



ALAGAPPA UNIVERSITY

(A State University Established in 1985)

Karaikudi - 630003. Tamil Nadu, India



FACULTY OF MANAGEMENT DEPARTMENT OF BANKING MANAGEMENT



M.B.A., BANKING AND INSURANCE

REGULATIONS AND SYLLABUS

(For the candidates admitted from the
Academic Year 2022 - 2023)

**DEPARTMENT OF BANKING MANAGEMENT
M.B.A BANKING & INSURANCE**

REGULATIONS AND SYLLABUS

[For the candidates admitted from the Academic Year 2022 –2023 onwards]



ALAGAPPAUNIVERSITY

(A State University Accredited with “A+” grade by NAAC (CGPA: 3.64) in the Third Cycle and
Graded as Category-I University by MHRD - UGC)
Karaikudi -630003, Tamil Nadu.

THE PANEL OF MEMBERS-BROAD BASED BOARD OF STUDIES

<p>Chairperson: Name K.Alamelu, Designation: Professor and Head Department of Banking Management, Alagappa University, Teaching Experience: 31 yrs, Research Experience 31 yrs, Area of Research: <u>Financial Inclusion and Credit Management</u></p>	
<p>Foreign Expert: Name Habil Slade Okumu Ogalo, Designation: Associate Professor, Head of Department , Program and Course Coordinator, Department of Management ,Arab Open University(affiliated to open university-UK), Teaching Experience:14 yrs, Research Experience: 14 yrs , Area of Research:14 yrs</p>	
<p>Indian Expert: Name Dr.S.Sudalaimuthu, Designation: Professor and Head Department of Banking Technology, School of Management, Pondicherry Central University, Teaching Experience: 28 yrs, Research Experience 18 yrs , Area of Research: Accounting, Finance and System.</p>	
<p>Indian Expert: Name M.Thenmozhi, Designation-Professor, Department of Management Studies, Indian Institute of Technology Madras University Teaching Experience: 31 yrs, Research Experience:31 yrs , Area of Research: Policy–Implications</p>	
<p>Industry Expert: Name L.Ramanathan, Designation- Circle Head, Coimbatore Circle , Company name and address- Punjab National Bank No:179, Kandha Enclave, Sarojini Street, Ram Nagar, Coimbatore 641 009, Experience:10 yrs, Area: <u>Banking</u></p>	
<p>Members (All Department faculty): Name Dr.R.Alamelumangai, Designation Professor, Department of Banking Management, Alagappa University, Teaching Experience: 32 yrs and 10 months, Research Experience : 32 yrs and 10 months Area of Research: <u>Banking and Insurance</u></p>	
<p>Name Dr.C.Yogalakshmi, Designation Professor Department of Banking Management, Alagappa University, Teaching Experience: 28 yrs, Research Experience:28 yrs , Area of Research: Banking and Insurance</p>	
<p>Name Dr.G.Parimalarani, Designation Professor , Department of Banking Management, Alagappa University, Teaching Experience: 15 yrs , Research Experience: 15 yrs, Area of Research: Banking and Insurance.</p>	
<p>Name Dr.B.Sudha, Designation Professor Department of Banking Management, Alagappa University, Teaching Experience: 16 yrs , Research Experience: 16 yrs, Area of Research: Banking and Insurance.</p>	
<p>Alumnus/Alumna: Name M R . R a m m o h a n Current position Heading Treasury-South IndusInd Bank ,Type of Profession-Forex and Treasury, Professional address</p>	

ALAGAPPA UNIVERSITY
DEPARTMENT OF BANKING MANAGEMENT
Karaikudi - 630003, Tamil Nadu.

REGULATIONS AND SYLLABUS (CHOICE – BASED CREDIT SYSTEM)

[For the candidates admitted from the Academic Year 2022 – 2023 onwards]

Name of the Department : Department of Banking Management

Name of the Programme : MBA (Banking & Insurance)

Duration of the Programme : Two Years (Full Time)

Choice-Based Credit System (CBCS)

The Programme is offered under CBCS. This is a flexible system of learning. This system allows students to gain knowledge at their own tempo. Students shall choose electives from a wide range of elective courses offered by the University Departments in consultation with the Departmental Committee. They can undergo additional courses and acquire more than the required number of credits. They can also adopt an inter-disciplinary and intra-disciplinary approach to learning and make the best use of the expertise of available faculty members of the university.

Programme

“Programme” means a course of study leading to the award of a degree in a discipline. Here the name of the programme is MBA (B&I).

Courses

‘Course’ is a component (a paper) of a programme. Each course offered by the Department is identified by a unique code. A course contains lectures/ tutorials/ laboratory/ seminars/ project/ practical training/ report writing/ Viva-voce, etc or a combination of these, to meet effectively the teaching and learning needs.

Credits

The term “Credit” refers to the weightage given to a course, usually in relation to the instructional hours assigned to it. Normally in each of the courses, credits will be assigned on the basis of the number of lectures/tutorial/laboratory and other forms of learning required to complete the course contents in a 15-week schedule. One credit is equal to one hour of lecture per week. For laboratory/ field work one credit is equal to two hours.

Semesters

An Academic year is divided into two Semesters. In each semester, courses are offered in 15 teaching weeks and the remaining 5 weeks are to be utilized for conduct of examination and evaluation purposes. Each week has 30 working hours spread over 5 days a week

Medium of Instruction:

English

Departmental Committee

The Departmental Committee consists of the faculty members of the Department. The Departmental Committee is responsible for admission to all the programmes offered by the Department including the conduct of entrance tests, verification of records, admission, and valuation. The Departmental Committee decides the plan of deliberation of the courses and specifies the allocation of credits semester-wise and course-wise. For each course, it also identifies the number of credits for lectures, tutorials, practicals, seminars etc. The courses (Core/ Discipline Specific Elective /Non- Major Elective) are designed by the teachers and approved by the Departmental Committee. Courses approved by the Departmental Committee are approved by the Board of Studies/Broad Based Board of Studies. A teacher offering a course is responsible for maintaining attendance and performance sheets (CIA -I, CIA- II, assignments and seminar) of all the students registered for the course. The coordinators of Non-Major Elective, MOOCs and Internship Mentor are responsible for submitting the performance sheet to the Head of the Department. The Head of the Department consolidates all such performance sheets of courses pertaining to the Programmes offered by the department and then forwards the same to the Controller of Examinations.

About the Department

Karaikudi being the motherland of Indian banking, Alagappa University established the Department of Banking Management in the year 1989 with the objective of preparing the students through effective training for managerial positions in Indian financial sector with special focus on banks and insurance companies.

Discipline, Perfection, Dynamism and Professionalism are the watch words of the Department. Learners are fine-tuned to face the challenges of the ever-growing financial sector through hands on experience duly supported by the needed theoretical edifice. The distinguished track record of the Alumni speaks of the academic credentials of the department.

Programme Educational Objectives:

PEO1	To develop professional competencies in the chosen field with the right mix of Knowledge portfolio.
PEO2	To equip with the required skill sets needed for professional bankers and insurers.
PEO3	To enhance the leadership latitude for preparing them to assume stewardship roles in the financial sector with commitment to excellence and endurance.
PEO4	To imbibe the qualities of a society friendly financial service provider with due emphasis on the spirit of nation building and attainment of sustainable development goals.
PEO5	To understand the ethical principles and responsibilities, moral and social values so as to become civilized personalities.
PEO6	To inculcate critical thinking and decision making competencies to apply in the workplace and real life situations.

PEO7	To fine-tune the ability to work effectively as individuals and in teams.
PEO8	To attain an in-depth understanding of the green & eco friendly banking practice.
PEO9	To groom as tech savvy and customer centric finance professionals so as to make a remarkable contribution for furthering financial inclusion.
PEO10	To acquire the traits of inquisitiveness by undertaking research in financial sector.

Programme Specific Objectives:

PSO1	To demonstrate a clear understanding of the fundamentals of management, banking, insurance and IT.
PSO2	To develop the professional competencies of learners for career in the financial sector.
PSO3	To groom as committed and dedicated future leaders in financial sector.
PSO4	To gain comprehensive knowledge on the contemporary developments and research in financial sector and insurance.
PSO5	To become tech savvy and customer centric finance professionals.

Programme Outcomes:

After the successful completion of MBA (B&I) Programme, the learners will	
PO1: Discipline specific knowledge	Develop professional competencies in the chosen field with the right mix of Knowledge portfolio.
PO2: Employability skills	Equip with the required skill sets needed for professional bankers and insurers.
PO3: Leadership skills	Enhance the leadership latitude for preparing them to assume stewardship roles in the financial sector with commitment to excellence and endurance.
PO4: Contribution to society	Imbibe the qualities of a society friendly financial service provider with due emphasis on the spirit of nation building and attainment of sustainable development goals.
PO5: Ethical practices	Understand the ethical principles and responsibilities, moral and social values so as to become civilized personalities.
PO6: Critical thinking and problemsolving skills	Develop critical thinking and decision making competencies to apply in the workplace and real life situations.
PO7: Individual and team work	Learn the ability to work effectively as individuals and in teams.
PO8: Environment and sustainability	Attain an in-depth understanding of the green & eco friendly banking practice.
PO9: Usage of technology	Groom as tech savvy and customer centric finance professionals so as to make a remarkable contribution for furthering financial inclusion.

PO10: Research skills	Develop the traits of inquisitiveness by undertaking research in financial sector.
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Programme Specific Outcomes:

After the successful completion of MBA (B&I) Programme, the learners will	
PSO1: Domain specific knowledge	Demonstrate a clear understanding of the fundamentals management, banking, insurance and IT.
PSO2: Employability skills	Develop the professional competencies for career in the financial sector.
PSO3: Leadership skills	Groom as committed and dedicated future leaders in financial sector.
PSO4: Research skills	Gain comprehensive knowledge on the contemporary developments and research in financial sector and insurance.
PSO5: Usage of technology	Become tech savvy and customer centric finance professionals.

Eligibility for admission

Eligibility : Any degree from a recognized university in the 10+2+3 pattern or equivalent

Medium of Instruction : English

Selection of Admission : The selection of candidates shall be made on the basis of the Entrance Exam, Group Discussion & Interview Intake : The total number of candidates to be admitted to the Programme would be 60 (Sixty) only

Minimum Duration of Programme

The Programme is for a period of two years. Each year shall consist of two semesters viz. Odd and Even semesters. Odd semester begins from June/July and ends in October/November and even semester shall be from November / December to April / May. Each semester there shall be 90 working days consisting of 6 teaching hours per working day (5 days/week).

Components

The following are the various categories of the courses offered in MBA (B&I).

- i. Core Courses, which are the main courses, related to the Programme concerned including practical and project work offered under the Programme and focus on developing core competencies, critical thinking, analytical reasoning, and research skill of the learners.
- ii. Discipline-Specific Electives (DSE) which are the courses offered under the Programme related to the major but are to be chosen by the students, for gaining additional academic knowledge, critical thinking, and analytical reasoning skills.
- iii. Non-Major Electives (NME) which are meant for providing exposure beyond the discipline:
- iv. Students have to undergo a total of two Non-Major Elective courses with 2 credits offered by other departments (one in II Semester another in III Semester).
- v. A uniform time frame of 3 hours on a common day (Tuesday) is allocated for the Non-Major

Electives.

- vi. Non-Major Elective courses offered by the Department of Banking Management pertaining to a semester will be announced before the end of previous semester.
- vii. Registration process: Students have to register for the Non-Major Elective course within 15 days from the commencement of the semester either in the Department or NME portal (University website).

a. Self-Learning Courses which are available in MOOCs platforms:

- i. All students of MBA (B&I) have to undergo a total of 2 Self Learning Courses (MOOCs) one in II semester and another in III semester.
- ii. The actual credits earned through MOOCs shall be transferred to the credit plan of programmes as extra credits. Otherwise, 2 credits / course be given if the Self Learning Course (MOOCs) is without credit.
- iii. While selecting the MOOCs, preference shall be given to the course related to employability skills.

Internship – Institutional Training

The students must undergo an internship in a reputed Bank / Insurance company/NBFC for a minimum of 45 working days in the 3rd semester. The student has to find a bank / an insurance company/ NBFC in consultation with the faculty in charge / Mentor and get approval from the Head of the Department and Departmental Committee before going for internship.

(Format of the cover page) Title of the Internship Report
Internship Report Submitted to the Department of Banking Management,
ALAGAPPA UNIVERSITY
In Partial Fulfilment of The Requirements For The Award of The Degree of
Master of Business Administration (Banking & Insurance)

By
Name of the Candidate (Reg. No.)
Under the guidance of (Name of the Internship Mentor)
DEPARTMENT OF BANKING MANAGEMENT



ALAGAPPA UNIVERSITY
(A State University Accredited with 'A+' Grade by NAAC (CGPA:3.64) in the Third Cycle and
Graded as Category –I University by MHRD-UGC)
KARAIKUDI – 630 004 TAMIL NADU
INDIA
Month- Year

CERTIFICATE
(Format of certificate – Internship Mentor)

This is to certify that the Internship Report titled “_____” submitted to the Department of Banking Management, Alagappa University, in partial fulfilment of the requirements for the award of the Degree of Master of Business Administration (Banking & Insurance) is a record of original work done by **(Name of the candidate) (Reg. No.)**, II MBA (B&I) under my guidance and the report has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or any other similar title to any candidate of any University or Institution.

Place: Karaikudi

(Signature)

Date:

Name of the Internship Mentor
Designation

Forwarded

Professor and Head
Department of Banking Management Alagappa University
Karaikudi



CERTIFICATE
(Format of certificate – Company supervisor or Head of the Organization)

This is to certify that the Internship report entitled “-----” submitted to Alagappa University, Karaikudi-630 003 in partial fulfilment for the award of degree of Master of Business Administration (B&I) ----- by Mr/Mis (Reg No:-----) under my supervision. This is based on the work carried out by him/her in our organization ----- for a period of forty-five days --. This Internship report or any part of this work has not been submitted elsewhere for any other degree, diploma, fellowship, or any other similar record of any University or Institution.

Place:

Date: _____

DECLARATION (Student)

I, **(Name of the candidate), (Reg.no.), II MBA (B&I)** hereby declare that the Internship Report titled “_____” submitted to Department of Banking Management, Alagappa University, in partial fulfilment of the requirements for the award of the Degree of Master of Business Administration (Banking & Insurance) is a record of original work done by me under the guidance of **(Name of the Internship Mentor)** , (Designation), Department of Banking Management, Alagappa University, Karaikudi and it has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or any other similar title to any University or Institution.

Place: Karaikudi

Date:


(Name of the Candidate)

Project

The candidate has to undertake a Project Work during the final semester. The candidate should prepare a scheme of work for the project to be approved by the teacher- guide. The project is to be submitted at the end of the final semester. If the candidate is desirous of availing the facility from other departments / universities / laboratories / organizations they will be permitted only after getting approval from the guide and HOD. In such a case, the candidate shall acknowledge the same in their project work.

The candidate should prepare three copies of the project report and submit the same for the evaluation by the examiners. After evaluation, one copy will be retained in the Department library, one copy will be retained by the guide and the student shall hold one copy.

(Format of the cover page) Title of the Project Report
Project Report Submitted to the Department of Banking Management,
Alagappa University
In Partial Fulfilment of The Requirements For The Award of The Degree of
Master of Business Administration (Banking & Insurance)
By
Name of the Candidate (Reg. No.)
Under the guidance of (Name of the Teacher- Guide)


DEPARTMENT OF BANKING MANAGEMENT
ALAGAPPA UNIVERSITY

(A State University Accredited with 'A+' Grade by NAAC (CGPA:3.64) in the Third Cycle
and Graded as Category –I University by MHRD-UGC)

KARAIKUDI – 630 004 TAMIL NADU, INDIA

Month- Year

CERTIFICATE

(Format of certificate – Teacher Guide)

This is to certify that the project titled “_____” submitted to the Department of Banking Management, Alagappa University, in partial fulfilment of the requirements for the award of the Degree of Master of Business Administration (Banking & Insurance) is a record of original work done by **(Name of the candidate) (Reg. No.)**, II MBA (B&I) under my guidance and the report has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or any other similar title to any candidate of any University or Institution.

Place: Karaikudi

Date:

(Signature)

Name of the Teacher - Guide

Designation

Forwarded

Professor and Head

Department of Banking Management Alagappa University

Karaikudi

DECLARATION (Student)

I, **(Name of the candidate), (Reg.no.), II MBA (B&I)** hereby declare that the project titled “_____” submitted to Department of Banking Management, Alagappa University, in partial fulfilment of the requirements for the award of the Degree of Master of Business Administration (Banking & Insurance) is a record of original work done by me under the guidance of **(Name of the Teacher- Guide) ,(Designation)**, Department of Banking Management, Alagappa University, Karaikudi and it has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or any other similar title to any University or Institution.

Place: Karaikudi

Date:

(Name of the Candidate)

Teaching Methods

Classroom lectures, Virtual lectures, PPT, Case studies, Role play, Quiz, special lectures and Google classroom, the course curriculum is designed to use a range of audio-visual based teaching methodologies like case studies, real-life problem-solving exercises, role-play, group discussion and computer simulation-based contents. Classroom lectures are supplemented by PPT, Quiz and Special lecture by practitioners. Online exposure is provided through webinars and Google classroom

Attendance

Students must have earned 75% of attendance in each course in appearing for the examination. Students who have earned 74% to 70% of attendance need to apply for condonation in the prescribed form with the prescribed fee. Students who have earned 69% to 60% of attendance need to apply for

condonation in the prescribed form with the prescribed fee along with the Medical Certificate. Students who have below 60% of attendance are not eligible to appear for the End Semester Examination (ESE). They shall re-do the semester(s) after completion of the programme.

Examination

The examinations are conducted separately for theory and practicals to assess the knowledge (remembering, understanding, applying, analysing, evaluating, and creating) required during the study. There shall be two systems of examinations viz., internal and external examinations. The internal examinations shall be conducted as Continuous Internal Assessment tests I and II (CIA Test I & II).

Internal Assessment

The internal assessment shall comprise the following components:

S.No	Components	Marks
1.	Average marks of two CIA test	15
2.	Seminar / group discussion / quiz	5
3.	Assignment/fieldtrip report/case study report	5
	Total	25

External Examination

1. There shall be examinations at the end of each semester, for odd semesters in the month of October/November; for even semesters in April/ May.
2. A candidate who does not pass the examination in any course(s) may be permitted to
3. appear in such failed course(s) in the subsequent examinations to be held in October
4. /November or April / May. However candidates who have arrears in Practical / viva voce examination shall be permitted to take their arrear Practical / viva voce examination only along with Regular Practical examination in the respective semester.
5. A candidate should get registered for the first semester examination. If registration is not possible owing to shortage of attendance beyond condonation limit / regulation prescribed OR belated joining OR on medical grounds, the candidates are permitted to move to the next
6. semester. Such candidates shall re-do the missed semester after completion of the programme.

Scheme of External Examination (Question Paper Pattern)

Theory-Maximum75Marks

Section A	10 questions. All questions carry equal marks. (Objective type questions)	10 x1 = 10 Marks	10 questions –2 each from every unit
Section B	5 questions Either / or type like 1. a (or) b. All questions carry equal marks	5 x5 = 25 Marks	5questions– 1 each from every unit
Section C	5 questions Either / or type like 1. a (or) b. All questions carry equal marks	5 x8 =40 Marks	5questions– 1 each from every unit

Project report / Internship report - Scheme of evaluation

- i. Internship report is to be evaluated by an industrial expert / academician and a teacher examiner (Internship mentor / Guide) from the Department for 50 marks each. The average of both the valuations will be the final mark.
- ii. Every student has to face the viva-voce examination for which the Internship Report will form the base. For the viva voce examination, the Board comprises of an industrial expert / academician, a teacher guide and the Head of the Department. All the three join together have to evaluate the student for a maximum of 50 marks. The Head of the department shall be the ex-officio Chairman for the Viva Board.
- iii. Project report is to be evaluated by an industrial expert / academician and a teacher examiner (Internship mentor / Guide) from the Department for 75 marks each. The average of both the valuations will be the final mark.
- iv. Every student has to face the viva-voce examination for which the Project report will form the base. For the viva voce examination, the Board comprises of an industrial expert / academician, a teacher guide and the Head of the Department. All the three join together have to evaluate the student for a maximum of 25 marks. The Head of the department shall be the ex-officio Chairman for the Viva Board.

Results

The results of all the examinations will be published through the Department where the student underwent the course as well as through University Website.

Passing minimum

- A candidate shall be declared to have passed in each course if he / she secures not less than 40% marks in the End Semester Examinations and 40% marks in the Internal Assessment and not less than 50% in the aggregate, taking Continuous assessment and End Semester Examinations marks together.
- The candidates who have not obtained 50% in the Internal Assessment are permitted to improve their Internal Assessment marks in the subsequent semesters (2 chances will be given) by writing the CIA tests and by submitting assignments.
- Candidates, who have secured the pass marks in the End-Semester Examination and in the CIA but failed to secure the aggregate minimum pass mark (E.S.E + C I.A), are permitted to improve their Internal Assessment mark in the following semester and / or in University examinations.
- A candidate shall be declared to have passed in the Project / Internship if he / she gets not less than 40% in the Project Report / Internship Report and Viva-Voce and not less than 50% in the aggregate of both the marks for Project Report / Internship Report and Viva-Voce.
- A candidate who gets less than 50% in the Project / Internship must redo the same.

Grading of the Courses

The following table gives the marks, Grade points, Letter Grades and classifications meant to indicate the overall academic performance of the candidate. Conversion of Marks to Grade Points and Letter Grade (Performance in Paper / Course)

RANGE OF MARKS	GRADE POINTS	LETTER GRADE	DESCRIPTION
90 - 100	9.0 – 10.0	O	Outstanding
80 - 89	8.0 – 8.9	D+	Excellent
75 - 79	7.5 – 7.9	D	Distinction
70 - 74	7.0 – 7.4	A+	Very Good
60 - 69	6.0 – 6.9	A	Good
50 - 59	5.0 – 5.9	B	Average
00 - 49	0.0	U	Re-appear
ABSENT	0.0	AAA	ABSENT

- a. Successful candidates passing the examinations and earning GPA between 9.0 and 10.0 and marks from 90 – 100 shall be declared to have Outstanding (O).
- b. Successful candidates passing the examinations and earning GPA between 8.0 and 8.9 and marks from 80 - 89 shall be declared to have Excellent (D+).
- c. Successful candidates passing the examinations and earning GPA between 7.5 – 7.9 and marks from 75 -79 shall be declared to have Distinction (D).
- d. Successful candidates passing the examinations and earning GPA between 7.0 – 7.4 and marks from 70 -74 shall be declared to have Very Good (A+).
- e. Successful candidates passing the examinations and earning GPA between 6.0 – 6.9 and marks from 60 -69 shall be declared to have Good (A).
- f. Successful candidates passing the examinations and earning GPA between 5.0 – 5.9 and marks from 50 -59 shall be declared to have Average (B).
- g. Candidates earning GPA between 0.0 and marks from 00 - 49 shall be declared to have Re-appear (U).
- h. Absence from an examination shall not be taken as an attempt.

From the second semester onwards the total performance within a semester and continuous performance starting from the first semester are indicated respectively by **Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA)**. These two are calculated by the following formulae

$$\text{GRADE POINT AVERAGE (GPA)} = \frac{\sum C_i G_i}{\sum C_i}$$

$$\text{GPA} = \frac{\text{Sum of the multiplication of Grade Points by the credits of the courses}}{\text{Sum of the credits of the Courses in a Semester}}$$

Classification of the final result

CGPA	Grade	Classification of Final Result
9.5 – 10.0 9.0 and above but below 9.5	O+ O	First Class – Exemplary*
8.5 and above but below 9.0 8.0 and above but below 8.5 7.5 and above but below 8.0	D++ D+ D	First Class with Distinction*
7.0 and above but below 7.5 6.5 and above but below 7.0 6.0 and above but below 6.5	A++ A+ A	First Class
5.5 and above but below 6.0 5.0 and above but below 5.5	B+ B	Second Class
0.0 and above but below 5.0	U	Re-appear

The final result of the candidate shall be based only on the CGPA earned by the candidate.

