

DETAILED SYLLABUS

BANKING AND FINANCIAL SERVICES

For

MASTER OF BUSINESS ADMINISTRATION

(Applicable for the batches admitted from 2021-22)



JAWAHARLAL NEHRU TECHNOLOGICAL UNIVERSITY KAKINADA
KAKINADA – 533003, ANDHRA PRADESH, INDIA

I YEAR I SEMESTER							
S.No	CourseCode	Courses	Marks	L	T	P	C
1	C-101	Management and Organizational Behavior	100	4	0	0	4
2	C-102	Managerial Economics	100	4	0	0	4
3	C-103	Accounting for Managers	100	4	0	0	4
4	C-104	Quantitative Analysis for Business Decisions	100	4	0	0	4
5	C-105	Legal and Business Environment	100	4	0	0	4
6	C-106	Business Communication and Soft skills	100	2	0	2	4
7	C-107 Open Elective	Cross Cultural Management Rural Innovation projects MOOCs : SWAYAM/NPTEL- Related to Management Courses other than listed courses in the syllabus	100	4	0	0	4
8	C-108	Information Technology – Lab1(Spreadsheet and Tally)	50	0	0	2	2
Total			750	28	0	2	30

I YEAR II SEMESTER							
S.No	Course Code	Courses	Marks	L	T	P	C
1	C-201	Financial Management	100	4	0	0	4
2	C-202	Human Resource Management	100	4	0	0	4
3	C-203	Marketing Management	100	4	0	0	4
4	C-204	Operations Management	100	4	0	0	4
5	C-205	Business Research Methods	100	4	0	0	4
6	C-206 open elective	Project Management Technology Management Lean Management Database Management System	100	4	0	0	4
7	C-207	IT-lab 2(Programming R)	50	0	0	2	2
Total			650	24	0	2	26

II YEAR III SEMESTER							
S.No	Course Code	Courses	Marks	L	T	P	C
1	C-301	Strategic Management	100	4	0	0	4
2	C-302	Operations Research	100	4	0	0	4
3	EB -301	Elective – 1	100	4	0	0	3
4	EB-302	Elective – 2	100	4	0	0	3
5	EB-303	Elective – 3	100	4	0	0	3
6	EB-304	Elective – 4	100	4	0	0	3
7	C-304	Industrial Project based on Summer Internship	150	4	0	0	4
Total			750	28	0	0	24

II YEAR IV SEMESTER							
S.No	Course Code	Courses	Marks	L	T	P	C
1	C -401	Supply Chain Management and Analytics	100	4	0	0	4
2	C-402	Innovation and Entrepreneurship	100	4	0	0	4
3	EB-401	Elective – 5	100	4	0	0	3
4	EB-402	Elective – 6	100	4	0	0	3
5	EB-403	Elective – 7	100	4	0	0	3
6	EB-404	Elective – 8	100	4	0	0	3
7	C-403	Comprehensive Viva- voce	50	0	0	0	2
Total Marks / Credits			650	28	0	0	22
			2800				102

*The project work documentation shall be checked with anti plagiarism software (Turnitin). The permissible similarity shall be less than 30%.

*Comprehensive Viva is to verify the student knowledge as a whole from which he was studied during the twoyear course work.

**III-SEMESTER
BANKING AND FINANCIAL SERVICES**

S. No	Course Code	SUBJECT TITLE
1	EB-301	Financial Markets and Services
2	EB-302	Rural Banking & Financial Inclusion
3	EB-303	Retail Banking
4	EB-304	Micro Finance in India
5	EB-305	Financing Foreign Trade

**IV-SEMESTER
BANKING AND FINANCIAL SERVICES**

S. No	Course Code	SUBJECT TITLE
1	EB-401	Portfolio Management & Mutual Funds
2	EB-402	International Banking & Forex Management
3	EB-403	Corporate Banking
4	EB-404	Risk Management in Banks
5	EB-405	International Financial Management

FINANCIAL MARKETS AND SERVICES

EB-301	Financial Markets and Services	100	4	0	0	3
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Objective: to enlighten the students with the Concepts and Practical dynamics of Financial Markets and Financial Services

UNIT I : Structure of Financial System – role of Financial System in Economic Development – Financial Markets and Financial Instruments – Capital Markets – Money Markets – Primary Market Operations – Role of SEBI – Secondary Market Operations – Regulation – Functions of Stock Exchanges – Listing – Formalities – Financial Services Sector Problems and Reforms.

