours: 80)**

**Unit I: Introduction to Insurance**

(17 hours)

Meaning and Definition of Insurance – Functions-Features- Advantages-Fundamentals –Principles- Role of Importance-Evolution of Insurance-Main features of Insurance contract-Kinds of Insurance organizations-Role of Insurance in the Development of Commerce and Industry-Current Trends of Outsourcing Sector in India

**Unit II: Life Insurance and Risk Coverage**

(18 hours)

Annuities – Selection and Measurement of Risk and Mortality Table- Treatment of Sub-Standard Risk-Reserve-Investment Funds-Valuation and Surplus-Policy condition-Life Insurance Corporation of India..

**Unit III: Life Insurance for the under privileged**

(16 hours)

Industrial, group and micro life insurance-disability benefit policies-Social society schemes and pension plans – Role of Development Officer.

**Unit IV: Classification of Life Insurance Policies**

(15 hours)

Life Insurance Policies-Classification of Policies- Shopkeepers Insurance Policy-Non Medical Scheme-Pension Policies of LIC of India-Types of premium factors that affect premium calculation-Plan of premium-Computation of Surrender value.

**Unit V: Assignment and Nomination of Life Policies**

(14 hours)

Types of Assignment-Nomination of Life Policy-Procedure to make Domination-Cancellation of Nomination-Difference between Nomination and Assignment-Revival of lapsed policies.- Procedure of setting Life Claims.

**Text Books :**

1. Mishra S.B 2016 Insurance Principles and Practices, S.Chand & Sons New Delhi
- 2.. Periyasamy P 2016 Fundamentals of Insurance Vijay Nicole Imprints Private Limited, Chennai
- 3.. Insurance Institute of India, 2013 Practice of General Insurance, Insurance Institute of India

**Reference Books :**

1. Magee J & Bickihaupt D 2015 General Insurance, Cambridge University Press
2. Arun Agarwal Rao P.R 2016 Study on Distribution Functions in General Insurance and Role of Intermediaries Sage Publication, New Delhi.
3. Gupta P.K Anil Kumar Meena 2015, General Insurance, Himalaya Publishing house (P) Ltd,Mumbai
- 4 Palande P.S Shah R.S and Lunawat M.L 2013 Insurance in India: Changing Policies and emerging opportunities , Response Books, New Delhi
5. Frappoli.M 2015, General Insurance for Information Technology, Professional Publications, New Delhi



**III Semester: Course 4**  
**CIBI 304 INTERNATIONAL LOGISTICS MANAGEMENT**

**Objective:**

The objective of the course is to gain knowledge and understand the scope and practice of business logistics and supply chain management.

**(Total lecture hours: 80)**

**Unit I: Introduction to Business Logistics and Supply Chain** (16 hours)

Business logistics and Supply Chain-Meaning-Importance-objectives and drivers Strategy-Planning selecting proper channel, Performance measurement-outsourcing-Make or Buy approach-Sourcing Strategy.

**Unit II: Structure of shipping** (15 hours)

Structure – Types of ships-Operating systems-Characteristics liner and tramp operators-code of conduct for liner conferences, freight structure and practices-chartering principles.

**Unit III: Developments in Ocean Transportation** (17 hours)

Containerization: CFS and inland container depots, Multi-modal transportation and CONCOR – Role of intermediaries including freight booking, shipping agents, C& F agents ship-owners and shipper consultation arrangements.

**Unit IV: Inventory and Warehousing** (17 hours)

Inventory-Objectives, Bullwhip effect, control-Probabilistic inventory models- Risk pooling-Vendor managed inventory-Warehousing functions-Types site selection-Design model-layout design-costing virtual warehouse..

**Unit V: Transportation and Packaging** (15 hours)

Transportation-Drivers modes measures-Strategies for transportation, 3PL and 4PL., Vehicle routing and scheduling-Packaging-Design consideration material and cost-packing as utilization, consumer and Industrial packing.

