

NAGINDAS KHANDWALA COLLEGE

(Autonomous)

B.COM (BANKING AND INSURANCE)

(Academic year 2019-20)

CONTROL COPY

FYBBI- SEM-I

Principles of Management

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No.of lectures
Module 1	Introduction to Management	15
Module 2	Functions of Management	15
Module 3	Strategic Management	15
Module 4	Recent Trends in Management	15
		60

Objectives:

1. To help the students gain understanding of the functions and responsibilities of managers.
2. To provide them tools and techniques to be used in the performance of the managerial job.
3. To enable them to analyze and understand the environment of the organization.
4. To help the students to develop cognizance of the importance of management principles.

Learning Outcome:

On completion of this course, the students will be able to understand the concepts related to Business and demonstrate the roles, skills and functions of management. They will be in a position to understand the complexities associated with management of human resources in the organizations and integrate the learning in handling these complexities.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	INTRODUCTION TO MANAGEMENT	15
	<ul style="list-style-type: none"> • Concept, Nature, Process & Significance. An overview of functional areas of management & managerial roles • Contribution of Management Thinkers: F.W.Taylor, Henri Fayol, Elton Mayo 	
2.	FUNCTIONS OF MANAGEMENT	15
	<ul style="list-style-type: none"> • Planning, • Organizing, • Staffing, • Directing • Controlling, • Reporting & Budgeting 	
3.	STRATEGIC MANAGEMENT	15
	<ul style="list-style-type: none"> • Strategy: Meaning of strategy, factors affecting choice of strategy, types of strategies, process • Corporate Portfolio Analysis: BCG, GE, Hofer's matrix 	
4	RECENT TRENDS IN MANAGEMENT	15
	<ul style="list-style-type: none"> • Social Responsibility of Management : concept, Cases for and against, responsibility towards various stakeholders • Management of Change: Concept, process, causes and consequences of change , causes of resistance, overcome resistance • Business ethics and corporate governance: concept, theories, framework and principles • Management of Crisis 	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
- II. Internal Test (20 marks converted to 10 marks)
- III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. Attempt any 2 of 3 questions from Unit I (7.5*2)
2. Attempt any 2 of 3 questions from Unit II (7.5*2)
3. Attempt any 2 of 3 questions from Unit III (7.5*2)
4. Attempt any 2 of 3 questions from Unit IV (7.5*2)
5. Case Study (5*3)

Recommended Reading List

- *Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.*
- *Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.*
- *Business Maharajas, Gita PiramaI, Penguin Books, New Delhi.*
- *Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.*
- *In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK*

FYBBI- SEM-I

FOUNDATION COURSE – I

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No.of lectures
Module 1	Overview of Indian Society	15
Module 2	Concept of Disparity-1	15
Module 3	Concept of Disparity-2	15
Module 4	The Indian Constitution and Political Processes	15
		60

Objectives:

- 1) To enhance the understanding of the structure of Indian society.
- 2) To orient learners towards the various aspects of disparity.
- 3) To orient learners about the political system in India.
- 4) To create an interest in learners towards the Indian Constitution and their rights and duties.

Learning Outcome:

After successful completion of the course the learner should be able to appreciate the importance of the Constitution of India as well as the exemplary contribution of Dr. B.R. Ambedkar. The learners should also have a general awareness of human rights and political processes of our country. The learners should develop a deeper sensitisation towards disparity issues.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	Overview of Indian Society	15
	Understand the multi-cultural diversity of Indian society through its demographic composition: population distribution according to religion, caste, and gender; Appreciate the concept of linguistic diversity in relation to the Indian situation; Understand regional variations according to rural, urban and tribal characteristics; Understanding the concept of diversity as differences.	
2.	Concept of Disparity-1	15
	Understand the concept of disparity as arising out of stratification and inequality; Examine inequalities manifested due to the caste system and inter-group conflicts arising thereof; Understand inter-group conflicts arising out of communalism; Examine the causes and effects of conflicts arising out of regionalism and linguistic differences.	
3.	Concept of Disparity-2	15
	Explore the disparities arising out of gender with special reference to violence against women, female foeticide (declining sex ratio), and portrayal of women in media; Appreciate the inequalities faced by people with disabilities and understand the issues of people with physical and mental disabilities	
4	The Indian Constitution and Political Processes	15
	Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Fundamental Duties of the Indian Citizen; tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society; Basic features of the Constitution Political party system in India, Local self-government-urban and rural	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

-
- | | |
|---|----------------------------------|
| I. Written Assignment | (10 marks) |
| II. Internal Test | (20 marks converted to 10 marks) |
| III. Class Participation and attendance | (05 marks) |