- Successful candidates passing the examinations and earning CGPA between 9.5 and 10.0 shall be given Letter Grade (O+), those who earned CGPA between 9.0 and 9.4 shall be given Letter Grade (O) and declared to have First Class –Exemplary*.
- Successful candidates passing the examinations and earning CGPA between 7.5 and 7.9 shall be given Letter Grade (D), those who earned CGPA between 8.0 and 8.4 shall be given Letter Grade (D+), those who earned CGPA between 8.5 and 8.9 shall be given Letter Grade (D++) and declared to have First Class with Distinction*.
- Successful candidates passing the examinations and earning CGPA between 6.0 and 6.4 shall be given Letter Grade (A), those who earned CGPA between 6.5 and 6.9 shall be given Letter Grade (A+), those who earned CGPA between 7.0 and 7.4 shall be given Letter Grade (A++) and declared to have First Class.
- Successful candidates passing the examinations and earning CGPA between 5.0 and 5.4 shall be given Letter Grade (B), those who earned CGPA between 5.5 and 5.9 shall be given Letter Grade (B+) and declared to have passed in Second Class.
 - Candidates those who earned CGPA between 0.0 and 4.9 shall be given Letter Grade (U) and declared to have Re-appear.
- Absence from an examination shall not be taken as an attempt.

$$\text{CUMULATIVE GRADE POINT AVERAGE (CGPA)} = \frac{\sum_{n} \sum_{i} C_{ni} G_{ni}}{\sum_{n} \sum_{i} C_{ni}}$$

$$\text{CGPA} = \frac{\text{Sum of the multiplication of Grade Points by the credits of the entire Programme}}{\text{Sum of the credits of the courses for the entire Programme}}$$

Where ‘Ci’ is the Credit earned for Course i in any semester; ‘Gi’ is the Grade Point obtained by the student for Course i and ‘n’ refers to the semester in which such courses were credited.

CGPA (Cumulative Grade Point Average) = Average Grade Point of all the

Courses passed starting from the first semester to the current semester.

Note: * The candidates who have passed in the first appearance and within the prescribed Semesters of the PG Programme are alone eligible for this classification.

Maximum duration of the completion of the programme

The students have to complete their programme within 3 years from the completion of the duration of programme, failing which their registration will stand automatically cancelled and they have to register afresh, if they want to pursue the programme.

Award of Degree

A student will be declared to be eligible for the award of a Degree if he/she has:

- i. Earned the minimum required credits for the Programme prescribed there for (i.e., 90 credits).
- ii. Registered for and undergone all the courses under the different parts of the curriculum of his/her programme.
- iii. No dues to the University, Hostel, NSS, Library, Clubs, Associations etc. and no disciplinary action pending against him/her.

Village Extension Programme

Sivaganga and Ramnad districts are very backward districts where a majority of people lives in poverty. The rural mass is economically and educationally backward. Thus the aim of the introduction of this Village Extension Programme is to promote environmental awareness, social activities, hygiene, and health among the rural people of this region. The students in their third semester have to visit any one of the adopted villages within the jurisdiction of Alagappa University and can arrange various programs for three days to educate and empower the rural mass. A minimum of two faculty members can accompany the students and guide them.

**M.B.A., BANKING & INSURANCE
PROGRAMME STRUCTURE**

S. No	Course Code	Title of the Paper	T/P	Credits	Hours/Week	Marks			
						I	E	Total	
I Semester									
1	632101	Core 1	Principles of Management and Organisational Behaviour	T	4	4	25	75	100
2	632102	Core 2	Business Environment	T	4	4	25	75	100
3	632103	Core 3	Principles and Practice of Banking	T	4	4	25	75	100
4	632104	Core 4	Managerial Economics	T	4	4	25	75	100
5	632105	Core 5	Information Technology for Business (Business Communication and Lab)	P	2	4	25	75	100
6	632106	Core 6	Accounting for Bankers	T	4	5	25	75	100
7			Library / Yoga/ counseling /Field Visit	T		5	-	-	-
					22	30	150	450	600
II Semester									
8	632201	Core 7	Indian Financial System	T	4	4	25	75	100
9	632202	Core 8	Legal and Regulatory aspects of Banking	T	4	4	25	75	100
10	632203	Core 9	Foreign Exchange and Trade Finance	T	4	4	25	75	100
11	632204	Core 10	Principles and Practice of Life Assurance	T	4	4	25	75	100
12	632205	Core 11	Financial Management	T	4	5	25	75	100
13	632206	Core 12	Business Analytics Lab	P	2	4	25	75	100
14		NME		T	2	3	25	75	100
15			MOOCs				Extra credit		
16			Library and Yoga		-	2	-	-	-
					24	30	175	525	700
III Semester									
17	632301	Core 13	Methods of Business Research	T	4	5	25	75	100
18	632302	Core 14	Risk Management in Banking & Insurance	T	4	4	25	75	100
19	632303	Core 15	Bank Credit Management	T	4	4	25	75	100
20	632304	Core 16	Principles and Practice of Non-Life Insurance	T	4	4	25	75	100
21	632305	Core 17	Digital Banking Services	T	4	4	25	75	100
22	632777	Core 18	Institutional Internship (summer)	P	5	-	25	75	100
23	632E01/ 632E02/ 632E03/ 632E04/ 632E05/ 632E06	DSE 1	Health Insurance/ Digital-Customer Relationship Management/ International Banking and Finance/ Co-operative Banking / Ethics in Banking/ Treasury Management	T	4	4	25	75	100
24		NME		T	2	3	25	75	100
25			MOOCs				Extra credit		
26			Library and Yoga		-	2	-	-	-
					31	30	200	600	800
IV Semester									

27	632401	Core 19	Insurance Marketing	T	4	4	25	75	100	
28	632402	Core 20	Rural Banking and Micro Finance	T	4	4	25	75	100	
29	632403	Core 21	Bank Marketing	T	4	4	25	75	100	
30	632999	Core 22	Project Report	P	9	14	25	75	100	
31	632E07/ 632E08/ 632E09/ 632E10/ 632E11	DSE 2	Retail Banking / Non-Banking Finance Companies / Reinsurance Management/ Mutual Fund Management/ Fintech in Financial Sector	T	4	4	25	75	100	
Total						25	30	125	375	500
						102				
					Extra Credits		120	650	1950	2600

Non-Major Elective –Courses offered to the other Department.

S. No	Course Code	Semester	Title of the Paper	Credits	Hours/ Week	Marks		
						I	E	T
1	NME 1	II	Practical Banking	2	3	25	75	100
2	NME 2	III	Basics of Investment	2	3	25	75	100

Semester-I					
Core 1	Course code 632101	Principles of Management and Organisational Behavior	T	Credits:4	Hours:4
Unit-I					
Objective 1	To understand management concepts, contributions of management experts, planning & decision-making strategies.				
<p>Management: Definition – Nature – Scope and Functions– Contributions of Management experts: Frederick Winslow Taylor, Peter F. Drucker, Mary Parker Follet, and Henri Fayol. Planning and Decision Making: Nature, importance and planning process – Planning premises – Components of Planning as Vision, Mission, Objectives, Goals, Policies, Strategies, Procedures, Methods, Rules, Projects and Budgets – Decision-making – Meaning – Types – Decision-making process.</p>					
Outcome 1	Learners understand management concepts, contributions of management experts as well as planning and decision-making strategies.				K2
Unit II					
Objective 2	To aware and analyze the organizing, staffing and directing functions of management.				
<p>Organizing: Nature, purpose and kinds of organization – Structure – Principles of organization – Departmentalization – Span of control – Line and staff functions – Authority and responsibility – Centralization and decentralization – Delegation of authority –Informal organization. Staffing and Directing: General Principles of Staffing- Importance and techniques of Directing- Motivation – Meaning – Importance Theories: Maslow, Herzberg, McGregor (X&Y),Vroom– Communication: Meaning Types – Process – Barriers- Leadership: Significance, Types, Styles and Theories: Trait, Contingency, Situation, Path-Goal, Tactical, Transactional and Transformational Leadership.</p>					
Outcome 2	Discuss organizing, staffing and directing functions of management.				K3
Unit III					
Objective 3	To gain knowledge about the dynamics of controlling and contemporary techniques of management.				
<p>Coordination and Controlling: Coordination: Concept, Need and techniques, Controlling: Objectives and Process of control – Devices of control – Integrated control – Special control techniques- Contemporary Perspectives in Management: Strategic alliances – Core competence – Business process reengineering – Total Quality Management – Six Sigma- Benchmarking- Balanced Score-card.</p>					
Outcome 3	Explain the dynamics of controlling and contemporary techniques of management.				K3
Unit IV					
Objective 4	To know the foundations of individual behavior and group dynamics.				
<p>Organizational Behaviour: Concept and significance – Individual Behaviour: Values -Attitudes – Perception – Learning – Personality. Group Dynamics and Team Development: Group dynamics – Definition and importance, Types of groups – Group formation – Group development – Group performance factors – Principle – centered approach to team development – Individuals versus Group Decision making – Nominal group technique and Delphi technique.</p>					
Outcome 4	Analyse the foundations of individual behavior and group dynamics.				K4
Unit V					
Objective 5	To comprehend the learners about different dimensions of organizational development.				

Organizational conflict and Stress Management: Sources – patterns – levels – types of conflict – Traditional and modern approaches to conflict – Functional and dysfunctional organizational conflicts – Resolution of conflict – Individual and Organizational factors of stress – Consequences of stress on individual organization – Management of stress. **Organizational Culture:** Concept and determinants of Organizational Culture – **Organizational Development (OD):** Concept – Need for change – Resistance to change – Organizational diagnosis – OD interventions.

Outcome 5	Evaluate different dimensions of organizational development.	K5
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Suggested Readings:

Chhabra, T.N. (2019). *Management Process and Organisational Behaviour*, Sun India Publication.
 Ramasamy, T. (2019). *Principles of Management*, Himalaya Publishing House.
 Gupta, C.B. (2014). *Organisational Behaviour*, S.Chand Publishing.
 Parikh, M., & Gupta, R. (2017). *Organisational Behaviour (Isted.)*. Mc Graw Hill Education.
 Prasad, L.M. (2019). *Principles and Practice of Management*, Sultan Chand & Sons.
 Tripathi, P.C., Reddy, P.N., & Bajpai, A. (2021). *Principle sof Management*, Mcgraw Hill.
 Vasishth, N., & Vasishth, V. (2019). *Principles of Management*, Taxmann Publications Private Ltd.
 P.Robbins, S., A.Judge, T., & Vohra, N. (2018). *Organizational Behaviour (18thed.)*. Pearson.

Online resources

Alison (n.d.). *Organizational Behavior and Management*. Alison.
<https://alison.com/course/organizational-behavior-and-management>
 Kruse, E. (n.d.). *Leadership and organizational behavior*. Coursera.
<https://www.coursera.org/learn/leadership-and-organizational-behavior>
 Kruse, E. (n.d.). *Leadership and organizational behavior*. Coursera.
https://onlinecourses.nptel.ac.in/noc22_mg78/preview
 Lenka, U. L. (n.d.). *Principles of Management*.
 Swayam. https://onlinecourses.nptel.ac.in/noc21_mg30/preview
 Mather, S., & Timberlake, M. (n.d.). *Organisational Culture Change Training - Management Skills*.
 Udemy. <https://www.udemy.com/course/business-create-organisational-culture-change/>
 Mitchell, R. (n.d.). *Organisationalbehaviour: Know your people*. Coursera.
<https://www.coursera.org/learn/organisational-behaviour-know-your-people>
 Raes, A. (n.d.). *Organizational Behavior: How to Manage People*. Coursera.
<https://www.coursera.org/learn/managing-people-iese>

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr.R.Alamelumangai

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	M (2)	L (1)	M (2)	S (3)	L (1)	L (1)	M (2)
CO2	S (3)	S (3)	S (3)	S (3)	M (2)	S (3)	M (2)	L (1)	L (1)	S (3)
CO3	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	L (1)	L (1)	M (2)
CO4	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	S (3)	L (1)	L (1)	M (2)
CO5	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	S (3)	L (1)	L (1)	M (2)
W.AV	3	3	2.8	2.2	1.8	2.2	2.6	1	1	2.2

S–Strong(3),M-Medium(2),L-Low(1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	M (2)	M (2)	L (1)
CO2	S (3)	S (3)	S (3)	S (3)	L (1)
CO3	S (3)	S (3)	S (3)	M (2)	L (1)
CO4	S (3)	S (3)	S (3)	M (2)	L (1)
CO5	S (3)	S (3)	S (3)	M (2)	L (1)
W.AV	3	3	3	2.2	1

S–Strong (3),M-Medium(2),L-Low(1)

Semester-I					
Core 2	Course code 632102	Business Environment	T	Credits 4	Hours 4
Unit-I					
Objective 1	To familiarize the learners with the basics of the environment of business.				
Business Environment: Dynamic Factors of Environment – Importance of Scanning the Environment–Fundamental Issues Captured in Political, Economic, Socio-cultural, Technological, Legal and Ecological Environment (PESTLE)- Porter’s Five Forces Model-Liberalization, Privatization and Globalization (LPG).					
Outcome 1	Students will acquire knowledge on the fundamentals of the business environment.				K1
Unit-II					
Objective 2	To facilitate the understanding of political environment in which the businesses operate.				
Political Environment: Political Environment and Economic System-Types of Political Systems, Risks posed by Political Systems-Political Institutions-Legislature, Executive, Judiciary - Role of Government in Business: Entrepreneurial, Catalytic, Competitive, Supportive, Regulative and Control Functions-Industrial Policies and Promotion Schemes of the Government.					
Outcome 2	Learners will understand the role of political environment in the operation of businesses.				K2
Unit-III					
Objective 3	To enable the learners for glimpsing the economic environment and its importance in the functioning of a business.				
Economic Environment: Nature of Economy-Elements of Economic Environment-Economic planning in India-Economic Policies and Conditions: Monetary Policy, Fiscal Policy and Trade Policy-Financial System and its Components- Financial Institutions in India and their Role- Foreign Investments-Foreign Direct Investments-Need for FDI in Developing Countries. Factors Influencing FDI- Budget and Taxation Measures-Fiscal Deficits and Inflation.					
Outcome 3	Learners can evaluate the impact of the economic environment on the functioning of business units.				K5
Unit-IV					
Objective 4	To give a comprehensive understanding of components of social and technological environment.				
Social and Technological Environment: Socio-Cultural Environment-Demographic Environment-Social and Cultural Factors and their Implications for Business-Technology and Competitive Advantage-Innovation-Technological Leadership-Technology Transfer-Technology Trends in India–Clean Technology.					
Outcome 4	Students will be able to identify the intricacies of the social and technological environment of businesses.				K3
Unit-V					
Objective 5	To broaden the awareness level about the legal and ecological environment of businesses.				
Legal and Ecological Environment: Legal Environment of Business- Law on Patents-Law on Consumer Protection- Law on Competition- Corporate Social Responsibility of Business-Natural					

Resources and Sustainability – Renewable and Non-renewable Resources-Environmental Issues related to Business: Global Warming, Carbon Credits and Industrial Pollution.

Outcome 5	Students can understand the dimensions of legal and ecological environment.	K2
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Suggested Readings:

Cherunilam,F.(2017).*International business environment*(7thed.).Himalaya Publishing House.
 Cherunilam, F.(2019). *Business environment text and cases* (28th ed.). Himalaya Publishing House.
 Goyal,A.,& Goyal,M.(2020).*Business environment* .VK Global Publications Pvt Ltd.
 Kochhar,S.(2011).*Growth & finance*. Academic Foundation.
 Saleem,S.(2020).*Business environment*(4thed.).Pearson Education.
 Sharma,M.K.(2017).*Business environment in India*. South Asia Books.
 Steiner,A.G.(2016).*Business government and society: A managerial perspective*. Random House Business Division.

Online Resources:

Jain,C.(n.d.).*Business Environment*. Swayam. Retrieved from https://onlinecourses.swayam2.ac.in/imb22_mg02/preview
 Sepich,D.(n.d.).*Understanding the business environment*. EdX. Retrieved from [Doane University: Understanding the Business Environment | edX](https://doane.edu/understanding-the-business-environment-edx)
 Vachani S. (n.d.). *International business environment and global strategy*. IIMBX. Retrieved from <https://iimbx.iimb.ac.in/international-business-environment-and-global-strategy/>

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr. K. Alamelu

Course Outcomes Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	L (1)	M (2)	M (2)	S (3)	M (2)	L (1)	S (3)	L (1)	L (1)
CO2	S (3)	L (1)	M (2)	M (2)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
CO3	S (3)	M (2)	M (2)	M (2)	L (1)	S (3)	L (1)	S (3)	L (1)	L (1)
CO4	S (3)	L (1)	M (2)	S (3)	M (2)	S (3)	L (1)	S (3)	S (3)	L (1)
CO5	S (3)	L (1)	M (2)	S (3)	S (3)	M (2)	L (1)	S (3)	L (1)	L (1)
Average	3	1.2	2	2.4	2	2.4	1	3	1.4	1

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	M (2)	L (1)	M (2)	S (3)	L (1)
CO2	M (2)	L (1)	M (2)	M (2)	L (1)
CO3	M (2)	L (1)	M (2)	S (3)	L (1)
CO4	M (2)	L (1)	M (2)	S (3)	M (2)
CO5	M (2)	L (1)	M (2)	S (3)	L (1)
Average	2	1	2	2.8	1.2

S –Strong (3), M-Medium (2), L- Low (1)



Semester-I					
Core 3	Course code	Principles and Practice of Banking	T	Credits	Hours
	632103			4	4
Unit-I					
Objective 1	To familiarize the students on the history and functions of commercial banks and the recent developments in banking.				
Banking – Definition – History- Functions of Commercial Banks – Types of Commercial Banking Systems – Indian Commercial Banking Structure – Nationalization of Banks in India: Reasons, Achievements and Critical Evaluation – Financial Sector Reforms – Consolidation and Competition in the Indian Banking Industry – Sources of Funds-Application of Funds- Investment policy of commercial banks- Banks' investment norms- Asset structure- Profitability of Banks- Financial inclusion- Payment Banks – Small Finance Banks.					
Outcome 1	Understand the basics of banking and recent trends in banking.				K4
Unit-II					
Objective 2	To make the students aware of different types of deposits and advances				
Deposit Mobilization and Lending by Commercial Banks – Deposit Mix – Different Types of Deposits – Factors affecting Deposit Levels – KYC guidelines- Lending of Money by Banks – Principles of Sound Lending – Various Forms of Advances: Cash Credit, Overdrafts, Loans and Purchasing and Discounting of Bills – Retail Lending by Banks: Housing Loans and Personal Loans: Problems and Prospects – EMI: Concept and Computation- Subsidiary Services of Banks: Traditional Services – Contemporary Services Including Cash Management- Technology Banking					
Outcome 2	Identify, compare and analyze the various types of deposits and advances.				K4
Unit-III					
Objective 3	To educate the procedure relating to opening and conduct of accounts for various types of customers.				
Different Types of Customers: Individuals, Joint Account Holders, Trustees, Executors and Administrators, Joint Hindu Family, Partnership Firm, Joint Stock Companies, Clubs and Societies, and Local Authorities – Points to be considered by the Banker while Opening and Conducting Accounts in the names of such customers.					
Outcome 3	Explain the procedure relating to opening and conduct of accounts for various types of customers.				K5
Unit-IV					
Objective 4	To learn the pros and cons of lending against different types of securities and the precautions.				
Different Types of Securities – Goods – Document of Title to Goods – Life Insurance Policies – Corporate Securities – Government Securities – Real Estate – Fixed Deposit Receipts – Bullions- Policy, Procedure and Practices of Lending against these securities.					
Outcome 4	Analyze the pros and cons of lending against various securities and discuss the precautions to be observed while lending.				K6
Unit-V					
Objective 5	To understand the different modes of charging securities and documentation.				
Modes of Creating Charges – Lien – Pledge – Hypothecation – Mortgage – Assignment – Documentation in respect of various types of Borrowers against Various types of Securities: Types of					

Documents- Procedure- Registration of Charges- Stamping- Securitization.					
Outcome 5	Critically evaluate the various modes of creation of charges and apply them in their banking career.				K5
Suggested Readings:					
Aslam.M.J. (2015). <i>Legal Aspects of Bank Lending</i> . Asia Law House.					
Indian Institute of Banking & Finance. (2017). <i>Advanced Bank Management</i> . MacMillan India Ltd.					
Mithani, D.M. & Gordon.E. (2015). <i>Banking and Financial System</i> . Himalaya Publishing House.					
Srivastava, P.K. (2016). <i>Banking Theory & Practice</i> . Himalaya Publishing House.					
Tannan, M.L. (2014). <i>Banking Law and Practice in India</i> . Eastern Book Company.					
Toor, N.S. (2016). <i>Hand Book for Banking Information</i> . Skylark Publications.					
Varshney & Sundaram. (2017). <i>Banking Theory Law and Practice</i> . Sultan Chand & Sons.					
Wright, R.E. & Quadrini,V. (2015). <i>Money and Banking</i> . Flat World Knowledge.					
Online-Resources :-					
JAIIB study material https://ambitiousbaba.com/jaiib-paper-2-capsule-pdf-ppb/					
Narayan, P.C Indian Institute of Management Bangalore: Introduction to Banking and Financial Markets-I https://www.edx.org/course/introduction-to-banking-and-financial-markets-i?index=product&queryID=517e9667c954172feedf7f1b03a96566&position=3&linked_from=autocomplete&c=autocomplete					
Rupesh R.S. <i>Banking Theory and Practice</i> https://ebooks.lpude.in/commerce/bcom/term_4/DCOM208_BANKING_THEORY_AND_PRACTICE.pdf					
Study Material professional programme BANKING LAW AND PRACTICE Module 3 Elective Paper 9.1 ICSI https://www.icsi.edu/media/webmodules/publications/9.1%20Banking%20Law%20Professional.pdf					
K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course Designed by Dr.C.Yogalakshmi					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO 10
CO1	S(3)	S(3)	L(1)	M(2)	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)
CO2	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	S(3)	M(2)	S(3)	S(3)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	L(1)	S(3)	M(2)	S(3)	S(3)	M(2)	S(3)	S(3)
CO5	S(3)	S(3)	L(1)	M(2)	M(2)	S(3)	S(3)	M(2)	M(2)	S(3)
W.AV	3	3	1.55	2.4	2.4	3	2.6	2	2.8	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

Course Outcome Vs. Programme Specific Outcome

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	M(2)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	S(3)	S(3)	S(3)
CO4	S(3)	S(3)	M(2)	M(2)	M(2)
CO5	S(3)	S(3)	L(1)	M(2)	L(1)
W.AV	3	2.8	2	2.6	2.4

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

Semester-I					
Core 4	Course code 632104	Managerial Economics	T	Credit: 4	Hours: 4
Unit -1					
Objective 1	To provide the basic components of managerial economics and its role in business decisionmaking				
Economic and Business Decisions: Meaning, Need ,Nature and Scope of Managerial Economics- Application of economics to business decisions- Gap between theory and practice and the role of managerial economics- Major economic concepts and their use in business decision making: Opportunity cost principle, Incremental principle, principle of time perspective, discounting principle and Equi- marginal principle.					
Outcome 1	Learners understand and apply the concepts of economics to take business decisions.				K2
Unit -2					
Objective 2	To gain knowledge about the techniques of demand forecasting in business.				
Demand and Supply Analysis: Demand : Meaning , Law of Demand, Exceptions to the Law of Demand, types and determinants of demand- Elasticity of demand-Demand forecasting : Steps ,Techniques of demand forecasting- Supply Analysis: Law of supply, Determinants of supply, Elasticity of supply and factors influencing supply.					
Outcome 2	The Learners will be able to analyze the techniques of demand forecasting in business.				K4
Unit -3					
Objective 3	To have deeper knowledge to compare the cost output relationship.				
Cost analysis and Production function: Cost function and cost-output relationship- cost determinants, Economies and Diseconomies of scale, Cost control, Tools of cost control, Relevant cost for decision making- Production function with one and two variable inputs-Managerial use of production function-Cobb- Douglas function					
Outcome 3	The students will be able to Compare the cost-out-put Relationship.				K4
Unit -4					
Objective 4	To facilitate the learners to know about the market structure and the price determination in different market structure.				
Market structure and Pricing Decisions: Market structure: Perfect competition, Monopolistic competition, Oligopoly and Monopoly competition- Price determination under perfect competition, under monopoly- price discrimination by degree- Pricing strategies: Cost-plus pricing-Pricing in life -cycle of a product- Concept of profit					
Outcome 4	The students will be able to evaluate the Pricing strategies in different market structure.				K5
Unit 5					
Objective 5	To know about the macro and micro economic factors in managerial decision.				
Macro-economic factors and Managerial decision: Business Cycle-Phases and business decision- Factors causing Inflation and Deflation: Definition of Inflation, kinds of inflation - Policy measures to control inflation: Monetary measures and Fiscal measures- Balance of Payment - Trends and its implications in managerial decision- National Income Measures- Government's role in the economy.					