UNIT II: Financial Services: Concept, Nature and Scope of Financial Services – Regulatory Frame Work of Financial Services – Growth of Financial Services in India – Merchant Banking – Meaning-Types – Responsibilities of Merchant Bankers – Role of Merchant Bankers in Issue Management – Regulation of Merchant Banking in India.

UNIT III: Venture Capital – Growth of Venture Capital in India – Financing Pattern under Venture Capital – Legal Aspects and Guidelines for Venture Capital, Leasing – types of Leases – Evaluation of Leasing Option vs. Borrowing.

UNIT IV: Credit Rating – Meaning, Functions – Debt Rating System of CRISIL, ICRA and CARE. Factoring, Forfeiting and Bill Discounting – Types of Factoring Arrangements – Factoring in the Indian Context;

UNIT V: Mutual Funds – Concept and Objectives, Functions and Portfolio Classification, Organization and Management, Guidelines for Mutual Funds, Working of Public and Private Mutual Funds in India. Debt Securitisation – Concept and Application – De-mat Services-need and Operations-role of NSDL and CSDL.

(Case Studies are Compulsory)

Text & References:

1. Bhole & Mahakud, Financial Institutions and Market, TMH, New Delhi, May 2009.
2. V.A.Avadhani, Marketing of Financial Services, Himalayas Publishers, Mumbai,2018
3. DK Murthy, and Venugopal, Indian Financial System, IK Int Pub House,2006
4. Anthony Saunders and MM Cornett, Fin Markets & Institutions,TMH, ND,Dec 2014.
5. Edminister R.D., Financial Institution, Markets and Management.,1986
6. Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi,2009.
7. Vasanth Desai, Financial Markets & Financial Services, Himalaya, Mumbai.2017.
8. Madura, Financial Markets & Institutions, Cengage, ND.2014.

RURAL BANKING AND FINANCIAL INCLUSION

EB-302	Rural Banking & Financial Inclusion	100	4	0	0	3
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Objective: To expose the students with the functioning of rural credit institutions in India along with the prospects and problems of financial inclusion including priority sector.

Unit I : Rural India: Demographic features-Economic features-Rural poverty-main causes and methods of measuring rural poverty-Rural Infrastructure-Rural Development Policy-Govt. policies and programmes-Economic Reforms and its impact on rural economy

Unit II:Financing Rural Development: Functions and policies of RBI and NABARD ;Rural Credit Institutions-Role and functions -Role of Information and Communication Technologies in rural banking- Regulation of Rural Financial Services;

Unit III: Financial inclusion: Concept and its role in inclusive growth- Micro credit, micro insurance scheme - Business Facilitators and Business Correspondents in rural financing-SHG/NGOs, linkages with banking, latest guidelines of GOI and RBI

Unit IV: Priority Sector Financing and Govt. initiatives: Components of priority sector-RBI Guidelines; Government initiatives:Poverty alleviation programmes/Employment programmes/Production oriented programmes-Rural housing and Urban housing schemes under priority sector-Educational loans

Unit V: Problems and prospects of Rural Banking: Problems of rural branches of commercial banks and regional rural banks-emerging trends in rural banking-financing poor as bankable opportunity.

Case Studies are compulsory

Text & References:

1. Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.2017
2. Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi.2000
3. Pai Panandikar & NC Mehra, Rural Banking, National Institute of Bank Management, Pune, 2021.
4. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi.2000.
5. Uppal RK, & Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, NewDelhi, 2006.
6. Indian Institute of Banking & Finance, Rural Banking, Mumbai.2011
7. Shyam Ji Mehrotra, New Dimensions of Bank Management, Skylark Publications, New Delhi.2006

RETAIL BANKING

EB-303	Retail Banking	100	4	0	0	3
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Objective: To enable the students familiarizing with operational aspects of retail banking products and developing suitable strategies to broaden the retail client base.

Unit-I: Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview: Customer requirements, products development process, Liabilities and Assets Products, Approval process for retail loans, credit scoring.

Unit-II Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection; Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

Unit-III: Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products; Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking

Unit-IV: 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

Unit-V: Recovery of Retail Loans-Defaults, Rescheduling, recovery process-SARAFESI Act, DRT Act, use of Lok Adalat forum, Recovery Agents-RBI guidelines

Case Studies are compulsory

Text & References:

1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.2012.
2. Khan, MY, Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi, Jan 2017.
3. Uppal;, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi. 2009
4. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi, 2008.
5. Guruswamy,S., Banking in the New Millenium, New Century Publications, New Delhi,2001.
6. Indian Institute of Banking & Finance, Retail Banking, Mumbai, 2015.

