



ಕ್ರಮಾಂಕ/ No.: MU/ACC/CR 17/2020-21/A2

ಕುಲಸಚಿವರ ಕಛೇರಿ
ಮಂಗಳಗಂಗೋತ್ರಿ - 574 199
Office of the Registrar
Mangalagangothri - 574 199
ದಿನಾಂಕ/Date:20.11.2020

NOTIFICATION

Sub: Revised syllabus of M.Com [I.B.M.] programme.
Ref: Academic Council approval vide agenda
No.:ಎಸಿಸಿ.ಶ್ಯ.ಸಾ.ಸ.1:18 (2020-21) dtd 06.10.2020.

The revised syllabus of M.Com [I.B.M.] programme which is approved by the Academic Council at its meeting held on 06.10.2020 is hereby notified for implementation with effect from the academic year 2020-21.

Copy of the Syllabus shall be downloaded from the University Website (www.mangaloreuniversity.ac.in)

REGISTRAR

To,

1. The Chairman, Dept. of Commerce, Mangalore University, Mangalagangothri.
2. The Chairman, P.G. BOS in Commerce, Mangalore University, Mangalagangothri.
3. The Registrar (Evaluation), Mangalore University.
4. The Principal of the college concerned.
5. The Superintendent (ACC), O/o the Registrar, Mangalore University.
6. The Asst. Registrar (ACC), O/o the Registrar, Mangalore University.
7. Guard File.

MANGALORE UNIVERSITY
Dept. of Studies and Research in Commerce

CHOICE BASED CREDIT SYSTEM
(To be implemented from the academic year 2020-2021)

M.Com (I.B.M) Course Structure
Minimum Credits Required for M.Com (I.B.M) Degree

I to IV Semester	Hard Core Course		Soft Core Course		Open Elective Course		Total	
	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits
	10 Internship Project Report	40 04 04	Papers -08	32	02	06	20 and Internship & Project Report	86

Minimum credits to be registered by a student in a normal phase to successfully complete M.Com (I.B.M.) Degree in four semesters

Semesters	Hard Core Course		Soft Core Course		Open Elective Course		Total	
	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits	No. of Papers	Credits
I	03	12	02	08	-	-	05	20
II	03	12	02	08	01	03	06	23
III	02 and Internship	12	02	08	01	03	05 and Internship	23
IV	02 and Project Report	12	02	08	-	-	04 and Project Report	20
Total	10	48	08	32	02	06	22	86

I SEMESTER M.COM (I.B.M.)

Subject Code	Title of the Course	HC/ SC/ OE	Number of Credits				Marks of			Duration of the semester end Exam In Hours
			L	T	P	Total	IA	Examination Marks	Total Marks	
CIH 401	Banking Economics	HC	3	1	-	4	30	70	100	3
CIH 402	Corporate Accounting	HC	3	1	-	4	30	70	100	3
CIH 403	Business Research Methods	HC	3	1	-	4	30	70	100	3
CIS 404	Strategic Management	SC	3	1	-	4	30	70	100	3
CIS 405	Total Quality Management & Corporate Governance	SC	3	1	-	4	30	70	100	3

CIS 406	Rural Development and Agro Business Management	SC	3	1	-	4	30	70	100	3
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Note: Students have to select two Soft Core papers out of three in the first semester.

II SEMESTER M.COM (I.B.M.)

Subject Code	Title of the Course	HC/SC/OE	Number of Credits				Marks of			Duration of the semester end Exam
			L	T	P	Total	IA	Examination Marks	Total Marks	In Hours
CIE451	Personal & Organizational Behaviour	OE	2	1	-	3	30	70	100	3
CIH452	Banking & Insurance Accounting	HC	3	1	-	4	30	70	100	3
CIH 453	Statistical Methods	HC	3	1	-	4	30	70	100	3
CIH 454	Personal Financial Planning	HC	3	1	-	4	30	70	100	3
CIS 455	International Business	SC	3	1	-	4	30	70	100	3
CIS 456	Banking System and Evaluation	SC	3	1	-	4	30	70	100	3
CIS 457	Retail Management and Digital Marketing	SC	3	1	-	4	30	70	100	3

Note: Students have to select two Soft Core papers out of three in the second semester.

III SEMESTER M.COM (I.B.M.)

Subject Code	Title of the Course	HC/SC/OE	Number of Credits				Marks of			Duration of the semester end Exam
			L	T	P	Total	IA	Examination Marks	Total Marks	In Hours
CIE 501	Managerial Communication	OE	2	1	-	3	30	70	100	3
CIH 502	Legal Aspects Of Business	HC	3	1	-	4	30	70	100	3
CIH 503	Human Resource Management	HC	3	1	-	4	30	70	100	3
CIH504	Internship	HC	-	1	3	4	30	70	100	-
CIS505	Management of Banks and Financial Institutions	SC	3	1	-	4	30	70	100	3
CIS 506	Rural Banking and Rural Insurance	SC	3	1	-	4	30	70	100	3
CIS 507	Tax Management	SC	3	1	-	4	30	70	100	3

Note: Students have to select two Soft Core papers out of three in the third semester.

IV SEMESTER M.COM (I.B.M.)

Subject Code	Title of the Course	HC/ SC/ OE	Number of Credits				Marks of			Duration of the semester end Exam
			L	T	P	Total	IA	Examination Marks	Total Marks	In Hours
CIH 551	Contemporary Issues in Banking	HC	3	1	-	4	30	70	100	3
CIH 552	Life Insurance Management	HC	3	1	-	4	30	70	100	3
CIH 553	Project Work	HC	-	2	2	4	30	70	100	-
CIS 554	Advanced Financial Management	SC	3	1	-	4	30	70	100	3
CIS 555	Cost and Management Accounting	SC	3	1	-	4	30	70	100	3
CIS 556	Security Analysis and Portfolio Management	SC	3	1	-	4	30	70	100	3

Note: 1) Students have to select two Soft Core papers out of three in the fourth semester.

2) OE- Open Elective, HC- Hard Core, SC – Soft Core

***3) Teaching workload for Project Guidance: One Lecture hour per student per project guidance per week shall be allocated during the third and fourth semesters to the teachers.**

4) Two hours Tutorial is equal to One hour Lecture.

5) Three hours Practical is equal to One hour Lecture, Practical consists of: Group Discussion, Interaction, Game Play, Case Analysis, Dialogue, Debate and One-to-one interaction with the students and so on.

6) One credit is equal to one hour lecture/2 hours tutorial/3 hours practical.

7) Internal Assessment marks should be given on continuous assessment basis consisting of Tests, Seminar, Assignment, Punctuality and Class Performance of the students.

I SEMESTER CIH401: BANKING ECONOMICS

Objectives: To provide adequate knowledge of basic economic concepts required for banking

Pedagogy: Class lectures, assignments, seminars and case studies.

Outcomes:

- **With the presumption of certain knowledge, to apply the economic concepts to the real world situations.**
- **Empower students to acquire decision making ability in various business situations with Indian Economic Policies.**

UNIT I:

Nature and scope of managerial economics- use of economics for banking- central problems of the economy- the production possibility curve.

UNIT II:

Wants, classification of wants, utility- law of diminishing marginal utility- equimarginal utility

Demand-law of demand, exceptional demand-change in demand and variation in demand

Elasticity of demand, types and measurement

Elasticity of supply and its measurement

UNIT III:

Factors of production-theory of production-production with 1 variable factor-production with 2 variable factors-production with all variable factors- Cobb-Douglas production function- returns to scale-economies and diseconomies

UNIT IV:

Cost of production and cost curves-concepts of cost-cost in short and long run – short run curves – total fixed and variable cost-average fixed and average variable cost-long run average cost and long run marginal cost-short run cost behaviour - long run cost behavior.