Outcome 5	Learners will be able to evaluate the trends in the Balance of payment and its implications in managerial decision making.	K5
<p>Suggested Readings:</p> <p>Dean, J. (2015). <i>Managerial economics</i>. PHI Learning Private Limited.</p> <p>Dodge, E. R. (2017). <i>5 Steps to a 5: AP Microeconomics 2018</i>, McGraw-Hill Education</p> <p>Frank, R. H. (2022). <i>Principles of Macroeconomics</i>. Mc Graw-Hill Education.</p> <p>Mehta P. L. (2016). <i>Managerial Economics</i>. Sultan Chand and Sons.</p> <p>Png, I. & Lehman, D. (2016). <i>Managerial economics</i>. Routledge.</p> <p>Press. Gupta, G. S. (2017). <i>Managerial economics</i>. Mc Graw-Hill.</p> <p>Rastogi, & Siddhartha.S.D. (2023). <i>Managerial Economics: Principles and worldwide application</i> (9th ed.). Oxford University.</p> <p>Salvatore, D. (2019). <i>Managerial Economics in a global economy</i>. Oxford University</p> <p>Schiller, B. R. & Gebhardt, K. (2020). <i>Essentials of Economics</i>. McGraw-Hill Education</p>		
<p>Online resources</p> <p>Managerial Economics DN. DWIVEDI EBook</p> <p>Class central (n.d.) Retrieved from https://www.classcentral.com/course/swayam-introduction-to-managerial-economics-14155</p> <p>Mishra, T. (n.d.) Managerial Economics. NPTEL. Retrieved from https://onlinecourses.nptel.ac.in/noc21_mg90/preview</p>		
<p>K1-Remember K2-Understand K3 – Apply K4-Analyze K5-Evaluate K6-Create</p>		
<p>Course designed by: Dr.G.Parimalarani</p>		

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO 1	S(3)	S(3)	L(1)	L(1)	L(1)	S(3)	L(1)	L(1)	L(1)	L(1)
CO 2	L(1)	S(3)	L(1)	L(1)	L(1)	S(3)	L(1)	M(2)	L(1)	L(1)
CO 3	L(1)	L(1)	L(1)	M(2)	L(1)	S(3)	L(1)	L(1)	L(1)	S(3)
CO 4	M(2)	M(2)	L(1)	S(3)	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)
CO 5	L(1)	M(2)	L(1)	M(2)	L(1)	M(2)	L(1)	M(2)	L(1)	S(3)
W.AV	1.6	2.2	1	1.8	1.4	2.6	1	1.4	1	1.8

Strong (3), M –Medium (2), L- Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	S(3)	S(3)	M(2)	L(1)	L(1)
CO2	S(3)	S(3)	M(2)	M(2)	L(1)
CO3	S(3)	M(2)	L(1)	M(2)	L(1)
CO4	M(2)	S(3)	L(1)	M(2)	L(1)
CO5	M(2)	M(2)	L(1)	M(2)	L(1)
W.AV	2.6	2.6	1.4	1.8	1

S- Strong (3), M –Medium (2), L- Low (1)



Semester-I					
Core 5	Course code 632105	Information Technology for Business	P	Credits 2	Hours 4
Unit-I					
Objective 1	To Introduce Computing basics, evolution, operating systems, application software and network settings				
Introduction: Basics and Evolution of Computing – Operating Systems (System Software) and Application Software – Introduction to Network Setting – LAN and WAN, Internet and Intranet					
Outcome 1	Student Acquire a comprehensive understanding of Computing, including basics, evolution, operating systems, application software, and network settings exchange.			K1	
Unit-II					
Objective 2	To educate Microsoft Office for document creation, formatting, data analysis, and manipulation, enabling enhanced productivity and streamlined reporting.				
Working with Microsoft Office Suite: MS Word – Creating, Opening, Saving, and Formatting Documents – Mail Merge - Working with Spread Sheets: MS Excel – Tables – Formulas and Functions – Data Analysis using excel – Linking Work Sheets and Workbooks – Charts – Macros Forms – Pivot Tables.					
Outcome 2	Predict gain practical skills in MS Word for document management and formatting, and in MS Excel for data analysis, formulas, charts, and pivot tables, enhancing their productivity			K2	
Unit III					
Objective 3	Learners understand MS PowerPoint for dynamic presentations, MS Access for database management and report generation.				
MS Power-Point: Creating a Power-Point Presentation (PPT) Using Slide Master, Animation, and Graphics in PPT - MS Access – Creating and Modifying Data Bases – Report Generation – Linking Access Files with Excel Files. MS: Project: Creating Project Design, Schedules, PERT/CPM Charts, and Reports.					
Outcome 3	Participants gain practical skills in MS PowerPoint, MS Access, and MS Project, streamlining communication, data management, and project planning, leading to improved productivity and successful project outcomes.			K1	
Unit- IV					
Objective 4	To know more Internet and E-Commerce, mastering E-Mail Etiquette, web-based communication tools, Wi-Fi environment, and E-Business models.				
Internet and E-Commerce: E-Mail Etiquette – Usages of Search Engines and Portals – Website and Web- Based E-mail, FTP and Net Meeting – Wi-Fi Environment in Modern Offices – Basic Models of E-Business: B2B, B2C, C2C, and Mobile Commerce (M-Commerce).					

Outcome 4	Summaries the Participants effectively utilize online resources, demonstrate proficiency in E-Mail Etiquette, search engines, and web-based tools.	K4			
Unit V					
Objective 5	Explore concepts of online buying and selling, including E-Payment, Payment Gateway, Security Systems, Online Stores, Internet Banking, Smartcards, and Plastic Money.				
Buying and Selling through the Internet: E-Payment and Electronic Fund Transfer – Payment Gateway and Security Systems – On-Line Stores – Internet Banking – Smartcards and Plastic Money					
Outcome 5	Familiarize online transactions; utilize digital payment methods, access online stores and internet banking and e-commerce experiences.	K3			
<p>Suggested Readings: Goel, R. (2003)., “<i>Computer Applications In Management</i>”, New Age International. Rayudu, C.S(2010)., “<i>E-Commerce, and E-Business</i>”, Himalaya Publishing Company. Sudalaimuthu & Anthony Raj(2015)., “<i>Computer Applications in Management</i>”, Himalaya Publishing House. Vijayaraghavan, G(2015)., <i>Computer Applications for Management</i>, Himalaya Publishing Company.</p> <p>Online Resources: https://www.w3schools.com/excel/index.php https://www.geeksforgeeks.org/e-commerce/ Pivot Tables in Excel (In Easy Steps) (excel-easy.com)</p>					
K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Creat
Course designed by S.Satish					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	L (1)	S (3)	M (2)	M(2)	L (1)	M(2)	M(2)	S (3)	M (2)
CO2	M (2)	M (2)	L (1)	S (3)	M(2)	M(2)	M(2)	L (1)	M(2)	M (2)
CO3	M (2)	M (2)	M (2)	L (1)	M(2)	L (1)	M(2)	M(2)	M(2)	L (1)
CO4	M (2)	M (2)	M (2)	L (1)	L (1)	L (1)	M(2)	L (1)	L (1)	L (1)
CO5	M (2)	M (2)	M (2)	M (2)	M(2)	L (1)	M(2)	L (1)	L (1)	M (2)
W. Av	2.2	1.8	2	1.8	1.8	1.2	2	1.4	1.8	1.6

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome (COs) Vs Programme Specific Outcome

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	M (2)	S (3)	L (1)	M (2)	S (3)
CO2	S (3)	M (2)	M (2)	M (2)	M (2)
CO3	S (3)	M (2)	L (1)	M (2)	L (1)
CO4	M (2)	M (2)	M (2)	M (2)	M (2)
CO5	M (2)	M (2)	M (2)	M (2)	L (1)
W. Avg	2.4	2.2	1.4	1.8	1.8

S –Strong (3), M-Medium (2), L- Low (1)

Semester-I					
Core 6	Course code: 632106	Accounting for Bankers	T	Credits:4	Hours:4
Unit -I					
Objective 1	To comprehend the learners about the basics of financial accounting				
Bookkeeping: Definition of Accounting – Need for Accounting – Types of Accounting- Financial, Management and Cost accounting – Scope of Accounting –Financial Accounting Concepts and conventions – Uses of Accounting – Double Entry System - Capital and Revenue Expenditure; Distinction between Capital and Revenue Expenditure; Deferred Revenue Expenditure and Receipts - Preparation of journal and ledger - Subsidiary Books.					
Outcome1	Students understand the basics of financial accounting				K2
Unit II					
Objective 2	To expose the learners to estimate the profit/ loss and financial position of the business				
Trial Balance and Final Accounts: Preparation of Profit and Loss Account and Balance Sheet (Simple Problems only)					
Depreciation Accounting: Methods of recording depreciation – Straight line method and Declining charge method only – Simple Problems.					
Outcome2	Learners estimate the profit/ loss and financial position of the business.				K4
Unit III					
Objective 3	To equip the students to analyze the financial statement using trend analysis and ratio analysis				
Financial Statement Analysis: Trend Analysis - Ratio Analysis – Meaning of Accounting Ratios; Classification of Ratios; Uses of Accounting Ratios; Limitations of Accounting Ratios; Calculation and interpretation of various Ratios; Different Users and their Use of Ratios - Cash flow analysis - Practical Problems.					
Outcome3	Students analyze the financial statement using trend analysis and ratio analysis				K4
Unit IV					
Objective 4	To help the students to acquire knowledge on the application of marginal costing techniques				
Marginal Costing – Assumptions of Marginal Costing – Marginal Costing vs. Absorption Costing – Profit /Volume Ratio – Cost-Volume-Profit Analysis – Break-Even Analysis – Margin of Safety – Managerial Applications of Marginal Costing.					
Outcome4	Learners acquire knowledge on the application of marginal costing techniques				K4
Unit V					
Objective 5	To make the students to critically evaluate the banking company accounts, GAPP and IFRS				
Final Accounts of Banking Companies - Significant Features of Accounting Systems of Banks - Preparation of Profit and Loss Account – Guidelines of RBI for Profit and Loss Account - Balance Sheet- Guideliness of RBI for Balance sheet - Accounting Standards: Concept, Need and Objectives – Difference between GAAP and IFRS.					
Outcome5	Students critically evaluate the banking company accounts, GAPP and IFRS.				K5

Theory and Problem – In the examination question paper 20% weight age is to be given for theory and 80% weightage is to be given for problems.

Suggested Readings:

- Apte, P.G. (2017). *International Financial Management*. TMH.
- Arulanandam, M.A., & Raman, K.S.(2018). *Advanced Accountancy (Financial Accounting –I)*. Himalaya Publishing House.
- Gupta. (2018). *Financial Accounting for Management: An Analytical Perspective*. Pearson.
- Gupta, R.L., & Gupta, V.K.(2016). *Principles and Practice of Accounting*. Sultan Chand And Sons
- Jordan, J. P., & Harris, G. L. (2017). *Cost accounting: Principles and practice*. Kalyani Publishers.
- Karim, A., Khanuja, S.S., & Mehta. (2022). *Financial Accounting*. Uttar Pradesh. SBPD Publishing House.
- Rawat, D.S.(2019). *Accounting Standards*. Taxmann’s Publishing House.
- Reddy, T.S., & Murthy, A. (2012). *Advanced Accountancy*. Margham Publications.

Online Resources:

- Jha.N. (2014). *Introduction to financial Accounting*. Retrieved from <https://drnishikantjha.com/booksCollection/Financial%20Accounting%20-%20BMS%20.pdf>
- Kofman.P. (n.d.). *The language and tools of financial analysis*. Coursera. Retrieved from <https://www.coursera.org/lecture/financial-analysis/1-0-welcome-and-introduction-it-all-begins-with-accounting-TrLNG>
- Miller.G. (n.d.). MOOC Material : *Accounting for Decision Making*. Coursera. Retrieved from <https://www.coursera.org/learn/accounting>
- Urcan.O. (n.d.). MOOC Material: *Financial Accounting: Advanced Topics*. Coursera. Retrieved from <https://www.coursera.org/learn/financial-accounting-advanced>
- Urcan.O. (n.d.). MOOC Material: *Financial Accounting: Foundations*. Coursera. Retrieved from <https://www.coursera.org/learn/financial-accounting-basics>

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr.B.Sudha

Course Outcome VS Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	M(2)	S(3)	M(2)	M(2)	M(2)	M(2)	M(2)	M(2)
CO2	S(3)	S(3)	M(2)	S(3)	L(1)	S(3)	M(2)	S(3)	L(1)	L(1)
CO3	S(3)	S(3)	M(2)	S(3)	L(1)	S(3)	M(2)	M(2)	L(1)	L(1)
CO4	S(3)	S(3)	L(1)	L(1)	L(1)	S(3)	L(1)	L(1)	L(1)	L(1)
CO5	S(3)	S(3)	L(1)	L(1)	M(2)	S(3)	L(1)	S(3)	L(1)	L(1)
AV	3	3	1.6	2.2	1.4	2.8	1.6	2.2	1.2	1.2

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome VS Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	M(2)	M(2)	L(1)
CO2	S(3)	S(3)	M(2)	M(2)	L(1)
CO3	S(3)	S(3)	M(2)	M(2)	L(1)
CO4	S(3)	S(3)	M(2)	M(2)	L(1)
CO5	S(3)	S(3)	1	M(2)	L(1)
AV	3	3	1.8	2	1

S –Strong (3), M-Medium (2), L- Low (1)

Semester-II					
Core 7	Course code	Indian Financial System	T	Credits	Hours
	632201			4	4
Unit-I					
Objective 1	To enable the learners to understand the components of the Indian Financial System.				
Indian Financial System -An Overview: Financial System: Meaning - Characteristics - Significance - Constituents -Evolution-Structure- Types of market - Financial Services - Financial Institutions - Financial Instruments - Liberalization of Financial System - International Financial Crisis of 2008 and Indian Financial System.					
Outcome 1	Understand the components of the Indian Financial system.				K2
Unit-II					
Objective 2	To explore the constituents of the financial market.				
Financial Markets: Money Market: Features – Players and Instruments - Secondary market for money market instruments - Capital Market: Meaning-Functions –Segments: Primary Market-Meaning-Activities- Intermediaries- Functions-Instruments-Mechanism- Stock Exchanges: Objectives- Functions-Significance-Working of Stock Exchanges in India-Role of Depositories.					
Outcome 2	Discuss the composition of the Indian Financial market.				K4
Unit-III					
Objective 3	To get a deep insight into the role of regulators of the financial system.				
Regulators of Financial System: Introduction to Central Banking- Instruments of monetary control- Reserve Bank of India: Organization-Management- Role and Functions-Public Debt- Secondary Debt Market- Reserve Requirements- Selective credit control- Supervision system- CAMEL- Demonetization- Monetary Policy- SEBI: Role and Functions- IRDA: Role and Functions.					
Outcome 3	Explain the role of regulators of the financial system.				K5
Unit-IV					
Objective 4	To acquire knowledge on various financial instruments.				
Financial Instruments : Shares: Meaning- Types & their features- Debentures-: Meaning- Types and their features- Bonds : Meaning- Types and their features- Commercial Paper – Certificate of Deposit- Derivatives- External Commercial Borrowings (ECBS) – Global Depository Receipts-Euro Convertible Bonds.					
Outcome 4	Acquire knowledge on various financial instruments.				K2
Unit-V					
Objective 5	To get detailed information on various financial services.				
Financial Services: Meaning-Evolution and growth- Types- Credit Cards: Features- Merits & Demerits- Classification- Indian Scenario- Credit Rating: Features- Advantages- Role of Global & Indian Credit Rating Agencies- Role of CIBIL- Hire Purchase Financing- Lease Financing- Merchant Banking- Mutual Funds- Venture Capital-Securitization.					
Outcome 5	Critically evaluate the pros and cons of various financial services.				K5

Suggested Readings:

- Bansal, L.K. (1996). *Mutual Funds, Management & Working*. Deep & Deep Publications.
- Bhole, L.M. (1992), *Financial Institutions and Markets*. Tata McGraw Hill Publishing Co. Pvt Ltd.
- Gurusamy, S. (2009). *Indian Financial system* (2nd ed.). McGraw Hill Education (India) Pvt Ltd.
- Khan, M. Y. (2013). *Indian financial system*. McGraw-Hill.
- Machiraju, H. R. (2019). *Indian Financial System* (5th ed.). Vikas Publication House.
- Varshney, P.N & Mittal DK. (n.d.). *Indian Financial System*. Sultan Chand & Sons.
- Verma, J.C. (1997). *Venture Capital Financing in India*. Sage Publications.

Online Resources :

- Ashoka, H.L. (n.d.). UCA TUMKUR UNIVERSITY
http://tumkuruniversity.ac.in/oc_ug/comm/IFS%20FINAL.pdf
- Mahakud, J. (n.d.). Financial Institutions and Markets
https://onlinecourses.nptel.ac.in/noc20_mg10/preview
- MOOC : https://ugcmoocs.inflibnet.ac.in/index.php/courses/view_ug/235
- Prajapati P.P. (n.d.) Indian Financial Markets and Services
https://onlinecourses.swayam2.ac.in/cec22_mg18/preview

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.C.Yogalakshmi					

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	L(1)	M(2)	M(2)	M(2)	M(2)	M(2)	S(3)
CO4	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO5	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	M(2)	M(2)	S(3)	S(3)
W.AV	3	3	2	2.2	2.6	2.8	2.6	2	2.8	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	M(2)	S(3)
CO4	S(3)	S(3)	M(2)	S(3)	S(3)
CO5	S(3)	M(2)	S(2)	S(3)	S(3)
W.AV	3	2.8	2	2.8	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)



Semester-II					
Core 8	Course code 632202	Legal and Regulatory aspects of Banking	T	Credits 4	Hours 4
Unit-I					
Objective 1	To make aware of the role of regulatory bodies in regulation of banks and analyze the recent financial sector legislative reforms.				
Legal Framework of Regulation of Banks: Business of Banking – Constitution of Banks–Reserve Bank of India as Central Bank and regulator of banks – Government as regulator of banks – Regulation by other authorities – SEBI, IRDA- Financial sector Legislative reforms- Recent changes in RBI Act- Financial Sector Development Council					
Outcome 1	Understand the role of regulatory bodies in regulation of banks and analyze the recent financial sector legislative reforms.				K4
Unit-II					
Objective 2	To enable the learners to understand the control over organization of banks				
Control over Organization of Banks: Licensing of Banking Companies – Branch licensing – Branch authorization policy – Paid up capital and reserves – Shareholding in banking companies – Subsidiaries of banking companies- Board of Directors – Chairperson of banking companies – Appointment of additional directors – Restrictions on employment–Returns, Inspection, Winding up, Mergers and Acquisitions of Banks- Control over management – Corporate Governance – Directors and Corporate Governance.					
Outcome 2	Discuss the control over organization of banks.				K4
Unit-III					
Objective 3	To educate on the RBI’s powers in regulation of business of banks and payment system.				
Regulation of Banking Business: RBI’s power to issue Directions – Acceptance of Deposits – Nomination – Loans and Advances – Regulation of interest rate – Regulation of Payment system – Regulation of money market instruments – Banking Ombudsman – Reserve Funds – Maintenance of Cash Reserve – Maintenance of liquid assets.					
Outcome 3	Analyze the RBI’s powers in regulating the banking business and payment system.				K4
Unit-IV					
Objective 4	To learn the legal aspects of banking operations.				
Legal aspects of Banking Operations: Obligations of a banker: Obligation to maintain Secrecy of customer’s account – Obligation to honour cheques– Rights of a banker: Right of Lien – Right of Set off – Right of Appropriation – Right to receive interest and incidental charges – Crossing of cheques- Cheque Truncation System(CTS)- Paying Banker: Rights, Responsibilities and liabilities – Payment in due course Statutory Protection to the paying banker. – Collecting Banker: Duties and Responsibilities - Statutory Protection to the Collecting banker.					
Outcome 4	Acquire knowledge on legal aspects of banking operations.				K2
Unit-V					
Objective 5	To comprehend the learners on different aspects of other banking related laws.				

Banking Related Laws: Law of Limitation – Recovery of Debts due to Banks and Financial Institutions Act, 1993 – Prevention of Money Laundering Act, 2002 – Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 –The Legal Services Authorities Act, 1987- Major provisions-Insolvency and Bankruptcy Code.

Outcome 5	Critically evaluate the different aspects of other banking related laws.	K5
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Suggested Readings:

Bangia.R.K (2019). *Banking Law and Negotiable Instruments*. Allahabad Law Agency.
 Chaudhary. R.N. (2015). *Bank Laws*. (6th ed). Central Law Publications.
 Gordon E. & Natarajan. (2021). *Banking Theory, Law and Practice*. (29th ed.).
 Gupta,R.K (2012). *Banking Law and Practice*. Modern Law Publications.
 Himalaya Publishing House.
 Indian Institute of Banking and Finance. (2021). *Principles and Practices of Banking*. (5th ed.).
 Macmillan Publishers India Limited.
 Institute of Banking and Finance. (2021). *Legal and Regulatory aspects of Banking*. (4thed).
 Macmillan Publishers India Limited,
 Kant.A(2016). *Lectures on Banking Law for Law students*. Allahabad. Central Law Publications.
 Sundaram and Varshney. (2017). *Banking Theory Law and Practice*. Sultan Chand & Sons.
 Tannan M.L.revised by Gupta R.N & Kidwai.N.L ,(2017).*Banking Law and Practice*. Taxman Publications.
 Varshney, P.N. (2013). *Banking Law and practice*. Sultan Chand & Sons.

Online Resources:-

Gupta, D.(2013).<https://www.slideshare.net/DevendraGupta2/3-legal-and-regulatory-aspects-of-banking-iibf2nd-edition>
 Sarode, T.(2017). <https://www.slideshare.net/TOSHISHSARODE/legal-and-regulatory-aspects-of-banking-and-non-banking-companies>

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.C.Yogalakshmi					

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	M(2)	L(1)	L(1)	M(2)
CO2	S(3)	S(3)	M(2)	M(2)	S (3)	S(3)	S(3)	M(2)	M(2)	S(3)
CO3	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	M(2)	L(1)	L(1)	S(3)
CO4	S(3)	S(3)	M(2)	M(2)	S (3)	S(3)	M(2)	L(1)	M(2)	S(3)
CO5	S(3)	S(3)	M(2)	M(2)	S (3)	S(3)	S(3)	M(2)	M(2)	S(3)
W.AV	3	3	2	2	2.6	3	2.4	1.4	1.6	2.8

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	M(2)	S(3)	L(1)
CO2	S(3)	S(3)	S(3)	S(3)	M(2)
CO3	S(3)	S(3)	M(2)	M(2)	M(2)
CO4	S(3)	S(3)	M(2)	S(3)	M(2)
CO5	S(3)	S(3)	M(2)	S(3)	M(2)
W.AV	3	3	2.2	2.8	1.8

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

Semester-II					
Core 9	Course code 632203	Foreign Exchange and Trade Finance	T	Credits:4	Hours:4
Unit-I					
Objective 1	To comprehend the learners about the role of banks as dealers in foreign exchange.				
Foreign Exchange : Meaning of Foreign Exchange as conversion mechanism – Foreign exchange as stock-Administration of Foreign Exchange – Functions of the Foreign Exchange Department of a Commercial Bank – Correspondent Banking Arrangement – Foreign Currency Accounts: Nostro, Vostro and Loro Accounts – Foreign Exchange Management Act, 1999					
Outcome 1	Explain the role of banks as dealers in foreign exchange.				K3
Unit II					
Objective 2	To make the learners to understand different types of foreign exchange transactions between bankers and customers as well as interbank deals.				
Transactions in Foreign Exchange Market: Types of contracts: Spot Transactions, Forward Transactions, Swap Transactions and Non-deliverable forwards – Quotations in Inter – bank markets: Two way quotations, Direct and Indirect quotations- American and European quotations – Ready merchant rates: Principal types of buying and selling rates – Forward exchange contracts: Features – Types: Fixed and option Forward contracts.					
Outcome 2	Understand different types of foreign exchange transactions between banks and customers and interbank deals.				K2
Unit III					
Objective 3	To facilitate the learners to identify the risks in foreign exchange and their management.				
Exchange Management by Banks: Interbank Transactions: Cover deals, Trading and Swap deals – Dealings positions: Exchange position – Cash position – Comparison of exchange and cash position – Currency exchange risks and their management – Factors influencing exchange rates – Role of Clearing Corporation of India Ltd in the settlement of foreign exchange transactions.					
Outcome 3	Analyse the risks in foreign exchange and their management.				K4
Unit IV					
Objective 4	To familiarise the learners about of the role of commercial banks in financing export and import trade.				
Financing Exports: Role of Commercial Banks: Pre-shipment Credit and Post-shipment Credit – Financing Imports: Letter of Credit: Concept, Mechanism, Types, Merits and Demerits , Procedure for opening a Letter of Credit – Liabilities and responsibilities of various parties to the Letter of Credit- Payment of Import Bills.					
Outcome 4	Discuss the role of commercial banks in financing export and import trade.				K4
Unit V					
Objective 5	To describe the role of EXIM Bank of India and ECGC Ltd in financing and promoting foreign trade.				
Export Import Bank of India: Objectives – Financial Products: Buyer’s credit, Corporate Banking, Lines of credit, Overseas investment finance, Project exports – Services: Marketing advisory services and Export advisory services – ECGC Ltd: Export credit insurance for exporters – Export credit insurance for banks.					

