

Course Book

for

Bachelor of Business Administration

Finance and Financial Inclusion

BBA (F&FI)

School of Management



Centurion
UNIVERSITY

Centurion University of Technology & Management

Hig-5, Phase-1, BDA Duplex, Pokhariput, Bhubaneswar-751020

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1.0 LIST OF COURSES FOR BBA (FINANCE AND FINANCIAL INCLUSION)

SEMESTER – I			
Sl. No.	Course Title	Course Code	Credits¹
1.	Business Communication		2-2
2.	Individual and Group Behavior		2-2
3.	Financial Accounting		2-2
4.	Principle & Practice of Management		2-2
5.	Fundamentals of Banking		2-2
6.	Finance and Financial Inclusion Internship		0-4
SEMESTER – II			
Sl. No.	Course Title	Course Code	Credits
1.	Business Mathematics and Statistics		2-2
2.	Marketing Management		2-2
3.	Basic Economics		2-2
4.	IT for Managers		2-2
5.	Organizational Structure & Design		2-2
6.	Finance and Financial Inclusion Internship		0-4
SEMESTER – III			
Sl. No.	Course Title	Course Code	Credits
1.	Financial Institutions & Financial Market		2-2
2.	Human Resource Management		2-2
3.	Business Research Methods		2-2
4.	Cost & Management Accounting		2-2
5.	Rural Banking		2-2
6.	Finance and Financial Inclusion Internship		0-4
SEMESTER – IV			
Sl. No.	Course Title	Course Code	Credits
1.	Indian Society & Polity		1-1
2.	Banking Law and Practices		2-2
3.	Business Ethics & Corporate Governance		2-2
4.	Rural Marketing		2-2
5.	Micro-entrepreneurship Development		2-2
6.	Strategic Management		1-1
7.	Finance and Financial Inclusion Internship		0-4
SEMESTER – V			
Sl. No.	Course Title	Course Code	Credits
1.	Financial Inclusion & Microfinance Institution		1-1
2.	Rural livelihood Project Management		2-2

¹ 50% Theoretical learning and 50% Experiential learning contribute to credit load for each course, excluding the Finance and Financial Inclusion Internship, where it is 100% Experiential learning.

3.	Co-operative Banking & Credit Appraisal		1-1
4.	Government Initiatives for Rural India		1-1
5.	Institutional Framework & SME Financing		1-1
6.	Finance and Financial Inclusion Internship		0-4
SEMESTER – VI			
Sl. No.	Course Title	Course Code	Credits
1.	Bank Credit		1-1
2.	Recovery and NPA Management		1-1
3.	NGO and Rural Development		1-1
4.	Rural Financial Products and Services		2-2
5.	Banking Technology and Management		1-1
6.	Finance and Financial Inclusion Internship		0-4

2.2 COURSE OUTLINE

2.2.1 SEMESTER I

Paper 1: Business Communication, Credit (2-2)

Objectives

- i. To understand the concept, process and importance of communication
- ii. To gain knowledge of media of communication
- iii. To develop skills of effective communication – both written and oral
- iv. To acquaint with application of communication skills in the business world

Content

Unit 1: Introduction to Communication

Meaning and Definition, Process, Functions, Objectives, Importance and Essentials of Good Communication; Communication barriers and Overcoming communication barriers.

Unit 2: Types of Communication

Written, Oral, Face-to-face and Silent communication. Merits and limitations of each type.

Unit 3: Business Letters

Need and functions of business letters, Planning & layout of business letter, Kinds of business letters and Essentials of effective correspondence.

Unit 4: Drafting of Business Letters

Enquiries and replies, Placing and fulfilling orders, Complaints and follow-up, Sales letters, Circular letters, Application for employment and resume, Report writing, Notices, Agenda and

Minutes of the Meetings, and Memos.

Unit 5: Oral Communication

Meaning, nature and scope; Principles of effective oral communication; Techniques of effective speech; Media of oral communication (Face-to-face conversation - Teleconferences - Press Conference – Demonstration - Radio Recording - Dictaphone – Meetings - Rumor - Demonstration and Dramatization - Public address system - Grapevine - Group Discussion - Oral report - Closed circuit TV). The art of listening and Principles of good listening.

Unit 6: Application of Communication Skills

Group Decision-Making; Conflict and Negotiations; Presentation and Interviews; Speeches; Customer Care/Customers Relations; Public Relations (Concept, Principles, Do's and Don'ts etc. to be studied for each type).

Topics Prescribed for Workshop/Lab: Group discussion, Mock Interview, Interview, Public Speech, Conflict Situation, Decision making in a group and Written Communication

Recommended Books

- i. Business Communication, K. K. Sinha, Galgotia, New Delhi.
- ii. Business Correspondence and Report Writing, R. C. Sharma and Krishna Mohan - Tata Mc Graw-Hill, New Delhi.

Paper 2: Individual and Group Behavior, Credit (2-2)

Objective

To develop basic knowledge and skill with respect to individual and group behavior in Organization

Content

Unit 1

Concepts of behavior, Models of organization behavior, synergy between individual and social system, Individual learning and behavior modification, Perception and attribution.

Unit 2

Personality, Attitudes, Motivation, Emotion and Stress.

Unit 3

Group Dynamics, Team building and Decision making.