**Text Books :**

1. Natarajan L 2017 Logistics Supply Chain Management, Margham Publications,Chennai.
2. Sunil Chopra and Petermeindi 2016 Supply Chain Management – Strategy Planning and Operation PHI Learning, New Delhi
3. Donold J Bolversox and Davis J.Closs 2016 Logistics Management: The Integrated Supply chain, Tata McGraw Hill., New Delhi.

**Reference Books :**

1. Rahul V.Altekar, 2016 Supply Chain Management, PHI Learning, New Delhi
2. Ailawadi and Rakesh Singh 2016 Logistics Management PHI Learning, New Delhi
3. Donold Waters and Palgrake 2016 Logistics: An Introduction to Supply Chain Management,Mac Millan, New Delhi
4. Sarika Kulkarni and Ashok Sharma 2014 Supply Chain Management, Tata McGraw Hill Publishing Company, New Delhi
5. Harold Dyckhoff and Springer 2014 Supply Chain Management and Reverse Logistics, International Edition, New Delhi

**Elective**  
**III Semester: Course 5**  
**CODE 305: BUSINESS COMMUNICATION AND REPORT WRITING**

**Objective**

*To make the students gain an expert knowledge of effective business communication skills and report writing.*  
( Total Lecture Hours : 60 )

**Unit I : Business Communication** ( 12 Hours )

Objects and Significance of Business Communication – Structure and Contents of Business letter – Style –Different modes of Business Communications.

**Unit II : Written Communication** ( 14 Hours )

Importance of written communication – Enquiry letters – Offer and quotation – order letters – Types – Specimen letters - Letter writing for seeking employment .

**Unit III : Status enquiry and Reference letters** ( 12 Hours )

Bank's opinion – Agency letters – Sole seeking agency – Circular letters – Specimen letters.

**Unit IV : Meetings** ( 10 Hours )

Preparation of Agenda – Minutes writing- Methods and Procedures – Importance and Scope.

**Unit V : Preparation for Speeches** ( 12 Hours )

Chairman's Address Vs. Public Speech – Essay Writing – Writing of Business Report – Precaution – Types – Essentials of a good report.

**Text Books**

1. Varinder Kumar Bodhras 2012 Business Communication, Kalyani Pub., Ludhiana
2. Balasubramanian 2000 Business Communication, Vikas Pub., New Delhi,
3. Biwsal, Rao, Jena 2012 Business Communications, Kalyani Pub., Ludhiana

**Reference Books**

1. Kapoor, A.N 2012 Business Letters for Different occasions, S.Chand Pub., New Delhi,
2. Pillai & Bhagawati 2015 Commercial Correspondence of Management, S. Chand Pub , New Delhi,
3. Sundar.K, 2016, Business Communications, Vijay Nickolace Imprints Private Limited, Chennai

**SUGGESTED MOOC COURSES:**

1. **Business Communication (edX)** Created by: The University of British Columbia, Canada, Delivered by: EdX, Taught by: Marlisse Silver Sweeney.
2. **Business Writing (Coursera)** Created by: University of Colorado Boulder, United States, Delivered by: Coursera, Taught by: Dr. Quentin McAndrew

### **III Semester: Course 6 SOSC 306 SOFT SKILLS**

#### **Objective:**

To train students in soft skills in order to enable them to be professionally competent.

**(Total lecture hours: 80)**

#### **Unit I: Soft Skills and Personality Development** (17 hours)

Soft Skills: Meaning and Importance - Hard Skills versus Soft Skills - Self Concept: Self Awareness, Self Development and Self Realisation – Power of Positive Attitude – Etiquette and Manners. Listening: Types of Listening, Effective Listening and Barriers to Listening – Assertive Communication.

#### **Unit II: Communication Skills** (18 hours)

Oral Communication: Forms, Types of Speeches and Public Speaking – Presentation: Elements of Effective Presentation and Use of Visual Aids in Presentation.

Written Communication: Strategies of Writing – Business Letters: Form, Structure and Formats – Types of Business Letters – Memos – Agenda and Minutes.

Non-verbal Communication: Body Language and Proxemics.

#### **Unit III: Interpersonal Skills** (18 hours)

Interpersonal Skills: Relationship Development and Maintenance and Transactional Analysis. Conflict Resolution Skills: Levels of Conflict and Handling Conflict - Persuasion – Empathy – Managing Emotions – Negotiation: Types, Stages and Skills – Counselling Skills.