Outcome 5	Outline the role of EXIM Bank of India and ECGC ltd in promoting foreign trade.	K4
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Suggested Readings:

Jeevanandam,C.(2020).*Foreign Exchange Practice, Concepts and Control*, Sultan Chand & Sons.
 Jeevanandan.C.(2020).*Foreign Exchange and Risk Management*, Sultan Chand & Sons
 Indian Institute of Banking and Finance.(2017).*International Trade Finance*, Taxmann Publications.
 Indian Institute of Banking and Finance.(2017).*International Banking Operations*. Macmillan Publishers India Private Limited.
 Indian Institute of Banking and Finance.(2017).*Foreign Exchange Facilities for Individuals*. Macmillan Publishers India Private Limited.
 Jaiswal, B.(2017).*International Trade*. New Age International Private Limited.
 Krugman,P. Maurice Obstfeld and Marc Melitz.(2017).*International Trade Theory and Policy*. London. Pearson Education.

Online resources

CFI (n.d.). *Foreign Exchange Fundamentals*.
<https://corporatefinanceinstitute.com/course/foreign-exchange-fundamentals/>
 Kharabadze, T. (n.d.). *Foreign Exchange Management Course*. Udemy.
<https://www.udemy.com/course/foreign-exchange-management-course/>
 ICC Academy (n.d.). *Certified Trade Finance Professional (CTFP)*.
<https://icc.academy/certified-trade-finance-professional/>
 INDIAN INSTITUTE OF BANKING & FINANCE (n.d.). *Examinations / Courses*.
https://www.iibf.org.in/certificate_exam_schedule.asp
 INDIAN INSTITUTE OF BANKING & FINANCE (n.d.). *Certificate Course in Foreign Exchange*.
https://www.iibf.org.in/iib_ccfe.asp
 Udemy (n.d.). *Trade Finance Courses*.
<https://www.udemy.com/topic/trade-finance/>

K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by:Dr.R.Alamelumangai					

Course Outcome Vs. Program Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	L (1)	M (2)	M (2)
CO2	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	L (1)	M (2)	M (2)
CO3	S (3)	S (3)	M (2)	M (2)	S (3)	S (3)	M (2)	L (1)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	M (2)	S (3)	S (3)	M (2)	L (1)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	L (1)	S (3)	S (3)
W.AV	3	3	2	2	2.4	2.4	2	1	2.6	2.6

S–Strong (3),M-Medium(2),L-Low(1)

Course Outcome Vs. Program Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	M (2)	M (2)	M (2)
CO2	S (3)	S (3)	M (2)	M (2)	M (2)
CO3	S (3)	S (3)	M (2)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	S (3)	S (3)
W.AV	3	3	2	2.6	2.6

S–Strong (3),M-Medium(2),L-Low(1)

Semester-II					
Core 10	Course code 632204	Principles and Practice of Life Assurance	T	Credit: 4	Hours: 4
Unit -1					
Objective 1	To know about the features of life assurance contract and also to analyze the life assurance penetration in Indian market.				
Life Assurance- Features of Life Assurance contract: Nature of General contract, Insurable Interest, Utmost Good faith, Warranties, Proximate cause, Assignment and Nomination, Return of premium and other features.- Plans of Life Assurance: Term insurance, Whole- Life Insurance Plan, Endowment plan, Money Back insurance plan, Child Insurance , Convertible plans- Unit Linked Plans- Industrial Life Insurance- Married Women's Property Act 1874 - Annuities -Group Insurance- Distribution channels of life Assurance-Life Assurance penetration in Indian Market.					
Outcome 1	Learners will be able to explain the features of life assurance contract and also to analyze the life assurance penetration in India market..				K2
Unit -2					
Objective 2	To gain knowledge about underwriting of risk and calculation of premium.				
Underwriting of risk and Calculation of premium: Purpose of selection, Factors affecting risk, sources of risk information, Insurance of Ladies and Minors- Classes of risk- methods of risk classification: The judgment method and Numerical rating system. Calculation of Premium: Meaning, Types of premium- Factors affecting the premium: Age, Sex, Profession, Habit, Health conditions, Family History- Calculation of Premium and payment.					
Outcome 2	The learners will be able to assess underwriting of risk and compute premium payment.				K4
Unit -3					
Objective 3	To know about the life insurance policy document format and its application in insurance business.				
Policy Document format: Policy Preamble, Operative clause, Proviso, Schedule, Attestation, Conditions and Privileges. Alteration-Duplicate policy. Lapsation of the policy: Concept, causes, consequences of lapsation, suggestions to improve the lapsed conditions, Revival methods of lapsed life insurance policies.					
Outcome 3	The students will be able to Outline the policy document format.				K2
Unit -4					
Objective 4	To gain knowledge in the area of assignment, nomination and surrendering the life insurance policy.				
Assignment, Nomination and Surrender of Policy. Assignment: Features. Types- Nomination: Process, Features, Nomination Vs Assignment- Surrender of Insurance Policy: Features, surrender value, conditions for availability of surrender value- Non-Forfeiture options : Revival of policy, different revival schemes, Loans about foreclosures and loans against insurance- Insurance Repository services.					
Outcome 4	The Learners will be able to compute surrender value for a policy.				K5
Unit 5					
Objective 5	To know about different claims and the procedural formalities for life insurance claims.				

Policy Claims: Meaning of claim-Type of policy claims: Claims by maturity, survival benefits, Death claim: Early claims and Non early claims, documents required for settlement of claims, death due to accident or unnatural causes- Requirements in the settlement of claims. Claim concession, Presumption of death- Accident death benefit, permanent disability benefit and post maturity options.					
Outcome 5	Learners will be able to assess the documents required for policy claims.				K5
Suggested Readings:					
Gupta, P.K. (2009). <i>Principles And Practice of Non-Life Insurance</i> . Himalaya Publishing House.					
IC 32- <i>Practice of General Insurance</i> . (2015). Insurance Institute of India.					
IC 45 – <i>General Insurance Underwriting</i> . (2010). Insurance Institute of India.					
IC 70 – <i>Marine Hull Insurance Underwriting and Claims</i> . (2015). Insurance Institute of India.					
IC 72 - <i>Motor Insurance</i> . (2010). Insurance Institute of India.					
Kannan. (2016). <i>Motor Vehicle Law</i> . Lexis Nexis Publishing house.					
Mishra.M.N. (2016). <i>Insurance Principles and Practices</i> . S. Chand and Sons.					
Mittala, A. (2013). <i>Principles of Insurance & Risk Management</i> . S. Chand & Sons.					
Periasamy.P. (2017). <i>Principles and Practice of Insurance</i> . Himalaya Publishing House.					
Online resources					
<i>Principles and practice of Life Insurance</i> (2016). Committee of Chartered Accountants of India.					
Retrieved from					
https://www.icai.org/post.html?post_id=5636					
Principles and Practice of Life Insurance.(n.d.).Insurance Institute of India. Retrieved from					
https://www.insuranceinstituteofindia.com/web/guest/e-book					
K1- Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by Dr.G.Parimalarani					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
Co 1	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	M(2)
Co 2	S(3)	M(2)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	M(2)	S(3)
Co 3	M(2)	M(2)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	L(1)	S(3)
Co 4	M(2)	M(2)	L(1)	L(1)	S(3)	M(2)	L(1)	L(1)	M(2)	L(1)
Co 5	S(3)	M(2)	L(1)	L(2)	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)
W.AV	2.6	2	1	1.2	1.8	1.8	1	1	1.4	2

S-Strong (3), M-Medium (2), L-Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS 5
CO1	S(3)	S(3)	L(1)	L(1)	L(1)
CO2	S(3)	M(2)	L(1)	M(2)	M(2)
CO3	M(2)	L(1)	M(2)	L(1)	L(1)
CO4	M(2)	S(3)	L(1)	M(2)	M(2)
CO5	S(3)	S(3)	L(1)	M(2)	M(2)
W.AV	2.6	2.4	1.2	1.6	1.6

S-Strong (3), M-Medium (2), L-Low (1)

Semester-II				
Core 11	Course code: 632205	Financial Management	T	Credits:4 Hours:4
Unit – I				
Objective 1	To facilitate the learners to understand the goals of financial management and make them to evaluate the risk return framework for financial decision making.			
Functions and Goals: Financial Management – Functions, Nature and Scope – Goals of Financial Management - Financial Decision – Types of Financial Decisions - Role of Finance Manager - Risk Return Framework for Financial Decision Making - Time Value of Money - Use of discounting and compounding.				
Outcome 1	Learners understand the goals of financial management and evaluate the risk-return framework for financial decision making.			K2
Unit – II				
Objective 2	To make the learners to understand the various sources of finance.			
Sources of Long-term Finance: Long term financing sources and instruments – Shares, Debentures, term loans and retained earnings – Raising long-term finance – Public issue, Right issue and Private placement.				
Outcome2	Students demonstrate the various sources of finance			K2
Unit III				
Objective 3	To familiarize the learners to evaluate the capital structure, cost of capital and leverage			
Financing Decision: Capital Structure – Meaning – Factors influencing Capital Structure – Optimum Capital Structure – Computation of EBIT, EBT, EPS – Traditional and M.M. Hypotheses – without taxes and with taxes - Determining capital structure in practice.				
Cost of capital: Meaning and significance - Calculation of cost of debt, preference capital, equity capital and retained earnings; Combined cost of capital (weighted)				
Leverage: Operating and Financial Leverage - Measurement of Leverages - Combined financial and operating leverage.				
Outcome3	Learners analyze the capital structure, cost of capital and leverage			K4
Unit IV				
Objective 4	To equip the learners to critically evaluate the capital budgeting techniques and asset pricing model			
Investment Decision: Nature and types - Evaluation Techniques - Pay Back, Accounting Rate of Return, Net Present Value, Internal Rate of Return, Profitability Index - Problems. Investment Opportunities with Capital Rationing.				
Asset Pricing Model: –Capital Market Theory–Capital Asset Pricing Model (CAPM) – Assumptions–Inputs - Capital Market Line–Security Market Line– CAPM anomalies				
Outcome4	Students critically evaluate the capital budgeting techniques and asset pricing model.			K5
Unit V				
Objective 5	To enable the learners to gain in-depth knowledge on the estimation of the working capital, cash, inventory and receivable management.			
Management of Working Capital: Working Capital Management : Introduction - Components of Current Assets and Current Liabilities - Concepts of Working Capital - Objective of Working Capital Management - Need for Working Capital - Operating Cycle - Determinants of Working Capital, Approaches for Working Capital Management - Estimation of Working Capital - Cash Management -				

Inventory Management - Introduction - Role of Inventory in Working Capital - Characteristics of inventory - Purpose of Inventory - Costs Associated with Inventories - Inventory Management Techniques - Importance of Inventory Management Systems - Receivable Management - Introduction - Costs Associated with Maintaining Receivables - Credit Policy Variables - Evaluation of Credit Policy.

Outcome	Students estimate the working capital, cash, inventory and receivable management.	K4
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Suggested Readings:
 Bhat, S. (2008). *Financial management: Principles and practice*. (2nd ed.). Excel Books.
 Brigham, E. F., Ehrhardt, M. C., Gessaroli, J., &Nason, R. (2022). *Financial management: Theory & practice*. Cengage.
 Chandra. P. (2016). *Financial Management and Policy*. Mc Graw Hill.
 Emery, D. R., Finnerty, J. D., & Stowe, J. D. (2004). *Corporate Financial Management*. Pearson/Prentice Hall.
 Gallagher, T. J. (2003). *Financial management: Principles and practice*. Textbook Media Press.
 Maheshwari, S.N. (2013). *Financial Management: Principles and Practice*. Sultan Chand & Sons.
 Pandey, I.M. (2018). *Financial Management*. Vikas Publishing House

Online resources
 Anil. K. Sharma. (n.d.). Financial management for managers. Swayam. Retrieved from https://onlinecourses.nptel.ac.in/noc21_mg06/preview
 Rowan Malherbe. (n.d.). Financial management. Udemy. Retrieved from <https://www.udemy.com/course/financial-management-l/>
 Stefan Zeume. (n.d.). Financial management specialization. Coursera. Retrieved from <https://www.coursera.org/courses?query=financial%20management>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr.B.Sudha

Course Outcome VS Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	S(3)	L(1)	L(1)	M(2)	L(1)	L(1)	L(1)	M(2)
CO2	S(3)	S(3)	S(3)	L(1)	M(2)	S(3)	M(2)	L(1)	L(1)	L(1)
CO3	S(3)	S(3)	L(1)	L(1)	M(2)	M(2)	M(2)	L(1)	L(1)	M(2)
CO4	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	M(2)	L(1)	L(1)	M(2)
CO5	S(3)	S(3)	L(1)	M(2)	M(2)	S(3)	M(2)	L(1)	L(1)	M(2)
AV	3	3	2	1.4	1.8	2.6	1.8	1	1	1.8

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome VS Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	M(2)	L(1)
CO2	S(3)	S(3)	S(3)	M(2)	L(1)
CO3	S(3)	S(3)	S(3)	M(2)	L(1)
CO4	S(3)	S(3)	M(2)	M(2)	L(1)
CO5	S(3)	S(3)	M(2)	M(2)	L(1)
AV	3	3	2.6	2	1

S –Strong (3), M-Medium (2), L- Low (1)

Semester - II					
Core I2	Course code: 632206	Business Analytics Lab	P	Credits 2	Hours 4
Unit - I					
Objectives 1	To introduce basics of statistics, covering statistical terms, population and sample, data types, and measurement scales (nominal, ordinal, interval, ratio).				
Basics of Statistics: Basic Statistical Terms - Population and Sample (Theory), Understanding Data-Qualitative Vs Quantitative Data / Continuous vs. Discrete (Theory) - Measurement Scales - Nominal, Ordinal, Interval & Ratio.					
Outcome 1	Leaners gain foundational understanding, enabling effective data interpretation and analysis in diverse contexts.			K1	
Unit-II					
Objectives 2	To provide Teach basic data analysis using Excel (Pivot table, V lookup, H lookup), ChiSquare Analysis, Independence, and Goodness of fit tests.				
Basic Data analysis using Excel Pivot table – V lookup – H lookup - Chi Square Analysis – Test of Independence- Test of Goodness of fit. Analysis of Variance - One-Way Classification - Two- way Classification. Correlation, Regression.					
Outcome 2	Students will gain proficiency in Excel-based data analysis techniques and statistical tests, enhancing their analytical skills for decision-making and research.			K2	
Unit III					
Objectives 3	To introduce basics of R: software installation (R and R Studio), data reading and writing, data cleaning, and library installation.				
Basics of R: Installation of software (R and R Studio) – Reading and writing data from local files (.txt, .csv, .xls) – Data Cleaning - Installing libraries					
Outcome 3	Leaners will gain proficiency in R for data analysis and manipulation.			K4	
Unit IV					
Objectives 4	To provide data visualization using R, covering ggplot and types of charts: Bar/Pie Charts, Histogram, Box and Whisker Chart, and Scatter Diagram.				
Data visualization using R: ggplot- types of charts - Bar/Pie Charts -Histogram -Box and Whisker Chart-Scatter Diagram.					
Outcome 4	Students will be familiar in data visualization using R, creating various types of charts for effective data representation and analysis.			K6	
Unit V					
Objective 5	To provide Python basics, installing Python, pandas with pip, and reading/writing data from local files (.txt, .csv, .xls, .json, etc).				
Basics of Python: Introducing to Python – Installing Python – installing pandas using pip -Reading and writing data from local files (.txt, .csv, .xls, .json, etc)					
Outcome 5	Leaners will learn Python skills, install pandas, and effectively handle data in various formats, enhancing data			K6	

	manipulation proficiency.	
Unit VI		
Dynamic Component for Continuous Internal Assessment only: Contemporary Developments related to the course during the semester concerned		
<p>Suggested Readings: Berk & Carey(2009)., “<i>Data Analysis with Microsoft Excel</i>”, 3rd Edition, Cengage Learning David Ascher and Mark Lutz(2001)., “<i>Learning Python</i>”, 2nd Edition, O’Reilly Media. Eric Goh Ming Hui(2019)., “<i>Learn R for Applied Statistics with Data Visualizations, Regressions, and Statistics</i>”, 1st Edition, APRESS. Garrett Golemund and Hadley Wickham(2017)., “<i>R for Data Science</i>”, 1st Edition, O’Reilly Media. Garrett Golemund(2014)., “<i>Hands-On Programming with R</i>”, 1st Edition, O’Reilly Media. Linda Herkenhoff and John Fogli(2013)., “<i>Applied Statistics for Business and Management using Microsoft Excel</i>”, 1st Edition, Springer.</p>		
Online Resources		
https://www.learnpython.org/ https://www.tutorialspoint.com/python/ https://www.rstudio.com/online-learning/ Pivot Tables in Excel (In Easy Steps) (excel-easy.com) VLOOKUP in Excel (Formula, Examples) How to Use? (educba.com)		
K1-Remember	K2-Understand	K3-Apply
K4-Analyze	K5-Evaluate	K6-Create
Course designed by: S.Sathish		

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	L (1)	S (3)	M (2)	M(2)	M (2)	M (2)	M (2)	S (3)	M (2)
CO2	M (2)	S (3)	L (1)	S (3)	L (1)	M (2)	M (2)	L (1)	M(2)	M (2)
CO3	M (2)	M (2)	M (2)	L (1)	M(2)	L (1)	M (2)	M (2)	M(2)	L (1)
CO4	L (1)	M (2)	M (2)	L (1)	L (1)	M (2)	M (2)	L (1)	L (1)	L (1)
CO5	M (2)	S (3)	M (2)	M (2)	M(2)	L (1)	M (2)	M (2)	L (1)	M (2)
W. Avg	2	2.2	2	1.8	1.6	1.6	2	1.6	1.8	1.6

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	M (2)	M (2)	S (3)
CO2	S (3)	M (2)	M (2)	M (2)	M (2)
CO3	S (3)	M (2)	L (1)	M (2)	L (1)
CO4	M (2)	M (2)	M (2)	S (3)	M (2)
CO5	M (2)	M (2)	S (3)	M (2)	L (1)
W. Avg	2.6	2.2	1.8	2	1.8

S –Strong (3), M-Medium (2), L- Low (1)



Semester-III				
Core 13	Course code: 632301	Methods of Business Research	T	Credit:4 Hours:5
Unit -1				
Objective 1	To provide the basic concepts as well as different types of research.			
Basic Concepts of Research- Meaning, Objectives of research, significance of research, qualities of a researcher- Types of Research – Pure & Applied, Historical & Futuristic, Analytical & Synthetic, Descriptive & Prescriptive, Survey & Experimental, Qualitative & Quantitative and Case & Generic Researches – Process of research				
Outcome 1	Learners will be able to Identify the different types of research and to discuss the process of research.			K2
Unit -2				
Objective 2	To facilitate the students to gain knowledge on research design.			
Research design : Meaning, Features -Concepts relating to research design: Dependent & Independent variables, Extraneous variables, control, confounded relationship, research hypothesis- Types of research design, Importance, characteristics of a good research design- Steps in sampling design: Type of universe, sampling unit, source list, size of sample- Criteria for selecting a sampling procedure- Types of sample design: Probability and Non- Probability sampling-Sampling error.				
Outcome 2	The learners will be able to Prepare the Research Design.			K3
Unit -3				
Objective 3	To gain knowledge about various sources of collection of data.			
Sources of collection of data: Primary and Secondary data- Methods of collecting primary data: Interview, Observation, Schedule and Questionnaire method- Format of a good questionnaire– Sources of secondary data: Publishes and unpublished sources -Precautions in the use of secondary data -Scaling techniques: Meaning, Importance, Methods of scale construction- Validity and Reliability- Pre-testing- Pilot Study				
Outcome 3	The students will be able to identify the data Source for research.			K3
Unit -4				
Objective 4	To have deeper idea in processing and analyzing the data			
Processing of Data: Editing, Coding, Classification and Tabulation – Analysis of Data – measures of Central Value: Arithmetic mean, Median and Mode – Measures of Dispersion: Range, Quartile Deviation, Mean Deviation and Standard Deviation – measures of Relationship: Correlation and Regression Analysis – Association of Attributes - Chi-square Test - Result Interpretation.				
Outcome 4	Analyze the data for preparing the research report.			K4
Unit 5				
Objective 5	To know about the principles of good report writing.			
Report Writing: Meaning, types and contents of research reports –Steps involved in drafting reports – Principles of good report writing Lay-out and Features of a Good Research Report- Grammatical Quality – Language flow- Data Support- Diagrammatic Elucidation- References and Annotations – Clarity and Brevity of expressions.				
Outcome 5	Learners will be able to Design the research report with clarity and brevity of expression.			K6

Suggested Readings:

Babbie,E.R.(2021).*The practice of Social Research*. Cengage Learning.
 Bryman,A.(2016).*Social Research Methods*. Oxford University Press.
 Burns,R.B.,& Burns,R.A.(2012).*Business research methods and statistics using Spss*. SAGE.
 Goode,W.J,& Hatt,P.K.(2006).*Methods in social research*. Surjeet Publication.
 Sharma et al., (2009). *Principles And Practice of Non-Life Insurance* (12th ed.). McGraw Hill Education.
 Willis,J.,Jost,M.,&Nilakanta,R. (2009).*Foundations of qualitative research Interpretive and critical approaches*. SAGE.

Online resources

The International Islamic University Malaysia. (n.d.) Research Methodology course. Retrieved from <https://www.iiu.edu.my/centre/cps/online-materials-for-research-methodology-course>.
 Parameswari G. (2023). Methods of Business Research. Swayam. Retrieved from https://onlinecourses.swyam2.ac.in/cec22_mg23/preview

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by Dr.G.Parimalarani					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO 1	S(3)	S(3)	L(1)	L(1)	L(1)	S(3)	L(1)	L(1)	L(1)	S(3)
CO 2	S(3)	L(1)	L(1)	L(1)	L(1)	S(3)	L(1)	L(1)	M(2)	S(3)
CO 3	M(2)	M(2)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	S(3)	M(2)
CO 4	M(2)	M(2)	L(1)	L(1)	M(2)	S(3)	L(1)	L(1)	M(2)	M(2)
CO 5	S(3)	S(3)	L(1)	M(2)	M(2)	M(2)	L(1)	L(1)	M(2)	S(3)
W.AV	2.6	2.2	1	1.2	1.4	2.6	1	1	2	2.6

S-Strong (3), M-Medium (2), L-Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS 5
CO1	S(3)	S(3)	L(1)	S(3)	M(2)
CO2	S(3)	M(2)	L(1)	S(3)	M(2)
CO3	M(2)	M(2)	L(1)	S(3)	M(2)
CO4	M(2)	M(2)	L(1)	S(3)	M(2)
CO5	M(2)	M(2)	L(1)	S(3)	M(2)
W.AV	2.4	2.2	1	3	2

S-Strong (3), M-Medium (2), L-Low (1)

Semester-III					
Core 14	Course code 632302	Risk Management in Banking & Insurance	T	Credits 4	Hours 4
Unit-I					
Objective 1	To familiarize the fundamental concepts of risk management by banks.				
The Concept and Definition of Risk – Risk and Uncertainty – Nature of Risk – Sources of Risk – The Cost of Risks – Handling Risks – Need for Risk Management – Objectives of Risk Management – Benefits of Risk Management – Nature of Risk Management – Development of Risk Management- Types of risks faced by Banks.					
Outcome 1	Understand the basics of risk management by banks and analyze the different risks faced by them.				K4
Unit-II					
Objective 2	To explain the various methods of risk measurement and management by banks.				
Measurement and Management of Risks in Banks – Measurement of Credit Risk – Measurement of Market Risk – Measurement of Interest Rate Risk for Asset Liability Management – Measurement of Operational Risk – ALM Concept- Risk Exposure Analysis- Risk Mitigation Policy- Strategy for fixing Exposure limits- Risk Management Policy and Procedure-Capital Adequacy Norms- Prudential norms-Exposure norms.					
Outcome 2	Discuss the various methods of risk measurement and management by banks.				K6
Unit-III					
Objective 3	To elaborate the risk management tools used by banks.				
Tools for Risk Management in Banks – Forwards, Futures and Options strategies – Arbitrage opportunities- Swaps – Credit Derivatives – Credit Ratings – Regulatory & Supervisory Framework for Risk Management – Basel I, II & Basel III Norms- RBI guidelines on Risk Management – Counter-party credit risk – Role of Clearing Corporation of India Ltd (CCIL)					
Outcome 3	Analyze the risk management tools used by banks.				K4
Unit-IV					
Objective 4	To educate the learners on fundamentals of risk management by insurance companies.				
Measurement and Management of Risks in Insurance – Risk Identification and Evaluation – Sources of Risk – Exposures to Risk – Framework for Potential Risk Identification – Hazard and Loss Analysis – Risk Evaluation – Direct and Indirect Losses – Hidden Cost of Accidents – Risk Profiling – Risk Assessment – Statistical Methods and Probability Concept.					
Outcome 4	Understand the basics of risk management by insurance companies.				K2
Unit-V					
Objective 5	To identify the various risks control tools and techniques in insurance.				
Risk Control Tools and Techniques in Insurance – Risk Avoidance – Risk Reduction – Prevention of Loss – Loss Control – Risk Financing – Risk Retention – Risk Transfer – Risk Management Policy.					
Outcome 5	Develop a sound theoretical knowledge on various risk control tools and techniques in insurance.				K6

Suggested Readings:

Culp, C.L. (2018). *Credit Default swaps*. Palgrave Macmillan Publishers. Kindle ed.
 George, R.E. (2018). *Principles of Risk Management and Insurance*. Pearson Publications.
 Indian Institute of Banking & Finance. (2016). *Risk Management*. Macmillan Publication.
 Indian Institute of Banking & Finance. (2017). *Banker's Hand book on Credit Management*. Taxmann Publications (P) Ltd.
 Niehaus, H. (2015). *Risk Management of Insurance*. McGraw Hill Publications.
 Vivek & Asthana, P.N. (2017). *Financial Risk Management*. Himalaya Publications.

