

Program Structure and Scheme of Examinations

MBA (BANKING & INSURANCE)

Course Code	Course Title	Credits	CIA Marks	ESE Marks	Total Marks
I Semester					
632101	<u>Core Courses</u> Management Concepts	3	25	75	100
632102	Business Environment	3	25	75	100
632103	Financial and Management Accounting	3	25	75	100
632104	Organizational Behaviour	4	25	75	100
632105	Managerial Economics	3	25	75	100
632601	Comprehensive Viva Voce-I	1	-	-	100
632701	<u>Inter Disciplinary</u> Information Technology for Business	3	25	75	100
Total		20	150	450	700

II Semester		Credits	CIA Marks	ESE Marks	Total Marks
632201	<u>Core Courses</u> Business Research Methodology	3	25	75	100
632202	Business Law	3	25	75	100
632203	Practice of Commercial Banking	4	25	75	100
632204	Monetary Management	4	25	75	100
632205	Banking Law [B&I]	4	25	75	100
632206	Financial Management	4	25	75	100
632602	Comprehensive Viva Voce-II	1	-	-	100
632702	<u>Inter-Disciplinary Courses:</u> Introduction to Insurance	2	25	75	100
Total		25	175	525	800

Course Code	Course Title	Credits	CIA Marks	ESE Marks	Total Marks
III Semester (Core Course)					
632301	Financial Services	3	25	75	100
632302	Life Assurance	3	25	75	100
632303	Foreign Exchange	4	25	75	100
632304	Marketing of Banking Services	4	25	75	100
632305	Credit Management	4	25	75	100
632306	Fire Insurance	3	25	75	100
632777	Training cum Project Report	3	-	-	100
632603	Comprehensive Viva-Voce – III	1	-	-	100
COM001	Employability Enhancement Practices (Extra Credit)	2	25	75	100
	Total	27	175	525	900

IV Semester		Credits	CIA Marks	ESE Marks	Total Marks
632401	Risk Management	3	25	75	100
632402	Marine Insurance	3	25	75	100
632403	Motor Insurance	3	25	75	100
632404	Executive Communication	3	25	75	100
632405	E-Banking	3	25	75	100
632406	Rural Banking	4	25	75	100
632604	Comprehensive Viva-Voce-IV	1	-	-	100
	Total	20	150	450	700

Course Depiction

Program: MBA (B&I)	Semester : II
Course Title: Practice of Commercial Banking(632203)	Class Time: As per the Time-Table
Name of Course Teacher	Dr.C.Yogalakshmi
Mobile: 0091 9486188959	Email : cyoga1966@gmail.com

Course Brief: The course defines the concept of banking, explains the functions of banks and Indian Commercial banking structure, banking sector reforms, evaluates the performance, narrates the deposit mix, forms of lending, types of advances, describes the formalities in dealing with different types of customers, explains the procedure of lending against different types of securities, discusses the various modes of creation of charges and the recent developments in the field of commercial banking.

Text Book: Principles and practices of Banking, Indian Institute of Banking & Finance.

Reference Books: i) Banking Theory Law and Practice, K.P.M. Sundaram and P.N.Varshney.

ii) Indian Banking, Natarajan & Parameswaran

Course Objectives: To facilitate the learners:

- i. Understand the concept of banking, its significance, functions, bank nationalization and financial sector reforms. .
- ii. Know about different types of deposits and loans, principles of sound lending, forms of lending, subsidiary services and other contemporary services.
- iii. Gain a comprehensive knowledge on the procedural formalities in dealing with different types of customers.
- iv. Develop a perfect understanding of the procedure and precautions to be adopted by bankers in dealing with different types of securities.
- v. Competent in creating different types of charges and documentation in respect of different types of borrowers against various types of securities.

Course Outcomes: The students shall be able to:

i. Understand the commercial banking systems, structure, nationalization and banking sector reforms.
ii. Develop better understanding on different types of deposits, their benefits as well as on advances
iii. Know the procedural formalities in dealing with different types of customers viz., sole traders, partnership firms, joint stock companies etc.,
iv. Develop a perfect theoretical knowledge on modes of creation of charges and documentation.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests	Assignments, Seminars, Cases, Quizzes,	Three Hour examination on the

for 15 marks in all	Mini Projects etc. for 10 Marks	whole syllabus for 75 Marks.
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Attendance: Attendance and participation are vital to the student's success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person's professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

Academic Dishonesty: Academic work produced using dishonest methods has no value. Academic dishonesty also includes copying - verbatim or otherwise, and plagiarism i.e., the use of an author's ideas, statements, or approaches without crediting the source. A clear indication of academic dishonesty will result in a grade of "F" being assigned to that particular piece of work.

Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a. **Introduce** the project stating its nature, scope, importance, etc. b. **Formulate** the objectives and hypotheses; c. **Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d. **Data:** Collect Edit, tabulate data and analyze the same; make your findings. E. **Write up the Project** Report starting from **(a) to (e)** describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Practice of Commercial Banking (4 Credits)

- i. Definition of Banking – Types of Commercial Banking systems.
- ii. Indian Commercial Banking Structure.
- iii. Bank Nationalisation and its Evaluation.
- iv. Banking Sector reforms.
- v. Deposit Mix
- vi. Advances – Principles of sound lending.
- vii. Forms of lending Viz., Cash credit, Overdraft, Loans, Purchasing & Discounting of Bills.
- viii. Retail lending – Housing Loans, Personal loans, Car loans etc.
- ix. Subsidiary Services of Banks.
- x. Types of customers viz., Individuals – Joint Account holders – Trustees – Clubs – Co-operative Societies – Procedure for opening and conducting of accounts in the names of above customers – Case Studies.
- xi. Advances against Goods – Advances against Document of Title to Goods – Advances against Life Insurance Policies – Procedure and Precautions to be observed by Bankers.

- xii. Advances against Government securities, Corporate Securities, Fixed Deposit Receipts, Jewels- Procedure in lending against the above securities and precautions.
- xiii. Modes of creation of charges viz., Lien, Pledge, Hypothecation, Mortgage and Assignment.
- xiv. Documentation in respect of different types of borrowers against different types of securities.
- xv. Glossary.

More books for Reading and Referencing

Author (s)	Title
Robert E.Wright, Vincenzo Quadrini	Money and Banking
Clifford Gomez	Banking & Finance: Theory, Law and Practice
Indian Institute of Banking and Finance	Advanced Bank Management
Prem Kumar Srivatsava	Banking Theory
Mithani, D.M. & Gordon, E.	Banking and Financial systems
Tannan, M.L.	Banking Law and Practice in India.
Toor, N.S.	Hand Book for Banking Information
Aslam, M.J.	Legal Aspects of Bank Lending
Natarajan & Parameswaran	Indian Banking
Bedi, H.L and Hardikar.V.K	Practical Banking Advances
Machiraju, H.R.	Modern Commercial Banking

Course Schedule: Core: Practice of Commercial Banking (4 Credits)

Syllabus	Schedule
Unit 1: Banking – Definition – Functions of Commercial Banks – Types of Commercial Banking Systems – Indian Commercial Banking Structure – Nationalisation of Banks in India: Reasons, Achievements and Critical Evaluation – Financial Sector Reforms – Consolidation and Competition in the Indian Banking Industry.	15 Days
Unit 2: Deposit Mobilization by Commercial Banks – Deposit Mix – Different Types of Deposits – Factors affecting Deposit Levels – 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- RTGS & NEFT.	15 Days
Unit 3: 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.	15 days
Unit 4 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.	12 days

Unit 5: Modes of Creating Charges – Lien – Pledge – Hypothecation – Mortgage – Assignment – Documentation in respect of various types of Borrowers against Various types of Securities.	13 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Practice of Commercial Banking