UNIT V:

Market forms concept of revenue-price and output determination under different market forms-perfect competition-monopoly-price discrimination-monopolistic competition- oligopoly- kinky demand curve. Demand forecasting- methods of demand forecasting

REFERENCES:

1. Managerial economics theory and applications- Dr. D.M.Mithani
2. Managerial economics – Crait H. Peterson
3. Managerial economics- D.N.Dwivedi- Vikas publication

I SEMESTER CIH402: CORPORATE ACCOUNTING

Objectives: To help the students understand and apply the principles of accounting in the corporate scenario.

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

Outcomes:

- **Enable the student to attain practical knowledge of various aspects of an annual report including note on accounts and management discussion and analysis.**

UNIT I:

Final accounts of companies- preparation of balance sheet- calculation of managerial remuneration.

UNIT II:

Corporate financial reporting-different forms of reporting- segment reporting- abridged accounts- corporate restructuring.

UNIT III:

Accounting for amalgamation of companies with reference to accounting standard 14 (including merger and acquisition) – Inter Company owning and intercompany holdings –financing mergers and takeovers – Legalities involved in Merger, Acquisition and Take-over.

UNIT IV:

Accounting for internal reconstruction-alteration or reduction in share capital- variation of share holders rights

UNIT V:

Cash flow statement-preparation of cash flow statement in accordance with accounting standard 3- funds flow statement- value added statements.

Financial statement analysis-objectives and techniques- liquidity ratio-solvency ratio-profitability ratio- activity ratios

REFERENCES:

1. M.P.Gupta & B.M.Agarwal, Grewal's accounting
2. R.S.N.Pillai & Bhagvathi, Advanced accounting Vol I & II
3. Devid Alexander, Christopher Nobes, Financial Accounting an Internal Introduction
4. R.L.Guptha & Radhaswamy, Advance Accounting

I SEMESTER

CIH403: BUSINESS RESEARCH METHODS

Objectives: To impart relevant knowledge of various approaches to research, research design and presentation of research findings.

Pedagogy: Lecture cum discussion, assignment, practical exercises, group discussions, seminars and applications with examples and project work.

Outcomes:

- **Developing a sound conceptual framework for understanding research in management.**
- **To be able to formulate research questions and identify knowledge gaps**

UNIT I- An Overview of Research Process:

Introduction to research, meaning of research, objectives of research, types of research; research approaches; significance of research, research process, introduction to marketing research, importance of marketing research. Criteria of good marketing research, problems encountered by marketing research in India.

UNIT II: research design:

Meaning of research design-need-features of good design-different research design-exploratory and descriptive research design, basic principles of experimental design-developing a research plan. Concepts related to research design-questionnaire design-types of data-qualitative, quantitative basic methods for collecting data-scaling techniques, surveys and interviews, census and sample surveys.

UNIT III: sampling design and sampling theory:

Sampling designs, sampling plan, steps in sample design-types of sampling, probability sampling, non-probability sampling, characteristics of sampling, scope and limitations of sampling, determination of sample size, sampling and non-sampling errors.

UNIT IV: Estimation and Hypothesis testing:

Point and interval estimates, types of hypotheses, formulation of hypothesis, procedure for testing hypothesis, testing for mean, proportions, variance, difference between means, proportions and variance.

UNIT V: Parametric and Non-parametric Tests:

Chi-square test and its application, one way and two-way ANOVA, F-test and Z-test and its application.

UNIT VI: Data Interpretation and Report Writing:

Meaning of data interpretation, importance of interpretation, technique of interpretation, precaution in interpretation, planning and organizing research report, format of research report, significance of report writing, different steps in writing reports, layout of the research report, mechanics of writing a research report, precautions for writing research reports, concepts of writing Bibliography.

REFERENCES:

1. C.R.Khothari, Research methodology methods and techniques
2. Naresh K. Malhotra, Marketing research
3. V.P.Micheal, Research methodology in Management
4. D.K.Bhattacharyya, Research Methodology.

I SEMESTER

CIS404: STRATEGIC MANAGEMENT

Objectives: to impart to the students the need for the formulation of strategies and its impact and also its application

Pedagogy: class lectures, assignments, practical exercises, group discussions seminars and case studies.

Outcomes:

- **To equip students with the core concepts, frameworks, and techniques of Strategic management.**
- **To enable to implement a strategy and control deviations if any.**

UNIT I- introduction to strategic management:

Meaning and nature of strategic management- characteristics, importance and relevance- the strategic management process, strategic management model

Strategy formulation: mission and goals, corporate philosophy, organizational objectives, social responsibility and management ethics, strategic management in non-profit organizations.

UNIT II: The External Environment:

General environment, competitive environment and its impact, influence of strategy on the external environment, industry life- cycle analysis, national and global environments.

UNIT III: Internal analysis: impact of the internal environment, distinctive competencies, competitive advantage and profitability, organizational designs- SWOT analysis- value chain analysis.

Generic competitive strategies: operations level strategy, business level strategy, corporate level strategy, first mover advantage and disadvantages, strategic alliances and joint venture, international level strategy.

UNIT IV: Strategies for competing in globalizing markets:

Cross country differences in cultural, demographic and market conditions, global competition, new business models and strategies for internet economy

UNIT V: Implementing strategy:

Corporate performance and governance-analyzing and managing strategic change, governance mechanism, impact of business ethics on strategy, institutionalizing the strategy.

Strategic control and continuous improvement:

Strategic control and environment factors, operational control systems, installing support systems.

REFERENCES:

1. Arthus. A Thompson, Jr and A.J. Strickland, Strategic Management-concepts and cases
2. John A Pearce Jr and Richard B Robinson, Strategic Management-formulation, implementation and control
3. Charles W.L.Hill Strategic Management Theory- An Integrated Approach

4. Azar Kazmi, Strategic Management.

I SEMESTER

CIS405 : TOTAL QUALITY MANAGEMENT AND CORPORATE GOVERNANCE

Objectives: To provide adequate knowledge of TQM concepts and its application in corporate governance

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Assignments, Practical exercise, Seminars and Applications with examples.

Outcomes:

- **Developing an integrative perspective for achieving operational excellence.**
- **Introducing the concepts, models and best practices for designing, developing, managing, controlling and improving the sourcing, planning, transformation and delivery processes and systems for goods and services**

UNIT I : Introduction to TQM - Meaning of the terms quality, quality control and quality assurance - Importance of quality - Quality dimensions of product & services - Quality & competitive advantage - Cost of quality - TQM – evolution and principles - TQM vs. traditional management - Advantages of TQM

UNIT II : Philosophical framework to TQM - Contributions of various Gurus of TQM - Deming's chain reaction, Deming's Principles, deadly sins, PDCA cycle - Juran's Quality trilogy - Juran's breakthrough sequence - Philips Crosby – quality is free - Taguchi's quality loss function - Ishikawa's contributions and quality circles

UNIT III : Quality Systems and Components of TQM (Concepts only) - Components of TQM – ISO:9000 series – Kaizen – Bench Marking – Learning Organization – Quality Circles – Concept of JIT systems - Tools and Techniques of Quality control

UNIT IV : Business Process Re-engineering (BPR) - Introduction - Need for BPR - Implementing BPR, Steps in BPR - Re-engineering vs. TQM - BPR vs. Kaizen - Advantages & Limitations - Indian examples of BPR - Introduction to six sigma - Historical developments - DPU & DPMO concepts - DMAIC methodology - Training for six sigma - Benefits of six sigma - Bench Marking (Concept only)

UNIT V : Corporate Governance – Concepts and Principles of corporate governance – CII code of corporate governance – SEBI code of corporate governance

UNIT VI : Corporate Social Responsibility and Business Ethics: Corporate Social Responsibility – external environment – Interface between environment and management – social objectives and obligations – Reconciliation of conflicting interests Business Ethics – an overview of business ethics- Importance – Factors - unethical trade practices - ethical issues in accounting and finance

References:

1. T.N. Chhabra, Principles & Practice of Management, Dhanpath Rai & Co., Delhi.
2. J.M Juran, Leadership for Quality, The Free Press, New York.
3. V.S.P. Rao, P.S. Narayana, Principles & Practice of Management, Konark Publishers, Pvt. Ltd., Delhi
4. Marshal Sashkin and Kenneth J. Kiser, Total Quality Management, Ducohon Press, Sea brook
5. Richard Regis, Strategic Management, Dryden Press.