Online Resources :

EDX Risk Management in Banks,(n.d.). <https://www.classcentral.com/course/risk-management-in-banks-an-overview-24336>

Introduction to Risk Management in Banking,
 (n.d.)<https://www.crisil.com/en/home/crisil-1academy/eLearning/risk-management/introduction-to-risk-management-in-banking.html>

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K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.C.Yogalakshmi					

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	S(3)	M(2)	M(2)	S(3)
CO2	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	S(3)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	S(3)	M(2)	M(2)	S(3)
CO5	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	S(3)	M(2)	S(3)	S(3)
W.AV	3	3	2	2	2	3	3	2	3	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	M(2)	S(3)	M(2)
CO2	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	M(2)	S(3)	M(2)
CO5	S(3)	S(3)	M(2)	S(3)	S(3)
W.AV	3	3	2	3	2.6

S- STRONG (3), M-MEDIUM (2), L-LOW (1)



Semester-III					
Core 15	Course code 632303	Bank Credit Management	T	Credits 4	Hours 4
Unit-I					
Objective 1	Enabling the students to acquire knowledge regarding the fundamentals of credit management.				
Credit Management: Meaning–Principles of Lending: Safety, Security, Liquidity, Profitability and Diversification – Managing Credit to meet Capital Adequacy Ratio–Managing Risks in Lending–Marketing of Credit-Statutory & Regulatory Restrictions on Advances -Six ‘C’-s-Credit Rating of Borrowers-CIBIL Score.					
Outcome 1	Learners will understand the principles and basic concepts of credit management.				K2
Unit-II					
Objective 2	Highlighting the features of various types of credit facilities provided by banks.				
Credit Facilities of Banks- Forms of Advances: Cash Credit, Overdraft, Bills Financing and Term Loans – Priority Sector Lending- Retail Credit- Micro Credit- Infrastructure Financing-Consortium Lending- Export Credit- Government Sponsored Credit Schemes.-Various types of Non-Fund Based Facilities: Letter of Credit-Bank Guarantees: Performance Guarantee, Financial Guarantees and Deferred Payment Guarantees.					
Outcome 2	Students will be able to evaluate the several types of credit facilities offered by banks.				K5
Unit-III					
Objective 3	Equipping the learners with the nuances of project financing.				
Project Financing by Banks: Project Appraisal: Managerial Appraisal- Technical Appraisal: Location Analysis and Input Analysis– Commercial Appraisal: Demand Supply Gap- Market Survey- Financial Appraisal: Ratio Analysis, Payback Period, Discounted Cash Flow Techniques and BEP– Economic Appraisal: Social Cost Benefit Analysis- Various Methods of Assessment of Working Capital-Turnover Method, MPBF Method, Cash Budget System.					
Outcome 3	Learners can gain the required proficiency for pragmatic credit appraisal and project financing.				K3
Unit-IV					
Objective 4	Grooming students as successful lenders by imparting skills on loan documentation and follow-up process of credit.				
Documentation and Follow-up of credit: Meaning–Importance–Types of Documents-Requisites of Documentation – Selection of Documents – Stamping of Documents- Process of Documentation –Law of Limitation-Monitoring, Supervision/ Follow up of Advances :Goals of Monitoring–Methods of Monitoring–Warning Signals of Early Problem Credit.					
Outcome 4	Learners can prepare credit related documentation and be skilled in the follow-up procedures.				K6
Unit-V					
Objective 5	Providing comprehensive knowledge regarding the various measures of recovery management.				
Recovery Management: Asset Classification and Provisioning Norms- Causes and Consequences of Non-Performing Assets – Willful Default- Metrics of Asset Quality: Gross Non-Performing Assets,					

Net Non-Performing Assets, Restructured Standard Assets and Slippage Ratios- Write-Off of Loans- Measures for improving the Rate of Recovery: Debt Recovery Tribunals, Lok Adalat, SARFAESI Act, Corporate Debt Restructuring, Prompt Corrective Action Framework, Insolvency and Bankruptcy Code and Special Mention Accounts- Rehabilitation of Sick Units.

Outcome 5	Learners will gain a thorough understanding about the comprehensive measures of recovery management.	K1
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Suggested Readings:

Bhattacharya,H.(2011).*Banking strategy, credit appraisal, and lending decisions: Arisk-return framework*(2nded.).Oxford.

Indian Institute of Banking & Finance.(2018).*Bankers’ hand book on credit management*(2nded.). Taxmann.

Kay, J. (2016). *Other people’s money: Masters of the universe or servants of the people?* Profile Books Ltd.

Mukherjee,D.D.(2015).*Credit monitoring, legal aspects and recovery of bank loan*. Snow White Publications Pvt. Ltd.

Mukherjee,D.D.(2019a).*Credit appraisal risk analysis & decision making*(10thed.).Snow White.

Mukherjee,D.D.(2019b). *Handson credit doing it yourself*. Snow White.

Popli,G.S.,&Puri,S.K.(2013).*Strategic credit management n banks*. Prentice Hall India Learning Private Limited.

Subbakrishna,M.&(2019).*Bank credit management*. Himalaya Publishing House.

Toor,N.S.(2020).*Analysis of balancesheet*(11thed.).Skylark Publications.

Toor,N.S.(2018).*Bank credit management: A practical approach*. Skylark Publications.

Vaidyanathan,K.(2013).*Credit risk management for Indian banks*(1sted.).SAGE Response.

Vijayaragavan,G.(2017).*Bank credit management: Text & cases*(2nded.).Himalaya Publishing House.

OnlineResources:

Cirillo,P.,&Fang,F.(n.d.).*An introduction to credit risk management*. EdX. Retrieved from [Delft University of Technology: An Introduction to Credit Risk Management | edX](#)

Fundamentals of credit management | free online course | alison. (n.d.). Retrieved from <https://alison.com/course/fundamentals-of-credit-management>

IIBF.(2017).*Certified Credit Professional*. Indian Institute of Banking & Finance. Retrieved from https://iibf.esdsconnect.com/uploads/exam_instruction/21957_exam.pdf

Williams,T.,&Farmer,J.(n.d.).*Creditriskmanagement:Frameworksandstrategies*.Coursera. Retrieve from [Credit Risk Management: Frameworks and Strategies | Coursera](#)

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr. K. Alamelu

Course Outcomes Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	M (2)	L (1)	S (3)	L (1)	S (3)	M (2)	M (2)
CO2	S (3)	S (3)	M (2)	L (1)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	M (2)	M (2)	L (1)	S (3)	M (2)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	L (1)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	L (1)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
Average	3	3	2	1.4	1	3	1.2	3	2.8	2.8

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	S (3)	S (3)	M (2)	M (2)	S (3)
CO2	S (3)	S (3)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	S (3)
Average	3	3	2.8	2.8	3

S –Strong (3), M-Medium (2), L- Low (1)

Semester-III					
Core 16	Course code 632304	Principle and Practice of Non - Life Insurance	T	Credits: 4	Hours: 4
Unit – I					
Objective 1	To assist the learners to understand the fundamentals of general insurance.				
Fundamentals of General Insurance: Indian general insurance market - Historical milestones - The structure of Indian general insurance market - Classification of general insurance companies - Salient features of Indian general insurance market - Global Relationship - The major non-life insurers of the world - Insurance penetration and density - Insurance Regulatory and Development Authority of India.					
Outcome1	Students understand the fundamentals of general insurance				K2
Unit – II					
Objective 2	To provide insight into the elements of general insurance contract and policy documents				
Policy Documents And Forms: Insurance Contract: - Elements of a contract of insurance - Components of an insurance policy - Principal rules of construction of policy - Insurance proposal form – Insurance Certificates - Endorsements – Renewal notice – Insurance claim form – Claim Process.					
Outcome2	Learners discuss the elements of general insurance contract and policy documents				K4
Unit III					
Objective 3	To impart knowledge on the fire and marine insurance products				
General Insurance Products – I - (Fire And Marine): Fire Insurance: The Standard Fire and Special Perils Policy - Exclusions under Fire Insurance Policy - General Conditions of Fire Insurance Policy - Add-on Covers - Types of Fire Policies. Marine Insurance: Marine Insurance Act, 1963 - Types of marine policies - cover provided under the marine hull policy - Cover provided under marine cargo policy.					
Outcome3	Students gain knowledge about the fire and marine insurance products.				K2
Unit IV					
Objective 4	To familiarize the students with the motor claims and procedures				
General Insurance Products – II - (Motor, Liability, Personal Accident and Specialty Insurance) : Motor Insurance – Classification of vehicle - Compulsory insurance as per Motor Vehicles Act, 1988 - Motor insurance important documents – Types of Motor Policies – Motor claims and procedures. Liability, Personal Accident and Health Insurance: Cover provided under liability insurance - Cover provided under personal accident and health insurance.					
Outcome4	Students analyze the motor claims and procedures.				K4
Unit V					
Objective 5	To help the learners to understand the engineering and miscellaneous insurance products				
General Insurance Products – III - (Engineering & Other Insurances): Insurance covers available under Engineering Insurance, Rural Insurance, Agricultural Insurance, Money Insurance, Consequential loss Insurance, Pedal Cycle Insurance, Neon Sign Insurance, Householders					

Insurance, Shopkeeper's Insurance, Banker's Blanket Policies, Crime Insurance, Crop insurance, Aviation Insurance, Satellite Insurance, Crime Insurance, Burglary Insurance, Baggage Insurance, Bankers' Indemnity Insurance, Plate Glass Insurance and Fidelity Guarantee Insurance.					
Outcome5	Learners demonstrate the engineering and miscellaneous insurance products.				K2
Suggested Readings:					
Mishra,M.N., & Mishra, S.P. (2016). <i>Insurance Principles and Practises</i> . (22nd ed.). S.Chand and Sons.					
Mittal, A. (2013). <i>Principles of Insurance & Risk Management</i> . S.Chand and Sons.					
Periasamy, P. (2017). <i>Principles and Practice of Insurance</i> . Himalaya Publishing House.					
Online resources					
<i>Insurance law and practice</i> . (2014). The Institute of company secretaries of India. Retrieved from https://www.icsi.edu/media/webmodules/publications/9.3%20INSURANCE%20LAW%20AND%20PRACTICE.pdf					
<i>Principles and practice of life Insurance</i> . (2020). The Institute of Chartered Accountants of India.Retrieved from https://resource.cdn.icai.org/13525Module-1.pdf					
K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.B.Sudha					

Course Outcome VS Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	S(3)	L(1)	M(2)	M(2)	M(2)	M(2)	M(2)	L(1)
CO2	S(3)	S(3)	S(3)	M(2)	M(2)	M(2)	M(2)	M(2)	M(2)	L(1)
CO3	S(3)	M(2)	M(2)	M(2)	M(2)	L(1)	L(1)	L(1)	S(3)	L(1)
CO4	S(3)	M(2)	L(1)	M(2)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)
CO5	S(3)	M(2)	L(1)	M(2)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)
AV	3	2.4	2	1.8	2	1.4	1.4	1.4	1.8	1

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome VS Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	M(2)	L(1)
CO2	S(3)	S(3)	S(3)	M(2)	L(1)
CO3	S(3)	S(3)	M(2)	M(2)	L(1)
CO4	S(3)	S(3)	M(2)	M(2)	L(1)
CO5	S(3)	S(3)	M(2)	M(2)	L(1)
AV	3	3	2.4	2	1

S –Strong (3), M-Medium (2), L- Low (1)



Semester-III					
Core 17	Course code: 632305	Digital Banking Services	T	Credits: 4	Hours: 4
Unit-I					
Objective 1	To enable the learners to understand the basics of digital banking.				
Digital Banking –Meaning– Digital Banking Products and Services-Progress of Digital Banking in India - Bank Computerization- Core Banking Systems- Use of AI in banking-Significance of Digital Banking in the Demonetized Era – Digital Banking as an enabler for Financial Inclusion – Marketing of Digital Banking Products- HR Competencies and Capacity building for Digital Banking–Customer Education on Digital Channels.					
Outcome 1	Students will acquaint themselves with the important rudiments of digital banking.	K2			
Unit-II					
Objective 2	To provide exposure on different types of digital banking channels.				
Channels of Digital Banking I -ATMs, Cash Deposit Machines, Cash Recyclers, Prepaid Instruments, Cards, Point of Sale Terminals, Kiosks- Internet Banking – Models of Internet Banking - Segments of Internet banking – IoT enabled Banking- Uses of Wearable Devices in Banking.					
Outcome 2	Learners can acquire proficiency in the operational aspects of different channels of digital banking.	K3			
Unit-III					
Objective 3	To enhance the competency of students for handling modern access channels of mobile banking.				
Channels of Digital Banking II - Mobile Banking: Access Channels such as Interactive Voice Responses (IVR), Short Messaging Services (SMS) Unstructured Supplementary Service Data (USSD), Mobile Banking Applications – Mobile Wallets- Regulatory Framework for Mobile Banking.					
Outcome 3	Students will become competent in offering contemporary mobile bank applications as a financial service provider.	K4			
Unit-IV					
Objective 4	To impart knowledge about the functions and working of the digital payments system.				
Digital Payments System: Overview of Domestic Payment System –Products and Services of NPCI: UPI, RuPay, BHIM, NACH, IMPS, NETC FASTag, CTS, NFS, AePS, e-RUPI, UPI 123 PAY, Bharat Bill pay-ECS-RTGS –NEFT –INFINET -SWIFT.					
Outcome 4	Students will become adept at the functioning and working of the digital payment system.	K3			
Unit-V					
Objective 5	To provide an insight into the multifaceted challenges in digital banking and build the competencies for fraud risk management.				
Challenges in Digital Banking: Frauds and Identity Theft- Data Security and Privacy Issues-RBI’s Measures for Managing Risks in Digital Banking- Cyber Defence Measures of Banks- Operational Risk- Channel Specific Risks- Issues of Data Integrity, Authentication and Trust- Regulatory Framework for Managing Risks in Digital Banking- Information Technology Act,2 000.					
Outcome 5	Learners will gain complete knowledge of risks in digital banking and mitigation strategies for real life application.	K4			
Suggested Readings:					

Indian Institute of Banking & Finance. (2019). *Digital banking*. Taxmann Publications.

Schatt, D., & Laplanche, R. (2014). *Virtual banking: A guide to innovation and partnering* (1st ed.). Wiley.

Sharma, N. (2013). *E-banking in India: Issues and concerns*. LAP LAMBERT Academic Publishing.

Singh, R. K. (2016). *Digital the new normal for banks* (1st ed.). Adhyyan Publications.

Skinner, C. (2017). *Digital bank: Strategies to launch or become a digital bank*. Embassy Books.

Taneja, V., & Parashar, S. (2011). *E-banking and e-commerce*. Alfa Publications.

Westhuizen, A. vander. (2014). *Digital channels—Why programmes fail*. Andrevander Westhuizen.

Online Resources:

Chapman, R. (n.d.). *Digital banking-masterclass*. Udemy. Retrieved from [Digital Banking 2023 - Masterclass & Introduction to Fintech | Udemy](#)

Hedman, J., & Hennignsson, S. (n.d.). *Digital transformation in financial services*. Retrieved from [Digital Transformation in Financial Services Specialization \(CBS\) | Coursera](#)

IIBF. (2018). *Certificate Course in Digital Banking*. Indian Institute of Banking & Finance. Retrieved from https://iibf.esdsconnect.com/uploads/exam_instruction/53200_exam.pdf

Digital banking business model: Free online course from edx. (n.d.). Get Your Education. Net. Retrieved from <https://www.getyoureducation.net/course/digital-banking-business-model>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr. K. Alamelu

Course Outcomes Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	M (2)	M (2)	S (3)	L (1)	S (3)	L (1)	S (3)	S (3)	M (2)
CO2	S (3)	S (3)	M (2)	S (3)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	M (2)	S (3)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	S (3)	L (1)	S (3)	L (1)	S (3)	S (3)	S (3)
CO5	S (3)	M (2)	M (2)	M (2)	L (1)	S (3)	L (1)	S (3)	S (3)	M (2)
Average	3	2.6	2	2.8	1	3	1	3	3	2.6

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	S (3)	M (2)	M (2)	S (3)	S (3)
CO2	S (3)	S (3)	M (2)	S (3)	S (3)
CO3	S (3)	S (3)	M (2)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	S (3)	S (3)
Average	3	2.8	2	3	3

S –Strong (3), M-Medium (2), L- Low (1)



Semester-III						
Core 18	Course code 632777	Institutional Internship			Credits: 5	Hours: -
Objective	To develop practical skills and provide real world experience through hands on exposure on field level dimensions of banking and financial services.					
<p>A Student has to undergo Institutional training for a minimum of 45 working days in a commercial bank / Co-operative bank / Insurance company/ NBFC. After the successful completion of training, the student has to produce a certificate from the training institution and submit the Training Record (Internship Report). Internship reports are to be evaluated by an industry expert/ academician and a teacher, examiner (Internship or/ Guide) from the Department for 75 marks each. The average of both the valuations will be the final mark. Every student has to face the viva-voce examination for which the Internship Report will form the base. For the viva voce examination, the Board comprise so fan industry expert/ academician, a teacher guide and the Head of the Department. All the three join together have to evaluate the student for a maximum of 25 marks. The Head of the department shall be the ex-officio Chairperson of the Viva Board.</p>						
Outcome	Students will enhance their professional skills and foster a deeper understanding of institutional operations.					
Course designed by: Dr.K.Alamelu						



Semester-III					
DSE 1	Course code: 632E01	Health Insurance	T	Credits:4	Hours:4
Unit – I					
Objective 1	To provide comprehensive knowledge about the evolution and growth of the health insurance sector in India				
Introduction to Health Insurance and Health System in India: Meaning of health Insurance–Commercial Health Insurance–Third Party in Health Insurance – Purpose - Development and growth of Health insurance in India – Health system in India–Health Infrastructure in India.					
Outcome1	Students understand the evolution and growth of the health insurance sector in India				K2
Unit – II					
Objective 2	To acquaint students with the health financing models				
Health Financing Models and Health Financing in India: Sources of funds for health care–Health Financing system in India–National Rural Health Mission–Problems of access and Service Quality.					
Outcome2	Learners understand the health financing models				K2
Unit III					
Objective 3	To provide insight into the various health insurance products in India				
Health Insurance Products in India: Types of Health Insurance Products in India —Specialized health insurance products.					
Health Insurance Policy Forms and Clauses: Health Insurance contract – Health Insurance Proposal Form–Policy clauses for various health insurance products– Difference between group and Individual policies -Common clauses in all Health Insurance.					
Outcome3	Students discuss the various health insurance products in India				K4
Unit IV					
Objective 4	To impart skills in the claim settlement procedure				
Health insurance Data, Pricing and Claims Settlement: Importance of data in health insurance for insurers, regulators, government, TPAs and other stakeholders –Basic health insurance data elements –Data Warehousing –Insurance Information Bureau–Fundamentals of pricing.					
Claims Settlement Procedure: Reimbursement of the expenses, cashless facility for planned hospitalization, and cashless facility for emergency hospitalization.					
Outcome4	Students discuss the claim settlement procedure				K4
Unit V					
Objective 5	To help the students to be aware about the regulatory and legal aspects of health insurance				
Regulatory and Legal aspects of Health Insurance: Principles and practice of health insurance regulations Various kinds of risks in health insurance . Consumer frauds: Categories of consumer frauds – Stages of Insurance Fraud.					
Outcome5	Learners acquire knowledge about the regulatory and legal aspects of health insurance				K2
Suggested Readings:					
Askin., Elisebeth., Moore., Nathan., Shankar., & Vikram. (2012). <i>The Health Care Hand -book: A Clear and Concise Guide to the United States Health Care System.</i>					
Beik. (2021). <i>Health Insurance Today: A Practical Approach.</i> Atithi Books.					
Green.(2022). <i>Understanding Health Insurance: A Guide to Billing and Reimbursement.</i> (14th ed.). Cengage Learning.					

Krishnan, A.G., & Kaikini, A.N. (2015). *IC32. Health Insurance*. Insurance Institute of India.
 Pozen.A. (2017). *Navigating Health Insurance (Health Navigation)*. Jones and Bartlett Publishers, Inc.
 Rana.(2022). *Innovations and advancements in Health Insurance*. Bluerose Publishers Pvt. Ltd.
 Reinhardt.U.E. (2019). *Priced Out: The Economist and Ethical Costs of American Health Care*. Princeton University Press.
 Vines, D., Braceland, A., & Rollins, E. (2017). *Comprehensive Health Insurance: Billing, Coding, and Reimbursement*. Pearson.