Unit 4

Communication, Conflict, Leadership and Organization change.

Recommended Book

- i. Organization Behavior by K. Aswathappa, Himalayan Publishing

Paper 3, Financial Accounting, (2-2 Credit)

Objective

To impart basic accounting knowledge

Content

Unit 1

Introduction to Financial Accounting: The need for accounting, Objectives and functions of accounting, External and internal needs for accounting information, Branches of accounting, Distinctions between Accounting and Book keeping.

Accounting Concepts and Conventions: Accounting principles, Characteristics of accounting principles, Accounting Concepts and Accounting Conventions.

Unit 2

Accounting process and System: Double entry system, Classification of accounts, Nature of accounting transactions and Accounting mechanics.

Accounting Information System: Analysis and recording of Business Transactions Sources of documents, Journal, Rules of journalizing and Ledger posting.

Unit 3

Completion of the accounting process: The preparation of Trial Balance, Objects in drawing up a Trial Balance, Defects of a Trial Balance and Errors.

Capital and Revenue Expenditure and Receipts: Rules for determining capital expenditure, revenue expenditure, deferred revenue expenditure, capital and revenue receipts and capital and revenue profits and losses.

Unit 4

Understanding Income Statement: Meaning, Format and Contents of an income statement, Accounting concepts related to income statement, Exercises and Cases.

Understanding Balance Sheet: Meaning, format and contents of Balance Sheet, Accounting concepts related to balance sheet, Exercises and Cases.

Unit 5

Depreciation Accounting and Policies: The concept of Depreciation, Depreciation methods and Accounting for Depreciation. Computer based Financial Accounting and exposure to Tally

Recommended Books:

- i. S.P Jain and K.L Narang, Financial Accounting, Kalyani Publishers, New Delhi.
- ii. A. Mukherjee and M. Hanif - Modern Accountancy (Vol .1) Tata Mc Graw-Hill, New Delhi
- iii. T. S. Grewal, Introduction to Accountancy, S. Chand & Company, New Delhi.

Paper 4: Principle & Practice of Management, (2-2 Credit)

Objective

- i. To understand the roles and responsibilities of a manager
- ii. To understand the principles, concepts, and techniques that can be used in carrying out managerial functions

Unit 1

Management: Concept, nature and importance of management; Art and science of management; Management skills; Levels of management; Characteristics of good managers; Evolution of management (Early contributions, Taylor and scientific management, Fayol and administrative management); Business Ethics and Social Responsibility (Concept and Tools of Ethics)

Unit 2

Planning (Importance of Planning, steps in planning, types of planning, barriers to effective planning, operational plan and strategic planning); Decision making (Concept, types of decisions, decision making process) and Organising (Concept of Organisation and forms of Organizational Structure).

Unit 3

Staffing (Concept, Manpower planning, Job design, recruitment & selection, training and development and performance appraisal) and Motivation (Concept and Theories of Motivation)

Unit 4

Leadership (Concepts, difference between leadership and management); Leadership theories (Trait theory and Behavioural theory), Functions of leaders, Leadership style, Leadership development and Leadership behavior.

Communication process, Importance of communication, Communication channels, and Barriers to communication.

Controlling (Concept, Types of control and Control techniques).

Recommended Books

- i. L. M. Prasad, Principles and Practice of Management, Sultan Chand & Sons
- ii. P. C. Tripathi and P. N. Reddy, Principles of Management, Tata Mc Graw Hill

Paper 5: Fundamentals of Banking, (2-2 Credit)

Objectives

- i. To understand the basic concept of banking as a financial intermediation service
- ii. To understand bank as a financial institution

Content

Unit 1

History and evolution of banking, Definition of banking, Types of banks

Unit 2

Definition of a bank customer, different types of bank accounts and their key features, process of opening of accounts of individuals, partnership firm, joint stock companies, Hindu Undivided Family, Institutions, Single holder and joint holders, Trusts, Co-operative societies, government and other public bodies.

Unit 3

Traditional functions of a bank, forms of deposits in current accounts, saving accounts, fixed deposits, recurring deposits, credit creation function of banks, types of credit facilities, overdraft, cash credit, demand loan, term loan, purchase/discount of bills, letters of credit, letters of guarantee, personal loans, housing loans, educational loans and vehicle loans.

Unit 4

Concept of negotiable instruments, characteristics of negotiable instruments, promissory notes, bills of exchange and cheques and their silent features, main features of cheques as negotiable instruments, payment through cheques, liabilities of paying and collecting banks, and crossing of a cheque.

Recommended Reading

- i. Basics of Banking and Finance, K. M. Bhattacharya and P. Agrawal, Himalaya
- ii. Basics of Banking, Indian Institute of Banking and Finance, Taxman

Paper 6: Finance and Finance Inclusion Internship, (0-4 Credit)

2.2.2 SEMESTER-2

Paper 1: Business Mathematics and Statistics, (2-2 Credit)

Objective

- i. To understand the concept of statistics
- ii. To apply the tools and techniques of business mathematics and statistics in real life situations.

Content

Unit 1

Meaning, scope, limitations and applications of statistics; Types of data and data sources; Classification, tabulation and presentation of data; formation of frequency distribution; types

and construction of diagrams and graphs. Sampling (meaning, objectives, population and samples) and Sampling Distribution.