I SEMESTER

CIS 406 : RURAL DEVELOPMENT AND AGRO BUSINESS MANAGEMENT

Objectives:

- The course aims at providing students an exposure to the Rural Development and management practices in Agro Business Management.
- To create awareness about various schemes and programs which are helpful for rural development.

Outcomes:

- Training students in handling different issues related to Agro Business management.
- Familiarizing the participants with the concepts, tools and techniques of Management of Agro based industries

UNIT I : Introduction to Agro Business Management - Meaning, definition, history, Importance and scope of agri-business, Changing dimension of agricultural business, Agri-business Management- distinctive features, nature and components, Five Years Plans and agri-business, characteristics of plan

UNIT II :Structure & Dynamics of Indian Agricultural - Place of Agricultural in National and International economy - Pattern of agricultural holdings - Agricultural productivity: Trends, causes and consequences of low productivity in India - Measuring efficiency in agricultural production, Economic efficiencies - Theory of product choice; selection of optimal product combination - Green revolution: Strategy in development of Indian agriculture.

UNIT III :Approaches and Determinants of Rural Development - Concept and Basic Elements of Rural Development - Community Development Programmes - Intensive Agricultural District Programme - Concept of Integration - Changes in the utilization of natural resources - Changes in employment, an increase in Capital.

UNIT IV :Role of Banking and Finance in Rural Development - Role of Cooperative and Commercial Banking in Rural sector - NABARD, its Schemes & Patterns - Role of Self-Help Groups in rural development - The role of foreign investment

UNIT V :Problems of Agricultural Marketing - Standardization: Basis of standards, aims of standardization, significance of standardization - demerits of standardization - Grading: A marketing function, Importance of grading in agriculture grading in India - Warehousing: State and Central Warehousing Corporations, objectives, functions, advantages, speculation, future trading and hedging. Hedging: Meaning, chief features of hedging, kinds, purpose, benefits and limitations of Hedging.

Reference Books:

1. Acharya, S.S. and N.L. Agrawal. -Agricultural Marketing in India.- Oxford and IBM Publishing Company Pvt. Ltd., 66 Janpath, New Delhi-110001
2. Gupta, A.P. - Marketing of Agricultural Produce in India. - Vora and Company Publishers Pvt, Ltd., Round Building, Kalbadevi, Mumbai-400002
3. Indian Economy- S.K. Misra, V.K. Puri, Himalaya Publishing House.
4. Rural Development by – Dr. I. Satya Sundaram, Himalaya Publishing House
5. Rural Development and Planning in India – Devendra Thakur, Deep & Deep Publications, New Delhi
6. Rural Industrialization in India – Shrinivas Thakur – Streling Publishess, New Delhi
7. Dynamics of Rural Development Power Structure – S.N. Chandhary – Amar Prakashan, New Delhi.

8. Integrated Rural Development Programme in India: Policy & Administration – A.K.Shrivastva - Deep &Deep Publications, New Delhi.
9. Integrated Rural Development – R.C. Arora – S. Chand Sons, New Delhi
10. Rural Development, Principles, policies and management- Katar Singh, Sage Publication

II SEMESTER

CIE451 : PERSONAL AND ORGANISATIONAL BEHAVIOUR

Objectives: To enhance the personal and professional effectiveness of the students by exposing them to the art and science of Personal and Organisational Behaviour.

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Role Play, Management Games, Seminars and Presentations.

Outcomes:

- **Providing a strong conceptual framework for the study, understanding, and application of organization behavior**
- **Applying behavioral techniques to manage human resources in a better manner.**

UNIT I :An overview of self awareness and Organisations behaviour – Concept of self awareness and OB – Personal SWOT analysis – Personality traits – Personality development – Perception

UNIT II :Attitudes and Values – Definition – Theories of Learning – Values and attitudes – Changing employee attitudes – Ego – Empathy – Emotional Intelligence – Life skills and Social Etiquette

UNIT III :Motivation and Morale – Theories of Motivation – Maslow, Theory X &Y, Two Factor Theory, Vroom Expectancy Theory – Morale – Motivating Professionals – Self Motivation

UNIT IV :Group Behaviour and Leadership – Group development – Group decision making – Team Vs. Groups – Interpersonal Relations – Leadership – Traits – Leadership and Power and Authority – Decentralisation – Organisational politics – Participative Management

UNIT V :Stress Management and Problem solving – Concept and sources of stress – Stress and performance – Organisational conflicts – Problem Solving and decision making – Out of the box thinking – Creativity and Innovation – Holistic Development

References:

1. Organizational Behaviour – Stephen P Robbins, Timothy A. Judge, Seema Sanghi- Pearson Education, 12 th Edition, PHI.
2. Organization Behaviour-Steven L Mc Shane, Mary Ann Von Gilnow and Radha R Sharma, TMH, 3rd Edition, 2006
3. Organizational Behaviour, P.G. Aquinas, Excel Books

II SEMESTER

CIH452: BANKING AND INSURANCE ACCOUNTING

Objectives: to impart working knowledge of the computation of banking and insurance accounting and related accounting standards.

Pedagogy: class lectures, assignment, practical exercises, group discussions, seminars, applications with examples, case studies.

Outcomes:

- **Learning the accounting tools needed to make good business decisions**
- **Enabling the basic insights of Banking & Insurance laws**

UNIT I :Accounts of Insurance Companies:

Financial statements of life insurance and general insurance, bonus-premium calculation-insurance claim. IRDA regulations regarding preparation of financial statements contents of management reports, books to be maintained by insurance companies.

UNIT II: Banking Company Accounts:

Preparation and presentation of financial statements of banks, legal requirements-prudential norms on income recognition, asset classification, capital adequacy norms, risk adjusted, assets and off balance sheet items and provisioning

UNIT III: Accounts of Electricity Company:

Legal Provision, preparation of final accounts, double account system, replacement of asset treatment of depreciation.

UNIT IV:

Underwriting of issue, securities and valuation of shares and goodwill:

Marked application –under writing commission-brokerage-calculation of liability of underwriters-firm underwriting.

Valuation of intangible asset-need-methods

Valuation of shares-need-methods of valuation of shares.

UNIT V:

Accounting for liquidation of companies-liquidators final statement of account - types of winding up- deficiency/surplus accounts-B list contributories.

Latest development in Accounting – Human resource Accounting, Balanced Score card-computerized accounting-exposure to Tally

REFERENCES:

1. Ashok Sehgal & Deepak Sehgal- Advanced Accounting
2. Shukla And Grewal, Advanced Accounting
3. Jain And Narang, Advanced Accounting
4. R.L.Guptha And M.Radhaswamy, Advanced Accountance
5. R.L.Guptha & V.K.Guptha, Principle And Practice Of Accounting

II SEMESTER CIH453: STATISTICAL METHODS

Objectives: To impart working knowledge of statistical methods and its application.

Pedagogy: Class lectures, Assignments, Practical exercises, Group Discussions, Seminars and Applications with examples, Case Studies, Project Work.

