

JAI HIND COLLEGE AUTONOMOUS



Syllabus for T.Y.BBI

Course : Banking Insurance

Semester : V

Credit Based Semester & Grading System

With effect from Academic Year 2018-19

List of Courses

Course: Banking Insurance

Semester: V

SR. NO.	COURSE CODE	COURSE TITLE	NO. OF LECTURES / WEEK	NO. OF CREDITS
TY				
29	CBB1501	STRATEGIC MANGAMENT	4	3
30	CBB1502	RESEARCH METHODOLOGY	5	4
31	CBB1503	INTERNATIONAL BANKING & FINANCE	5	4
32	CBB1504	FINANCIAL REPORTING AND ANALYSIS	4	3
33	CBB1505	BUSINESS ETHICS AND CORPORATE GOVERNANCE	4	3
34	CBB1506	FINANCIAL SERVICES MANAGEMENT	4	3

Course Code CBB1501	STRATEGIC MANAGEMENT	03 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Strategic Management an Overview	12 lectures
1.	Definitions, Strategic Decision Making, Levels of Strategic Management, Process of Strategic Management, Principles of Good Strategy, Elements of Strategic Management, Models of Strategic Management, , Content of Strategic Management	
	Unit – II: Strategic Management Environment	12 lectures
1.	Importance of Politics in Strategic Management, Social, Political, and Technological forces, Role of Competition, National and Global Business Environment. Components of Environment, Environmental Scanning, Analysis of Strategies and Choice of Strategy. Ethics, Social Responsibility, Impact of Legal Factors in Strategic Management, SWOT Analysis.	
	Unit – III: Levels of Strategies and Analysis	12 lectures
1.	Corporate Level Strategies, Business Level Strategy , Functional Level strategy - Concentration, Integration and Diversification, Internationalization, Digitization. Process of Strategic Choice, Factors of Strategic Choice, Strategic Analysis.	
	Unit – IV: Activating Strategy and Implementation	12 lectures
1.	Process and Nature of Strategy implementation, Barriers, Model of Strategy Implementation- Structural, Behavioral and Functional	
	Unit – V: Strategic Evaluation and Control	12 lectures
	Meaning , Steps of evaluation & techniques of control, features & importance of evaluation , barriers of evaluation , approaches to control	
ICA (Internal Continuous Assessment)	WRITTEN TEST 20 Marks Case Based Presentation 20 Marks	
References:	Strategic Management, 12th Ed. Concepts and Cases, Arthur A. Jr. and A. .J. Strickland • Management Policy and Strategic Management (Concepts, Skills and Practices) ,R.M.Shrivastava• Business Policy and Strategic Management – P. SubbaRao• Strategic Planning Formulation of Corporate Strategy , Ramaswamy Strategic Management by G.A.Cole •Strategic Management by R.A.Sharma	

Course Code CBB1502	RESEARCH METHODOLOGY	04 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction to Research	12 lectures
1.	Meaning, Objectives and Importance of Research • Types of Research • Research Process. • Characteristics of Good Research • Hypothesis-Meaning, Nature, Significance, Types and Sources.	
2.	• Research Design– Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design.	
3.	• Sampling– a) Meaning of Sample and Sampling, b)Methods of Sampling i) Non-Probability Sampling–Convenient, Judgment, Quota, Snow ball ii) Probability– Simple Random, Stratified, Cluster, Multi Stage.	
	Unit – II: Data Collection and Processing	12 lectures
1.	• Types of Data and Sources-Primary and Secondary Data Sources • Methods of Collection of Primary data a. Observation- i) structured and unstructured, ii) disguised and undisguised, iii)mechanical observations (use of gadgets)	
2.	b. Experimental i)Field ii) Laboratory c. Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method d. Survey– Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening.	
3.	. e. Survey instrument– i) Questionnaire designing. a. Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. b. Scaling techniques- i)Likert scale, ii) Semantic Differential scale	
	Unit – III: Data Analysis and Interpretation	12 lectures
1.	Processing of Data– Meaning & Essentials of i) Editing ii) Coding iii) Tabulation	
2.	• Analysis of Data-Meaning, Purpose, Types. • Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis	
	Unit – IV: Advanced Statistical Techniques	12 lectures
1.	Introduction, Characteristics and Application of • Correlation and Regression Analysis • Factor Analysis • Cluster Analysis • Discriminant Analysis • Multidimensional Scaling	
	Unit – IV: Research Report	12 lectures
ICA (Internal Continuous Assessment)	WRITTEN TEST 20 Marks Research Paper Presentation 20 Marks	

