

SYLLABUS

B-VOCATIONAL

BANKING AND FINANCIAL MANAGEMENT



UTTARAKHAND RESIDENTIAL UNIVERSITY,

ALMORA

SEMESTER I

Unit 1

Environment and Management of Financial Services

Nature and Scope of Banking, Insurance and other Financial Services in Economic Growth, Banking, Insurance. Other Financial Service.

Unit 2

Principles of Management

Nature of Management, Development of Management Thought, Management Process, Planning & Decision Making, Organizing, Controlling, Motivation, Staffing.

Unit 3

Business Economics - (Micro)

Introduction, Demand and Supply, Production Function, Cost and Revenue Analysis, Market Structure, Pricing Practices.

Unit 4

Quantitative Methods - I

Introduction, Measures of Dispersion, Co-variance, Co-relation and Regression, Multiple Regression, Probability & Probability distribution, Mathematical Topics.

Unit 5

Introduction to Computer Systems

Computer Hardware, Computer Software, Programming Language, Database Management Systems, Networks, Data Communication, the Internet, Introduction to Information Systems, Electronic Commerce.

Unit 6

Principles and Practices of Banking and Insurance

Banking, Insurance, other Financial Services

Unit 7

Financial Accounting

Definition of Accounting, Book Keeping, Accounting Principles, Meaning and Scope of Accounting, Capital and revenue, Depreciation Provisions and Reserve, Accounts of Non Trading Institution, Computer Applications in Accounting.

SEMESTER II

Unit 1

Business Economics -(Macro)

National Income, Income Determination, Money and Banking, Overview Of Financial System, Fiscal Operations, Balance Of Payments.

Unit 2

Quantitative Methods – II

Index Numbers, Population and Sampling, Linear Programming, Graphical and Simplex, Statistical Application in Finance, Economic Indicators, Time Value of Money, Statistical Application in Investment.

Unit 3

Business Law

Concept of law, Indian contract Act 1872, Consumer Protection Act 1986, Indian Partnership Act 1930, Indian Trusts Act 1882, Sale of Goods Act 1930, Indian Registration Act 1908, Indian Stamp Act 1819, Bombay Stamp Act 1958, and Code of Civil Procedure 1908.

Unit 4

Laws Governing Banking & Insurance

Banking Regulation Act, Reserve Bank of India Act, Negotiable Instruments Act, Provisions of Companies Act Relating to Banking, Insurance Act- Life Insurance – General Insurance, Insurance Regulatory and Development Authority (IRDA) Act, Contract Act.

Unit 5

Financial Management – I

Overview of Financial Management, Return on Investments (ROI), Tools of Financial Analysis, Working Capital Management, Sources of Finance.

Unit 6

Management Accounting

Overview of Management Accounting Scopes, Functions and Objectives, Treasurer and Controller Compare and Contrast Roles, Meaning and Use of Different Costs for Different Purposes, Tools and Techniques, Break Even Analysis, Decision Making.

Unit 7

Organizational Behavior

Fundamentals of Organizational Behavior, Motivation and Leadership, Individual Behavior and Group Behavior Organization Structure and Design, Organizational Culture, Organizational Development and Changes.

SEMESTER III

Unit 1

Financial Management – II

Capital Investment Decisions, Tools of Evaluating Capital Investments, Cost of Capitals, Negotiating Term Loan Proposals with Banks, Equity Capital as a Source of Finance, Role of Taxation Influencing Corporate Financial Management.

Unit 2

Customer Relationship Management

Introduction, Technological tools for CRM, Implementing CRM, Relationship Management in Business to Business (B2B) Commerce, CRM in service, CRM Strategies.

Unit 3

Information Technology in Banking & Insurance

What is Information Technology, Problem Solving, Knowledge and Reasoning, Acting Locally, Uncertain Knowledge and Reasoning, Learning, Future Perspectives, E-commerce Applications, Creating E-commerce Site, E-commerce Interaction, Java Commerce Tools, E-commerce Web Site Design, Future trends.

Unit 4

Taxation of Financial Services

Income Tax Act/ Rules, Service Tax Act.

Unit 5

Universal Banking

Evolution of Universal Banking, Commercial Banking Versus Development Banking, Case Studies, Universal Banking in India.

SEMESTER IV

Unit 1

Innovations in Banking and Insurance

Review of functioning of banks, Liabilities and Assets of banks; net worth of banks; Off- balance sheet items, New products, New Financial Services Provided by Banks, Electronic Payment Systems at the Retail Level, Definitions and Functions of Insurance, Integration of Third Party and Re-insurance, Privatization of Insurance Business in India.