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

-
- | | |
|---|---------|
| 1. Attempt any 2 of 3 questions from Unit I | (7.5*2) |
| 2. Attempt any 2 of 3 questions from Unit II | (7.5*2) |
| 3. Attempt any 2 of 3 questions from Unit III | (7.5*2) |
| 4. Attempt any 2 of 3 questions from Unit IV | (7.5*2) |
| 5. Case Study | (5*3) |

Recommended Reading List

-
- Social and economic problem in India, Naseem Azad, R. Gupta
 - Indian society and culture, Vinita Padey, Rawat
 - Social problems in India, Ram Ahuja, Rawat
 - Faces of feminine in Ancient India and modern India, Mandakranta Bose
 - Rural, Urban migration: trends, challenges and strategies, S. Rajgopalan
 - Regional inequalities in India, Bhat L.S.
 - Urbanisation: Challenges, opportunities and the way forward. I.J.Ahluwalia
 - The constitution of India, P.M.Bakshi
 - The problems of linguistic states in India, Krishna Kodesia
 - Politics in India: structure, process and policy, Subrata Mitra
 - Politics in India, Rajani Kothari
 - Problems of communalism in India, Ravindra Kumar
 - Combating communalism in India: key to national integration, Kawal Kishore Bhardwaj

FYBBI- SEM-I

Environment and Management of Financial Services

(Implemented during Academic Year 2019-20)
(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No.of lectures
Module 1	Introduction to Financial System	15
Module 2	Overview Of Banking	15
Module 3	Overview Of Insurance	15
Module 4	Management, Regulation And Developmental	15
		60

Objectives:

1. To enhance the understanding of the structure of Indian financial system and also to understand the difference it has with financial system of developed countries.
2. To develop a knowledge of financial system – money market, capital market, foreign exchange market and commodity market.
3. To orient learners about the regulatory mechanism in Indian banking sector and Insurance sector.
4. To create an interest in learning the importance of various banking services and insurance products

Learning Outcome:

After successful completion of the course the learner should be able to appreciate the history, growth and importance of Indian financial system and its position vis-à-vis developed banking, insurance and financial markets.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	INTRODUCTION TO FINANCIAL SYSTEM	15
	Overview of the Indian Financial System: Financial Markets – Capital market and Money Market. Financial Institutions and Intermediaries – Developmental Financial institutes, Banking, NBFCs. Financial instruments – Derivative Market, Money Market Instruments and Capital Market Instruments.	
2.	OVERVIEW OF BANKING	15
	Concept of Banking: Origin and Evolution, Meaning, Definition, Scope, Need, Significance, Functions, Role, Principles of Banking. Banking Operations: Types of bank, Organisational structure and management of Banks, Types of Accounts, and Banking services.	
3.	OVERVIEW OF INSURANCE	15
	Concept of Insurance: Origin and Evolution, Meaning, Definition, Scope, Need, Significance, Functions, Role, Principles of Insurance. Insurance Operations: Types of Insurance, Organisational structure and management of Insurance companies, Insurance products.	
4	MANAGEMENT, REGULATION AND DEVELOPMENTAL FRAMEWORK OF FINANCIAL SYSTEM	15
	Risk Management: Risk, Types of Risk, Methods of Mitigating Risk, Asset - Liability Management. RBI: RBI Act, Developmental activities of RBI, Supervision, Regulation and Prudential Norms. IRDA: IRDA Act, Developmental activities of IRDA, Supervision, Regulation and Prudential Norms. SEBI: Role and Functions, Developmental activities of SEBI, Supervision, Regulation and Prudential Norms.	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- | | |
|---|----------------------------------|
| I. Written Assignment | (10 marks) |
| II. Internal Test | (20 marks converted to 10 marks) |
| III. Class Participation and attendance | (05 marks) |

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

- | | |
|---|---------|
| 1. Attempt any 2 of 3 questions from Unit I | (7.5*2) |
| 2. Attempt any 2 of 3 questions from Unit II | (7.5*2) |
| 3. Attempt any 2 of 3 questions from Unit III | (7.5*2) |
| 4. Attempt any 2 of 3 questions from Unit IV | (7.5*2) |
| 5. Case Study | (5*3) |

Recommended Reading List

- Gordon E. & Natarajan K. Financial Markets & Services, Himalaya Publishing House.
- Indian Financial System, Machiraju.R.H, Vikas Publishing House.
- Indian Financial System, Khan M.Y Tata Mcgraw Hill.
- Financial Institutions and Markets, Bhole L.M,Tata Mcgraw Hill.
- The Indian Financial System, Desai, Vasantha Himalaya Publishing House.