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Insurance Agents general. (2016). Insurance Institute of India. Retrieved from <https://www.libertyinsurance.in/docx/IC-38.pdf>
Introduction to Insurance. (n.d.). Insurance regulatory and development authority of India. Retrieved from <https://irdai.gov.in/documents/37343/621990/IntroductionToInsurance.pdf/989db818-246a-0ede-39fa-6a22053523ba?version=1.0&t=1633582384295>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.B.Sudha					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	M(2)	L(1)	M(2)	M(2)	M(2)	M(2)	L(1)	L(1)	M(2)
CO2	S(3)	M(2)	M(2)	M(2)	M(2)	M(2)	M(2)	L(1)	L(1)	L(1)
CO3	S(3)	M(2)	M(2)	M(2)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)
CO4	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)
CO5	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)
AV	3	2	1.4	1.6	1.6	1.4	1.4	1.2	1	1.2

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	L(1)	L(1)
CO2	S(3)	S(3)	S(3)	M(2)	M(2)
CO3	S(3)	M(2)	L(1)	M(2)	M(2)
CO4	S(3)	M(2)	L(1)	M(2)	M(2)
CO5	S(3)	M(2)	L(1)	L(1)	L(1)
AV	3	2.6	1.8	1.6	1.6

S –Strong (3), M-Medium (2), L- Low (1)

Semester-III					
DSE 1	Course code	Digital-Customer Relationship Management	T	Credits	Hours
	632E02			4	4
Unit-I					
Objectives 1	To understand the basics of D-CRM.				
Digital Customer Relationship Management: Meaning and Definition- Importance -Growth and Scope of Relationship Marketing- Concept of Lifetime Customers and Customer Loyalty- Benefits and Difficulties of D-CRM- Conceptual Framework of CRM: The Value Pyramid- Customer Interaction Cycle- Customer Profiling and Total Customer Experience- Goals of a CRM Strategy and Obstacles- CRM Solutions Map-Discussing People, Processes and Technology-CRM myths.					
Outcome 1	Understand the fundamentals of D-CRM.				K2
Unit-II					
Objective 2	To know about the D-CRM concepts in marketing.				
D-CRM in Marketing: One-to-one Relationship Marketing-Cross Selling & Upselling- Customer Retention-Behavior Prediction- Customer Profitability & Value Modeling- Channel Optimization- Event based marketing- CRM and Customer service- The Call Centre- Call Scripting- Customer Satisfaction Management-Sales Force Automation- Sales Process- Lead and Knowledge Management- Field Force Automation- CRM links in D-Business- D-Commerce and Customer Relationships on the internet- Enterprise Resource Planning(ERP)- Supply Chain Management (SCM) – Supplier Relationship Management(SRM)- Partner Relationship Management.					
Outcome 2	Develop knowledge about the D-CRM concepts in marketing.				K4
Unit-III					
Objective 3	To identify the concepts relating to Analytical D-CRM.				
Analytical D-CRM: Data Base Management: Developing Customer Related database- Ethics and legalities of Data Use- Analytics for D-CRM Strategy and tactics- Big data analytics in CRM- Data Warehousing and Data Mining for D- CRM - Data analysis- Market Basket analysis (MBA)- Click stream analysis- Personalization and Collaborative-Filtering-Use of AI, Machine learning & Deep learning.					
Outcome 3	Analyze the concepts relating to Analytical D-CRM.				K4
Unit-IV					
Objective 4	To explain about D-CRM in services				
D-CRM in Services: Status of D-CRM in Services Industry in India: D-CRM in Banking and Financial Services- D-CRM in Insurance Sector- Supply- Demand Mismatches and their impact on D-CRM- the Past, Present and Future of D- CRM					
Outcome 4	Acquire knowledge on D-CRM in services.				K2
Unit-V					
Objective 5	To educate on technological tools for D-CRM and its application.				
Technological Tools for D-CRM and Implementation: Technological Applications in D-CRM- Types of Technological applications- Customer Database and Information System- Database Marketing Strategies-CRM Software Solutions for B2C and B2B markets- Accounting systems for customer Acquisition and Retention costs- Customer Loyalty and Profitability through technology- Recent Developments in D-CRM. 60					
Outcome 5	Critically evaluate the technological tools for D-CRM and its				K5

applications.

Suggested Readings:

Buttle, F. & Maklan, S. (2015). *Customer Relationship Management: Concepts and Technologies*. Routledge Publications.

Fader, P. (2012). *Customer Centricity – Focus on right customer Strategic advantage*. Wharton Digital Press.

Greenberg, P. (2017). *CRM at the speed of Light*. Mc Graw Hill Publications.

Kincaid, J.W. (n.d.). *Customer Relationship Management Getting it Right*. Pearson Education

Mohamed, P.H & Sagadevan. A. (n.d.). *Customer Relationship Management, A Step by Step Approach*. Vikas Publication House.

Rai, A.K. (2011). *Customer Relationship Management Concept & Cases*. Prentice Hall of India Private limited

Sheth, J. & Atul. P & Shainesh, G. (2017). *Customer Relationship Management: Emerging Concepts, Tools and Applications*. McGraw Hill Publications.

Online Resources:

Citadelle, K. (n.d.). *What Is The Role of CRM in Digital Marketing: The Why and The Benefits*

<https://www.appvizer.com/magazine/customer/client-relationship-mgt/crm-digital-marketing>

Questline DIGITAL, (n.d.). <https://www.questline.com/blog/digital-customer-relationship-lasting-engagement/>

Suri, D. 2021 <https://flavorcrm.com/blogs/what-is-digital-crm/>

Yasar, K. (n.d.). CRM (customer relationship management) analytics

<https://www.techtarget.com/searchcustomerexperience/definition/CRM-analytics>

K1-Remember

K2-Understand

K3-Apply

K4-Analyze

K5-Evaluate

K6-Create

Course designed by: Dr.C.Yogalakshmi

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO10
CO1	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO5	S(3)	S(3)	M(2)	M(2)	M(2)	S(3)	M(2)	L(1)	S(3)	S(3)
W.AV	3	3	2.8	2	2.8	3	2.8	1.8	3	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	S(3)	S(3)
CO2	S(3)	S(3)	S(3)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	S(3)	M(2)
CO4	S(3)	S(3)	S(3)	S(3)	S(3)
CO5	S(3)	S(3)	M(2)	S(3)	S(3)
W.AV	3	3	2.6	3	2.8

S- STRONG (3), M-MEDIUM (2), L-LOW (1)



Semester-III					
DSE 1	Course code	International Banking and Finance	T	Credits	Hours
	632E03			4	4
Unit-I					
Objective 1	To be aware of the fundamentals of international banking.				
International Banking: Definition – Meaning – Significance – Origin – functions – Global trends and developments – International Financial Centers – Offshore Banking Units (OBUs)-Special Economic Zones (SEZs) – Profitability of international banking operations – Correspondent Banking – Crypto currencies and Crypto currency exchanges – Internationalization of Rupee.					
Outcome 1	Understand the basic concepts of international banking.				K2
Unit-II					
Objective 2	To learn about global banking systems.				
International Banking Systems: Banking practices of European Banks – Japanese Banking System – American Banking System - British Banking System – Swiss Banking Practices – Basel I, Basel II and Basel III guidelines – London Inter-Bank Offered Rate(LIBOR) – Portfolio Operations of global banking					
Outcome 2	Acquire knowledge about global banking systems.				K4
Unit-III					
Objective 3	To educate on the functions and analyze the performance of international financial institutions.				
International Financial Institutions: International Monetary Fund(IMF): – Need – Objectives – Functions - Operational Performance - International Bank for Reconstruction and Development(IBRD): - Need – Objectives – Functions – Operational Performance – International Development Association(IDA): - Need – Objectives – Functions – Operational Performance – International Finance Corporation(IFC): - Need – Objectives – Functions – Operational Performance – Asian Development Bank – Need – Objectives – Functions – Operational Performance – Bank for International Settlements – Functions.					
Outcome 3	Understand the functions and analyze the performance of International financial institutions.				K4
Unit-IV					
Objective 4	To develop indepth knowledge about international financial system and international financial markets.				
International Finance: Meaning – Nature and scope – International Financial System – Brettonwoods Conference and afterwards – European Monetary system – International Financial Markets – Creation of Euro – Emergence of Euro-currency markets - Fundamental principles of lending to MNCs, documentation and monitoring – GlobalCapital Markets.					
Outcome 4	Develop insight into the international financial system and the international financial markets.				K5
Unit-V					
Objective 5	To understand the features of various international financial instruments.				
International Financial Instruments: International equities – Global Depository Receipts (GDRs) – American Depository Receipts (ADRs) - Euro Bonds – Foreign Currency Convertible Bonds – Participatory Notes - Euro-currency Deposits – International loan syndication – Role of LIBOR – Risks in international lending – Role of international credit rating agencies - Other innovative instruments.					

Outcome 5	Explain the features of various international financial instruments.	K5
<p>Suggested Readings: Annual Reports of IMF & ADB. (2017). Indian Institute of Banking & Finance. (2015). <i>International Banking</i>. Macmillan Publishers. Shapiro,A.C. (2016). <i>International Financial Management</i>. Prentice Hall of India. Sharan,V. (2017). <i>International Financial Management</i>. (4th ed.). Prentice Hall of India. Shekar,K.C. & Shekhar.L. (2018). <i>Indian Banking System</i>. Vikas Publishing House private Ltd.</p> <p>Online Resources: Badwan, N.(n.d.). <i>Perspective Chapter: International Financial Markets and Financial Capital Flows - Forms, Factors and Assessment Tool</i>. https://www.intechopen.com/chapters/80683 Grimsley, S. (n.d.). https://study.com/learn/lesson/international-banking-services-overview-function-examples.html GoogleSir, (n.d.).Retrieved from https://www.googleSir.com/types-and-functions-of-international-banking/ INTERNATIONAL BANKING,(n.d.).Retrieved from https://www.fdic.gov/regulations/safety/manual/section11-1.pdf</p>		
K1-Remember	K2-Understand	K3-Apply
K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.C.Yogalakshmi		

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO 10
CO1	S(3)	S(3)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	M(2)	S(3)
CO2	S(3)	S(3)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	M(2)	S(3)
CO3	S(3)	S(3)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	S(3)	S(3)
CO4	S(3)	S(3)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	M(2)	S(3)
CO5	S(3)	S(3)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	M(2)	S(3)
W.AV	3	3	1	1	1	2	1	1	2.2	3

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	L(1)	M(2)	M(2)
CO2	S(3)	S(3)	L(1)	M(2)	M(2)
CO3	S(3)	S(3)	L(1)	S(3)	S(3)
CO4	S(3)	S(3)	L(1)	M(2)	M(2)
CO5	S(3)	S(3)	L(1)	M(2)	M(2)
W.AV	3	3	1	2	2.2

S- STRONG (3), M-MEDIUM (2), L-LOW (1)



Semester-III					
DSE 1	Course code 632E04	Co-operative Banking	T	Credits: 4	Hours: 4
Unit-I					
Objective1	To ease the learners to understand the laws relating to operations of cooperative banks.				
Principles and Laws of Cooperative Banks: Principles of Cooperation – Structure of cooperative credit institutions – Membership – Legal aspects of banking operations – Banking related laws: Provisions of Bankers Book Evidence Act – Recovery of Debts due to Banks and Financial Institutions Act, 1993 – Securitizations and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) – Tamil Nadu Cooperative Societies Act, 1983 – Banking Ombudsman.					
Outcome1	Explain the laws relating to cooperative banking operations.				K3
Unit II					
Objective 2	To enable the learners to understand the deposit and loan products of cooperative banks.				
Cooperative Banking Operations : Different deposit products – Deposit policy – Credit Policy – Loans and Advances – Priority sector lending – MSME financing – Personal finance – Banker – Customer relationship – Garnishee Orders and Attachment Orders – Bankers’ right of lien, set off and appropriation.					
Outcome 2	Discuss the deposit and loan products of cooperative banks.				K3
Unit III					
Objective 3	To make possible the learners to understand the credit management and investment management practices of cooperative banks.				
Credit and Investment Management: Indemnities and Bank Guarantees – Loan Policy – Management of NPA – Investment Management – CRR/SLR Management – Financial Markets – Guidelines of RBI/NABARD with regard to investment – Money market – Call money – Repos and Reverse Repos – Foreign Exchanges market – Debt market – Bancassurance: Meaning and Scope of investment policy.					
Outcome3	Evaluate the credit management and investment management practices of cooperative banks.				K5
Unit IV					
Objective4	To help the learners to understand the technology banking operations of cooperative banks.				
Technology and Risk Management: Technology Banking – Electronic Payment Systems – Core Banking Solutions – Electronic Funds Transfer System- RTGS – Risk Management: Exposure limits – Asset Liability Management – Capital Adequacy – Basel Norms – Approach of banks to profitability – Effects of NPA on profitability.					
Outcome 4	Understand the technology banking operations of cooperative banks.				K2
Unit V					
Objective5	To assist the learners to understand the regulatory and supervisory role of RBI concerning cooperative banks.				
Supervisory and Regulatory Aspects: Banking Regulation Act (as applicable to Cooperative Banks) – Role of RBI – Supervision and Control – Inspection – Statutory audit – Cooperative audit - Reserve requirements - RBI Guidelines on Deposits, Advances, Priority Sector Lending – Role of Directors and Corporate Governance Best Practices – Management Information System.					

Outcome 5	Outline the regulatory and supervisory role of RBI concerning cooperative banks.	K2			
<p>Suggested Readings:</p> <p>Indian Institute of Banking and Finance.(2017).<i>Laws of Cooperative Banking</i>. Macmillan Publishers India Private Limited.</p> <p>Indian Institute of Banking and Finance.(2017).<i>Cooperative Banking operations</i>. Macmillan Publishers India Private Limited.</p> <p>Indian Institute of Banking and Finance. (2017). <i>Technology, Risk Management and Supervision in Cooperative Banking</i>. Macmillan Publishers India Private Limited.</p> <p>Indian Institute of Banking and Finance.(2018).<i>Cooperative Banking</i>. Macmillan Publishers India Private Limited.</p>					
<p>Onlineresources</p> <p>Boscia, V. (n.d.). <i>Cooperative Banking: Innovations and Developments</i>. Google Books. https://www.google.co.in/books/edition/Cooperative_Banking_Innovations_and_Deve/c0OEDAAAQBAJ?hl=en&gbpv=1&dq=%E2%80%9C+Co-Operative+Banking%E2%80%9D:+Innovations+and+Developments,+Palgrave+Macmillan+UK.&printsec=frontcover</p> <p>CERTIFIED PROFESSIONAL IN COOPERATIVE BANKING (n.d.). <i>CERTIFIED PROFESSIONAL IN COOPERATIVE BANKING</i>. https://bird-cpec.nabard.org/wp-content/uploads/2016/05/Course-CPCB-II-Course-Deatils-Deadlines-Enrollment-Form.pdf</p> <p>Libf (n.d.). <i>Law of Co-operative Banking</i>. INDIAN INSTITUTE OF BANKING & FINANCE. https://www.google.co.in/books/edition/Laws_of_Co_operative_Banking/MypVeAv8BpgC?hl=en&gbpv=1&dq=Laws+of+Co+Operative+Banking+Macmillan+Publishers+India+Limited.&printsec=frontcover</p> <p>The Institute of Chartered Accountants of India (n.d.). <i>Certificate Course on Co-operatives</i>. https://learning.icai.org/committee/personality-development/co-op/</p>					
K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.R.Alamelumangai					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)	M (2)	M (2)	S (3)
CO2	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)	M (2)	M (2)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	S (3)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	S (3)
W.AV	3	3	3	3	2	2	2.4	2	2.2	3

S–Strong(3),M-Medium(2),L-Low(1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	S (3)	S (3)	M (2)
CO2	S (3)	S (3)	S (3)	S (3)	M (2)
CO3	S (3)	S (3)	S (3)	S (3)	M (2)
CO4	S (3)	S (3)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	M (2)
W.AV	3	3	3	3	2.4

S–Strong (3),M-Medium(2),L-Low(1)

Semester-III				
DSE 1	Course code: 632E05	Ethics in Banking	T	Credits: 4 Hours: 4
Unit-I				
Objective 1	To enable the learners for imbibing ethical values meant for futuristic banking.			
Understanding Ethics: Nature and Essence of Ethics- Moral Vs Ethics- Concept of Business Ethics- Professional Ethics- Managing Ethics in a Business Enterprise- Anti Corruption Behaviour- Ethics in Banking.				
Outcome 1	Learners will be imbibed ethical values of futuristic banking.			K2
Unit-II				
Objective 2	To aid the learners to comprehend the different operational levels of ethics in banking.			
Different Operational Levels of Ethics in Banking: Individual Ethics –Ethics at the Bank Level- Ethical Dimensions: Customer Oriented, Marketing Related and Corporate Linked Aspects- Corporate Social Responsibility- Sustainable Development Goals and Ethics.				
Outcome 2	Learners will be able to examine the different operational levels of ethics in banking.			K4
Unit-III				
Objective 3	To provide the learners with knowledge of workplace ethics and ethical organisational practices.			
Workplace Ethics and Ethical Organisation: Work Ethics- Obligation to Bank/ Third Parties, Abuse of Official Position, Sexual Harassment, Conflict of Interest, Fair Accounting Practices-HRM Ethics-Employees as Ethical Ambassadors & Managers as Ethical Leaders- Benefits of Ethical Behaviour-Unethical Behaviour: Causes and Remedies- Code of Ethics Manual- Whistle blowing in Banks-Whistle blowing Laws in India.				
Outcome 3	Students will be able to explain the workplace ethics and ethical practices of organizations.			K5
Unit-IV				
Objective 4	To unfurl the wider dimensions of ethics in practice.			
Wider Aspects of Ethics in Practice: Ethical Dimensions of Corporate Governance Practices- Environmental Ethics- Ethics and Globalization- Ethics: A Holistic Approach –Global Scenario of Business Ethics and Banking Ethics.				
Outcome 4	Learners can elaborate the wider dimensions of ethics in practice.			K6
Unit-V				
Objective 5	To educate the learners about the changing dynamics of ethics in banking.			
Changing Dynamics of Business Ethics: Ethics and Technology- Data Security and Privacy- Intellectual Property Rights– Patents-Ethics of Information Security-Cyber Threats-Digital Rights Management.				
Outcome 5	Learners can identify the changing dynamics of ethics in banking and learn the ways and means of its application.			K3
Suggested Readings:				
Indian Institute of Banking & Finance.(2018). <i>Ethics in Banking</i> . Taxmann.				
Koslowski,P.(2012). <i>The ethics of banking: Conclusions From the financial crisis</i> . Springer.				
Villa,J.(2015). <i>Ethics in banking: The role of moral values and judgments in finance</i> (1sted.). Palgrave Macmillan.				

Online Resources:

Chui,S.(n.d.).*Introduction to Ethics in Banking*. Asian Banking School. Retrieved from [Introduction to Ethics in Banking | Asian Banking School](#)

IIBF.(2020).*Ethics in Banking*. Indian Institute of Banking & Finance. Retrieved from [Self- Paced E-learning Courses \(iibf.org.in\)](#)

Laasch,O., Randles,S.,&Boons,F.(n.d.).*Managing responsibly: Practicing sustainability ,responsibility And ethics* .Coursera. Retrieved from

[Managing Responsibly: Practicing Sustainability, Responsibility and Ethics | Coursera](#)

K1-Remember**K2-Understand****K3-Apply****K4-Analyze****K5-Evaluate****K6-Create****Course designed by: Dr. K. Alamelu****Course Outcome Vs. Programme Outcomes**

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	L (1)	M (2)	M (2)	L (1)
CO2	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	L (1)	S (3)	M (2)	L (1)
CO3	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	L (1)	M (2)	M (2)	L (1)
CO4	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	L (1)	S (3)	M (2)	L (1)
CO5	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	L (1)	M (2)	S (3)	L (1)
Average	3	3	2	3	3	2	1	2.4	2.2	1

S –Strong (3), M-Medium (2), L- Low (1)**Course Outcomes Vs. Programme Specific Outcomes**

CO	POS1	POS2	POS3	POS4	POS5
CO1	S (3)	S (3)	S (3)	S (3)	M (2)
CO2	S (3)	S (3)	S (3)	S (3)	M (2)
CO3	S (3)	S (3)	S (3)	S (3)	M (2)
CO4	S (3)	S (3)	S (3)	S (3)	M (2)
CO5	S (3)	S (3)	S (3)	S (3)	S (3)
Average	3	3	3	3	2.2

S –Strong (3), M-Medium (2), L- Low (1)

Semester-III					
DSE 1	Course code	Treasury Management	T	Credits	Hours
	632E06			4	4
Unit-I					
Objective 1	To aid the learners in gaining an insight into the basics of Treasury Management.				
Introduction to Financial Markets: Concept- Participants and Instruments- Operating Environment- Regulations and Practices- Treasury Management: Meaning- Sources of Profit for Treasury- Global Scenario-Scope and Functions of Treasury Management- Treasury as Cost Centre and Profit Centre.					
Outcome 1	Students will grasp the fundamentals of treasury management.				K2
Unit-II					
Objective 2	To update the learners with the latest trends in the organisational setup of the treasury in a financial institution.				
Treasury Organisation: Front Office- Dealing Functions- Mid Office: Operational Clarity, Documentation, Monitoring- Back Office Operations- Settlement of Transactions-Investment Accounting and Investment Controls- Role of Information Technology in Treasury Management- Negotiated Dealing System-Other Trading Platforms/ Systems- Straight Through Processing(STP).					
Outcome 2	Students will acquire knowledge regarding the setup of treasury organisation.				K2
Unit-III					
Objective 3	To equip the learners with the skills meant for money market operations to be handled by a Treasury Manager.				
Money Market Operations: Fund Management- CRR Maintenance- Liquidity Management-Money Market Operations- Need for Centralized Funding Operations- Managing Banks' Surplus Funds-Bank Level ATM and Maturity Gap Analysis- Repo Trading- Role of Treasury in Resource Mobilizations- Overnight Call Money Market- Repos and ReverseRepos-CBLOs-Marginal Standing Facilities.					
Outcome 3	Learners will comprehend the skills needed for money market operations..				K6
Unit-IV					
Objective 4	To capacitate the learners with the analytical skills for making the investment decisions.				
Investments: Objectives of Investments-Types of Investments-Coupon and YTM Concepts- Bond Market Basics- Bond Pricing and Yield Calculation-Trading Strategies and Portfolio Management-Dealing Platforms and Settlement Systems- Regulatory Guidelines- Maintenance of SLR- Investment Classifications-Valuations and Provisioning.					
Outcome 4	Learners will get exposure to the various types of investment avenues.				K4
Unit-V					
Objective 5	To enable the learners to comprehend the practicalities of for ex dealings and derivatives.				
For ex Dealings and Derivatives: Exchange Rates and Linkage to Macroeconomic Factors like Balance of Payment, Current Account Deficit, Inflation and Interest Rate-Dealing Platforms and Settlement Procedures-Role of Brokers –Valuation of For ex Positions and Gaps- Risk Management in For ex Operations-Types of Derivatives: Forwards, Currency Futures and Options, Interest Rate Swaps and Futures-Concept of Margins-Interest Rate Swaps and FRAS- Valuation of Derivative Products- RBI/ FIMMD A Guidelines.					
Outcome 5	Students will acquire hands on exposure to for ex dealings and derivatives.				K3

Suggested Readings:

Bragg, S.M. (2010). *Treasury management : The practitioner's guide: 6* (1st ed.). Wiley.

Horcher, K.A. (2007). *Essentials of managing treasury: 33* (1st ed.). Wiley.

Indian Institute of Banking & Finance. (2019). *Treasury, investment and risk management*.
Taxmann Publications Pvt. Ltd.

Indian Institute of Banking & Finance. (2018). *Treasury management*. (2nd ed.). Macmillan
Publishers India Private Limited.