Unit 2

Measures of Central Tendency and Dispersion: Meaning and objectives of measures of central tendency, different measures (arithmetic mean, median, mode, geometric mean and harmonic mean), characteristics, applications and limitations of these measures; measure of variation (range, quartile deviation, mean deviation, standard deviation, co-efficient of variation and skewness).

Unit 3

Types of relationships between variables, scatter diagram, regression line, coefficient of correlation, coefficient of determination, misuse of regression and correlation

Unit 4

Meaning and formulation of Linear Programming (LP) problem for two variables. Simple Transportation problem formulation and solution.

Recommended Books

- i. S C Gupta, Fundamentals of Statistics, Sultan Chand & Sons, Delhi.
- ii. J K Sharma, Business Statistics, Pearson Education, Delhi

Paper 2: Marketing Management, (2-2 Credit)

Objective

- i. To familiarize the students with the concepts, theories and strategies of marketing.

Content

Unit 1

Introduction to marketing (Definition, importance and process of marketing; Concepts of need, want, value and satisfaction; and Elementary idea of marketing mix); Understanding Marketing Environment (PESTEL, Competition and Porter's five force model); Introduction to market research; and Segmentation, Targeting & Positioning (definitions and methods).

Unit 2

Product Management (Product concept, Classification of products, Concept of Product life cycle); Brand Management (Concept of Brand, Branding & brand equity, Positioning of brands and Repositioning); Pricing (Meaning & objective, Understanding the steps in price setting, pricing policies); Promotion (Meaning and, importance in marketing, Promotional tools such as advertising, sales promotion, etc.); and Place (Marketing channels, Distribution system and Logistics management).

Unit 3

Sales management (Basics of sales management and Principle of personal selling); Consumer Behavior (Role of consumers, Consumer decision making process and Post purchase behaviour); and Services Marketing (Characteristics of services, 7Ps of services, Concepts of service quality, service failure and service recovery).

Unit 4

Marketing Strategy (Concepts of product portfolio, SBU, Boston Consulting Group Matrix, GE Matrix, Ansoff's matrix); Retail Management (Definition and importance of retailing); Social marketing (Concept of and key success factors in social marketing); Green marketing and e-marketing.

Recommended Books

- i. Marketing Management: A South Asian Perspective, Phillip Kotler, Kevin Lane Keller, Abraham Koshy and Mithileshwar Jha, Pearson, Delhi
- ii. Marketing Management, Rajan Saxena, Tata Mc Graw Hill, Delhi

Paper 3: Basic Economics, (2-2 Credit)

Objective

- i. To familiarize with the fundamentals of microeconomics and its applications
- ii. To develop understanding of crucial macroeconomic variables
- iii. To understand the present national and international economic environment

Content

Unit 1

Introduction & Micro Economics: Definition and scope of Economics, Utility analysis, Demand function, Demand estimation and forecasting, Elasticity of demand and its measurement, Concept of consumer surplus and its measurement, Production function, Diminishing marginal returns, Returns to scale, Cost concepts (Total, average and marginal cost functions), Law of supply, Economies of scale, Economies of scope, Price and output determination under Perfect Competition, Monopoly, Monopolistic Competition and Oligopoly.

Unit 2

Macro Economics: Measurement of national income, Circular flow of income, Inflation (measurement of inflation, GDP deflator, WPI and CPI), Components of money supply, Consumption, saving and investment functions, Business cycle- causes and consequences, Fiscal and monetary policies for price stability, Balance of payments- meaning and measures to correct adverse balance of payments, Functions of International Monetary Fund.

Unit 3

Economics of Development: Economic development and Economic growth, Human development (Social sectors of India- Health and education), Balanced and unbalanced growth

Unit 4

Indian & International Economics: Basic characteristics of Indian economy, Poverty, inequality and unemployment in India, Indian agriculture- causes of its low productivity, investments and subsidies in Indian agriculture, Indian industry- Public sector, Private sector, MSMEs, FDI in India, Globalisation- its consequences, WTO

Recommended books

1. Introduction to Economics by Paul Samuelson and William Nordhaus, Mc Graw Hill
2. Microeconomics for Management Students, R H Dholakia and A N Oza, Oxford

Paper 4: IT for Managers, (2-2 Credit)

Objective

- i. To develop an understanding of different information technology tools and systems for efficient business operation
- ii. To develop skills in applying IT Tools and systems to real life business ventures

Content

Unit 1

Introduction: Evolution of computer and computing systems, Classification of Computers, Basic Computer operations, Functional units of Computers, Practical data processing application in business, Computer applications in various areas of business.

Unit 2

Software types, Operating Systems Software (Types of Operating System, MS DOS, Windows OS), Application Software, Microsoft Office (working with MS Word, MS Excel and MS Power point).

Unit 3

Networks and Telecommunication Systems: Introduction, Networks, Network Topology, Network components, Data Communication, Communication Channels, Data Transmission, Network Architectures, Internet, Intranet and Extranet Applications, Data Communication at Work.