References:	<ul style="list-style-type: none"> • Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition • Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer • Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics. • Research Methodology (2014) – Deepak Chawla and NeenaSondhi, Vikas Publishing House Research Methodology C.R.Kothari • Business Research Methods by Donald Cooper abd Pamela Schindler 9th Edition 	
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Course Code CBB1503	INTERNATIONAL BANKING AND FINANCE	04 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Fundamentals of International Finance	15 lectures
1.	Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System	
2.	Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.	
	Unit – II: International Capital Markets	15 lectures
1.	Types of Capital Flows, FDI, FPI, FII Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market ,Concept of Offshore Banking. International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.	
2.	International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.	
	Unit – III: Foreign Exchange Markets	15 lectures
1.	Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations	
2.	Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity.	
	Unit – IV: International Banking Operations	15 lectures
1.	Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.	

<p style="text-align: center;">ICA (Internal Continuous Assessment)</p>	<p>WRITTEN TEST 20 Marks Practical Test 20 Marks</p>	
<p>References:</p>	<p>•Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017. •Bhalla .V.K. international Financial Management- S.Chand Publishing, • International Banking Operations- IIBF- MacMillan Publishers, 2007 • International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007, • Financial Accounting by Leslie Chadwick • Financial Accounting by Dinesh Harslekar</p>	

Course Code CBB1504	FINANCIAL REPORTING AND ANALYSIS (CORPORATE BANKING & INSURANCE)	03 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Final Accounts of Banking Company	12 lectures
1.	Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. Bills	
2.	Purchase and Discounted, Rebate on Bill Discounted. Final Accounts in Prescribed Form. Non – performing Assets and Income from Non – performing Assets.	
3.	Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.	
	Unit – II: Final Accounts of Insurance Company	12 lectures
1.	Preparation and Presentation of Corporate Final Accounts for Insurance Companies.	
2.	Final Accounts in accordance with Insurance Legislation (
3.	Study of Accounting Policies from Annual Reports of Listed Insurance Companies	
	Unit – III: Preparation of Final Accounts of Companies	12 lectures
1.	Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement) Preparation of Financial Statements as per Companies Act. (excluding cash flow statement) AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies)	
2.	Adjustment for – 1. Closing Stock 2. Depreciation 3. Outstanding expenses and income 4. Prepaid expenses and Pre received income 5. Proposed Dividend and Unclaimed Dividend 6. Provision for Tax and Advance Tax 7. Bill of exchange (Endorsement, Honour, Dishonour) 8. Capital Expenditure included in Revenue expenditure and vice versa eg- purchase of furniture included in purchases 9. Unrecorded Sales and Purchases	
3.	10. Good sold on sale or return basis 11. Managerial remuneration on Net Profit before tax 12. Transfer to Reserves 13. Bad debt and Provision for bad debts 14. Calls in Arrears 15. Loss by fire (Partly and fully insured goods) 16. Goods distributed as free samples. Any other adjustments as per the prevailing accounting standard.	
	Unit – IV: Cash Flow Analysis & Ethical Behaviour and Implications for Accountants	12 lectures
1.	Cash Flow Analysis as per AS 3 (Indirect Method Only) Ethical	

	Behaviour and Implications for Accountants Introduction, Meaning of Ethical Behaviour Financial Reports – Link between Law, Corporate Governance, Corporate Social Responsibility and Ethics. Importance and Relevance of Ethical Behavior in Accounting Profession.	
2.	Implications of Ethical Values for the Principles Versus Rule Based Approaches to Accounting Standards The Principal Based Approach and Ethics The Accounting Standard Setting Process and Ethics The IFAC Code of Ethics for Professional Accountants Contents of Research Report in Ethical Practices Implications of Unethical Behavior on Financial Reports Company Codes of Ethics The increasing role of Whistle – Blowing Need to learn ethics	
	Unit – V: Introduction to IFRS	12 lectures
1.	IFRS 1- First Time Adoption of International Financial Reporting Standards Objective, Scope, Definitions, First IFRS Financial Statements, Recognition and Measurement, Comparative Information, Explanation of Transition to IFRS, Reconciliations, Interim Financial Reports, Designation of Financial Assets or Financial Liabilities, Use of Fair Value as Deemed Cost, Use of Deemed Cost, Exceptions to Retrospective Application of other IFRS, Exemptions for Business Combination, Exemptions from other IFRS and Presentation and Disclosure.	
ICA (Internal Continuous Assessment)	WRITTEN TEST 20 Marks WRITTEN TEST 20 Marks	
References:	Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt. Ltd. • Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers. • R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi • Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers • IFRS – Dr Ram Mohan Bhave and Dr Anjali Bhave	