FYBBI- SEM-II

ORGANISATIONAL BEHAVIOUR

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No. of lectures
Module 1	Introduction to Organizational Behavior	15
Module 2	Individual Behavior	15
Module 3	Group Behavior	15
Module 4	Organizational Dynamics	15
		60

Objectives:

- To provide basic knowledge of key approaches and Models relating to Organizational Behavior.
- To identify specific steps managers can take to motivate the employees.
- To understand ways of acting effectively and finding ways for controlling human behavior.
- To apply different concepts relating to managing of conflicts, change, time and stress.

Learning Outcome:

After successful completion of the course the learner will be better equipped to understand the Organisational structure of companies. The learner will be able to appreciate the importance of application of theories of motivation, satisfaction etc in business. The learners will develop an ability of understanding organisational behaviour in increasing productivity and accomplishing goals of the organisation.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	INTRODUCTION TO ORGANIZATIONAL BEHAVIOR	15
	Organizational behaviour: Meaning, Nature, Goals, Elements, Scope and Models. Organizational Culture: Work culture, Ways for making work culture effective and lively. Organizational Development: Meaning, Nature, Techniques and Importance.	
2.	INDIVIDUAL BEHAVIOR	15
	Personality: Concept, Determinants, traits, IQ, EQ, SQ Learning: Concept, Process, Principles, Theories, Methods Perception: Concept, Factors, Theories. Johari window Values Emotions and Attitude.	
3.	GROUP BEHAVIOR	15
	Groups and Teams: Concept, Formation, Types and Distinguish between Groups and Teams. Power and Politics: Concept, Basis, Types, Reasons and Managing Transactional Analysis: Concept, Types, Ego State, Life positions. Virtual teams, Group Cohesiveness and Group decision making.	
4.	ORGANIZATIONAL DYNAMICS	15
	Conflict Management and Negotiations: Concept of Conflict, Types, Sources, Consequences and Management strategies including negotiations. Leadership: Concept, Features, Importance, Traits, Styles and Theories. Motivation: Concept, Features, Types, Importance and Theories Time and stress management	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- | | |
|---|----------------------------------|
| I. Written Assignment | (10 marks) |
| II. Internal Test | (20 marks converted to 10 marks) |
| III. Class Participation and attendance | (05 marks) |

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

- | | |
|---|---------|
| 1. Attempt any 2 of 3 questions from Unit I | (7.5*2) |
| 2. Attempt any 2 of 3 questions from Unit II | (7.5*2) |
| 3. Attempt any 2 of 3 questions from Unit III | (7.5*2) |
| 4. Attempt any 2 of 3 questions from Unit IV | (7.5*2) |
| 5. Case Study | (5*3) |
-

Recommended Reading List

-
- Stephen P. Robbins “Organizational Behavior ”Prentice Hall of India Private Ltd.
- Mirza S. Saiyadain “Organizational Behaviour” Tata Mc. Graw Hill.
- John Bratton “Work and Organizational Behaviour ”Militza Callinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmilla, New York.
- Margie Parikh and Rajen Gupta “Organizational Behaviour ”Tata Mc. Graw Hill Education Private Limited , New Delhi.
- SujaNair “Organizational Behaviour” Himalaya Publishing House, Mumbai.
- John. R. Schermerhorn, James Hunt , Richard Osborn, Mary Ulh Bien, “Organizational Behaviour” John Wiley and Sons Publications , San Fransisco.
- Don Hellriegel& John W. Slocum “Organizational Behaviour”, South Westren Cenage Learning Publications.
- Joan V. Gallos “Organizational Development” John Wiley and Sons Publications, San Francisco.

FYBBI- SEM-II

PRINCIPLES AND PRACTICES OF BANKING AND INSURANCE

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr.No.	Modules	No. of lectures
Module 1	Introduction to Banking	15
Module 2	Innovations in Banking Sector	15
Module 3	Introduction to Insurance	15
Module 4	Insurance Products and Services	15
		60

Objectives:

- To make the students understand the various services offered and various risks faced by banks and products offered by banks
- To give them an overview about insurance industry.
- To make the students understand various principles, provisions that govern the Insurance sectors and its products

Learning Outcome:

After successful completion of the course the learner will have Understanding of the risks faced by banks and ways to overcome them. Understand the difference between Life & Non-Life Insurance and to choose life insurance policies based on their needs

Detailed Syllabus:

Module	Topic	No. of lectures
1.	INTRODUCTION TO BANKING	15
	<p>Overview of Banking and Banking System in India Regulatory Architecture: Banking Regulation Act 1949, Latest Amendments, Payment and Settlement Act 2007, Negotiable Instruments Act 1881, BIS, Basel I, II, III. Concept, Evolution, Features and Services of Universal Banking, Commercial Banking, Retail Banking, Corporate banking, Rural Banking Banking Ombudsman: Meaning and Functions Bank Crisis and Critical Evaluation of banking sector in India.</p>	
2.	INNOVATIONS IN BANKING SECTOR	15
	<p>Micro finance: Introduction, Need, Purpose, Advantages, Limitation of Microfinance. Code of Conduct for Microfinance Institutions in India, SHG. Role of NABARD & SIDBI Financial Inclusion: Need and Extent, RBI committee report 2015, World FINDEX report 2015, NISM report 2015, Pradhan Mantri Jan Dhan Yojana, Mudra Yojana. Technology in Banking: E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, M-Wallets Applicability of KYC norms in Banking Sector</p>	
3.	INTRODUCTION TO INSURANCE	15
	<p>Overview of Insurance and Insurance Sector in India. Actuarial Role: Introduction and Concept Claims and Settlement Procedures Major Players in Insurance Sector: Private and Public</p>	
4.	INSURANCE PRODUCTS AND SERVICES	15
	<p>Life Insurance: Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium Non-Life Insurance: Health Insurance, Home Insurance, Motor-vehicle Insurance, Fire Insurance and Marine Insurance</p>	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

I. Written Assignment	(10 marks)
II. Internal Test	(20 marks converted to 10) marks)
III. Class Participation and attendance	(05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. Attempt any 2 of 3 questions from Unit I	(7.5*2)
2. Attempt any 2 of 3 questions from Unit II	(7.5*2)
3. Attempt any 2 of 3 questions from Unit III	(7.5*2)
4. Attempt any 2 of 3 questions from Unit IV	(7.5*2)
5. Case Study	(5*3)

Recommended Reading Material

-
- Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
 - Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
 - V.S.Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
 - Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
 - Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
 - M.N.Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.
 - Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi

SBBI- SEM-III

RISK MANAGEMENT

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr.No.	Modules	No. of lectures
Module 1	Foundation of Risk Management	15
Module 2	Capital Market Risk Management	15
Module 3	Credit Market Risk Management	15
Module 4	Risk Measurement	15
		60

Objectives:

- To make the students understand the various services offered and various risks faced by banks and products offered by banks
- To give them an overview about capital and credit market risk.

Learning Outcome:

After successful completion of the course the learner will have Understanding of the risks faced by banks and ways to overcome them. Understand the types of capital and credit risk along with ways to mitigate the risk.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	FOUNDATION OF RISK MANAGEMENT	15
	<ul style="list-style-type: none"> • Basic risk types • The role of risk management • Enterprise Risk Management(ERM) • History of financial disasters and risk management failures • 2007 financial crisis 	
2.	CAPITAL MARKET RISK MANAGEMENT	15
	<ul style="list-style-type: none"> • Equity, currencies and commodities markets in India • Introduction to Derivatives • Forward, Future and Option contracts • Hedging through Derivatives Contract • Fixed-income securities • Fixed-income risk management through derivatives • Rating agencies 	
3.	CREDIT MARKET RISK MANAGEMENT	15
	<ul style="list-style-type: none"> • Introduction, Information required for evaluation of credit risk • Procedure for credit risk management, Credit lifecycle • Loan review mechanism • RBI guidelines on Credit Rating Framework in Banks • Introduction to Basel Norms and calculation of capital adequacy ratio 	
4.	RISK MANAGEMENT	15
	<ul style="list-style-type: none"> • Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting) • Linear Value-at-risk (application to market, credit and operational risk) • Option Valuation • Risk-adjusted return on capital (RAROC) and beta calculation • Risk management of derivatives (application to convertible risk) • Interest rates and measures of interest rate sensitivity 	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
- II. Internal Test (20 marks converted to 10) marks)
- III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. Attempt any 2 of 3 questions from Unit I (7.5*2)
2. Attempt any 2 of 3 questions from Unit II (7.5*2)
3. Attempt any 2 of 3 questions from Unit III (7.5*2)
4. Attempt any 2 of 3 questions from Unit IV (7.5*2)
5. Case Study (5*3)

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks

Recommended Reading Material

- Quantitative Risk Management, By Alexander J.MC Neil, Rudiger Frey and Paul Embrechts, Princeton series in Finance.
- Risk management and Financial Institutions, John C. Hull.

SYBBI- SEM-III

FOUNDATION COURSE III (HUMAN RESOURCE MANAGEMENT)

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr.No.	Modules	No. of lectures
Module 1	Framework of Human Resource Management	15
Module 2	HR Procurement Planning and Recruitment	15
Module 3	Training and Development	15
Module 4	Compensation	15
		60

Objectives:

- To orient learners towards the various aspects of human resource management.
- To orient learners towards understanding procedure of planning and recruitment.
- To create an interest in learners towards benefits of training and development.