NON-BANKING FINANCIAL COMPANIES (NBFCs)

EB-304	Non Banking Financial Company (NBFCs)	100	4	0	0	3
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Objective: To acquaint the student with the different types of NBFCs and their contribution to the overall development of the Indian financial system.

Unit I: The Nature and role of financial system – Structure of Financial System in India-An overview of Indian Financial System.

Unit II: Nature and categories of NBFCs-Importance of NBFCs-Structure and growth of NBFCs in India, Problems of NBFCs.

Unit III: Regulatory Framework of NBFCs in India - Role of RBI, Problems with NBFCs, Government and RBI controlling measures on NBFCs.

Unit IV: Progress of NBFCs – Leasing companies, Hire-purchase Finance Companies, Housing Finance Company, Investment Company, Loan Company, Mutual Benefit Financial Companies, Miscellaneous Non-Banking Company & Residuary Non-Banking Companies.

Unit V: Non-Bank Financial Services Companies-Merchant Banks-Venture Capital Funds-CreditRating Agencies.

(Case Studies are Compulsory)

Text & References:

1. Bhole. LM. Financial Institutions and Markets, Structure, Growth and Innovations, Tata McGraw-Hill Publishing Company Ltd. New Delhi, Fifth edition, 2006.
2. Srivatsava, RM, Management of Financial Institutions, Himalaya Publishing Company Ltd.,Mumbai. 2010.
3. Khan, MY, Indian Financial System, Tata McGraw Hill Publishers, New Delhi, 2009
4. Vasant Desai, Financial Markets & Services, HPH, Mumbai. 2009.

FINANCING FOREIGN TRADE

EB-305	Financing Foreign Trade	100	4	0	0	3
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Objective: To make the students aware of different concepts and techniques involved in financing foreign trade in India.

Unit I: Foreign Trade-Meaning-Need for Foreign Trade-Balance of Trade-Methods of Foreign Trade-Instruments of Foreign Trade, Trade Finance Methods.

Unit II: Payment methods, comparison of payment methods, Exchange controls-Meaning, need for exchange controls, Methods of exchange – Controlling measures in India.

Unit III: Import Finance (Documentary credit) – Required documents in Import - Finance Exports (pre and post shipment)

Unit IV: Project Exports – Meaning and importance – Methods of finance project exports, Documents required in Export of Foreign Trade

Unit V: Exim Policy, Foreign Trade Policy, Role of commercial banks and Exim Bank of India in financing India's foreign trade, Agencies motivation in foreign Trade

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(Case Studies are Compulsory)

Text & References:

1. Chaudhuri B.K & Agarwal O.P. A Text Book of Foreign Trade and Foreign Exchange, Himalaya Publishing House, Mumbai. 2009.
2. Jeevanandam, C. Foreign Exchange-Practice, Concepts and Control, Sultan Chand & Sons, New Delhi. New 2020.
3. Jhingan M.L., Money, Banking & International Trade, Konark Publications, New Delhi, 1989.
4. Francis Cherunilam, International Trade and Export Management, Himalaya Publishing House, Mumbai. 2019.

**IV-SEMESTER
BANKING AND FINANCIAL SERVICES**

S. No	Course Code	SUBJECT TITLE
1	EB-401	Portfolio Management & Mutual Funds
2	EB-402	International Banking & Forex Management
3	EB-403	Corporate Banking
4	EB-404	Risk Management in Banks
5	EB-405	International Financial Management

Portfolio Management & Mutual Funds

EB-401	Portfolio Management & Mutual Funds	100	4	0	0	3
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Objective: To enable the students acquainting with theoretical and practical aspects of portfolio management and salient features and performance evaluation of mutual funds in India.

Unit I: Introduction-Portfolio management-Portfolio analysis-Portfolio diversification-Portfolio Risk and Return-Meaning and Measurement of Security Returns; Security Risks-Systematic and non-Systematic; Measurement of total risk.

Unit II: Elements of Portfolio Management, Portfolio Models-Markowitz Model-Efficient Frontier and Selection of Optimal Portfolio-Sharpe Single Index Model and Capital Asset Pricing Model, Arbitrage Pricing Theory.

Unit III: Classification of Managed Portfolios-Advantages of Managed Portfolios-Performance Evaluation of Portfolios, Sharpe Model-Jensen's Model for Portfolio evaluation.

Unit IV: Mutual Fund Products and Features: Equity Funds-Definition, features of Equity Fund, Index Fund, Large Cap Funds, Mid Cap Funds, Sectoral Funds, Types of Equity Schemes, Arbitrage funds, Multicap funds, Quant funds, P/E Ratio fund, International Equities Fund, Growth Schemes; Debt Funds: Features, Debt Instrument Schemes(Fixed Maturity Plans, Capital Protect Funds, Gilt Funds, Balanced Funds, Child Benefit Plans, etc.