#### **Unit IV: Employability Skills** (13 hours)

Goal Setting – Career Planning – Corporate Skills – Group Discussion – Interview Skills – Types of Interview - Email Writing – Job Application – Cover Letter - Resume Preparation.

#### **Unit V: Professional Skills** (14 hours)

Decision Making Skills – Problem Solving – Emotional Intelligence – Team Building Skills – Team Spirit – Time Management – Stress Management: Resolving Techniques.

#### **Text Books :**

1. Ghosh, B.N. 2012. *Managing Soft Skills for Personality Development*. (Ed). New Delhi: Tata McGraw Hill Education Pvt. Ltd., New Delhi
2. Krishna Mohan and Meera Banerji. 2013 *Developing Communication Skills*. (2<sup>nd</sup> Edition). New Delhi: MacMillan Publishers India Ltd., New Delhi
3. Neera Jain and Shoma Mukherji. 2012 *Effective Business Communication*. New Delhi: Tata McGraw Hill Education Pvt. Ltd., New Delhi

#### **Reference Books :**

- 1 Rao, M.S. *Soft Skills - Enhancing Employability: Connecting Campus with Corporate. 2011*: I.K International Publishing House Pvt. Ltd., New Delhi
- 2 Ashraf Rizwi, M. *Effective Technical Communication. 2010* : Tata McGraw Hill Education Pvt. Ltd., New Delhi
- 3 Bretag Tracey, Crossman Joanna and Bordia Sarbari. 2012 *Communication Skills*. Tata McGraw Hill Education Pvt. Ltd., New Delhi.

**IV Semester: Course 1**  
**CIBI 401 BANK CREDIT AND RISK MANAGEMENT**

**Objective:**

The objective of this course is to make the students to understand risk management system in banks.

**(Total lecture hours: 80)**

**Unit I: Risk Management** (17 hours)

Risk and Banking Business – Risk Regulations in Banking Industry – Market Risk – Credit Risk – Operational Risk – Liquidity Management – Interest Rate Risk Management

**Unit II: Credit Policy in Banks** (18 hours)

Meaning – Types – Objectives – Regulatory Requirements – Credit Policy as a Risk Management Tool- Regulatory Framework- Cash Reserve Ratio (CRR) – Methodology – Statutory Liquidity Ratio (SLR) – Approved Securities – Penalty for Non-maintenance of CRR/SLR.

**Unit III: Credit Information Bureau Services** (18 hours)

Credit Information Bureau – International Scenario – Development of CIB in Asian Countries – Credits Information Services in India – Setting up of CIB in India – Legal Obligation and FIs – Credit Information Bureau (India) Ltd. (CIBIL).

**Unit IV: Prudential Norms** (13 hours)

Prudential Norms - Income Recognition and Asset Classification Norms – Meaning – Norms for Treating an Advance – Provisioning Norms – RBI Guidelines – Concepts of ENPA.

**Unit V: Recovery Management** (14 hours)

Legal and None Legal Recovery measures- Debt Recovery Tribunal-Asset Securitisation and Asset Reconstruction-SARFAESI Act.

**Text Books :**

1. Ajay Kumar and Chatterjee D.P 2015 Risk Management, Indian Institute of Banking & Finance, MacMillan India Ltd, New Delhi.
2. Benson Kunjukunju 2016 Commercial Banks in India (Growth, Challenge and Strategies), New Century Publications, New Delhi.
3. Data Ranjoshi 2015, Strategy and organization of Corporate Banking. Cyber Tech Publications, New Delhi.

**Reference Books :**

1. Murali S and Subbkrishna 2015 Bank Credit Management, Himalaya Publishing House, New Delhi.
2. Indian Institute of Banking and Finance 2014, Principles Practices of Banking, MacMillan, Mumbai.
3. Indian Institute of Banking and Finance 2015 General Bank Management, MacMillan, Mumbai.
4. Indian Institute of Banking and Finance 2016, Risk Management, MacMillan, Mumbai
5. Arundeeep Singh, N.S Toor, 2016 Credit and Risk Management- A Practical Approach, Skylark Publication, New Delhi.