Learning Outcome:

After successful completion of the course the learner should be able to appreciate the importance managing human resource in an organisation. The learners would be able to develop understanding of planning, recruitment, training and development.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	FRAMEWORK OF HUMAN RESOURCE MANAGEMENT	15
	Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM, HRM Policies and Practices, Role and Functions of HR Manager (in Banking and Insurance Sector) HRM and Strategies, Strategic function of HRM, Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of Organizational and HR Strategies.	
2.	HR PROCUREMENT PLANNING AND RECRUITMENT	15
	Job Analysis and Design- Job Analysis, Introduction, Importance, Purpose, Benefits, Job Evaluation, Competency Based Job Analysis. Job Design- Introduction, Characteristics, Factor Affecting Job Design, Job Satisfaction. Definition, Objectives, Need and Importance of HR Planning, process and methods of human resource planning, Preparing Manpower Inventory. Promotions and Transfers. Recruitment- Strategic Approach to Recruitment, Recruitment Source; Internal and External, Selection Procedure.	
3.	TRAINING AND DEVELOPMENT	15
	Employee Training and Development - Nature and Process of Training, Training methods, On the job, Off the job. Management Development Program-need, importance, features, process, scope, methods. Difference between training and development, Performance Appraisal -Definition, Methods, process, advantages and limitations of Appraisal.	
4.	COMPENSATION	15
	Meaning, Need and Importance, Current Trends in Compensation, Team Based Incentives, Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits Voluntary Retirement Scheme - Concept, Types, Needs, Effects with reference to Banking and Insurance Participative Management: Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Companies.	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
II. Internal Test (20 marks converted to 10 marks)
III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. 3 questions from Unit I (5*3)
2. 3 questions from Unit II (5*3)
3. 3 questions from Unit III (5*3)
4. 3 questions from Unit IV (5*3)
5. Case Study (5*3)

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks

Recommended Reading Material

1. Human Resources Management, Gary Dessler
2. Personnel Management – C.B Mamoria
3. Managing Human Resources , R.S. Dwiwedi
4. Human Resources Management, V.P.Michael
5. Human Resources Management – L.M.Prasad
6. Human Resources Management , Ashwathappa

SYBBI- SEM-IV

INFORMATION TECHNOLOGY IN BANKING & INSURANCE - II

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No. of lectures
Module 1	E-banking Business Models	15
Module 2	Induction of Techno Management	15
Module 3	IT Applications and Banking	15
Module 4	MS-Office: Packages for Institutional Automation	15
		60

Objectives:

- To provide basic awareness about E-banking business models
- To make them understand about the induction of techno management.
- To understands ways of application of IT in banking.
- To apply concepts of Ms-office.

Learning Outcome:

After successful completion of the course the learner will be better equipped to understand the concept of E-banking business models. The learners will develop an ability of applying Ms-office and banking in IT.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	E-BANKING BUSINESS MODELS	15
	Various models- home banking, office banking, online banking, internet banking, mobile banking, SMS banking,- models of electronic payments, other business models. Use of Crypto currency and use of any other mode to make payment.	
2.	INDUCTION OF TECHNO MANAGEMENT	15
	Development Life Cycle, Project Management, Building Data Centers, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools Technological Changes in Indian Banking Industry Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core-Banking Solutions (CBS), Human Resource Development (HRD)-The Road Ahead. Technology in Banking Industry: Teleconferencing, Internet Banking, Digital Signature in Banking, MICR-Facility for 'paper-based' clearing, Cheque Truncation Dealing with Fraudulent transactions under CTS Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT). E-Checks- Protocols and Standards. Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.	
3.	IT APPLICATIONS AND BANKING	15
	Objectives, Electronic Commerce and Banking, Banking Software, Electronic Clearing and Settlement Systems, Plastic Money- any latest mobile application to make payment.	
4.	MS-OFFICE: PACKAGES FOR INSTITUTIONAL AUTOMATION	15
	MS-PowerPoint presentation: Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show (.ppsx) – use of master slide in presentation. How to use mobile application? BHIM or any other app for banking purpose. Introduction to Tally ERP 9.0 – Basic features – pass voucher entries – few advanced features. Applications of Internet: Introduction to e-mail, writing professional e-mails, creating digitally signed documents, use of outlook express: configuring outlook express, creating and managing profile in outlook, sending and receiving e-mails via outlook express, Emailing the merged documents, boomerang facility of email, Google drive: usage of Google drive in storing the Google documents, excel sheets, presentations and PDF files.	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
II. Internal Test (20 marks converted to 10 marks)
III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. 3 questions from Unit I (5*3)
2. 3 questions from Unit II (5*3)
3. 3 questions from Unit III (5*3)
4. 3 questions from Unit IV (5*3)
5. Case Study (5*3)