Unit V: Evaluation of Performance of Mutual Funds: Fund performance, Measuring return, measuring risk, risk-adjusted return, comparing fund performance with a reference, various standardized performance systems, Limitations of performance measurement and evaluation.

(Case Studies are Compulsory)

Text & References:

1. Prasanna Chandra, Investment Analysis and Portfolio Management, Tata McGraw Hill Publishing Company Ltd., New Delhi. 1986.
2. Donald E. Fischer & Ronald J. Jordan, Security Analysis and Portfolio Management, Pearson Education, New Delhi. 2002.
3. Bhalla VK, Investment Management, S. Chand Publishers, New Delhi, 1982.
4. Francis, Investments-Analysis & Management, Tata McGraw Hill Publishing Company Ltd., New Delhi, 1995.
5. Fredman, Albert J and Wiles, Russ, How Mutual Funds Work, Prentice Hall of India Pvt. Ltd., New Delhi. 1997.
6. Gupta, Amitabh, Mutual Funds in India: A Study of Investment Management, Anmol Publications, Pvt. Limited, New Delhi. 2002.

International Banking & Forex Management

EB-402	International Banking & Forex Management	100	4	0	0	3
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Objective: To enable the students familiarising with functions and performance of international financial institutions and operational mechanism of foreign exchange market in India.

Unit I: International Banking: Global trends and developments in International banking-International Financial Centers, Offshore Banking Units, SEZs-International Financial Institutions: IMF, IBRD, BIS, IFC, ADB-Legal and Regulatory aspects of international banking.

Unit II: International Finance: Fundamental principles of lending to MNCs; International Credit Policy Agencies and Global Capital Markets; Methods of raising equity and debt resources through ECBS, ADRs/GDRs, ECCBS and other types of Bonds, etc in international markets;

Unit III: Project and Infrastructure Finance-Investments both in India and abroad, joint ventures abroad by Indian Corporates, investment opportunities abroad for resident Indians; Financing of mergers and acquisitions.

Unit IV: Framework of Foreign Exchange: Sources and Uses of Foreign Exchange-Balance of Payments; Foreign Exchange Market Mechanism-Different types of exchange rates, exchange rate determination, convertibility of Indian Rupee; Role of Banks in Forex markets-Functions of a Forex Dept, maintenance of foreign currency accounts.

Unit V: Forex Business: Foreign Exchange Management Act (FEMA) and its philosophy; Role of RBI and FEDAI in regulating foreign exchange business of banks/other authorised dealers-NRI customers and various banking and investment products available to them under FEMA.

(Case Studies are Compulsory)

Text & References:

1. Jeevanandam C., Foreign Exchange, Practice, Concepts & Control, Sultan Chand & Sons, New Delhi. New 2020.
2. Chaudhuri BK & Agarwal OP, Foreign Trade & Foreign Exchange, Himalaya Publishing House, Mumbai, New 2020.
3. Apte PG, International Financial Management, Tata McGraw Hill Publishing Company Ltd., New Delhi, 8th edition 2017
4. Rajwade AV, Foreign Exchange, International Finance & Risk Management, Academy of Business Studies, New Delhi, 2004.
5. Indian Institute of Banking and Finance, International Banking, Mumbai, latest information 2020.

Corporate Banking

EB-403	Corporate Banking	100	4	0	0	3
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Objective: To familiarize the students with the various services provided under head Corporate Banking with special reference to India.

Unit I: Corporate Banking- Meaning and importance, various services provided viz., cash management, salary payment, debt management, factoring and forfeiting, trusteeship, custodial services, business advisory, off shore services, trade services, forex management, etc.

Unit II: Corporate Deposits-Importance of institutional deposits vis-a-vis retail deposits; Corporate Finance-Working capital finance, fund and non-fund based limits and import-export finance, corporate debt restructuring.

Unit III: Investment Banking-Meaning and scope of investment banking, evolution, overview of current state of investment banking in India; Merchant Banking –Advisory services for equity/debt issues, management, placement and distribution of equity/debt; Mergers and Acquisitions, Divestitures-Identification, Structuring, Negotiation and Execution, arranging finances, etc.

Unit IV; Corporate advisory services-Capital restructuring, Project advisory, Private equity and Venture capital, loan syndication, etc.

Unit V: Project and Infrastructure Finance: Characteristics of Project Finance-Technology selection, Assessment of technical collaborator-Market Analysis, Financial Analysis; Common risks in projects-Risk mitigation methodologies in projects; Project Planning-Network techniques for project implementation; Infrastructure financing cash flow deal agreement with parties involved-SPV-Monitoring and follow-up of the project.