Outcomes:

- Understanding role of Quantitative techniques & Statistics in Business & Industry
- Finding the significance of variables with the help of different statistical tools.

UNIT I : Introduction to Statistics:

Definition & its Application to various field, Measures of Central Tendencies/ Statistical Averages : Arithmetic Mean – Median – Mode- Applications, types of statistical weighted Averages : geometric mean and Applications , other Averages : Quartiles – Deciles – Percentiles and their uses.

Measures of Dispersion : Qualities of good measure of variation ,measure of dispersion: Range – quartile deviation – mean deviation – standard deviation with definitions –merits and demerits-importance- Methods of calculating and application (Brief Concepts only)

UNIT II :Correlation Analysis:

Meaning- types of correlation – properties – significance , Methods of studying correlation – Scatter Diagram- Karl Pearson's Coefficient of Correlation – Bivariate Correlation method – Spearman's rank Method- co-efficient of Determination – its significance.

UNIT III :Regression Analysis:

Meaning – types of regression, Regression lines, Regression coefficient, Properties and uses of Regression lines. Analysis of regression to estimate regression parameter: Scatter diagram – least square method ratio of variances – standard error of estimate.

UNIT IV :Index Numbers:

Concepts – Types of Index Numbers-Construction of Index Numbers – Uses- Limitations of Index Number and its applications.

UNIT V :Time Series: Definition – Utility- Components of Time series , - variations in Time Series: Trend Analysis- Seasonal Variations – Cyclical Variations- Irregular Variations – Illustrations'. Probability theory – three approaches –Bayes theorem- Applications.

References:

1. S.P.Gupta , Statistical Methods , Sulthan Chand & CO- New Delhi
2. S.C.Gupta, Fundamentals of Statistics, Himalaya Publishing House.
3. U.K. Srivastava and others –Quantitative Technique for Managerial Decisions, Anmol Publications- New Delhi.
4. Sanchethi and Kapoor - Quantitative Techniques, Sulthan Chand & CO- New Delhi
5. D.C. Sanchethi and V.K. Kapoor, Business Mathematics, S . Chand & Co. New Delhi.

II SEMESTER

CIH454: PERSONAL FINANCIAL PLANNING

Objectives:

- This course is aimed at enabling the student understand the issues involved in planning finances and investments at a personal level
- To create a platform of financial planning making them to be in a position to provide advise on the issues.

Outcomes:

- Understanding of portfolio construction and management in the context of risk diversification
- Introducing the student to the new field of behavioural finance

UNIT I :Understanding the financial planning process - sound financial planning – determinants of personal income- Financial statements and plans – mapping the financial future – time value of money – preparing personal income statement and balance sheet – making cash budgets

UNIT II :Managing insurance needs – basic insurance concepts – deciding on the amount of life insurance required – key features of life insurance policies – buying life insurance – types and sources of health insurance plans – principles of property insurance – automobile insurance – other types of insurance

UNIT III :Managing investments – investment planning – securities markets – transacting in the securities markets – online investing – mutual funds- Financial Planner’s Advice, Stock brokers Research and Advice, Portfolio Tracking, Private Banking Options of Different Banks, and Discretionary Portfolio Management Services - Sharpe’s ratio, Treynor’s ratio, Jensen’s measure, Information Ratio.

UNIT IV :Alternate Investment Options – Art, Gold, Antiques, Commodities, Real Estate, REITS, Real Estate Related Mutual Funds, Charity, Investments outside India. Making decisions regarding purchase of automobiles and houses – deciding whether to lease or buy – finding an affordable house – the house-buying process – housing finance

UNIT V :Retirement planning – estimating needs at retirement – social security – pension plans and retirement plans – annuities, Reverse Mortgage

Reference Books:

1. Personal Financial Planning, 11 th e Gitman, Lawrence J / Joehnk, Michael D. SouthWestern College Pub - 2017
2. Personal Financial Planning Guide, 5th e Ernst and Young’s, Wiley - 2019
3. Personal Financial Planning, 7th e Hallman, G Victor / Rosenbloom, Jerry S. McGraw Hill - 2019
4. Personal Investment and Tax Planning Yearbook Yasaswy, N J (assessment Year 2008-09), Vision Publication Edition 2019
5. Income Tax- Law & Practice, 35th e Gaur, V.P. / Narang, D.B. Kalyani Publishers - 2007

II SEMESTER CIS455: INTERNATIONAL BUSINESS

Objective: To provide fair knowledge for the International Business Environment

Pedagogy: Class lectures, assignments, seminars, case studies and group discussions.

Outcomes:

- **Providing basic knowledge and environmental exposure towards international Business**
- **Building the capability of utilizing globalization in competitive business**

UNIT I: International business:

Nature, importance and scope- framework for analyzing international business environment- geographical, economic, socio-cultural, political and legal environment- MNC's –host and home country relations

UNIT II: Foreign trade policy

Free trade, protection- trade barriers-tariff and import quotas- effects of tariff- effects of quotas- balance of payment components of Bills of Payment.

UNIT III: Foreign Portfolio Investment:

Benefits of portfolio capital flows- foreign direct investment-merits of foreign direct investment (FDI) – Role of multinational corporations.

UNIT IV:

The trading and the regulatory environment of international business-the trading environment- bilateral and multilateral trade laws.

UNIT V:

International economic institutions and agreements-WTO, UNCTAD, IMF, World bank- impact of world bank on developing countries

Foreign trade contracts- documents in foreign trade- foreign draft, transport documents, insurance documents (marine insurance), other documents

REFERENCES:

1. International business environment and management- V.K, Bhalla & S.ShivaRamu
2. Modern Economics- Dr.H.L.Ahuja
3. International business- Francis Cherunilam
4. The essence of international business- James Taggart
5. International business text and cases- Subba P. Rao
6. Money, banking & international Trade- M.L.Seth.

II SEMESTER CIS 456 : BANKING SYSTEM & EVALUATION

Objectives:

Providing an in-depth analysis of the commercial banking in India and equipping the students with the tools used in interpreting and evaluating performance, productivity and efficiency of the banking organizations.

Outcomes:

- Describing the Indian Banking Structure and Operations
- Understanding the lending products and portfolio

UNIT I : **Banker and Customer :** Origin of Banker and Banking system, meaning of banker and customer, banker and customer relationship – general relationship, statutory obligations of banker, banker’s lien, functions of Banker ; Customer –special types of customer – minor, married, partnership firm-joint stock company, Banking system in India, Universal Banking and E-Banking.

UNIT II : **Negotiable Instruments :** Definition, Characteristics, types and classification-special parties in negotiable instrument, cheques-crossing, endorsement, material alteration, marking of cheques.

UNIT III : **Banking Regulations:** Control of the Banking Sector by the RBI, CRR, SLR and Income Recognition Norms, NPA and Provision for NPAs, Basel Accord-I, II, II(CRAR).

UNIT IV : **Banking Performance Measurement and Evaluation:** Interpreting Bank Balance Sheet and Income and Expenditure statements, Financial Statement Analysis and Bank Performance Measurement, CAR, Liquidity Ratios, Structural Ratios and Profitability ratios.

UNIT V : **Management of Banking Organization:** Loan Management, Investment Management, Liquidity Management, Profit and Growth Management, Asset Liability Management Using Traditional GAP and Modern techniques.