Unit 4

Data Processing: Introduction, Data Processing Cycle, Kinds of Data Processing, Data Base, Data Base Management System

Unit 5

Internet, Security and E-Commerce: History and Core features of the Internet, Internet Applications, Internet and World Wide Web, Extranet and E-mail, Mobile Computing, Electronic Commerce, Types of E-Commerce and Activities

Recommended Books

- i. S. Sudalaimuthu and S. Anthony Raj, Computer Application in Business, Himalaya Publishing
- ii. O'Brien J. A., Management Information Systems: Managing Information Technology in the Business Enterprise, Prentice Hall

Paper 5: Organizational Structure & Design, (2-2 Credit)

Objective

- i. To understand different elements of organization design and organization structure
- ii. To understand factors that affect organization design and structure

Contents

Unit 1

Understand Organization including its meaning and characteristics.

Unit 2

Approaches to Organization including Systems Approach, Mechanistic Approach, Organism Approach, Cultural Approach, Political Approach and Instrument of Domination Approach. 7S Model

Unit 3

Organization Design including Meaning, Purposes, Principles, Key factors affecting Organization Design (size, environment, culture, technology, strategy).

Unit 4

Organization Structures including Product, Functional, Matrix, Boundary-less, Virtual, Horizontal and Project types.

Unit 5

Organizational Analysis including analysis of external environment (political, economic, social, technological, ecological and legal) and internal environment (resources), SWOT Analysis and other diagnostic Tools and Techniques.

Recommended Book

- i. Organization Theory and Design, Daft, R. L. and Armstrong, A., Macmillan

Paper 6: Finance and Finance Inclusion Internship, (0-4 Credit)

2.2.3 Semester-III

Paper 1: Financial Institutions & Financial Market, (2-2 Credit)

Objective

- i. To provide student basic concepts of financial market and instruments for decision making

Content

Unit 1

Financial System and Financial Markets: Meaning, Types and Classification of Financial Markets; Debt Market; Equity Market; Money Market; Capital Market; Primary Market and Secondary Market; Interlinking Financial Market-Indian and Global Financial Markets.

Unit 2

Financial Institutions: Categories and Characteristics, Money Market Institutions, Capital Market Institutions, Financial Services Institutions; Stock Exchanges: Constitution, control, functions, Prudential Norms, SEBI Regulations, Sensitive Indices, Investor Services, Grievance Redressal Measures; and Financial Services Institutions: Clearing Corporation of India Ltd, Discount and Finance House of India Ltd, National Securities Depository Ltd, Securities Trading Corporation of India Ltd. and Credit Rating Institutions.

Unit 3

Financial Instruments: Commercial Papers, Certificate of Deposits, Treasury Bills, Commercial Bills, Gilt-edged Securities, Equity Shares, Dematerialisation, Preference

Shares, Debentures, Warrants and Convertibles, ADRs and GDRs, Derivatives- Options and Futures.

Unit 4

Indian Financial Institutions: Commercial Banks (Roles, Functions, Regulations, Public Sector, Private Sector and Foreign Banks); Development Bank (IFCI, IDBI, SFCs, NABARD, RRBs, SIDBI, IIBI and Non-Banking Financial Institutions); and Insurance Companies (Public and Private); Investment Policy and Regulatory Authority.

Recommended Books

- i. Financial Markets and Institutions, S Gurusamy, Thomson
- ii. Financial Services in India, Kothari, Sage

Paper 2: Human Resource Management, (2-2 Credit)

Objectives

- i. To acquaint with the concept of human resource management in an organization.
- ii. To develop the skills for effective human resource management in an organization.

Course Outline

Unit 1

Human Resource Management (concepts & contours); Job analysis and Job design (components & methods); and Manpower Planning (Objectives, Significance and Models).

Unit 2

Recruitment (sources of recruitment, methods of recruitment, recruitment process, new trends in recruitment); Selection (Meaning and Importance of Selection, Steps in Selection Process); and Induction (Steps in Induction Process).

Unit 3

Training and Development (Importance and methods); and Appraisal (concept, process & methods).

Unit 4

HR records, purposes of HR records, principles of record keeping, Human Resource Information System (HRIS); steps in implementation of HRIS, areas of application of HRIS.

Books Recommended

1. V S P Rao, Human Resource Management, Excel Books
2. Dessler, G., A framework of Human resource Management, Pearson.

Paper 3: Business Research Methods, (2-2 Credit)

Objective

- i. To have the knowledge and skill of systematic gathering and analysis of data needed to solve managerial problems

Content

Unit 1

Introduction to Business Research (Types & Objectives of business research, Identification of Research problem, Research process) and Research designs (Exploratory, descriptive, experimental and observational)

Unit 2

Research Brief (Statement of Research Problem, Review of Literature, Hypotheses Formulation); Tools of research (Preparation of questionnaire and schedules); and Measurement and scaling (Nominal, Ordinal, Interval, Ratio, Concept of Thurston Scale, Likert Scale)

Unit 3

Sampling (Design of sampling and Technique of sampling; Collection of data (Primary and secondary data, Survey Design, including online survey); and Qualitative research (Qualitative research Vs Quantitative research methods and Elementary idea of Focus Group discussion)

Unit 4

Data Analysis (Data entry, editing, coding, Tabulation); Data Analysis Techniques (Crosstabs, Frequency distribution, Parametric test, Non-parametric test, Concept of factor analysis and cluster analysis); Research Results (Report preparation and presentation process, report format, report writing, guidelines for table and graph).