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks

Recommended Reading List

- Sanjay Soni and Vinayak Aggarwal, Computers and Banking, M/s Sultan Chand & Sons, New Delhi, 1993.
- Uppal, R.K. "E-Banking in India (Challenges & Opportunities)", New Century Publications, New Delhi, 2007.
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN
- Modern banking Technology-by Firdos Temurasp Shroff -published by-Northern Book Center, New Delhi
- General Bank Management from Indian Institute of Banking and Finance by MACMILAN
- Microsoft Office Professional2013-Step by step - By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch

SYBBI- SEM-IV

BUSINESS ETHICS AND CORPORATE GOVERNANCE

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr.No.	Modules	No. of lectures
Module 1	Business Ethics	15
Module 2	Corporate Governance	15
Module 3	Code of conduct and Corporate social responsibility	15
Module 4	Corruption	15
		60

Objectives:

- To make the students understand the importance of business ethics and corporate governance in corporate world
- To make the students understand various responsibility of business houses towards society and code of conduct of business houses.
- To make them aware about the causes and ill effects of corruption in business and on society at large.

Learning Outcome:

After successful completion of the course the learner will have understanding of business ethic and corporate governance in general and in context of banking and insurance sector. The students will be sensitized towards the issues of corruption and ways to reduce it.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	BUSINESS ETHICS	15
	<p>Meaning, Nature and sources of business ethics Unfair Business practices: Features and reasons, Whistle Blowing policy and laws related to protection of whistle Blower, Insider trading and Clause 49. Values: meaning, types, Teachings from scriptures like Gita, Quran and Bible w.r.t. Indian value system in business</p>	
2.	CORPORATE GOVERNANCE	15
	<p>Meaning, principles, significance and framework of Corporate Governance Corporate Governance reports of Narayan Murthy Committee, Cadbury Committee, Kumar Mangalam Birla Committee, Malhotra Committee, CII Code, Narshimam Committee Corporate Governance in Globalized economy, Corporate Governance in Banking, Insurance and Financial institutions</p>	
3.	CODE OF CONDUCT AND CORPORATE SOCIAL RESPONSIBILITY	15
	<p>Code of conduct in Business Houses: Meaning, Features of Good Code of Conduct, Code of conduct for banking and insurance sector (with cases of banking companies and Insurance companies) Corporate Social Responsibility: Meaning, Scope and Significance CSR of business towards various groups and CSR towards social organizations.</p>	
4.	CORRUPTION	15
	<p>Corruption: Meaning, Causes and Effects Frauds and Scams in Banks, Insurance Companies, Financial Markets (Current case studies and supreme court judgments) Measures to overcome frauds and Corruption Zero tolerance of Corruption and Triple line approach Competition Act: Ethical approach in IPR with respect to Design, Patents and Copyrights. Ethics and IT</p>	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
- II. Internal Test (20 marks converted to 10 marks)
- III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. Attempt any 2 of 3 questions from Unit I (7.5*2)
2. Attempt any 2 of 3 questions from Unit II (7.5*2)
3. Attempt any 2 of 3 questions from Unit III (7.5*2)
4. Attempt any 2 of 3 questions from Unit IV (7.5*2)
5. Case Study (5*3)

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks

Recommended Reading Material

- Corporate Governance Modules of best practices), The Institute of Company Secretaries of India, Taxmann Publications Private ltd.
- Corporate Governance by Indrajit Dube
- Business Ethics and Corporate Governance by Fernando
- Corporate Governance –IICA(Indian Institute of Corporate Affairs), Taxmann Publication

SYBBI- SEM-IV

FOUNDATION COURSE – IV (INTRODUCTION TO INTERNATIONAL BUSINESS)

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No. of lectures
Module 1	Introduction to International Business	15
Module 2	International Economic Institutions and Regional	15
Module 3	Preliminaries for Export Import and Documentation	15
Module 4	International Marketing, Human Resource	15
		60

Objectives:

1. To study the role that international trade and investment, currency movements, international financial markets.
2. To create awareness about international institutes like world bank, IMF etc
3. To help them in understanding the procedures of Import and export and understand the importance of international marketing and human resource management at border perspective.