Unit 2

Corporate Law and Laws Governing Capital Markets

Companies Act and Rules, Competition Act, Securitization Act, Securities and Exchange Board of India (SEBI) Act, SEBI- (Disclosure and Investor Protection) – Guidelines, Securities Contract (Regulation) Act.

Unit 3

Entrepreneurship Management

Entrepreneurship, Business Opportunities, Legal Considerations for Opening a New Unit, Planning for a Small Scale Business, Quick Start Methods, Entrepreneurship in banking and insurance sectors, Entrepreneurship Development Centers, Case Studies.

Unit 4

Financial Markets

Indian Financial System in the post 1950 period, Regulatory Institution – Reserve Bank of India, Regulatory Institutions, Call Money Market, Commercial Bills Market Commercial Paper and Certificate of Deposits Market, The Discount Market, Treasury Bills + Government (Gilt-edged) Securities Market, Industrial Securities Market, Market for Futures, Options and other Financial Derivatives, Foreign Exchange Market.

Unit 5

Cost Accounting of Banking & Insurance

Identifying Elements of Costing, Different Methods of Costing, Cost Accounts and Financial Accounts Compare, Standard Costing, Budgeting, Costing Systems and Decision Making.

SEMESTER V

Unit 1

Marketing in Banking & Insurance

Introduction, Introduction To Services Marketing, Services Marketing Mix With Reference to Banking And Insurance, Customer In Services Marketing, Managing Service Quality, Advertising And Branding Of Service, Managing Product Support, Managing Direct And On-Line Marketing.

Unit 2

Financial Services Management

Financial Services Management, Merchant Banking, Hire Purchase, Leasing, Venture Capital, Mutual Funds, Discounting, Factoring And Forfeiting, Securitization of debt, Derivatives, Credit rating, Credit Cards.

Unit 3

International Banking & Finance

Evolution of International Banking, International banking, International Capital Markets, Offshore Banking Centers and their Role in International Financing, International Lending, Policies and Practices, Foreign Exchange Risks, Perceptions of International Rating Agencies, Issues Relating to International Financial.

Unit 4

Financial Reporting and Analysis

Preparation and Presentation of Corporate Final Accounts, Study of Accounting Standards, Study of Accounting Policies, Study of Disclosures, Financial Analysis and Interpretation of Final Accounts.

Unit 5

Security Analysis and Portfolio Management

An Overview, Investment Alternatives, Security Market, Risk and Return, The Time Value of Money, Financial Statements Analysis, Portfolio Theory, Capital Asset Pricing Model, Efficient Market Hypothesis, Analysis and Valuation of Debt, Equity Valuation, Fundamental Analysis, Technical Analysis, Options, Futures, Portfolio Management Framework.

Unit 6

Auditing

Introduction to Different Types of Audit, Financial Statement Audit of Corporate Banks and Insurance Companies, Study of Auditing Standards Prescribed by the Institute of Chartered Accountants of India, Study of Qualifications, Observations and Remarks in Auditors Reports Listed Companies, Banks and Insurance Companies, Role of Regulatory Authorities, Study of Portfolio of an Auditor, Role of Ethics and Regulation in Auditing Profession, Role of Auditor, Audit Committees and Corporate Governance Principles.

SEMESTER VI

Unit 1

Strategic Management

An Overview of Strategic Management, the Environment of Strategic Management, Strategy Formulation, Activating Strategies.

Unit 2

Central Banking

Why Central Banks, Instruments of Central Banking, RBI and Non-Banking Financial Companies, Financial Sector Reform and the Role of RBI, Credit Creation and Money Supply Determination, Central Banking in Open and Market Oriented Economies, Issues of Financial Stability and Autonomy Independence of Central Banks.

Unit 3

International Business

Introduction, Foreign Direct Investment, Legal Aspects of International Business, Economic Integration, International Strategy, International Marketing, Transnational Corporations, International Human Resource Management, Export Finance And Risk Management, International Business Environment In India, Balance Of Payments.

Unit 4

Human Resource Management in Banking and Insurance

Human Resources Management, Personnel Policies, Participative Management, Human Resource Management in Banks and Financial Institutions, Human Resource Management in Insurance Sector, Corruption, Frauds, Scams in Financial Institutions, Case Studies.

Unit 5

Business Ethics & Corporate Governance

Business Ethics and Values, Corporate Governance in Globalized Economy, Code of Conduct in Business Houses, Business Ethics an Important Tool in Building Business Reputation, Corruption, Frauds and Scams in Financial Institutions.

Unit 6

Turnaround Management

Introduction, Organization and Management Concepts, the Nature, Significance of Business Process Re-engineering, Implementation of BPR, Problems, Issues, Scope and Trend in BPR, Appraisal of BPR, Managing Change in Indian Context.