Recommended Books

- i. Marketing Research by N. Malhotra, Pearson Education.
- ii. Cooper, Donald R and Pamela S Schindler, Business Research Methods, Tata McGraw-Hill

Paper 4: Cost & Management Accounting, (2-2 Credit)

Objective

- i. Provide students with basic concepts of management accounting and the usefulness of internal accounting system.

- ii. Provide students with the capability to apply knowledge in decision-making scenarios.

Content

Unit 1

Introduction to Cost Accounting:

Introduction, Terminology (Cost, costing, cost unit, cost centre, profit centre, cost object), Objectives of Cost Accounting, Cost Accounting Vs Financial Accounting, Necessity for Cost Accounting, Methods of costing & types of costing, Classification of costs (by nature, by activities, by behaviour, by time, in relation to managerial decision making)

Unit 2

Preparation of cost sheet, Job costing, Contract costing, Process costing, Reconciliation of cost and financial accounts.

Unit 3

Management Accounting:

Definition, Scope and functions of Management Accounting and difference between Management Accounting and Financial Accounting, Break-even and Cost-volume-profit analysis, Marginal costing and practical application (In situations like key factor analysis, optimizing product mix, make or buy decision, discontinuance and diversification of products, accept or reject special offer, close down of operations).

Unit 4

Budgetary Control & Standard Costing:

Budgeting process, Preparation of Sales or Revenue budget & other budgets, Flexible budgeting, Master Budget, Efficiency Ratio, Activity Ratio, Capacity Ratio, Standard Costing – Objectives, Variance analysis – Interpretation of variances, Decisions under risk and Uncertainty, Cost control and cost reduction.

Recommended Books

- i. Cost and Management Accounting, M. Hanif, TMH
- ii. A Text Book of Cost & Management Accounting, M.N. Arora, Vikas

Paper 5: Rural Banking, (2-2 Credit)

Objective

To provide the students with adequate knowledge of increased role and potential of rural India and the role of banking in the area of rural credit.

Content

Unit 1

Introduction to Rural India, Rural Economy, Rural Employment, Rural Poverty, Rural Credit, Panchayat Raj System for Rural Development, Rural Infrastructure & its role
Role of Rural Credit in Rural Development

Unit 2

Structure of Rural Banking in India, Rural banking in reform & post reform periods, Role of Money lenders, The Prospects and Constrains of Cooperative Credit Movement in India

Unit 3

Rural banking products and services, Business Correspondent Model, Banking Laws & Practices in rural context

Unit 4

Managing challenges in Rural Banking and making effective use of IT for meeting these challenges

Recommended Books

- i. Desai Vasant, Rural Development in India, Himalaya Publishing
- ii. Rohtagi, Rural Banking & Overdues Managemen, Cybertech

Paper 6: Finance and Finance Inclusion Internship, (0-4 Credit)

2.2.4 Semester 4

Paper 1: Indian Society & Polity, (1-1 Credit)

Objective

- i. To develop familiarity with the key social and political concepts affecting organisation
- ii. Develop skills in Societal and Political Analysis
- iii. Understanding the role of different level of Governments

Contents

Unit 1

Introduction: Social Concepts (Society; Community; Social Groups: Caste, Class, and Tribe; Social Mobility)

Unit 2

Culture: Regionalism, National Culture, Multiculturalism

Unit 3

Polity: Basic Constitutional Framework, Level of governments

Unit 4

Societal Analysis: Participation Analysis, Stakeholder Analysis, Social Capital Analysis, Social Risk Analysis

Recommended Books

- i. Ram Ahuja, Indian Social System
- ii. K.L. Sharma, Social Stratification in India

Paper 2: Banking Law and Practices, (2-2 Credit)

Objectives

- i. To understand the basics of business and corporate laws
- ii. To acquaint the students with the basic and elementary knowledge of Banking Laws

Contents

Unit 1

Reserve Bank of India: Overview, Legal Framework of Regulation of Banks, Reserve Bank of India Act 1930

Unit 2

Banking Regulations: Banking Regulation Act, 1949, Negotiable Instruments Act 1860

Unit 3

Cyber Laws: Cyber Laws relating to Banking, Banking Companies Act, 1970/ 1980

Unit 4

Recent trend in Banking Industry: Securitization Act, 2002., Recent trends in Banking Industry (Legal)

Recommended Books

- iii. Varshney P.N; "*Banking Law and Practice*"; Sultan Chand and Sons; 2005
- iv. Gordon & Natarajan, Banking Theory, Law and Practices, Himalaya Publishing House

Paper 3: Business Ethics & Corporate Governance, (2-2 Credit)

Objectives

- i. To make students aware of different approaches and theories of Ethics
- ii. Equip the students to handle ethical dilemmas in an organisation

- iii. Understanding the corporate governance

Contents

Unit 1

Business Ethics: Sources, Types, Ethics and Law, Justification for Ethics; Theories of Ethics, Application of Theories & Ethical Principles in Business (Marketing, Finance, Human Resource Management), Corporate Social Responsibility.

Unit 2

Corporate Governance: The Theory and Practice of Corporate Governance, Landmarks in the Emergence of Corporate Governance, Growth of corporate governance in India, Role, duties and responsibilities of Board of Governors, Chief Executive and Auditors.