**IV Semester: Course 2**  
**CIBI 402 EXPORT-IMPORT PROCEDURES AND DOCUMENTATION**

**Objective**

The objective of the course is to acquaint students with procedures and documentation formalities relating to Export-Import transactions.

**(Total Lecture Hours : 80)**

**Unit I :Export Trade Facilitation** ( 15 hours)

Different categories of Exporters – Types of Export –Export Licensing procedures and formalities- Pre-requisite of Export and Import- Negative list of Exports

**Unit II: Import Trade Facilitation** ( 15 hours)

Duty free Import Authorization scheme- Electronic filing (on line) procedure- Non Electronic filing procedure- Import under tariff rate quota scheme-General provisions regarding import-Transfer/Disposal of imported goods

**Unit III: Import and Export Procedure** ( 20 hours)

Advance Authorization scheme for imported inputs (Raw materials) – Procedure- Imports for jobbing, repairing and servicing- Duty free imports of specified goods – Export Inco terms- Selection of Export Products – Identification of Export Markets- Finding customers/agents- correspondence- Negotiations- Pricing and payment terms-Processing of an Export order- Steps for Exporting – Export Establishment- Registration –Export procedure-Export of samples

**Unit IV: Import and Export Documentation** ( 20 hours)

Import Authorization/CCPI procedure for restricted items- Application forms- Import Procedure –Applications for Export Promotion Councils-IEC Forms-Export Contracts- Processing of an Export order- Manufacture in Bond (Excise& Customs Regulations) – Pre-shipment inspection- Export packing, -Shipping Documents and Declarations-Excise formalities –shipment and realization of export sale proceeds-Banking and Foreign Exchange Forms

**Unit V : Cargo, Credit and Exchange Risks** ( 10 hours)

Shipment through container-Air-Land-Post parcel –Marine Insurance-need, types and procedures- ECGC schemes for risk coverage, and procedure for filling claims

**Text Books:**

1.Mahajan M.I, 2015 Export Policy, Procedure and Documentation, Snow white Publications, Mumbai

2.Natarajan L 2017 Import & Export Procedure (Import Management), Margham Publications, Chennai.

3.Rathor B.S &Rathor, J.S 2016 Export Marketing, Himalaya Publishing House, New Delhi

**Reference Books :**

1.Francis Cherunilam 2016, International Trade & Export Management, Himalaya Publishing House, New Delhi

2.Paras Ram , 2017 Nilkhil Garg Export : What, Where and How? Anupam Publishers, Delhi

3.Hand Book of Export Import Procedures: Ministry of Commerce 2015-2020 Government of India Volume No:1 and 2

4.Mahajan M.I, 2015 Export Do it yourself, Snow white Publications, Mumbai

5.Mahajan M.I, 2015 Import Policy, Procedure and Documentation, Snow white Publications, Mumbai

**IV Semester: Course 3**  
**CIBI 403 PRINCIPLES AND PRACTICE OF GENERAL INSURANCE**

**Objective:**

To make the students to understand the evolution and growth of General Insurance.

**(Total lecture hours: 80)**

**Unit I : Role of General Insurance Business** (15 hours)

Introduction-General Insurance in India-General Insurance Business (Nationisation) Act 1972-General Insurance Corporation of India (GIC)- The changing Scenario of General Insurance Business- General Insurance Act 1972.

**Unit II: Nature of Marine Insurance Contract** (20 hours)

Marine Insurance Policies –Characteristics -Essential elements of Marine Insurance- Clauses- Policy condition-Premium calculation-Marine losses-Payment Claims— Refund of premium- Reinsurance in Marine Insurance Scheme -Mutual Insurance-Procedure for taking out a Marine Policy-Marine Insurance Policy and important clauses-Marine Insurance Act 1963.