Online Resources:

https://www.iibf.org.in/diploma_exam_schedule.asp?tab=ac-3

<https://www.nseindia.com/learn/self-study-ncfm-modules-intermediate-treasury-management-module>

K1-Remember

K2-Understand

K3-Apply

K4-Analyze

K5-Evaluate

K6-Create

Course designed by: Dr. K. Alamelu

Course Outcomes Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
CO2	S (3)	S (3)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
CO3	S (3)	S (3)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
CO4	S (3)	S (3)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
CO5	S (3)	S (3)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	L (1)	L (1)
Average	3	3	2	1	1	2	1	3	1	1

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	S (3)	S (3)	M (2)	S (3)	M (2)
CO2	S (3)	S (3)	M (2)	S (3)	M (2)
CO3	S (3)	S (3)	M (2)	S (3)	M (2)
CO4	S (3)	S (3)	M (2)	S (3)	M (2)
CO5	S (3)	S (3)	M (2)	S (3)	M (2)
Average	3	3	2	3	2

S –Strong (3), M-Medium (2), L- Low (1)

Semester-IV				
Core 19	Course code: 632401	Insurance Marketing	T	Credits:4 Hours:4
Unit – I				
Objective 1	To help the learners to understand the fundamental concepts of marketing.			
Marketing Basics: Marketing – Meaning and Importance – Scope – Core marketing concepts – Marketing orientations - Difference between Marketing and selling – STP approach - Goods and Services Marketing – Marketing Strategy – Types of strategy.				
Outcome1	Learners understand the fundamental concepts of marketing			K2
Unit – II				
Objective 2	To familiarize the students with the marketing mix and problems of insurance marketing.			
Concept of Insurance Marketing: Formulation of Marketing Mix - 7P's of Marketing Mix: Product or Service offer, Price, Promotion, Place (Distribution) or Service Channels, People, Process and Physical Evidence – Basic problems of Insurance Marketing –Relationship Marketing.				
Outcome2	Students discuss the marketing mix and problems of insurance marketing			K4
Unit III				
Objective 3	To impart knowledge on the customer behavior and trends in digital insurance.			
Customer Behaviour: Behavioural Profile of the customer – Black box effect - Who is customer- Consumer roles - Decision Making Process – Factors influencing consumer behavior. Digital Insurance: Meaning and Importance - Introduction to internet marketing – Significance of internet insurance marketing.				
Outcome 3	Learners gain knowledge on the customer behavior and trends in digital insurance			K2
Unit IV				
Objective 4	To comprehend the learners about the insurance selling process.			
Selling Insurance - A push product – Buying motives of insurance - Attributes of a strong salesperson - Selling Process –Prospecting- why prospects-prospecting attitude - who is prospect - Pre-approach – preparation – presentation and demonstration – objections and resistance handling - ways of meeting objections – Closing the sale - Post sales activities.				
Outcome4	Students demonstrate the insurance selling process			K4
Unit V				
Objective 5	To provide insight into the types of distribution channels.			
Distribution Strategy- Concept – History – Types of Distribution Channels – Insurers, Agents, Intermediaries, Role of POS Persons and IRDAI- Creating Customer Value through Distribution - Unique Insurance Distribution – Bancassurance- benefits and future - Cross selling - Channels for rural market- brick and mortar, hub and spoke, wrapping up with other products and others.				
Outcome5	Demonstrate the types of distribution channels.			K2
Suggested Readings:				
Karthikeyan, M., (2019). <i>Fundamental Principles of Insurance</i> . Sahitya Bhawan Publications				
Rana.(2018). <i>Insurance Distribution Channels</i> . Notion Press.				
Rana.(2022). <i>Insurance Intermediaries</i> .Bluerose Publishers Pvt. Ltd.				
Wicks. (2018). <i>Marketing Insurance Products and Services</i> . Chartered Insurance Institute.				
Online resources				
https://ddceutkal.ac.in/Syllabus/MBA-BOOK/Banking-Insurance-Marketing.pdf				
https://www.insuranceinstituteofindia.com/documents/10156/f4716448-31ae-4421-9938-04b027aac953				

<https://www.insuranceinstituteofindia.com/o/AgentExam/iii/eBookLinks>
<https://www.icsi.edu/media/webmodules/publications/9.3%20INSURANCE%20LAW%20AND%20PRACTICE.pdf>

<i>K1-Remember</i>	<i>K2-Understand</i>	<i>K3-Apply</i>	<i>K4-Analyze</i>	<i>K5-Evaluate</i>	<i>K6-Create</i>
Course designed by: Dr.B.Sudha					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S(3)	S(3)	L(1)	L(1)	S(3)	S(3)	M(2)	L(1)	M(2)	M(2)
CO2	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)	M(2)	L(1)	M(2)	M(2)
CO3	S(3)	M(2)	M(2)	M(2)	M(2)	L(1)	M(2)	S(3)	L(1)	L(1)
CO4	S(3)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)
CO5	S(3)	M(2)	M(2)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)
AV	3	2.4	1.6	1.4	2	1.8	1.6	1.4	1.4	1.4

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	L(1)	L(1)
CO2	S(3)	S(3)	S(3)	L(1)	L(1)
CO3	S(3)	S(3)	S(3)	S(3)	L(1)
CO4	S(3)	S(3)	L(1)	L(1)	L(1)
CO5	S(3)	S(3)	L(1)	L(1)	L(1)
AV	3	3	2.2	1.4	1

S –Strong (3), M-Medium (2), L- Low (1)

Semester-IV					
Core 20	Course code 632402	Rural Banking and Micro Finance	T	Credits:4	Hours:4
Unit-I					
Objective1	To enlighten the learners about role of various banks in financing rural development.				
Institutional Sources of Rural Finance: Rural Banking: Concept and Need- Cooperative Banks, Commercial Banks, Regional Rural Banks and Local Area Banks, Payment Banks and Small Finance Banks: Their functions, Clientele, Progress and Problems – Business Correspondents and Business Facilitators.					
Outcome1	Explain the role of cooperative banks, commercial banks, regional rural banks, small finance banks, payment banks in financing rural based ventures.				K3
Unit II					
Objective2	To create awareness among the learners about apex banks and district level government organizations in supporting rural development.				
Institutions supporting Rural Development: Reserve Bank of India – National Bank for Agriculture and Rural Development – Small Industries Development Bank of India – District Industries Centre – District Rural Development Agency (DRDA): Their role and performance – Problems and prospects of Rural Banking.					
Outcome 2	Discuss the role of RBI, NABARD and SIDBI in promoting rural development.				K3
Unit III					
Objective3	To educate the learners about the role of banks under lead bank scheme, priority sector lending as well as financing farm sector and MSME sector by banks.				
Financing for Rural Development: Lead Bank Scheme: Features, Progress and problems – Financing Agriculture and allied activities: Crop loans, Term loans for irrigation, Farm mechanization, Godowns / Cold storage, Allied activities of agriculture- Financing of MSME sector: Definition and importance, Financing of MSMEs - Priority Sector Lending – Targets, Components, Lending norms, RBI guidelines, Progress and Problems.					
Outcome3	Evaluate the role of banks under lead Bank Scheme and priority sector lending.				K5
Unit IV					
Objective4	To make the learners to appreciate the features of financial inclusion and the role of banks in micro finance.				
Financial Inclusion: Financial Inclusion: Concept, Features, Progress and Problems - Micro Finance and its importance in Financial Inclusion – Channels for delivering micro credit – SHG–Bank Linkages – Group Dynamics and peer pressure in SHG Model- Micro Finance Institutions.					
Outcome 4	Understand the concept, features progress and problems in financial inclusion.				K2
Unit V					
Objective5	To help the learners to understand all about microfinance.				
Microfinance : Microfinance – concept and significance – Evolution and character of microfinance in India – Microfinance as a Development Tool: The Indian experience – Microfinance Delivery Methodologies – Legal and Regulatory framework – Innovative and creative microfinance models –					

Revenue– Impact of microfinance – Emerging issues – Follow– up for repayment – Recovery of bank loans.

Outcome5	Outline the concept of micro finance and its features and analyse microfinance delivery methodologies.	K5
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Suggested Readings:

- Indian Institute of Banking and Finance.(2017).*Rural Banking Operations*, Taxmann Publications(P)Ltd.
- Indian Institute of Banking and Finance. (2017).*Handbook on Debt Recovery (inEnglish)*, Taxmann Publications(P) Ltd.
- Indian Institute of Banking and Finance. (2018). *Rural Banking*, Macmillan Publishers India Private Limited.
- Indian Institute of Banking and Finance.(2018).*Banker’s Handbook on Credit Management*, Taxmann Publications(P) Ltd.
- Indian Institute of Banking and Finance. (2018). *Inclusive Banking thro’ Business Correspondents*, Taxmann Publications(P) Ltd.
- TodoI.,A.W.(2018).*Introduction to Micro Finance*, World Scientific Publishing company.

Online resources

- A Ranga Reddy (n.d.). *Rural Banking And Overdues Management 2004*. Google Books. https://www.google.co.in/books/edition/Rural_Banking_And_Overdues_Management/dJBW8U3gXXUC?hl=en&gbpv=0
- Bhavishya Sri Perumal (n.d.). *Reserve Bank of India (RBI)-Banking fundamentals Course*. Udemy. <https://www.udemy.com/course/reserve-bank-of-indiarbi-banking-fundamentals-course/>
- K G Karmakar (n.d.). *Microfinance in India*. Google Books. https://www.google.co.in/books/edition/Microfinance_in_India/UfSHAwAAQBAJ?hl=en&gbpv=1&dq=Micro+Finance+in+India%E2%80%9D,+SAGE+Publication&printsec=frontcover
- Lennart BÄGE (n.d.). *Microfinance: A Lifeline For Poor Rural People*. Ministry of Foreign Exchange. <https://www.udemy.com/course/reserve-bank-of-indiarbi-banking-fundamentals-course/>
- OECD (2021) (n.d.). *Digital Delivery of Financial Education: Design and Practice*. OECD. <https://www.oecd.org/financial/education/Digital-delivery-of-financial-education-design-and-practice.pdf>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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Course designed by: Dr.R.Alamelumangai

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	S (3)	M (2)	S (3)
CO2	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	S (3)	M (2)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)	S (3)	M (2)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)	M (2)	S (3)
W.A V	3	3	2.6	3	2.4	2	2.6	3	2	3

S–Strong(3),M-Medium(2),L-Low(1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	M (2)	S (3)	M (2)
CO2	S (3)	S (3)	M (2)	S (3)	M (2)
CO3	S (3)	S (3)	S (3)	S (3)	M (2)
CO4	S (3)	S (3)	S (3)	S (3)	M (2)
CO5	S (3)	S (3)	S (3)	S (3)	M (2)
W.AV	3	3	2.6	3	2

S–Strong (3), M-Medium (2), L-Low (1)

Semester-IV				
Core 21	Course code: 632403	Bank Marketing	T	Credits: 4 Hours:4
Unit-I				
Objective 1	To familiarize the fundamental concepts of marketing and bank marketing.			
Introduction to Marketing – Relevance of Marketing in Banking – Marketing Mix – Marketing Plan: Bank’s Business Objectives – Marketing Audit – SWOT Analysis – Marketing Objectives and Marketing Strategies – Digital Marketing.				
Outcome 1	Understand the fundamental concepts of marketing and bank marketing.			K2
Unit-II				
Objective 2	To explore the significance of place and price in marketing mix of a bank.			
Place – Suitable Location for a Bank Branch – Branch Layout – Branch Expansion Policy in India – Anywhere Banking – Onsite and Offsite Automated Teller Machines – Mechanism of Operations – Advantages to Users and Banks – Are ATMs Substitutes to branches? – Social Marketing/Networking: Evolution-Importance & Relevance of Social Marketing/Networking- Role of Price in Bank Marketing –Objectives- Methods- Strategies- Administered Vs. Deregulated Interest Rates – Factors influencing the Ratesof Interest – Service Charges – Role of the Indian Banks’ Association.				
Outcome 2	Discuss the significance of place and price in bank marketing.			K4
Unit-III				
Objective 3	To understand the importance of product in bank marketing.			
What is ‘product’ in banking? Need for new Products –Consumer Behaviour- Process of Product Development – Constraints – Product Management – Desirable Product Mix – Technology based Products in Banking – Bancassurance – Branding of Banking Products – Globalizing Banking Products.				
Outcome 3	Analyze the features of different products and its significance in bank marketing.			K4
Unit-IV				
Objective 4	To educate the promotional and distribution mix in bank marketing.			
Promotion – Personal Promotional Efforts – Direct marketing – Direct Selling Agents – Public Relations – Social Banking – Customer Relationship Management (CRM) –Customer Meets – Customer complaints – Banking Ombudsman Scheme - Advertising – Publicity – Media Support – Good Promotional Mix – Marketing Research- Market Intelligence- Marketing Information System-Distribution Channels: Channels for Banking Services- Net Banking- Mobile Banking- Channel Management: Meaning- Levels- Dynamics- Advantages.				
Outcome 4	Acquire knowledge on the promotional & distribution mix in bank marketing.			K2
Unit-V				
Objective 5	To gain knowledge on the importance of procedure, employees, customers & customer service, marketing personnel in bank marketing.			
Procedure – Impact of Bank Procedure – Need for Simplification and Streamlining of Procedure- People – Importance of Customer Service- Customer Rights- Marketing Department of a Bank – Marketing at the Branch level – Recruitment, Selection, Training and Development of Marketing Personnel – Physical Evidence- Opportunities and Challenges for Banks in Marketing.				

Outcome 5	Critically evaluate the role of procedures, employees, customers and customer service, and marketing personnel in bank marketing.	K5
<p>Suggested Readings: Dhananjay,B. (2018). <i>Marketing of Financial Services</i>. Wiley Publications. Estelami,H. (2012). <i>Marketing of Financial Services</i>. Bertrams Publications. Jochen,W. & others. (2018). <i>Services Marketing</i>. Pearson Publication. Rao,R.K. (2018). <i>Services Marketing</i>. Pearson Publication. Zeihthamal,V (2018). <i>Services Marketing</i>. Mcgraw Hill Publications.</p> <p>Online Resources: BYJU’S, (n.d.).Retrieved from https://byjus.com/commerce/marketing-mix/ Depino, F. (2023).<i>Modern Bank Marketing – A Comprehensive Guide</i>. https://mediaboom.com/news/bank-marketing/ <i>Personnel Marketing – The Employees As A Target Group</i>,(n.d.) https://www.excellent.org/blog/personnel-marketing/ Saif, S.(n.d.).https://www.scribd.com/document/490459114/Bank-Marketing# The Economics Times, (2023).https://economictimes.indiatimes.com/definition/marketing-mix</p>		
<i>K1-Remember</i>	<i>K2-Understand</i>	<i>K3-Apply</i>
<i>K4-Analyze</i>	<i>K5-Evaluate</i>	<i>K6-Create</i>
Course designed by: Dr.C.Yogalakshmi		

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO 10
CO1	S(3)	M(2)	S (3)	M(2)	S (3)	S (3)	S(3)	M(2)	M(2)	M(2)
CO2	S(3)	S(3)	M(2)	S (3)	M(2)	M(2)	S(3)	S(3)	S(3)	S(3)
CO3	S(3)	S(3)	S (3)	S (3)	S (3)	S (3)	S(3)	S(3)	S(3)	S(3)
CO4	S(3)	S(3)	S (3)	S (3)	S (3)	S (3)	S(3)	S(3)	S(3)	S(3)
CO5	S(3)	S(3)	S (3)	S (3)	S (3)	S (3)	S(3)	S(3)	M(2)	S(3)
W.AV	3	3	2.8	2.8	2.8	2.8	3	3	2.8	2.8

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	S(3)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	M(2)	M(2)
CO3	S(3)	M(2)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	S(3)	S(3)	S(3)
CO5	S(3)	S(3)	M(2)	S(3)	S(3)
W.AV	3	2.8	2.4	2.8	2.8

S- STRONG (3), M-MEDIUM (2), L-LOW (1)



Semester-IV					
Core 22	Course code 632999	Project Report		Credits7	Hours: 14
Objective	To explore crucial issues in banking & financial sector and cultivate analytical and research skills so as recommend feasible solution.				
<p>Each student has to choose an issue relating to Banking / Insurance / Other Financial Institutions for the project work in consultation with the Teacher – Guide. The outcome of the research work has to be submitted in the form of a report in the specified format at the end of the final semester.</p> <p>Evaluation Process: Project reports are to be evaluated by an Industry expert / academician and the teacher guide for 75 marks each. The average of both the valuations will be the final mark. Every student has to face the viva- voce examination for which the Project Report will form the base. For the viva voce examination. the Board comprises of Industry expert / academician, the teacher guide and the Head of the Department. All the three join together have to evaluate the student for a maximum of 25 marks. The Head of the department shall be the ex-officio Chairman for the Viva Board.</p>					
Outcome	Students will be able to produce a well-structured project report that addresses the critical issues in banking & financial sector.				
Course designed by :Dr.K.Alamelu					

Semester-IV				
DSE 2	Course code 632E07	Retail Banking	T	Credits: 4 Hours: 4
Unit-I				
Objective1	To facilitate the learners to understand the present scenario of retail banking operations.			
Basics of Retail Banking - History and definition - Role within the bank operations, Need for retail banking - Distinction between Retail and Corporate / Wholesale Banking – Present scenario of retail banking – Challenges in retail banking.				
Outcome1	Analyse the present scenario of retail banking operations of commercial banks.			K4
Unit-II				
Objective2	To ease the learners to gain knowledge about retail banking products.			
Retail Banking Products: An Overview - Customer requirements - Products development process - Liabilities and Assets Products - Description of Liability products, Description of-Assets Products - Approval process for retail loans - Credit scoring - Important Asset Products: Home Loans, Auto / Vehicle Loans, Personal Loans, Education Loans, Credit / Debit Cards - Eligibility, Purpose, Amount, Margin, Security, Process of using the cards, Billing Cycle, Credit Points - Funds Transfer				
Outcome2	Understand and analyse the features of retail banking products.			K4
Unit III				
Objective 3	To make the learners to know about the art of marketing of retail banking products.			
Marketing / Selling of retail products - Tie-up with Institutions for Personal loans / Credit cards / Education loans, Authorised Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans - Delivery Channels - Branches, ATMs – POS - Internet Banking – M-Banking - Selling Process in retail products-Direct Selling Agents - Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process, Regulations and compliance.				
Outcome 3	Understand the art of marketing retail banking products.			K2
Unit IV				
Objective 4	To enable the learners to know about the methodology of maintaining details relating to retail banking services.			
Technology for Retail Banking - Static information, Account opening, basic loan origination data etc. Updated information like income details at different frequencies - Transaction information from disbursement till final settlement of the loan amount - Analytics / Alerts - Accounting entries - Loan process and the relevant accounting procedure including EMI Computation.				
Outcome 4	Explain the methodology of preserving details of retail banking customers.			K3
Unit V				
Objective5	To make the learners to understand the issues in retail banking.			
Issues in Retail Banking - Securitisation, mortgage based securities. Trends in retailing -New products like Insurance, Demat services, online / Phone Banking, Property services, Investment advisory / Wealth management, Reverse Mortgage - Growth of e-banking - Cross selling opportunities.				
Outcome5	Explain the issues and recent trends in retail banking operations..			K3
Suggested Readings:				

Indian Institute of Banking and Finance .(2014)*Retail Banking by IIBF*, M/S Macmillan Publications PrivateLtd.,
 Indian Institute of Banking and Finance(2015),*Principles of Banking, Macmillan India Ltd.*, Indian Institute of Banking & Finance,
 Joshi,V.C.,&Joshi,V.V.(2009).*Managing Indian banks: The challenges a head*. Sage Publications.
 Shrivastava,M.P.,Pandey,P.K.,&Vidyarthi,V.P.(2007).*Banking reforms and Globalisation*. APHPub. Corp.
 Reinhardt,U.E.,Krugman,P.R.,& Frist,W.H.(2019).*Priced out: The economic and ethical costs of American Health Care*. Princeton University Press.
 Rao,N.K.(2008).*Banking strategy*. ICFAI University Press.
 Rao,K.N.(2006).*Innovations in Banks*. ICFAI University Press.

Online resources

Keith Pond (n.d.). Retail Banking. Google Books.
https://books.google.co.in/books/about/Retail_Banking.html?id=v_pInQEACAAJ&redir_esc
 ICMi LEARNING (n.d.). Become a Top Banker with Complete Retail Banking Training. Udemy.
<https://www.udemy.com/course/become-a-top-banker-with-complete-retail-banking-training/>
 Christina Majaski (n.d.). Retail Banking: What It Is, Different Types, and Common Services. Investopedia. <https://www.investopedia.com/terms/r/retailbanking.asp>
 Moody's Analytics (n.d.). Retail Banking .What is Retail Banking I? <https://www.moodyanalytics.com/elearning-courses/retail-banking-i>
 Ramamurthy Natarajan (n.d.). Retail Banking. Google Books.
https://www.google.co.in/books/edition/Retail_Banking/ZND4nAAACAAJ?hl=en
 Wallstreet mojo Team (n.d.). What is Retail Banking? Wallstreet mojo.
<https://www.wallstreetmojo.com/retail-banking/>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.R.Alamelumangai					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)
CO2	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	M (2)	S (3)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	S (3)	M (2)	M (2)	S (3)
W.AV	3	3	3	2.6	3	3	3	2	2.4	3

S–Strong (3), M-Medium (2), L-Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	S (3)	S (3)	M (2)
CO2	S (3)	S (3)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	M (2)
CO5	S (3)	S (3)	S (3)	S (3)	M (2)
W.AV	3	3	3	3	2.4

S–Strong (3), M-Medium (2), L-Low (1)



Semester-IV					
DSE 2	Course code	Non-Banking Finance Companies in India	T	Credits	Hours
	632E08			4	4
Unit-I					
Objective 1	To enable the learners to explore the role of NBFCs in the Indian financial system.				
Role of NBFCs in the Indian Financial System: NBFC- Meaning-Types of NBFCs–NBFCs and inclusive growth-Traditional Sources of Finance: Share Capital, Debentures, Public Deposits, Bank Finance, Short term / Long term Bonds–Innovative Sources of Finance: CP, CBLO, Factoring, forfeiting, ADRs, GDRs, ECBs, etc.					
Outcome 1	Students will gain knowledge about the role of NBFCs in the Indian financial system.				K1
Unit-II					
Objective 2	To acquaint the learners with different aspects of Customer Relationship Management in NBFCs.				
Customer Relationship Management in NBFCs- Meaning- Types of Customers- Service to Customers–Fair Practices Code for NBFCs–Customer Complaints–Redressal System for Customers and Depositors of NBFCs- Marketing and Distribution- Meaning- Importance and Functions of Marketing Management–Pricing of Products- Role of Promotion- Direct and Indirect Channels of Distribution.					
Outcome 2	Learners will grasp the Customer Relationship Management practices of NBFCs.				K5
Unit-III					
Objective 3	To educate the learners on the different types of loans and advances offered by NBFCs.				
Loans and Advances of NBFCs: Demand Loans–Term Loans–Project Loans and Infrastructure Finance–Trade Finance- Home Loans - Personal Loans – Consumer Loans–Vehicle Finance (personal and commercial) - lending against shares - Gold Loans – MSME finance and Microfinance.					
Outcome 3	Learners will be able to examine the various types of loans and advances offered by NBFCs..				K4
Unit-IV					
Objective 4	To familiarize the learners with credit management and investment mechanisms of NBFCs.				
Credit Management and Investments: Credit appraisal techniques–Documentation and Credit management – Securities- Different modes of charging, types of collaterals and their characteristics–Credit monitoring–Asset classification–NPA management–Recovery of loans–Types of investments: Govt securities, Bonds, Mutual Funds, Inter corporate deposits and others.					
Outcome 4	Learners will be able to evaluate the credit management and investment strategies of NBFCs.				K5
Unit-V					
Objective 5	To disseminate information on regulatory framework for NBFCs.				
Regulatory Framework for NBFCs: Companies Act 2013–RBI guidelines for NBFCs: Regulatory requirements/ Compliance- CRR, SLR, Returns to be submitted by NBFCs–Prudential Norms for NBFCs: CRAR, ALM, Market risk and Operational risk- KYC /AML /CFT Norms - PMLA Act:					

obligations - records to be maintained-Corporate Governance–Recent RBI Initiatives in the Financial Space and its Impact of NBFCs.

Outcome 5	Students can broaden their understanding regarding the regulatory frameworks of NBFCs.	K2
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Suggested Readings:

Akhan,J.A.(2010).*Non-Banking Financial Companies in India: Functioning & Reforms*(1sted.). New Century Publications.

Bharats.(2017).*Manual of non-banking financial companies* (16thed.).Bharat Law House Pvt.Ltd.

Indian Institute of Banking & Finance.(2021).*Non- Banking Financial Companies*. Taxmann.