Learning Outcome:

After successful completion of the course the learner should be able to appreciate the importance of trading at international levels. The learners would be able to develop understanding of international trade process. The learners would develop a deeper understanding marketing and human resource at international platform.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	INTRODUCTION TO INTERNATIONAL BUSINESS	15
	Introduction to International Business- Importance, Nature and Scope of International Business, Drivers of International Business, Evolution of International Business, Strategies of Going International, Globalisation, Multi-National Corporations- Nature, Goals of MNCs, India's Presence- Advantages and Disadvantages of MNCs International Business Environment: Economic, Political, Cultural and Legal Environments in International Business	
2.	INTERNATIONAL ECONOMIC INSTITUTIONS AND REGIONAL GROUPINGS	15
	Institutional Support to International Business, Role of World Bank, IMF, ILO, UNCTAD, UNIDO and ADB in International Business, World Trade Organisation (WTO), Origin, Objectives, Functions ,GATT and WTO, Principles of WTO, Transparency, MFN Treatment, National Treatment, Free Trade, Dismantling Trade Barriers, Rule Based Trading System, Treatment for LDCs ,Competition Principle, Environment Protection, Key Subjects in WTO, Agriculture, TRIPS, TRIMS, GATS, Implications for India Integration between Countries: Levels of Integration, Growth of Trading Blocs, Impact of Integration, Major Regional Trading Groups, The European Union, NAFTA, APEC, ASEAN, MERCOSUR, BRICS, SAARC, OPEC	
3.	PRELIMINARIES FOR EXPORT IMPORT AND DOCUMENTATION	15
	Meaning and Definition of Export, Methods of Exporting, Registration Formalities for Exports, Export Licensing, Selection of Export Product, Identification of Market for Exports – Export Pricing Quotations, FOB & CIF, Meaning and Definition of Imports, Liberalization of Imports, Negative list of Imports ,Categories of Importers, Special Schemes for Importers. Aligned Documentation System – Commercial Invoice, Shipping Bill, Certificate of Origin, Consular Invoice, Mate’s Receipt, Bill of Lading, GR Form, ISO 9000, Procedure for obtaining ISO 9000, BIS 14000 Certification, Import Documentation, Transport Documents - Bill of Entry, Certificate of Inspection, Certificate of Measurements, Freight Declaration	
4.	INTERNATIONAL MARKETING, HUMAN RESOURCE MANAGEMENT	15
	International Marketing, Domestic and International Marketing, Compared Benefits of International Marketing, Major Activities, International Market Assessment, International Product Strategies, Pricing Issues and Decisions, Dumping, Promotion Issues and Policies. International Human Resource Management, Nature, Growing Interest in IHRM, DHRM and IHRM compared, Managing International HR activities, Expatriation and Repatriation of employees	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- I. Written Assignment (10 marks)
- II. Internal Test (20 marks converted to 10 marks)
- III. Class Participation and attendance (05 marks)

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

1. Attempt any 2 of 3 questions from Unit I (7.5*2)
2. Attempt any 2 of 3 questions from Unit II (7.5*2)
3. Attempt any 2 of 3 questions from Unit III (7.5*2)
4. Attempt any 2 of 3 questions from Unit IV (7.5*2)
5. Case Study (5*3)

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks

Recommended Reading Material

- *Economic Survey, Govt. of India. Various issues*
- *Export-import Policy and Other Documents, Govt. of India*
- *Czinkota, Michael R, 8th Edition, Publisher Wiley, 2010.*
- *Hill, Charles W. L., International Business, McGraw Hill, 2011, New York.*
- *Aswathappa K, International Business, Tata McGraw Hill Education, 2010.*

TYBBI- SEM-VI

INTERNSHIP BASED PROJECT WORK

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Project work based on internship in the study area

Inclusion of internship in the course curriculum of the B.Com. (Banking & Insurance) programme is one of the ambitious aspects in the programme structure. The main objective of this inclusion is to give an opportunity to the students to acquaint them with practical exposure and application of the syllabus studied at under-graduate level. Students are expected to report the guiding teacher on regular basis and update her work undertaken during internship. At the end of their internship a Project report has to be submitted summarizing their experience.

Guidelines for Internship based project work

- Minimum one month/150 hours of Internship with an Organisation/ NGO/ Charitable Organisation/ Private firm.
- The theme of the internship should be based on any study area of the elective courses
- Experience Certificate is Mandatory
- A report has to be brief in content and must include the following aspects:
 - **Executive Summary:**
 - A bird's eye view of your entire presentation has to be precisely offered under this category.
 - **Introduction on the Company:**
 - A Concise representation of company/ organization defining its scope, products/ services and its SWOT analysis.
 - **Statement and Objectives:**
 - The mission and vision of the organization need to be stated enshrining its broad strategies.
 - **Your Role in the Organisation during the internship:**
 - The key aspects handled, the department under which you were deployed and brief summary report duly acknowledged by the reporting head.