**Unit III: Nature of Fire Insurance** (18 hours)

Nature and use of Fire Insurance-Fire Insurance Contract-Kinds of Policies – Procedure of Buying Fire Policy-Policy conditions-Rate Fixation-Payment of Claims-Re-insurance

**Unit IV: Miscellaneous Insurance – I** (15 hours)

Money Insurance – Introduction -Scope- Functions –Coverage-Special features- exclusions-conditions-underwriting consideration- Rating pattern- Claims Procedure- Bankers Indemnity and jewelers- Block insurance-coverage.

**Unit V: Miscellaneous Insurance – II** (12 hours)

Agricultural Insurance-Cattle Insurance-Live Stock Insurance-Poultry Insurance – Sheep and Goat Insurance- Micro Insurance- Motor Insurance –Motor third party pool-Dy functional motor market-knock for knock agent--Insurance Regulatory and Development Authorities (IRDA) –Objectives-Powers and functions.

**Text Books :**

1. Sundar.K 2017 Principles and Practices of Insurance, Vijay Nicole Imprints Ltd, Chennai
2. Mishra S.B 2016 Insurance Principles and Practices, S.Chand New Delhi
3. Periyasamy P 2016 Fundamentals of Insurance Vijay Nicole Imprints Private Limited, Chennai

**Reference Books :**

1. Magee J & Bickihaupt D 2014 General Insurance, Irwin Publishers, New Delhi Publications New Delhi
2. Arun Agarwal Rao P.R 2012 Study on Distribution Functions in General Insurance and Role of Intermediaries Sage Publication, New Delhi.
3. Gupta P.K Anil Kumar Meena 2015, General Insurance, Himalaya Publishing house (P) Ltd, Mumbai
4. Palande P.S Shah R.S and Lunawat M.L 2013 Insurance in India: Changing Policies and emerging Opportunities , Response Books, New Delhi
5. Frappoli.M 2015, General Insurance for Information Technology, Professional Publications, New Delhi

**IV Semester: Course 4  
CIBI 404 PROJECT AND VIVA VOCE**

**Elective**  
**IV Semester: Course 5**  
**CCEE 405: PRINCIPLES OF INSURANCE**

**Objective**

To make the students gain knowledge over the concept and Principles of Insurance.

**( Total Lecture Hours : 60 )**

**Unit I : Definition of Insurance** ( 13 Hours )

Evolution of Insurance –Role and Importance – Classification of Contracts of Insurance – General Principles of Law as applied to Non-Marine Insurance.

**Unit II : Life Insurance** ( 10 Hours )

Nature – Objects – Principles – Different Plans – Policy conditions and privileges – Assignment and Nominations – Lapses and Revivals –Surrender values and Loans – Claims.

**Unit III : Marine Insurance** ( 12 Hours )

Nature- Functions – Principles – Types of Marine Policies – Marine Losses – Kinds – Reinsurance and Double Insurance – Progress of Marine Insurance Business in India.

**Unit IV : Fire Insurance** ( 13 Hours )

Nature – Principles – Fire Waste – Physical and Moral Hazard – Types of Fire Policies – Policy conditions – Payment of Claim – Reinsurance – Renewals.

**Unit V : Miscellaneous Insurance** ( 12 Hours )

Motor Insurance – Burglary and Personal Accident Insurance – Fidelity Insurance – Workmen's Compensation Insurance.

**Text Books:**

- 1.Panda Chanashyam 2015 Principles and Practice of Insurance, Kalyani Pub., Ludhiana
- 2.Mishra, C 2015 Insurance, S.Chand & Co., New .Delhi,
- 3.Periyasamy P 2016 Fundamentals of Insurance Vijay Nicole Imprints Private Limited, Chennai

**Reference Books :**

- 1.Katayal, Rakesh, Inderjit Singh & Aroras 2012 Insurance, Kalyani Pub., Chennai,
- 2.Laxmi Narin 2014 Principles of Insurance, S.Chand & Co., New Delhi.
- 3.Julia Holyoake & Welpers Bill William 2013 Insurance, PHI, New Delhi
- 4.Arun Agarwal Rao P.R 2015 Study on Distribution Functions in General Insurance and Role of Intermediaries Sage Publication, New Delhi.
- 5..Gupta P.K Anil Kumar Meena 2015, General Insurance, Himalaya Publishing house (P) Ltd, Mumbai.