(Case Studies are Compulsory)

Text & References:

1. Uppal R, Indian Banking in the globalised world, New Century Publications, New Delhi, 2008.
2. Indian Institute of Banking & Finance, Corporate Banking, Mumbai, Latest information 2020.
3. Avadhani, International Finance, Himalaya Publishing House, Mumbai. Latest 2017
4. Madhu Vij, Multinational Financial Management, Excel Publications, New Delhi, 4 Edition 2013.
5. Apte, PG, International Financial Management, Tata McGraw-Hill book company 1972.

Risk Management in Banks

EB-404	Risk Management in Banks	100	4	0	0	3
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Objective: To enlighten the students with the concept of risk management in banks in general and techniques in measurement and control of credit risk, operational risk and market risk in particular.

Unit I: Risk definition: Types of Risks-Credit risk, operational risk, and market risk; AssetLiability Management (ALM)-Concept, organization and techniques.

Unit II: Credit Risk Management: Introduction-Capital adequacy norms under Basel I & II, RBI guidelines on Risk management-Standardized and Advanced approaches for Credit Risk; Credit rating/credit scoring and rating system design, Credit Bureaus, Stress test and sensitivity analysis, Internal Capital Adequacy Assessment process.

Unit III: Operational Risk: Introduction, Likely forms of operational risk and causes for significant increase in operational risk, Basel Norms, RBI guidelines, Sound Principles of Operational Risk Management (SPOR)-SPOR identification, measurement, control of operational risk-Capital allocation for operational risk, methodology, qualifying criteria for banks for the adoption of the methods.

Unit IV: Market risk: Introduction- Types of Market risks-Liquidity risk, interest rate risk, foreign exchange risk, price risk (equity), commodity risk-Prescriptions and treatment of market risk under Basel norms

Unit V: Risk measurement & control in Banks-Calculation of risk, risk exposure analysis; Risk management- Capital adequacy norms, prudential norms, exposure norms, concept of Mid office, forwards, futures, options, strategies and arbitrage opportunities, regulatory prescriptions of risk management

(Case Studies are Compulsory)

Text & References:

1. Uppal RK, Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi. 2006.
2. Agarwal OP, Banking and Insurance, Himalaya Publishing House, Mumbai, 2017.
3. Vijayaragavan Iyengar, Introduction to Banking, Excel Books, New Delhi, 2007.
4. The Indian Institute of Bankers, Modern Banking, Mumbai- Latest information.

EB-405	International Financial Management	100	4	0	0	3
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Objective: to enlighten the students with the Concepts and Practical applications of International Financial Management.

Unit I: International Monetary and Financial System: Evolution; Breton Woods Conference and Other Exchange Rate Regimes; European Monetary System, South East Asia Crisis and Current Trends.

Unit II : Foreign Exchange Risk: Transaction Exposure; Accounting Exposure and Operating Exposure – Management of Exposures – Internal Techniques, Management of Risk in Foreign Exchange Markets: Forex Derivatives – Swaps, futures and Options and Forward Contracts (Cases).

Unit III: Features of Different International Markets: Euro Loans, CPs, Floating Rate Instruments, Loan Syndication, Euro Deposits, International Bonds, Euro Bonds and Process of Issue of GDRs and ADRs.

Unit IV: Foreign Investment Decisions: Corporate Strategy and Foreign Direct Investment; Multinational Capital Budgeting; International Acquisition and Valuation, Adjusting for Risk in Foreign Investment.

Unit V: International Accounting and Reporting; Foreign Currency Transactions, Multinational Transfer Pricing and Performance Measurement; Consolidated Financial Reporting.

(Case Studies are Compulsory)

Text & References:

1. S.P.Srinivasan, B.Janakiram, International Financial Management, Wiley India, New Delhi. 2011.
2. Clark, International Financial Management, Cengage, ND. 2017.
3. V.Sharan, International Financial Management, 3rd Edition, Prentice Hall of India. January 2010.
4. A.K.Seth, International Financial Management, Galgothia Publishing Company. January 2000.
5. P.G.Apte, International Financial Management, Tata McGrw Hill, 5rd Edition. 2009.
6. Bhalla, V.K., International Financial Management, 2nd Edition, New Delhi, Anmol, 2001.
7. V.A.Avadhani, International Financial Management, Himalaya Publishing House. Dec 2011.
8. Bhalla, V.K., Managing International Investment and Finance, New Delhi, Anmol, 1997.