Recommended Books

- i. Manuel G. Velasquez, Business Ethics, Pearson Education
- ii. G.S.V. Murthy, Business Ethics, Himalaya Publishing

Paper 4: Rural Marketing, (2-2 Credit)

Objective

- i. To familiarize participants with the various concepts in rural marketing

Contents

Unit 1

Introduction (Introduction to rural marketing, Understanding the rural India, Some issues and challenges); Understanding Rural Marketing environment (Rural market structure, Factors of market environment); and Consumer behavior of rural market (Characteristic of rural consumer, Elementary idea of Opinion leadership and Consumer buying process).

Unit 2

STP of rural market (Segmentation, Targeting Selected Markets, The concept of Positioning); Product strategy (Rural product categories, Branding in rural markets, Fake brands); and Pricing Strategy (Factors of pricing, pricing strategies)

Unit 3

Distribution strategy (Rural distribution Channels, Concept of Public distribution system (PDS), Cooperative societies, prevalent distribution models (corporate)); and Communication Strategy (Challenges in rural communication, Selecting communication channel, rural advertising, rural media, Folk media, Melas)

Unit 4

Innovations in rural markets (Rural market & innovation, Importance of ICT, ICT initiatives in rural markets, Emergence of organized retailing); and Future of rural marketing (Public private partnership, Focused marketing strategies)

Recommended Books

- i. The Rural Marketing Book, Text and Practices- Pradeep Kashyap, Pearson Publication
- ii. Rural Marketing, Ramakrishnan, L and Krisnamacharyullu C.S.G, Pearson Education.

Paper 5: Micro-entrepreneurship Development, (2-2 Credit)

Objective

To familiarize participants with basic concepts, environment, strategies and methodologies of micro-entrepreneurship development

Unit 1

Understanding Entrepreneurship: Concept of Entrepreneurship, Motivation for Economic Development and Entrepreneurial Achievement, Enterprise and Society , Why and how to start Business – Entrepreneurial traits and skills, Mind Vs. Money in Commencing New Ventures, Entrepreneurial success and failures, Environmental dynamics and change. Entrepreneurial Process: Step by step approach to entrepreneurial start up, Decision for Entrepreneurial start up.

Unit 2

Setting up of a small Business Enterprise: Identifying the Business opportunity - Business opportunities in various sectors, Formalities for setting up small enterprises in manufacturing and services, How to write a Business plan, components of a B-Plan, determining Bankability of the project.

Unit 3

Institutional Support for SME: Central / State level Institution promoting SME, Management of micro-enterprise. Sickness in Small Enterprises - Causes, symptoms and cures of sickness.

Books Recommended

- i. Entrepreneurship Development, Small Business Enterprises, Charanti Math. P. Pearson Education
- ii. Entrepreneurial Development, S. Khanka, S. C hand

Paper 6: Strategic Management, (1-1 Credit)

Objective

- i. To familiarize the students about the basic concept of strategic management and the required tools and techniques for strategy analysis and implementation

Content

Unit 1

Introduction, Concept of strategy: Mission, Vision, Objective and Strategy, Evolution of strategy, Strategic management process

Unit 2

Strategy formulation: Environmental analysis, Resource analysis, Stakeholders' analysis

Unit 3

Strategy Choice: Corporate level strategy, Business unit level strategy, Directions and methods of strategy development, Criteria for strategy selection

Unit 4

Strategy implementation: Organisation structure and design, Resource allocation and control, Management of change

Unit 5

Corporate Social Responsibility and Ethics

Books Recommended

- i. Gerry Johnson and Kevan Scholes, (2012) Exploring Corporate Strategy: Text and Cases, 6th edition, Pearson Publications, Delhi
- ii. Hitt, M A, Ireland, D R, Hoskisson, R E and Manikutty, S. , (2012), Strategic Management, 9th Edition, Cengage Learning, Delhi

Paper 7: Finance and Finance Inclusion Internship, (0-4 Credit)

2.2.5 Semester 5

Paper 1: Financial Inclusion & Microfinance Institution (1-1 Credit)

Objectives

- Develop conceptual clarity and contextual understanding of microfinance sector

Content

Unit 1

Financial Intermediation: Financial intermediation and the poor, Introduction and evolution of microfinance, Role and relevance of Microfinance

Unit 2

Microfinance Models and Delivery Mechanism: Understanding Grameen Model, Indian Self-help Groups, Member Based/ Community/ Co-operative Model, Specialized Microfinance Institutions and NGOs, Commercial Banks and Microfinance

Unit 3

Microfinance Products and Services: Design Aspects of Savings Products, Design aspects of Credit Products, Insurance and Social Security Products

Unit 4

Managing Performance: Loan operations in MFIs, Tracking loan repayment, Managing Delinquency, Assignments on Financial Analysis, Tracking Performance

Recommended Books

- i. Fisher, T and Sriram, M. S. 2002. Beyond Micro- Credit: Putting Development Back into Micro-Finance, Vistaar Publications, New Delhi
- ii. Ledgerwood, J. 1999. Micro-Finance Handbook: An Institutional and Financial Perspective, World Bank, Washington, D. C.