- **Challenges:**
 - The challenges confronted while churning out theoretical knowledge into practical world.
- **Conclusion:**
 - A brief overview of your experience and suggestions to bridge the gap between theory and practice.
- The project report based on internship shall be prepared as per the broad guidelines given below:
 - Font type: Times New Roman
 - Font type: Times New Roman
 - Font size: 12-For content, 14-for Title
 - Line Space : 1.5-for content and 1-for in table work
 - Paper Size: A4
 - Margin : in Left-1.5, Up-Down-Right-1
 - The Project Report shall be bounded.
 - The project report should be of minimum 30 pages

Evaluation Pattern

Evaluation Methods for the 100 marks internship based project

Internal Examiner (25 Marks)		External Examiner (75 Marks)		Total Marks (100 Marks)
Hard Copy (15)	Viva (10)	Hard Copy (50)	Viva (25)	100

TYBBI- SEM-VI

BANKING ASPECTS IN BUSINESS

at Semester VI

(Implemented during Academic Year 2019-20)

(w.e.f. 2019-20)

Modules at a Glance

Sr. No.	Modules	No. of lectures
Module 1	Entrepreneurship	15
Module 2	Turnaround management	15
Module 3	Corporate restructuring	15
Module 4	Role of financial institutions	15
		60

Objectives:

- To make the students understand the importance of entrepreneurship management and its concepts.
- To make the students understand various concepts in turnaround management and methods to revive the sick industrial units and role of financial institutes.

Learning Outcome:

After successful completion of the course the learner will have Understanding of the entrepreneurship management, turnaround management and methods of corporate restructuring.

Detailed Syllabus:

Module	Topic	No. of lectures
1.	ENTREPRENEURSHIP	15
	<ul style="list-style-type: none">• Entrepreneurship: concept, features, need and importance, functions• Entrepreneur: meaning, skills, traits, creativity and innovation• Business plan: meaning and concept, benefits, developing a business plan, preparing a business proposal and project report	
2.	TURNAROUND MANAGEMENT	15
	<ul style="list-style-type: none">• Industrial Sickness: meaning, causes, symptoms, consequences• Turnaround: meaning, concept, indicators, selling of sick units, going private• Turnaround packages: BPR, TQM, 5s, Kaizen, flowcharts and process mapping	
3.	CORPORATE RESTRUCTURING	15
	<ul style="list-style-type: none">• Restructuring: concept, types, teams, issues.• Mergers and acquisition: concept, types, features, process, merits, limitations, issues• Takeover: concept, types, features, process, merits, limitations, issues	
4.	ROLE OF FINANCIAL INSTITUTIONS	15
	<ul style="list-style-type: none">• Institutional support for entrepreneurial activities: financial incentives by government, bank schemes, other NBFCs• Role of institutes for turnaround: role of banks, BIFR• Role of institutes in restructuring: role of banks and NBFCs, venture capitalist, merchant bankers	

Evaluation Pattern

Evaluation Methods for the 25 Marks Component

- | | |
|---|------------------------------------|
| I. Written Assignment | (10 marks) |
| II. Internal Test | (20 marks converted to 10) marks) |
| III. Class Participation and attendance | (05 marks) |

Question Paper Pattern for Periodical Class Test

Written Class Test (20Marks)

1	Match the Column / Fill in the Blanks/ Multiple Choice Questions (1 Marks each)	05 Marks
2	State whether True or False	05 Marks
3	Answer in Brief (Attempt Any Two of the Three) (5 Marks each)	10 Marks

Question Paper Format for the 75 Marks Component

- | | |
|---|---------|
| 1. Attempt any 2 of 3 questions from Unit I | (7.5*2) |
| 2. Attempt any 2 of 3 questions from Unit II | (7.5*2) |
| 3. Attempt any 2 of 3 questions from Unit III | (7.5*2) |
| 4. Attempt any 2 of 3 questions from Unit IV | (7.5*2) |
| 5. Case Study | (5*3) |

Recommended Reading Material

- Practical Shutdown & Turnaround Management for k, Engineers & Managers (English, Paperback, IDC Technologies Pvt. Ltd.)
- Managing Corporate Turnaround Text & cases Ram Avtar Yadav , Concept Publishing Co.
- Business Process Reengineering, O. P. Agrawal
- The Turnaround Experience – Feddrick Zimmerman
- S.L. Gupta and Dr. Arun Mittal, Entrepreneurship Development by International Books House ltd.
- Vasant Desai, Dynamics of Entrepreneurial Development