References:

1. Varshney, P.N., Banking Law and Practice, Sulthan Chand & Sons, New Delhi.
2. Nigam, B.M. Lal, Banking Law and Practice, Konark, New Delhi.
3. Rauk K.C. and Dass S.K., Commercial Banks in India: Profitability, Growth and Development, Kanishka Publishers, New Delhi.
4. Reed E W , Commercial Bank Management, Harpet and Row Publishers, New York.
5. Subba Rao P, Principles and Practice to Bank Management, Himalaya Publishing House, New Delhi.
6. Vasanth Desai, Principles of Bank Management, Himalaya Publishing House, New Delhi.
7. Maheshwari S.N., Management Accounting for Bankers, S Chand and Sons, New Delhi.
8. Jeevanandam, Management Accounting for Bankers, S Chand and Sons, New Delhi.
9. B Ramachandra Rao, Balance Sheet and Credit Appraisal, S Chand and Sons , New Delhi.
10. Ramoorthi, Working Capital Management in Banks, IMFR, Chennai.
11. Singh and Singh, Financial Analysis for Credit Management in Banks, HPH, Mumbai.
12. John Mayer, Financial Statement Analysis, PHI, New Delhi.
13. Pandey I M, Management Accounting, Vikas Publications, New Delhi.

II SEMESTER

CIS457 : RETAIL MANAGEMENT AND DIGITAL MARKETING

Objectives:

- To develop understanding about the retail sector and its current requirements
- To highlight the new trends of using technology and equip students to handle such developments in markets and marketing practices.

Outcomes:

- Imparting knowledge about the selling function and highlight the managerial issues involved in sales management
- enhance analytical skills through practical knowledge of digital marketing

UNIT I : Overview of Retail Management - Retail- Definition, functions, the marketing –retail equation, Retail in India- Evolution, key sectors, factors affecting the growth, aspects of FDI, Challenges faces by Indian, Indian Vs. Global Scenario - Steps / Elements of a retail strategy, Retail institutions categorized by ownership and store, The wheel of retailing, scrambled merchandising, The retail life cycle - Retail Consumer-Factors influencing, Store site selection- Types and Selection

UNIT II :Merchandise Management - Devising merchandise plans - Category Management - Retail Pricing- Elements, Determining the price, policies/strategies, Mark-up /Mark-down price, Merchandise Planning Systems- Open-To-Buy System, Allocating Merchandise to store - Evaluating merchandise performance

UNIT III :Store Management - Store Design-Objectives - Store Design- Layouts, Signage and Graphics - Space Management-Space Allocated to Merchandise Categories - Location of Merchandise Categories and design elements - Location of Merchandise within a category: The use of Planograms

UNIT IV :Information System and Customer Service - Information Systems- Need for product identification-UPC, Importance of technology in retail, applications of technology-EDI, Database management, data warehousing, data mining and RFID - Customer Service-Developing CRM programs

UNIT V : - E-tailing - The online retail sector of India - E-tailing Business Models-Virtual Merchants, Brick-and-Clicks, Catalog Merchants, ManufacturerDirect - Marketing Communication-Online Advertising, Display Ads-Banner and Pop-Ups, rich media / Video Ads, Search engine advertising, network keyword advertising, Social media advertisingBlogs, Social Networks

Reference Books:

1. Retail Management a strategic Approach-Barry Berman, Joel R. Evans- Pearson
2. Retailing Management- Michael Levy, Barton A Weitz and Ajay Pandit- Tata McGraw-Hill
3. Digital Marketing – Ahuja - Oxford University Press
4. Retailing Management- Swapna Pradhan- McGraw-Hill
5. Retail Management- Suja Nair-Himalaya Publishing House 13. E-Commerce –Business.
6. Technology. Society. – Kenneth C. Laudon, Carol Guercio traver- Pearson

III SEMESTER

CIE501 : MANAGERIAL COMMUNICATION

Objectives: To enhance the personal and professional effectiveness of the students by exposing them to the art and science of communication and learning.

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Role Play, Management Games, Seminars and Presentations.

Outcomes:

- **Enhancing the student's business communication skills, which include presentations, business reports, CVs and applications, memoranda, business claims, business proposals, agenda and minutes of meeting.**

UNIT I :Introduction to Communication - Meaning & definition, Role, classification and purpose of communication - Communication process - Characteristics of successful communication - Importance of communication in Management - Communication structure in organization

UNIT II :Oral Communication - Meaning & principles of successful oral communication - Barriers to communication - Conversation control - Reflection and Empathy: two sides of effective oral communication - Modes of Oral Communication. - Listening as a Communication Skill - Non verbal communication.

UNIT III :Case Analysis and case methods of Learning - Understanding the case method of learning - Different types of cases - Difficulties and overcoming the difficulties of case method - Reading a case properly (Previewing, skimming, reading, scanning) - Case analysis approaches (Systems, Behavioural, Decision, Strategy)

UNIT IV :Presentation and Negotiation Skills - Presentation skills – what is a presentation - Elements of presentation - Designing & delivering business presentations - Advanced visual support for managers - Negotiation skills – Nature and need for negotiation - Factors affecting negotiation - Stages of negotiation process - Negotiation strategies

UNIT V :Employment Communication - Introduction - Composing application messages - Writing CVs - Group discussions - Interview skills - Impact of technological Advancement on business communication - Technology enabled communication - Communication networks - Intranet – Internet - Emails – SMS – Tele & Video conferencing

References:

1. Business Communication : Concepts, Cases And Applications – P D Chaturvedi, Mukesh Chaturvedi Pearson Education, 1/e, 2004
2. Business Communication, Process And Product – Mary Ellen Guffey – Thomson Learning , 3/E, 2002
3. Basic Business Communication – Lesikar, Flatley TMH 10/E, 2005
4. Effective Technical Communication By M Ashraf Rizvi .- TMH, 2005
5. Business Communication Today by Bovee Thill Schatzman – Pearson & Education, 7th Ed, , 2003
6. Contemporary Business Communication - Scot Ober-Biztantra, 5/e
7. Business Communication – Krizan, Merrier, Jones- Thomson Learning, 6/e, 2005

III SEMESTER

CIH 502 : LEGAL ASPECTS OF BUSINESS

Objectives :

- To provide the Basic knowledge about the different Acts and laws of Business
- To increase the Understanding level of Individual about practical aspects of Acts in the light of case study.

Outcomes:

- **Imparting the knowledge of various labour laws applicable to Indian industries**
- **Understanding various benefits available under different legal provisions**

UNIT I : The Contract Act, 1872: Essential Elements of Valid Contract, Essential elements of Valid Contracts, Contracts of Indemnity & Guarantee, Contingent Contract, Quasi Contract, Discharge of contract, Breach of contract-Meaning & remedies, Agency - Creation of Agency – Agent and Principal (Relationship/rights), Types of agency.

UNIT II : Sale of Goods Act, 1930: Contract of sale of goods, Conditions & warranties, Transfer of property or ownership, Performance of the Contract of Sale, Rights of unpaid seller, Sale by Auction.

UNIT III :The Negotiable Instrument Act, 1881: Negotiable Instruments – Meaning, Characteristics, Types. Parties, Holder and holder in due course, Negotiation and Types of Endorsements, Dishonor of Negotiable Instrument – Noting and Protest.

UNIT IV : - The Companies (Amendment) Act, 2015: Company – Definition, Meaning, Features and Types, One Person Company, Incorporation of Company – Memorandum of Association (MOA), Articles of Association (AOA), Share capital & Debentures, Acceptance of deposits, Appointment of director including woman Director.

UNIT V :- The Consumer Protection Act, 1986: Unfair & Restrictive Trade Practices, Dispute Redressal Forums – District, State & National Forum, Composition, Jurisdiction, Powers, Appellate Authority. **Information Technology Act, 2000:** Digital Signature, Electronic Governance, Electronic Records E – Contracts, E – Business models, E – Commerce & Security, Cyber Crimes. Intellectual Property Laws – Understanding of concepts of patents, copyrights, trademarks and designs.