Paper 2: Rural livelihood Project Management (2-2 Credit)

Objectives

- To understand the basics of livelihood
- To gain knowledge about various livelihood projects
- To manage livelihood projects in rural areas

Content

Unit 1

Basics of livelihood: Meaning & definition of livelihoods, Livelihood portfolio of rural poor, Agriculture, Migration, Diversification sectoral approaches in Livelihoods.

Unit 2

Sustainable livelihood: Sustainable livelihood principles, Livelihood frameworks, Tools and techniques for livelihood mapping and sub sector analysis

Unit 3

Understanding Project: What is a Project, Project Management, Project Constraints, Understanding the nature of Projects, Project Life Cycle, Scheduling and Controlling of projects

Unit 4

Risk Management: Identifying risks, Understanding both Qualitative & Quantitative risk analysis, Planning risk responses, Monitoring and controlling risks, Concept of Logical framework model

Recommended Books

- i. Rural development, Kartar Singh, SAGE Publication
- ii. Web site of ACCESS Development, PRADAN, NABARD, Ministry of Rural development

Paper 3: Co-operative Banking & Credit Appraisal (1-1 Credit)

Objectives

- To enrich students with the basic principles of co-operative banking
- To know the legal framework for co-operative banking

Content

Unit 1

Introduction to Cooperative Banks: History of Co-operatives, Structure of co-operative credit institutions, Federal, central and primary credit societies, Principles of Co-operation

Unit 2

Operation of cooperative Banks: Membership shares linkage, types of members-regular, nominal & associate membership, Regulations relating to credit co-operatives, Members and their rights and obligations, Liquidation and winding up, Election of committee members and other officers of the societies, Officers, penalties, appeals and revision etc., Supervisory and Regulatory Role of state / Central Govt.

Unit 3

Instruments of Credit Co-operatives: Loans and advances-concepts, terms and conditions, refinance, exposure limits, Priority sector lending, Financing of small Business, Retail Trade, Personal Finance and Consumer Durables Housing loan & others

Unit 4

Credit appraisal and Management: Appraisal standards, Professional and Self Employed Transport Operators, SSI/ Tiny Sector Units, Urban poverty and Financing of subsidy-linked programs, Loan Policy (Fixing rate of interest, delegation, exposure, ALM for loans etc), Concept of credit appraisal mechanism

Recommended Books

- i. Co-operating Banking In India by S. Nakkiran, Rainbow publication
- ii. Co-operative Banking Operations by IIBF

Paper 4: Government Initiatives for Rural India (1-1 Credit)

Objectives

- To understand rural development and role of government
- To know the various programmes running by Government
- To acquaint the students with the implementation procedure of various government schemes/initiatives

Content

Unit 1

Rural development: Concept, Basic element of rural development, Why rural development

Unit 2

Institution in rural development: Understanding various government organization, Ministry of rural development, Panchayat raj institution, co-operatives, Voluntary agencies/non government organization, Corporate, Role of organization in rural development

Unit 3

Government initiatives: Concept of schemes/programmes, Popular schemes, MGNREGA, PMGSY, IAY, NSAP, DIKSHA, PURA, Aajeevika, SSA, PMEGP, Initiatives by State government

Unit 4

Technology & rural development: Initiative in ICT for rural development, other initiatives, PMRRDFs, Greening RD, IAP districts, Bharat Nirman

Recommended Books

- i. Rural development, Kartar Singh, SAGE Publication
- ii. Web site of ACCESS Development, PRADAN, NABARD, Ministry of Rural development

Paper 5: Institutional Framework & SME Financing (1-1 Credit)

Objectives

- i. To understand the importance of SME in the Banking Industry
- ii. To gain knowledge in the field of SME finance.

Content

Unit 1

Understanding SME: Definition of SMEs, Characteristics, Role in Economic Development, Forms of Organisations; Proprietary, Partnership, HUFs, Company

Unit 2

Establishing SME: Environmental Scanning, Policy Framework for SMEs, Laws and Regulations for SMEs , SME Development Bill, 2005

Unit 3

Institutions & SME: Central Government, MSME, SSI Board, SIDO, SISI, PPDCs, RTCs, CFTI, NISIET, NIESBUD, NSIC, State Government: Directorate of Industries, DICs, SFCs, SIDC / SIIC, SSIDC ,Financial Institutions & Banks; SIDBI, Commercial Banks, RRBs and Co-op. Banks

Unit 4

Approaches to SME: Micro Finance approach to SMEs, Linkages with financial institution including Banls & NBFCs, Relationship banking and its impact in SME development, WTO issues & impact on SMEs , BASEL-II & Globalization issues, Emerging issues affecting SMEs.

Recommended Books

- i. Principles and Practices of Banking, 2nd edition by IIBF, MacMillan Publishers
- ii. Banking Theory, Law & Practice by Gordon ,Natrajan, Himalaya Publishing house

Paper 6: Finance and Finance Inclusion Internship, (0-4 Credit)

2.2.6 Semester 6

Paper 1: Bank Credit, Credit, (1-1)

Objectives

- i. To acquire knowledge of various credit products provided by banks
- ii. To understand procedures and laws in relating to credit

Content

Unit 1

Introduction: Principles of lending, various credit Products / Facilities, working capital and term loans, Credit Appraisal Techniques, approach to lending, credit management, credit monitoring, Concept of NPA.