Course Code CBB1505	BUSINESS ETHICS AND CORPORATE GOVERNANCE	03 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction to Business Ethics	12 lectures
1.	Definition, Meaning, Nature of Ethics, Meaning of Moral & Ethics. Types of Ethics, Importance of Ethics, Business Ethics -Meaning and Nature. Importance of Ethics in Business	
2.	Areas of Business Ethics, Meaning of Functional Ethics, Types of Ethics According to Functions of Business- Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. Ethics relating to Free and Perfect Competitive Market.	
	Unit – II: CSR & Application of Ethical Theories in Business	12 lectures
1.	CSR	
2.	Principle in Modern Business. Ethical Issues in Functional Areas of Business. Ethics in Advertising (Truth In Advertising). Ethical Issues in Finance,	
	Unit – III: Introduction to Corporate Governance	12 lectures
1.	Definition & Conceptual Framework of Corporate Governance, Business Ethics - an important dimension to Corporate Governance, Fair and Unfair Business Practices. Theoretical Basis of Corporate Governance, Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance, Obligations Towards Society and Stake holders.	
2.	Theories underlying Corporate Governance (Stake holder's theory and Stewardship theory, Agency theory, Separation of Ownership and Control, Corporate Governance Mechanism: Process, Indian Model, OECD, and Emphasis on Corporate Governance, (Transparency Accountability and Empowerment).	
	Unit – IV: Genesis and Implementation of corporate Governance in India	12 lectures
1.	Implementation of Corporate Governance Role of Board of Directors and Board Structure, Role of the Non- executive Director, Role of Auditors, SEBI Growth of Corporate Governance. Role of Government, Corporate Governance in India. Accounting Standards and Accounting disclosures. Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance &CSR, Family Owned Business - Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business. Corporate Reports of Narayan Murthy Committee, Cadbury Committee, K.M.Birla Committee, CII Code.	

	Unit – V: Global Scenario	12 lectures
1.	Business Ethics in Global Economy. Ethics in the Context of Global Economy, Relationship Between Business Ethics & Business Development, Role of Business Ethics in Building a Civilized Society.	
ICA (Internal Continuous Assessment)	WRITTEN TEST 20 Marks Case Based Presentation 20 Marks	
References:	<ul style="list-style-type: none"> • A. C. Fernando, Corporate Governance Principles, Policies and Practices; Pearson • Marc Goeren, International Corporate Governance; Black wells. • Cristian A. Mallin, Corporate Governance. • Business Ethics, Crane&Matten • The Management and ethics omnibus, Chakraborty, Its only Business, Mitra, • Values and Ethics for Organizations, Chakraborty, OUP/OIP • Perspectives in Business Ethics, Hartman, Chatterjee Business Ethics & Corporate Governance by S.K.Bhatia •Corporate Governance and Buisness Ethics by M.C.Mathur 	

Course Code CBB1506	FINANCIAL SERVICES MANAGEMENT	03 Credits
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction to Financial Services	12 lectures
1.	Financial Services Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.	
2.	Merchant Banking Definition, Origin, Merchant Banking in India, Merchant Banks and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.	
	Unit – II: Factoring and Forfeiting	12 lectures
2.	Factoring and Forfeiting Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.	
	Unit – III: Housing Finance and Consumer Finance	12 lectures
1.	Housing Finance Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank(NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies.	
2.	Consumer Finance Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing & Insurance of Consumer Finance, Consumer Credit Scoring	
	Unit – IV: Securitisation of Debts and Derivatives	12 lectures
1.	Securitization of Debt Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securitizable assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non popularity of Securitization, Future Prospects of Securitization.	

2.	Derivatives Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities & Their Role.	
	Unit – V: Depositories & Pledge	12 lectures
1.	Overview of Depository, Key features of Depositories Systems in India, Depository- Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Agreement between Depository & Issuers, Rights & Obligation of Depositories, Records Maintained by Depository, Services of Depository & Functions of Depository, Organization & Functions of NSDL	
ICA (Internal Continuous Assessment)	WRITTEN TEST 20 Marks Case Based Presentation 20 Marks	
References:	<ul style="list-style-type: none"> • Financial Services, Dr.SGurusamy, The MgrawHill companies, 2 edition (26 June 2009). • Financial Markets and Financial services, Vasant Desai, Himalaya Publishing House, First Edition edition (2010). • Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd, Ninth edition (2017). • Financial Markets and Services –E.Gordon and K.Natanrajan,Himalaya Publishing House, TenthEdition edition (2016),) • Financial Market Regulation- John A.Tatom 	