Online Resource:

Natarajan,R.(n.d.). NBFC in India a comprehensive study. Udey. Retrieved from

[NBFC in India A Comprehensive Study | Udey](#)

<i>K1-Remember</i>	<i>K2-Understand</i>	<i>K3-Apply</i>	<i>K4-Analyze</i>	<i>K5-Evaluate</i>	<i>K6-Create</i>
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Course designed by: Dr. K. Alamelu

Course Outcomes Vs.Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	M (2)	M (2)	L (1)	L (1)	L (1)	L (1)	S (3)	M (2)	L (1)
CO2	S (3)	M (2)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	M (2)	S (3)
CO3	S (3)	M (2)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	M (2)	S (3)
CO4	S (3)	M (2)	M (2)	L (1)	L (1)	M (2)	L (1)	S (3)	M (2)	S (3)
CO5	S (3)	M (2)	M (2)	L (1)	L (1)	L (1)	L (1)	S (3)	M (2)	L (1)
Average	3	2	2	1	1	1.6	1	3	2	2.2

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	M (2)	S (3)	S (3)	S (3)	M (2)
CO2	M (2)	S (3)	S (3)	S (3)	M (2)
CO3	M (2)	S (3)	S (3)	S (3)	M (2)
CO4	M (2)	S (3)	S (3)	S (3)	M (2)
CO5	M (2)	S (3)	S (3)	S (3)	M (2)
Average	2	3	3	3	2

S –Strong (3), M-Medium (2), L- Low (1)

Semester-IV					
DSE 2	Course code 632E09	Reinsurance Management	T	Credit:4	Hours:5
Unit -1					
Objective 1	To gain knowledge about the basics and the laws relating to re insurance.				
Introduction – Nature of reinsurance – Brief historical background – Functions of reinsurance - Forms of reinsurance – Facultative and Treaty – Methods of reinsurance proportional – Surplus, - Quota share – FAC obligatory commission non –proportional– stop loss/ aggregate excess of loss – cost /rating, Law relating to reinsurance contracts.					
Outcome 1	Learners will be able to explain the methods and laws relating to reinsurance.				K2
Unit -2					
Objective 2	The learners will gain knowledge about reinsurance contracts				
Fundamentals of contract law as applicable to reinsurance – Reinsurance contract wordings – common clauses in reinsurance contracts – certain special clauses -Reinsurance documentation – Slip – Cover note – Agreement certain special clauses .retentions – setting retentions – General consideration.					
Outcome 2	Explain the fundamentals of contract law as applicable to reinsurance.				K2
Unit -3					
Objective 3	To acquire knowledge relating to life and non life insurance business				
Special factors for – Property reinsurance – Accident /liability reinsurance -Marine and aviation reinsurance – Basics of life reinsurance - Construction- of reinsurance programme – Reinsurance – Distributing the program arrangements – Negotiation and placement of reinsurance – Direct – Direct placement- Placement through intermediaries – Advantages and disadvantages of direct placement and dealing through intermediaries.					
Outcome 3	Discuss and apply the special factors considered in life and non life reinsurance business in practice.				K3
Unit -4					
Objective 4	To enable the learners to acquire the knowledge for establishing criteria for security evaluation in the reinsurance markets.				
Reinsurance markets – Special characteristics of certain important markets – Lloyd’s – reinsurance exchanges – Pools - Reinsurance financial security – Importance – Managing re- insurer security – selecting re- insurers – Establishing criteria for security evaluation – Financial strength ratings – Major rating agencies.					
Outcome 4	Apply the knowledge for establishing criteria for security evaluation in the reinsurance market.				K3
Unit 5					
Objective 5	To familiarize the learners to deal with statistical data in reinsurance business.				
Alternative to reinsurance – New forms of reinsurance – Finite risk / financial reinsurance – Reinsurance futures – Securitization of reinsurance contracts – New markets – Impact of captives and high self-retention. Inward reinsurance business – Need for inward business – Objectives – Business strategy – Retrocession arrangements – Reciprocal trading. Importance of statistics in reinsurance – Gathering and analysing statistics-Use of communication and information technology – Organisation of reinsurance department					

Outcome 5	Learners will be able to apply and analyze the statistical data in reinsurance business and to draw conclusion.	K6
<p>Suggested Readings:</p> <p>Banks, E. (2004). <i>Alternative Risk Transfer: Integrated Risk Management through Insurance, Reinsurance, and the Capital Markets</i>. Wiley publication.</p> <p>Carter, R.L., (2014). <i>Reinsurance</i>. Springer Publication.</p> <p>Deelstra, G., & Planting, G. (2014). <i>Risk Theory and Reinsurance (EAA Series)</i>. Springer Publication.</p> <p>John, S., & Hammond, D., (2005). <i>Reinsurance Law Practicing Law Institute's Commercial, Banking, and Trade Law</i>. Practicing Law Institute</p> <p>Lane, M., (2012) <i>Alternative (Re)insurance Strategies</i>. Risk Book Publication.</p> <p>Naik, K.L., (2017). <i>Reinsurance accounts</i> The Insurance Times.</p> <p>Steven, M., & Huddleston, T., (2011) <i>Fundamentals of Reinsurance and Reinsurance Markets</i>. International Risk Management Institute</p>		
<p>Online resources</p> <p>Smart online course (n.d.) Retrieved from https://www.smartonlinecourse.co.in/courses/Online-Certificate-Course- on-Reinsurance-61b05ae00cf27048af178cd8?redirectToMicroFE=false</p>		
K1-Remember	K2-Understand	K3-Apply
K4-Analyze	K5-Evaluate	K6-Create
Course designed by Dr.G.Parimalarani		

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO 1	S(3)	S(3)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)
CO 2	S(3)	S(3)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)
CO 3	S(3)	M(2)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	L(1)	L(1)
CO 4	S(3)	M(2)	L(1)	L(1)	L(1)	M(2)	L(1)	L(1)	L(1)	M(2)
CO 5	S(3)	S(3)	L(1)	L(1)	L(1)	L(1)	L(1)	L(1)	M(2)	S(3)
W.AV	3	2.6	1	1	1	1.4	1	1	1.2	1.6

S-Strong (3), M-Medium (2), L-Low (1)

Course Outcome Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS 5
CO1	S(3)	M(2)	L(1)	L(1)	L(1)
CO2	S(3)	M(2)	L(1)	L(1)	L(1)
CO3	M(2)	M(2)	L(1)	L(1)	L(1)
CO4	S(3)	M(2)	L(1)	S(3)	L(1)
CO5	S(3)	M(2)	L(1)	M(2)	L(1)
W.AV	2.8	2	1	1.6	1

S-Strong (3), M-Medium (2), L-Low (1)

Semester-IV					
DSE 2	Course code 632E10	Mutual Fund Management	T	Credits 4	Hours 4
Unit-I					
Objective 1	To understand the fundamentals of mutual funds, advantages and types.				
Concept and Classification of Mutual Funds: Concept -Advantages - Limitations – International Scenario – History of mutual funds in India - Investment objectives - Unit capital - Assets under management (AUM) - Fund running expenses - Net asset value (NAV) – Classification of mutual funds: Closed end funds and open ended funds – Income funds – Growth Funds – Balanced Funds – Sectoral Funds – Equity Linked Tax Saving Schemes – International Funds – Fund of Funds – Exchange Traded Funds(ETFs)					
Outcome 1	Understand the fundamentals of mutual funds, its advantages and types.				K2
Unit-II					
Objective 2	To familiarize the organizational structure of mutual funds and their legal framework.				
Fund Structure ,Constituents and Legal & Regulatory Framework: Structure of mutual funds in India and related regulations - Role of the sponsor, Trustee and Asset Management Company (AMC) and related regulations - Role of other fund constituents and related regulations - Role & Functions of regulators in India: Role of SEBI, Self Regulatory Organisations (SROs) and Association of Mutual Funds of India(AMFI) - AMFI Code of Ethics - Investment restrictions and related regulations - Investor rights and obligations					
Outcome 2	Discuss the organizational structure of mutual funds and their Legal framework.				K4
Unit-III					
Objective 3	To educate the learner on the content of offer document, distribution channels & sales practices.				
Offer Document, Fund Distribution and Sales Practices: Regulations with respect to drafting and filing of an Offer Document for a New Fund Offering(NFO) - Process of NFO - Steps involved in marketing an NFO - Objectives of information disclosure in an offer document – Statement of Additional Information (SAI) ,Scheme Information Document (SID), Key Information Memorandum (KIM) - Types of investors and eligibility - Distribution channels for mutual funds - Pre-requisites to become a mutual fund distributor - Key elements of agreement between distributor and mutual fund - Sales practices and commission structure - Types of commissions and transaction charges - AMFI Code of Conduct -Process for Know Your Distributor (KYD) Norms					
Outcome 3	Analyze the contents of offer document, distribution channels and Sales practices.				K4
Unit-IV					
Objective 4	To analyze the legalities, accounting, valuation and taxation aspects of mutual funds.				
Accounting, Valuation, Taxation and Investor Services: Computation of net assets and NAV- Factors affecting NAV -Pricing of transactions in a mutual fund - Time- stamping of transactions - Charging of expenses - Key accounting and reporting requirements - Valuation process carried out by mutual funds - Applicability of Taxes, Dividend Distribution Tax - Taxability of dividends and capital gains in the hands of mutual fund investor - Applicability of Securities Transactions Tax					

based on type of transaction and scheme - Setting off gains and losses under Income Tax Act - KYC requirements & Demat Account concept - Process related to fresh, additional purchase and redemption in a mutual fund - Contents and periodicity of Statement of account - Process for Nomination and Pledge - Types of Investment options - dividend, growth and dividend re-investment - Processes related to systematic investment, systematic withdrawals and transfers - Processes related to other investor services and facilities

Outcome 4	Acquire knowledge on the legalities, valuation and taxation aspects of mutual funds.	K2
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Unit-V

Objectives 5	To provide indepth knowledge in the risk return & performance of mutual funds.
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Risk, Return and Performance of Funds: Scheme Selection - Return on investment - Calculation of simple, annualized and compounded returns - Applicability of returns for different types of funds - SEBI norms for return representation of mutual funds in India - Factors affecting mutual fund performance - Risks in different types of mutual funds- Classification based on risk - Process for Benchmarking of performance - Steps in selecting & evaluation equity funds, debt funds, Money market fund, Balanced fund and factors impacting their performance - Sources of data to track mutual fund performance.

Outcome 5	Critically evaluate the risk return and performance of mutual funds.	K5
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Suggested Readings:

- Bogle, J.C. (2000). *Common Sense on Mutual Funds: New Imperatives for the Intelligent Investor*. John Wiley & Sons.
- Gidwani, K. (2021). *Know your Mutual Fund*, (1st ed). Notion Press.
- Hubbard, G. R., Koehn, M., Ornstein, S., Audenrode, V. M., & Royer, J. (2010). *The Mutual Fund Industry: Competition and Investor Welfare* (Illustrated ed.). Columbia business School Publishing.
- Investments, Y. (2018). *108 Questions and Answers on Mutual Funds & SIP* (2nd ed.).
- Kumar, R. (2016). *Mutual Funds in India*, Blue Rose Publishers. Partridge India,
- Mohapatra, R.K. (2020). *Mutual Funds*. (1st ed.).
- National Institute of Securities Markets. (2022), *Mutual Fund Distributors*. Taxmann Publications Private Limited
- Negi, V.K. (2012). *Mutual Funds - Ladder to wealth creation*. Diamond Books Notion Press.
- Sankaran, S (2018). *Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors*, (5th ed.). Vision Books.
- Singh, K.S. (2021). *Mutual Fund Year Book 2020-21*. (3rd ed.). Notion Press.
- Thamaraipandy, L. (2017). *Mutual Funds The Money Multiplier*, (1st ed). Notion Press.

Online Resources:

- Desai, N. (2003). *Mutual Funds in India: An Overview*. Retrieved from http://www.nishithdesai.com/fileadmin/user_upload/pdfs/Mutual_Funds_in_India.pdf
- Association of Mutual Funds in India, (2017). Retrieved from <https://www.amfiindia.com/investor-corner/knowledge-center/risks-in-mutual-funds.html>
- Sahu, S. (2022). <https://www.etmoney.com/learn/mutual-funds/what-is-mutual-fund/>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
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COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO 10
CO1	S(3)	S(3)	L(1)	M(2)	M(2)	M(2)	M(2)	M(2)	S(3)	S(3)
CO2	S(3)	M(2)	L(1)	M(2)	L(1)	M(2)	M(2)	M(2)	M(2)	M(2)
CO3	S(3)	M(2)	M(2)	M(2)	L(1)	M(2)	M(2)	M(2)	M(2)	M(2)
CO4	S(3)	S(3)	S (3)	M(2)	S (3)	S (3)	S (3)	M(2)	S (3)	S(3)
CO5	S(3)	M(2)	M(2)	M(2)	M(2)	M(2)	M(2)	M(2)	S (3)	S(3)
W.AV	3	2.4	2	2	1.8	2.2	2.2	2	2.6	2.6

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S (3)	M(2)	S (3)	S (3)
CO2	S(3)	L(1)	L(1)	M(2)	M(2)
CO3	S(3)	L(1)	L(1)	M(2)	M(2)
CO4	S(3)	S (3)	S (3)	S (3)	S (3)
CO5	S(3)	L(1)	L(1)	M(2)	M(2)
W.AV	3	1.8	1.6	2.4	2.4

S- STRONG (3), M-MEDIUM (2), L-LOW (1)

Semester-IV					
DSE 2	Course code	Fintech in Financial Sector	T	Credits	Hours
	632E11			4	4
Unit-I					
Objective 1	To create an awareness about the emerging trends in FinTech amidst the learners.				
FinTech: Meaning- Evolution- Fin Tech Landscape-Architecture and Technologies-Use cases of Fin Tech in the Financial Sector- Opportunities and Challenges- Fin Tech Startups- -Unicorns and Business Models.					
Outcome 1	Learners will gain familiarity about FinTech landscape..				K2
Unit-II					
Objective 2	To enable the learners to understand the foundations of crypto currencies and blockchains.				
Payment, Crypto Currencies and Block Chains: Global Payment Eco system- Innovation in Consumer and Retail Payments- Payments Stocks in India- B2B and B2B2C Solutions- Crypto Currencies: Types and Applications-Regulations for Cryptos-Block chain: Foundations of Blockchain - Use Cases and Applications.					
Outcome 2	Learners will understand the basics of Payment, Crypto Currencies and Block Chains.				K2
Unit-III					
Objective 3	To throw light on different aspects of alternative finance.				
Alternative Finance in FinTech: Concept of P2P Lending- P2P and Marketplace Lending- P2P Infrastructure and Technologies- Concept of Crowd funding- Crowd funding Architecture and Technology-SME/ MSME Lending: Unique Opportunities and Challenges, Solutions and Innovations.					
Outcome 3	Students will acquire exposure on different modes of alternative finance in FinTech for conceiving innovative products.				K6
Unit-IV					
Objective 4	To instill professional confidence among the learners for handling challenges in BankTech and InsurTech.				
Banktech & InsurTech: Regulatory Framework for Product Pricing-Loan Origination and Servicing- Social media- based Profiling- Comparison Tools and Aggregators- Dynamic Credit Rating- Risk Management and Underwriting- Credit Counsell or Robo/Bot for Faster Approvals and Funding- Data Science Tools and Machine Learning for Data Mining /Cross Sale- Hybrid Lending Products. InsurTech:Meaning-Working-BusinessModelDisruption-Aggregators-AI/ML in InsurTech- IoT and InsurTech- Risk Modelling- Fraud Detection-Processing Claims and Underwriting- Innovations in Insurance Services.					
Outcome 4	Learners will gain professional expertise in the domains of Banktech and Insurtech.				K4
Unit-V					
Objective 5	To prompt the learners to assimilate dynamic ideas on RegTech.				
RegTech: Evolution of RegTech- RegTech Ecosystem: Financial Institutions and Startups-Role of Regulators- Use Case of AI in Smart Regulation and Fraud Detection- Regulatory Sandboxes-Smart Regulation.					
Outcome 5	Students will acquire creative ideas on RegTech.				K6

Suggested Readings:

Phadke,S.(2020).*FintechFuture:TheDigitalDNAofFinance*(1sted.).SAGEPublicationsIndiaPvtLtd.
 Rubini,A.(2017).*FintechinaFlash:FinancialTechnologyMadeEasy*(3rded.).BankingInnovations.
 William,J.(2016).*FinancialTechnology:ThisBookBundleIncludesFintechandBlockchain*.CreateSpace
 IndependentPublishingPlatform.

Online Resources:

Dittmar,R.,&Wu,A.(n.d.).*Financial Technology (Fintech) Innovations Specialization*. Coursera.
 Retrieved from [Financial Technology \(Fintech\) Innovations Specialization \(UMich\) | Coursera](#)
 Geczy,C., Sarin,N., Wachter,J., &Hammer,S.(n.d.). *Fintech: Foundations & Applications of
 Financial Technology Specialization*. Coursera. Retrieved from [Fintech: Foundations &
 Applications of Financial Technology | Coursera](#)

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr. K. Alamelu					

Course Outcomes Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	S (3)	L (1)	L (1)	L (1)	S (3)	M (2)	M (2)
CO2	S (3)	S (3)	M (2)	S (3)	L (1)	L (1)	L (1)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	M (2)	S (3)	L (1)	L (1)	L (1)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	S (3)	L (1)	L (1)	L (1)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	S (3)	L (1)	L (1)	L (1)	S (3)	M (2)	M (2)
Average	3	3	2	3	1	1	1	3	2.6	2.6

S –Strong (3), M-Medium (2), L- Low (1)

Course Outcomes Vs. Programme Specific Outcomes

CO	POS1	POS2	POS3	POS4	POS5
CO1	S (3)	S (3)	S (3)	S (3)	S (3)
CO2	S (3)	S (3)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	S (3)
Average	3	3	3	3	3

S –Strong (3), M-Medium (2), L- Low (1)

Semester-II					
NME I	Course code	Practical Banking	T	Credits:2	Hours:3
Unit-I					
Objective1	To provide a basic understanding about the framework of Indian Banking System.				
Indian Banking System: RBI – Origin – Its Dealing with the Public: Currency issue and Distribution – Identifying fake notes – Note refund rules – Demonetisation. Types of banks : Scheduled Vs Non Scheduled banks, Public sector banks, Private sector banks, RRBs, Foreign banks, Payment Banks, Small Finance Banks and Co-operative Banks – Other financial intermediaries.					
Outcome1	To understand the basic framework of Indian Banking system.				K2
Unit II					
Objective2	To inform the learners about the modus operandi of bank deposits.				
Different types of bank deposits : Savings deposits, Current deposits, Fixed deposits and Recurring deposits – Procedure for opening and closing of a bank account – Relevance of Pay-in-Slip, Withdrawal slip, Passbook, FDR and Cheques in banking operation- Debit cards as a mode of bank transactions – Rate of interest on Bank deposits.					
Outcome2	To explain the modus operandi of bank deposits.				K3
Unit III					
Objective3	To enable the learners to get awareness about the features of various credit products of a bank.				
Bank loans and advances: Types of Credit facilities available to individuals: Personal loan, Home loan, Auto loan, Education loan, Loans against securities like jewels, FDR, Insurance policies – Credit facilities to Industry: Bill financing, Cash Credit, Term loans and Over Draft – Micro credit and support to new entrepreneurs-Banks and agricultural credit.					
Outcome3	To understand and analyse different types of bank loans and advances.				K5
Unit IV					
Objective4	To throw light on various services rendered by a contemporary bank.				
Services of a contemporary Bank: Traditional services such as safety loans and Demand drafts- Electronic Funds Transfer : NEFT, RTGS and ECS – Mobile Banking – Internet Banking – Basic idea of POS, QR code, RUPAY cards, Cardless Banking, Fastag and UPI – Mobile wallets and Fin Tech banking.					
Outcome4	To understand the services of a contemporary bank.				K2
Unit V					
Objective5	To update the learners with emerging trends in the Indian Banking System.				
Emerging Trends in Indian Banking: A shift towards Branchless, Paperless, Presenceless banking – one nation one ombudsman scheme for customer friendly banking – CSR and banks – Rise of Informative and transparent bank websites – Career prospects in the Indian banking sector					
Outcome5	To analyse the emerging trends in Indian banking system.				K5
Suggested Readings:					
Sinha. V.C(2020), <i>Indian Banking System</i> , SBPD Publishing House					
Indian Institute of Banking and Finance (2021), <i>Principles and Practices of Banking</i> , Macmillan Education					
Sharma.,S.(2021), <i>Banking for Beginners</i> , Authorpress					
Sundaram&Varshiney(2021), <i>Banking Theory, Law and Practice</i> , Sultan Chand &sons					
Online resources					
Gupta H R (n.d.). <i>Practical Banking in India</i> . Google Books.					

https://books.google.co.in/books?id=mui13sT5atsC&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false

Henry Kniffin, W. H. K. (n.d.). *The Practical Work of a Bank*. Google Books.

https://www.google.co.in/books/edition/_/6MAZAAAAYAAJ?hl=en

Raja Natarajan (n.d.). *Banking Credit Analysis Process (for Bankers)*. Udemy.

<https://www.udemy.com/course/credit-analysis-process/>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.R.Alamelumangai					

Course Outcome Vs. Programme Outcomes

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	S (3)
CO2	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	M (2)	S (3)	S (3)
CO3	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	M (2)	S (3)	S (3)
CO4	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	M (2)	S (3)	S (3)
CO5	S (3)	S (3)	M (2)	S (3)	M (2)	M (2)	M (2)	M (2)	M (2)	S (3)
W.AV	3	3	2	3	2	2	2	2	2.6	3

S–Strong (3), M-Medium (2), L-Low (1)

Course Outcome Vs. Programme Specific Outcome

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S (3)	S (3)	S (3)	S (3)	M (2)
CO2	S (3)	S (3)	S (3)	S (3)	S (3)
CO3	S (3)	S (3)	S (3)	S (3)	S (3)
CO4	S (3)	S (3)	S (3)	S (3)	S (3)
CO5	S (3)	S (3)	S (3)	S (3)	M (2)
W.AV	3	3	3	3	2.6

S–Strong (3), M-Medium (2), L-Low (1)

Semester-III					
NME-II	Course code:	Basics of Investment	T	Credits: 2	Hours: 3
Unit – I					
Objective 1	To impart knowledge on the basics of investment.				
Basics of Investment: What is Investment and Why is it Important? – Types of Investments: Traditional Investment such as Fixed Deposit, Bank Deposits, Company Deposits, Post Office Schemes, Real Estate, Government Securities- Non- Traditional Avenues of Investment: Shares, Bonds, Mutual Funds, Bitcoins and Others.					
Outcome 1	Understand the fundamental concepts of investment.				K2
Unit – II					
Objective 2	To create awareness on the nuances of equity investment.				
Equity Investment: What are Equity Shares?-Share Market: Its Working- Bull and Bear Market- Movement of Share Prices: High, Low, Open, Close- Initial Public Offering- Stock Exchanges in India: BSE and NSE – Share Trading: Intraday Vs. Delivery Trading – Demat Account and Trading Account- Brokerage and Taxation- Settlements in Delivery and Intraday Trading- Large Cap Mid, Mid Cap and Small Cap Stocks- Blue Chip Shares- Types of Index: Nifty and Sensex- Circuit Breaker.					
Outcome 2	Discuss about investment in equity market.				K4
Unit – III					
Objective 3	To expose the learners to various trading platforms.				
Trading Platform: Introduction to Desktop Application, Web-based/ Mobile App-based Trading- What is a Terminal? Online and Offline Trading- Login- Order Placement- Stop Loss Entry- Net Position- Hands on Exposure in Trading App.					
Outcome 3	Analyze the features and the nuances of various trading platform.				K4
Unit – IV					
Objective4	To educate about the mutual fund investments.				
Mutual Funds: Concept- Types- Terminologies- -SIP- STP- SAP- NAV- ELSS- AUM and Exit Load- Redemption in Mutual Funds- How to invest in Mutual Funds? – Mutual Fund Selection Ratios.					
Outcome 4	Gain in-depth knowledge on mutual fund investments.				K2
Unit – V					
Objective 5	To throw light on the significance of insurance and its practicalities.				
Insurance: Meaning- Need- Types of Insurance- Premium- Coverage- How to identify our insurance needs? — How to buy insurance? Insurance Claims Process.					
Outcome 5	Critically evaluate the need for insurance and its practicalities.				K5
Suggested Readings:					
Avadhani, V.A. (2012). <i>Investment Management</i> . (6 th ed.).Himalaya Publishing House.					
Bhalla, V.K. (2008). <i>Investment Management</i> , S.Chand company.					
Madun, A., & Haniff, M.N. (2013). <i>Investment management</i> . essay, Oxford Fajar.					
Marx, J., Beer, J. D., Mpofo, R. T., & Mynhardt, R. H. (2022). <i>Investment management</i> , Van Schaik Publishers.					
Petley, K. (2016). <i>Investment Management for Securities & Investment Staff</i> ,					
Saw, S.-H. (2011). <i>Investment management</i> , Prentice Hall.					
Stamp, H. (2018). <i>Investment management</i> , Larsen and Keller Education.					

Online Resource:

Wagner, W.H., Rieves, R.A., & Chernoff, J. (2015). *Investment Management*. Retrieved from <https://doi.org/10.1002/9781119198321>

Investment management Specialization. (n.d). Retrieved from <https://www.coursera.org/specializations/investment-management>

K1-Remember	K2-Understand	K3-Apply	K4-Analyze	K5-Evaluate	K6-Create
Course designed by: Dr.C.Yogalakshmi					

COURSE OUTCOME Vs. PROGRAMME OUTCOMES

CO	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO 9	PO 10
CO1	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	M(2)	S(3)	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	S(3)	L(1)	M(2)	S(3)	M(2)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	S(3)	L(1)	M(2)	S(3)	M(2)	M(2)	S(3)	S(3)
CO5	S(3)	S(3)	S(3)	L(1)	M(2)	S(3)	M(2)	M(2)	S(3)	S(3)
W.AV	3	3	2.6	1.4	2.4	3	2.4	2	3	3

S-strong (3), M-medium (2), L-low (1)

COURSE OUTCOME Vs. PROGRAMME SPECIFIC OUTCOME

CO	PSO1	PSO2	PSO3	PSO4	PSO5
CO1	S(3)	S(3)	M(2)	S(3)	S(3)
CO2	S(3)	S(3)	M(2)	S(3)	S(3)
CO3	S(3)	S(3)	M(2)	S(3)	S(3)
CO4	S(3)	S(3)	M(2)	S(3)	S(3)
CO5	S(3)	S(3)	M(2)	S(3)	S(3)
W.AV	3	3	2	3	3

S-strong (3), M-medium (2), L-low (1)



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