Reference Books:

1. Legal Aspects in Business 2e by Albuquerque – Oxford University Press
2. Legal Aspects of Business by Akhileshwar Pathak – Tata McGraw Hill
3. Mercantile & Commercial Law by Rohini Aggrawal – Taxman Publication
4. Legal Aspects of Business by R.R.Ramtirthkar – Himalaya Publishing House
5. Mercantile Law by N.D.Kapoor – Sultan Chand & Sons
6. Business Legislations for Management, M.C. Kuchhal
7. Elements of Mercantile Law, N.D.Kapoor
8. Business and Corporate Laws, Dr. P.C. Tulsian
9. Legal Aspects of Business, Ravinder Kumar
10. Business Laws, S. D. Geet
11. Business Laws, S.S. Gulshan
12. Legal Aspects of Business, Akhileshwar Pathak

III SEMESTER

CIH503: HUMAN RESOURCE MANAGEMENT

Objectives: To provide adequate knowledge of the contemporary HR concepts and its application.

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Seminars and Presentations.

Outcomes:

- **Integration of Strategies alongwith Human Resource Management**
- **Understanding various testing concepts in selection process**

UNIT I : Overview of Human Resource Management - Historical Background in Brief - Line and Staff - Role of HR Manager

UNIT II : Human Resource Planning (HRP) - Objectives of HRP - Definition Need for HRP - Process of HRP - Factors affecting HRP - Limitations of HRP - Recruitment and Selection - Definition - Sources of Recruitment - Selection - Significance - Selection procedure

UNIT III : Human Resource Training & Development - Meaning and importance of T&D - Assessment of training needs - Training Methods - On and off the job training - Measurement and evaluation of training programmes - Career development and management development - Promotion and demotion - Concept of executive development - Methods of executive development - Career development Vs. Executive Development

UNIT IV :Performance Appraisal Systems (PAS) - Introduction, Meaning, Concepts of PAS - Methods of PAS - Uses of Performance Appraisal - Limitation of performance appraisal - Designing PAS

UNIT V :Compensation Management - Wage & Salary Administration - Need for sound salary administration - Factors affecting Salary/wages - Methods of wage payment and incentive plans - social security measures

Current Issues and Trends in HRM - TQM - Kaizen - Quality circles - Flexi Time - Work from Home - Emotional Intelligence - Migration & Expatriates - HR Outsourcing - HR Culture in India

References:

1. Ian Beardwel and Len Holden, Human Resource Management, Mc Millan India Ltd, New Delhi
2. Wendell French - Human Resource Management
3. P. Subba Rao - Personal and Human Resource Management, Himalaya Publication
4. Eswin B Flippo - Personal Management, Mc Graw Hill Publication
5. Armstrong Michael A - A handbook of Human Resource Management, Kogan Page

M.Com (IBM)

III Semester

PAPER CIH504

: INTERNSHIP

(4 Credits)

Internship training is compulsory for the students of M.Com (IBM) programme during the third semester. Each student of M.Com (IBM) programme has to select an organisation approved by the chairman of the department well-in-advance and undergo an internship in that organisation immediately after the completion of the second semester examination during the vacation for about 3 months or as decided by the concerned BOS from time to time. The internship report has 4 credits (100 marks) like any other theory paper of the course, which shall have double evaluation. The report shall be evaluated by two examiners, one internal and one external expert from the panel of examiners prepared by B.O.S and approved by B.O.S. The candidate shall submit internship report at the end of the third semester to the Chairman of the Department of Studies in Commerce.

III SEMESTER

CIS 505 : MANAGEMENT OF BANKS & FINANCIAL INSTITUTIONS

Objectives:

- To provide the basic knowledge to describe the Indian Banking Structure and Operations and to understand the lending products and portfolio
- To know the loan appraisal process followed by the banks and financial institutions

Outcomes:

- Imparting the knowledge of overall Indian Banking System.
- Applying financial management tools in managing financial institutions

UNIT I : Indian Banking Structure - Structure of Financial system –Indian Banking Structure– Electronic Banking– – Functions of Reserve Bank of India – Role of RBI – Monetary policy of RBI – features of monetary control along with its Recent policy development

UNIT II :Overview of Lending Products - Lending Products– Loans and Advances–Priority Sector Lending–Banking Sector Reforms and NPA's–Principles of Sound Lending–Methods of Granting Advances–Loan Appraisal Process–Corporate Loan Cycle

UNIT III :Investment Banking and Wealth Management - Introduction to Investment Banking– Concept of Wealth Management– Measuring Investment returns in Wealth Management–Investment Vehicles for Wealth Management–Managing Investment risk in Wealth Management

UNIT IV :Risk Management - Introduction to Risk Management–Meaning of Risk–How risk is Managed– Limitations of Risk Management–Corporate Risk Management–Risk Management in Banks– Managing Risks in International Transactions

UNIT V :Innovations and recent trends in Banking - Information Technology and its Usage in Banking Industry –Electronic Payment Services–eCheques–RTGS–EFT–ECS–Point of sale Terminal– Electronic Data Interchange(EDI)

Reference Books:

1. L.M.Bhole —Financial Institution and Markets| Structure, Growth, and Innovation, TATA McGraw Hill 4th Edition–2008.
2. Meir Kohn —Financial Institutions and Markets—, Oxford, 2nd Edition– 2007
3. Guruswamy , Merchant Banking and Financial Services –TMH Edition 3 –2009
4. Jeff Madura, Financial Institutions and markets –Eighth Edition– Cenage Learning
5. International Finance, 5th e Levi, Maurice D. Routledge
6. Multinational Financial Management, 9th e Shapiro, Alan C. Wiley - 2009

III SEMESTER

CIS506: RURAL BANKING & RURAL INSURANCE

Objectives: To provide adequate knowledge of the concepts and application of Rural Banking & Rural Insurance

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Field Work, Seminars and Presentations.

Outcomes:

- **Imparting adequate knowledge of increased role and potential of rural India in the country's economic development.**
- **Providing conceptual knowledge of rural insurance,**

UNIT I : Rural Banking and Micro Finance - Evolution of MF - The role of money lenders, credit unions, cooperatives, chit funds, commercial banks, MFIs - Role of SHGs and NGOs in Micro Finance

UNIT II :MF as a tool to Empower the poor - Basic concepts about poverty, savings and Income - Poor and savings - Poor and lending - poor and repayment - Sources of income for the poor - MF as tool to income for the poor people - Effects of MF on local environment, Agriculture, Trading, enterprise creation, avoiding exploitation - Indian Scenario of MF in poverty alleviation

UNIT III :Models of MF - SHG as an instrument of MF - Promotion and Principles of SHGs - Financial Inclusion Strategies in India

UNIT IV :Role of National and International Institutions in providing MF - NABARD and SIDBI - World Bank - UNDP - USAID - DFID

UNIT V :Rural Insurance - Need and Potential of Rural Insurance - Legal Framework - Various Rural Insurance schemes and Policies

UNIT VI : Social Insurance - Concept of social Insurance - Characteristics and Need for social Insurance - Legal framework of social insurance - Social Insurance in India - Unemployment Insurance - Indian Scenario of Social Insurance

References:

1. Insurance and Risk Management - Dr. P K Gupta
2. Dr. Deepali Pant Joshi - Social Banking, Foundation Books Pvt Ltd, New Delhi
3. Phyne E and Otero Maria - The New World of Micro Enterprises and Finance, Intermediate Technology Publications, London

III SEMESTER CIS507 : TAX MANAGEMENT

Objectives: To provide adequate knowledge of the concepts and application of Direct

Pedagogy: Lecture cum discussion, Case Study, Group Discussion, Seminars and Presentations.