Unit 2

Documentation: Different types of documents; Documentation Procedures; Stamping of documents, Securities, Different modes of charging, creation of charge and satisfaction of charge,Types of collaterals and their characteristics

Unit 3

Products and Services: Understanding the Priority Sector, Lending, Sectors, targets, issues / problems, recent developments, Financial Inclusion, Factoring, Securitisation, Ancillary Services, Remittances, Safe Deposit lockers .

Unit 4

Laws on Bank Credit: laws relating to bill finance, LC and Deferred Payments, Laws relating to securities, valuation of securities, lien, pledge, mortgage, hypothecation, Cash credit, Indemnities / guarantees, Scope and application, obligations of a banker, precautions and rights, , Role of Credit Information Bureau

Recommended Books

- i. Principle and practices of Banking, 2nd edition, IIBF, Mac Millan Publication
- ii. Banking Theory, Law & Practice by Gordon and Natrajan, Himalaya Publishing house

Paper 2: Recovery and NPA Management, Credit (1-1)

Objectives

- To understand the concept of NPAs
- To gain knowledge about categories of NPAs
- To recognize various tools and techniques for NPA management

Content

Unit 1

Introduction: Concept and definition of Non-Performing assets, Understanding 'out of order' status, Ovedue

Unit 2

Understanding NPA Environment: Factors influencing NPA, Income recognition policy, Appropriation of recovery in NPAs, Reporting of NPAs

Unit 3

Classification of Non Performing Assets: Categories of NPA, Guidelines for classification of assets, Understanding Early warning signals and their classification

Unit 4

Managing NPA: Management of NPA, Strategies to reduce NPAs, Remedies available, Recent measures

Recommended Books

1. Principles and Practices of Banking, 2nd edition by IIBF, MacMillan Publishers
2. Banking Theory, Law & Practice by Gordon , Natrajan, Himalaya Publishing house

Paper 3: NGO and rural development, Credit (1-1)

Objectives

- To introduce the students to Non government sector
- To gain knowledge about the functioning of NGO
- To understand about the role of NGOs in rural development

Content

Unit 1

Understanding NGO: Concept, definition, Characteristics, types, voluntary organization, community based organization, movements, groups, trusts, civil society agencies, Few important NGOs and International agencies.

Unit 2

Formation of NGOs: Registration and processes in NGO formation, by laws, Memorandum of association. Nature of various NGO activities, Proposal writing for funding

Unit 3

Management of NGOs: Foreign contribution, Government and grants- in- aid, Issues and Challenges of NGO Management, Managerial role in problem solving, Governance and leadership.

Unit 4

NGO and Development: NGOs and changing trends of development, concept of Self-Help Group (SHG) and Empowerment of Women, Role of NGOs in Civil Society.

Recommended Books

1. Guidelines for NGO management in India by Snehalata Chandra, Kanishka Publisher, New Delhi
2. Administration and Management of NGOs - Text and Case Studies by Dr. S.L.Goel & Dr. R.Kumar, Jain Book agency.

Paper 4: Rural Financial Products and Services (2-2)

Objectives

- To know the various financial products and services in rural India
- To gain knowledge about agricultural finance in rural India
- To understand other ancillary products and services in rural market.

Content

Unit 1

Introduction: Understanding Indian Financial system, Classification, Concept of financial assets, Financial intermediaries, Financial markets, Financial instrument

Unit 2

Understanding Financial products and services: Banking financial products and Services, Non-Banking Financial products and services, Origin, Scope, function and roles of NBFC in rendering financial services

Unit 3

Agricultural Finance: Need for agricultural finance, Types and sources of agricultural finance, Problem faced & strategy to improve agricultural finance, Crop Loan

Unit 4

Other products and services: Micro finance, Financing Self Help Groups (SHGS) & JLGs, Co-operative finance, Kisan Credit Card, Chit Funds, Insurance, Micro Insurance, Mutual Funds, Pension Plan, Personal Loans, Consumer Loan, Home Loan, Credit Card

Recommended Books

1. Rural banking in India by PS Grewal, Kalyani Publishers
2. Financial markets and Services by E. Gordon and K. Natrajan, Himalaya Publishing House

Paper 5: Banking Technology and Management, Credit (1-1)

Objectives

- To understand the fundamental operation in banking
- To gain knowledge about various technology used in Banking
- To develop skills to face the challenges in adopting the banking Technology

Contents

Unit 1

Computerization in Banks: Need for computerization, Stand alone and multi user systems, Concept of LANs, WANs, and UPS

Unit 2

Data Communication: Operating system, Database management, Data Communication, Understanding the data communication network, Understanding IP Addressing, Information System audit

Unit 3

Electronic Banking: Security in electronic banking, Concept of PIN, NEFT, RTGS, ECS, IFSC, CTS, Electromagnetic cards, Digital Signature, Overview of Computer Viruses, Computer Crime

Unit 4

Trends in Banking System: Trends in Technology development, Roles and uses of Technology up gradation, Global Trends, impact of IT on banks

Recommended Books

1. Principles Practices of Banking, 2nd Edition, IIBF, Macmillan Publication

2. Introduction to Modern Banking Technology and Management, by Vadlamani Ravi, by Institute for Development and Research in Banking Technology

Paper 6: Finance and Finance Inclusion Internship, (0-4 Credit)