Outcomes:

- **Understanding the new structure of Taxes in India and Fundamentals provisions of Goods & Services Tax (GST).**
- **Applying practical knowledge of various provisions of Direct Tax Laws and the compliance procedures their too**

UNIT I : Basic concepts of Income Tax - Basic concepts: assessment year, previous year, person, assessee, Income, charges on income, gross total income, capital and revenue receipts, residential status, receipt and accrual of income, connotation of income deemed to accrue or arise in India, incidence of tax, Tax Planning, Tax Evasion, Tax Management - Simple Problems on Incidence of Tax

UNIT II :Explanation under various heads of income - income from salary and its components - Basic problems on salary income

UNIT III : Income under the head profit and gains of business or professions and its computation- basis- method of accounting- scheme of business deductions/allowance- maintenance of books, Depreciation Allowance - Simple Problems of Business/Professional Income

UNIT IV :Income under capital gain, basis of charge, transfer of capital asset, inclusion & exclusion from capital asset, capital gain, slump sale, Exemptions, capital gain in special cases, Securities Transaction Tax(88E) - Problems on computation of Long Term and Short Term capital Gains

UNIT V : Income from Other Sources - Incomes, Permissible deductions - Problems on computation of income from other sources - Gross Total Income - Deduction under section 80 - Computation of Taxable Income of Individual –clubbing of income –tax deducted at source –problems on TDS.

UNIT VI : Indirect Tax- Basic theoretical concepts of Excise Duty, Customs Duty – Basics of VAT – CST in Brief – introduction to Service Tax.

References:

- 1.Vinod Singhanian- Students Guide to Income Tax – Taxman Publications
- 2.V S Datey – Indirect Taxes – Taxman Publications
- 3.Mehrotra- Direct Tax – Sahitya Bhavan
- 4.T N Manoharan- Students Guide to Income Tax – Snow White
- 5.Income Tax Law & Practice, Mahesh Chandra & Shukla – Pragathi Publications

IV SEMESTER
CIH551: CONTEMPORARY ISSUES IN BANKING

Objectives: To help the students to understand students the principles and practices of contemporary banking in the present scenario.

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

Outcomes:

- Providing the student with a through understanding of the structure and functions of banking system
- Imparting comprehensive understanding to the various activities performed by banks.

UNIT I :Commercial Banking In India : Scheduled Banks, Non - Scheduled Banks, Narasimham committee Recommendations- Present structure of Indian Banking system- New Generation Banks – Priority sector financing by commercial banks in India- Commercial banks and Insurance Business- Challenges before Indian commercial banks.

UNIT II :Liquidity Management: Theories of Liquidity Management: The commercial Loan Theory, The shift ability theory, the Anticipated Income Theory, the Liabilities management theory, Potentiality of Liabilities management theory in India.

UNIT III :Management of Capital Funds in Commercial Funds : Functions of Capital Funds in Commercial banks- concepts of adequate capital fund,standard for measuring capital adequacy in a commercial bank : Basel committee on banking supervision – BASEL I AND BASEL II recommendations: Capital Adequacy norms in Indian Commercial Banks.

UNIT IV : Management of Reserve in Commercial Banks: Management of Primary Reserve – concepts of Primary Reserve – Working Reserve- forces influencing working reserve- cash management- management of secondary reserve – factors influencing the level of secondary reserve – estimating secondary reserve requirement for unstable accounts- management of Loans.

Asset-Liability Management in Commercial Banks: Process of ALM – Measurement of Risk – Methods Value at Risk – Management of Nonperforming assets- methods of managing NPAs.

UNIT V :Relationship Banking: fundamentals – formulating Relationship banking strategy- Utility of Relationship banking- management of income in a commercial bank, problems of allocation of bank income. **Marketing of Bank Services:** Relevance of marketing approaches to deposit mobilization in commercial bank – Concept of Bank Marketing – Relevant strategies- Core banking. **IT in banking** : recent trends in banking – NEFT- RTGS – E-BANKING, M-BANKING- Role of banking in Economic development – financial inclusion.

References:

1. R.M.Srivastava & Divya Nigam, Management of Indian Financial Institutions, Himalaya Publishing House.
2. K.C.Shekhar & Lekshmy Shekhan, Banking Theory and Practice, Vikas Publishing House.
3. Perminder Khanna , Advanced study in money and banking Vol I & II (Atlantic Publishers)
4. K.P.M.Sunoram, Money, Banking Trade and Finance, Sulthan Chand & sons.
5. Sundaram & Varshaney , Banking and financial Systems , Sulthan Chand & sons

6. Calverley, John and Richard O Brien, Finance and International Economy, Oxford University press.
7. H.R.Machirju, Modern Commercial Banking, Vikas Publishing House, New Delhi.

IV SEMESTER
CIH552: LIFE INSURANCE MANAGEMENT

Objective: To provide students with the adequate knowledge of insurance sector and also the principles governing the operation of insurance sector in India.

Pedagogy: class lectures, assignment, practical exercises, group discussions, seminars, case studies.

Outcomes:

- **Imparting adequate conceptual knowledge on the Products in life insurance, particularly the personal policies**
- **Understanding claim management and redressal**

UNIT I :Introduction To Insurance: definition of insurance, purpose and need of insurance, insurance as a social security tool, role of insurance in economic development, advantages of life insurance, principles of life assurance, life insurance contract, principle of utmost good faith, insurable interest, principle of indemnity, needs and insurance, principle of subrogation, premiums and bonus, what is premium, premium calculation and actuarial valuation bonus

UNIT II :Life insurance product: Traditional/unit linked policies:

Individual and group policies, with profit and without profit, types of insurance products as whole life products, interest sensitive product, term assurance, annuities, endowment assurance etc., insurance products for female and children etc

UNIT III :Under writing: Introduction, classification of risks, financial underwriting, non-medical underwriting, underwriting by agents, recent trends.

Insurance documents: documents including proposal forms and other relevant forms, first premium receipt/renewal receipt, policy contract, endorsement, renewal notice/ bonus notice, other insurance documents.

Policy conditions: age, days of grace, lapse and non-forfeiture, paid up value, revival, assignment, nomination, surrenders and loan, indisputability of the policy, married women's property act policy.

Claims: procedure and documents

UNIT IV :Group insurance: Special, legal/ other features of group insurance, superannuation schemes, group insurance scheme EDLI and non-EDLI group gratuity scheme, and group leave encashment schemes, retirement schemes.

Rural and Social sectors: Legal provisions, rural sector, social sector, IRDP, integrated rural development programmes, Karnataka sthri shakthi Yojana

UNIT V :Life insurance marketing: Marketing concept, distribution channel, the customer strengthening relationship, the actuarial profession advertisement, customer satisfaction.

Personal development: scope, product knowledge, customer oriented business target, time management, long-term relationship, motivation, morale

Law and Regulations: insurance act 1938, LIC Act 1956, IRDA Act 1999, Consumer protection act 1986, other acts with reference to insurance contracts and policy holder's rights related to claims.

Information technology: introduction, internet benefits to agents and policy holders and to the society

REFERENCES:

1. Dr.P.K.Gupta, -Fundamentals of insurance

2. George E.Rejda, principles of risk management and insurance
3. Dave hall, Rob jones- business studies
4. Emmett.J.Vaughan- fundamentals of risk and insurance.

M.Com (IBM)
IV Semester
PAPER CIH553: PROJECT REPORT
(4 Credits)

A project work is compulsory for M.Com (IBM) programme in the IV semester for 4 credits (100 marks) like any other theory paper. It shall be evaluated by two examiners, one external and one internal appointed by the university.

IV SEMESTER
CIS554: ADVANCED FINANCIAL MANAGEMENT

Objectives: To prepare students to apply the concepts of advanced financial management in real business situations

Pedagogy: Lecture cum discussion, Case Study, Practical Exercises, Seminars and Presentations.

Outcomes:

- **Imparting the knowledge of financial resources which can maximize the value of the business**
- **Enhancing the ability of students as regards the financial decision making in rapidly changing global economic environment.**

UNIT I :Introduction to Corporate Finance - Meaning - Investment decisions - Financing decision - Dividend decision - Objectives function of the firm - Maximization of firm value - Assumptions associated costs and conflicts - Tools of corporate finance - Present value - Financial statement analysis - Risk and return - Option pricing.

UNIT II :Capital Budgeting Decisions - Return on capital - Return on equity - Payback, Net Present value, Internal rate of return, Profitability index, Capital rationing - Mutually exclusive projects, Replacement decisions - Expansion - Related projects
Uncertainty and Risk in Capital Budgeting - Basic approaches to dealing with uncertainty - Sensitivity analysis, Scenario analysis, Breakeven analysis, Simulation analysis - Decision trees - Project risk - Competition risk - International risk.

UNIT III :Capital Structure - Debt and Equity, Hybrid securities - Internal and External financing - Types of financing used - IPO's Rights, Warrants, Private placement, Venture Capital - Securitisation - Capital structure theory: Benefits and costs of debt - Miller & Modigliani theory - choice of capital structure - operating income approach - cost of capital approach - Return of differential approach - ROA & ROE adjusted present value approach - Comparative analysis approach.

UNIT IV :Working Capital - Basic trade-offs - Financing of current assets - Permanent Vs. temporary, Short-term Vs. Long-term, Managing current assets - cash, inventory and accounts receivables
Dividend policy – Theories of dividend policy : relevance and irrelevance dividend decision. Walter's & Gordon's model, Modigliani & Miller approach. Dividend policies – stable dividend, stable payout and growth - Bonus shares and stock split corporate dividend behaviour - Corporate Dividend Tax.

UNIT V : Financial planning – Basis of financial planning, sales forecast method, pro-forma P & L account method, pro-forma balance sheet method, determination of External Financing Requirement (EFR).

Financial Management of sick units - Definition of sickness, causes, symptoms, predictions, revival strategies, institutions for revival of sick units - Economic Value Added (EVA) – concept, components of EVA. Market Value Added (MVA) (Theory Only).

References:

- 1.Prasanna Chandra: Financial Management, (TMH)
- 2.M.Y. Khan & P.K. Jain – Financial Management, (TMH)

- 3.I.M. Pandey – Financial Management (Vikas)
- 4.Brigham & Ehrhardt, Financial Management – Theory & Practice,Thomson Learning
- 5.Ross, Westerfield & Jaffe, Corporate Finance– TMH
- 6.Advanced Financial Management – Sudhindra Bhat – Excel Books

IV SEMESTER

CIS555: COST AND MANAGEMENT ACCOUNTING

Objective: to provide knowledge and understanding the concepts, techniques and practices of cost and management accounting.

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

Outcomes:

- **Imparting the knowledge of cost management which can maximize the value of the business**
- **Enhancing the ability of students as regards the business decision making through marginal costing tools**

UNIT I :Introduction to cost and management accounting:

Evolution, objectives and scope of cost and management accounting- methods-types-classification- techniques of costing- relationship of cost accounting, financial accounting, management accounting and financial management.

UNIT II :Product cost:

Cost sheet, job order costing, contract costing – Target costing ; cost ascertainment and pricing of products and services – Uniform Costing and Inter firm comparison

UNIT III :Marginal costing: advantages, limitations- break even analysis- cost-volume profit analysis- P/V ratio- margin of safety

UNIT IV :Standard costing:

Definition, significance and applications- various types of standards- variance analysis for material, labour and overhead-; keeping standards meaningful and relevant ; variance analysis; disposal of variances.

UNIT V :Budgetary control:

The budget manual, Preparation and monitoring procedures, Budget variances, Flexible budgets, preparation of functional budget for operating and non-operating functions, cash budgets, Capital expenditure budget, Master budget, Principal budget factors.

REFERENCES:

1. S.P.Jain & K.L.Narang- Cost and management accounting
2. M.N.Arora- Cost and management accounting
3. S.N.Maheshwari- Cost and management accounting
4. Jawaharlal- Cost accounting
5. M.Y.Khan & P.K.Jain- Theory and problems of management and cost accounting

IV SEMESTER

CIS556: SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Objectives: To prepare students to apply the concepts of security analysis and portfolio management in real business situations

Pedagogy: Lecture cum discussion, Case Study, Practical Exercises, Seminars and Presentations.

Outcomes:

- **Understanding the investments field and to practice for sound investment decisions making.**
- **Emphasizing on analytical aspects of investment decisions and deal with modern investment theoretical concepts and instruments.**

UNIT I :Investment Scenario - Meaning of Investments - Investment Avenues - Physical and Financial Assets - Real estates and financial investments - Equities, Bonds, Debentures, FDs, Mutual Funds - Securitised and Non securitised Investments - Warrants and convertibles - Short term financial instruments - Commercial papers, Certificate of deposits, Repos and Reverse Repos.

UNIT II :Capital Markets - Structure and functioning of the capital market - Stock exchanges - Trading and settlement procedures of NSE & BSE - Brief history of and status of Regional stock exchanges and OTCEI in India - International Capital markets - Brief history and workings of major stock exchanges of the world.

Stock Market Indices - Major stock market indices - BSE sensex, Nifty, Dollex, BSE 200, RBI Index, S & P500, NYSE Index, Dow Jones Industrial Average - MCSI, NIKKEI, NASDAQ Index - Landon Stock Exchange Index and Major indices of Asian countries.

UNIT III :Risk and Return - Measures of return, standard deviation, Co-efficient of variation, beta, alpha, systematic and unsystematic risk - Significance of beta in the portfolio theory - Estimation of beta from historical shares prices, Market risk.

UNIT IV :Fundamental, Technical Analysis - Factors to be considered in economic analysis, industry and company analysis - Technical analysis - Market indicators - Forecasting individual performance - Technical charts - Efficiency of capital market - efficient market hypothesis - Random walk hypothesis - Weak form, semi strong form, strong form of market efficiency - Testing these forms.

Portfolio Analysis - Construction of portfolios and efficient portfolios - Markowitz portfolio constructions - Efficient frontier - Convexity of efficient frontier - Diversifications of risks - Sharpe's single index model - beta, alpha - systematic and unsystematic risks.

UNIT V : Portfolio Selection and Performance Evaluation - Evaluating portfolios performance - performance evaluation measures - Sharpe's Treynor's, Jensen and Fama indices.

Asset Pricing Theories - Capital Asset Pricing Model (CAPM) - Assumptions of CAPM - Capital market lines - Security market lines - Beta and CAPM - Testing CAPM - Arbitrage pricing theory - Market anomaly.

References:

1. Investment Analysis & Portfolio Management – Reilly – 8/e – Thomson / Cengage Learning.
2. Security Analysis & Portfolio Management – Fisher and Jordan , 6/e Pearson, PHI.
3. Investment science – David G. Luenberger. Oxford.
4. Alexander, Sharpe, Bailey – Fundamentals of Investment – Pearson/ PHI, 3/e, 2001
5. Portfolio Management – Barua, Verma and Raghunathan (TMH), 1/e, 2003
6. Investment Analysis and Portfolio management – Prasanna Chandra – TMH - 2nd Edition
7. Investments – Zvi Bodie, & Mohanty – TMH
8. Investment Management – VK Bhalla (S.Chand & Co)
9. Security Analysis & Portfolio Management, S.Bhat, Excel Books