1. Critically evaluate the performance of public sector banks.
2. Present the profile of top 5 banks in India.
3. Explain the modern functions of a commercial bank.
4. What are the recommendations of the Narasimham Committee pertaining to commercial banks? Give your comment on each one of them towards implementation in the context of the present banking scenario.
5. Examine the trend and growth of bank deposits in India.
6. Explain the principles of sound lending by commercial banks.
7. **Objective Type questions: Choose the correct alternative**
 - (a) The minimum period for which a commercial bank can accept term deposit is
(i) 7 days (ii) 15 days (iii) 30 days (iv) 45 days.
 - (b) Deposits made by the public with commercial banks is insured upto
(i) Rs.50,000 (ii) Rs. 75,000 (iii) Rs. 1,00,000 (iv) Rs. 1,50,000
 - (c) Banks are required to deduct tax at source at the rate of _____ while paying interest to individuals.
(i) 5% (ii) 10% (iii) 15% (iv) 20%
 - (d) Since April 1, 2010 interest on Saving Bank accounts is payable on the
(i) Daily balance basis (ii) Minimum amount held in the account.
(iii) Minimum amount held in the second fortnight of a month
(iv) Minimum amount held in a month excluding the first ten days.
 - (e) The legal status of a nominee is that
(i) He becomes absolute owner of the amount.
(ii) He becomes co-owner with the legal heirs.
(iii) He cannot recover the amount.
(iv) He is entitled to receive payment from the bank, but the claim of the legal heirs of the deceased depositor remains unaffected.
8. Indicate the risks run by a banker in conducting current account for a stranger
9. A customer of a bank branch in Mumbai has lost his fixed deposit receipt for Rs.10,000 issued by the branch in his favour and falling due for payment on 10th November, 2016. He approaches you for necessary action in the matter. How would you proceed?
10. A fixed deposit receipt in the names of A and B payable to either or survivor is presented for pre-payment, discharged by A alone, How will you deal with the situation and why?

Assignment II Practice of Commercial Banking

1. Discuss the precautions to be taken by a banker in opening and conducting accounts in the names of minor and married woman.
2. What precautions should a banker take in opening a current account in the name of a trading partnership firm? If at a later date, one of the partners retires or becomes insolvent or dies, how should the banker deal with the firm's account.
(i) in case it is in credit, and (ii) in case it is overdrawn
3. Explain the precautions to be observed by a banker while granting advances to a public limited company.
4. Discuss the different modes of creation of charges.
5. Examine the precautions to be taken by a banker while lending against goods.
6. Explain the important aspects of documentation and narrate the significance of documentation.
7. **Objective Type Questions: Choose the correct alternative**
 - (a) A person remains minor until he completes _____ years of age.
(i) 15 (ii) 18 (iii) 20 (iv) 25.

- (b) According to Indian Partnership Act 1932, a partner does not possess implied authority
- (i) to borrow money on behalf of the firm.
 - (ii) to undertake trade transactions
 - (iii) to take part in the business of the firm
 - (iv) to submit a dispute relating to the business of the firm for arbitration.
- (c) Under Section 125 of the Companies Act, a charge created on the property of a company must be registered within
- (i) 15 days
 - (ii) 20 days
 - (iii) 30 days
 - (iv) 45 days after its creation.
- (d) A bridge loan is a loan granted for
- (i) Construction of a bridge
 - (ii) Meeting short term urgent needs pending availing a term loan.
 - (iii) Converting a short term loan into a long term loan
 - (iv) The winding up of a company.
- (e) The exposure limit prescribed by the Reserve Bank of India for credit granted by a commercial bank to a single borrower is 15% of its
- (i) Aggregate deposits
 - (ii) Capital funds
 - (iii) Total assets
 - (iv) Total advances.

8. A and B have joint savings bank account payable "Jointly" with your bank branch with a balance of Rs.6,000. A dies and the necessary death certificate is produced. B approaches you for payment of the balance, As a branch manager, What will you do?

9. As a bank manager, how would you act in the following situation:

A and B who have a joint current account at your branch have issued a power of attorney to C and hence C is operating the account. Yesterday, a notice was received by you intimating the death of C. Today a cheque drawn on the account and signed by C is presented for payment.

10. Mr.S.Faithful, the secretary of Anna Club, deposits a cheque for Rs.3,000/- favouring Anna Club in his personal account and states that he has lent a sum of Rs.3,000/- to the club and hence he is depositing the cheque in his personal account. As a bank manager, would you accept the cheque for credit to his personal account?

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ALAGAPPA UNIVERSITY, KARAIKUDI
DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: M.B.A. (B&I)	Semester : II
Course Title: Monetary Management(632204)	Class Time: As per the Time-Table
Name of Course Teacher	Prof.K.Alamelu
Mobile: 0091 9787328309	Email : alakkn@gmail.com

Course Brief: The course defines the concept of money market; describes the importance and Characteristics of a developed money market; unfurls the structure of the Indian money market; Elaborates the traditional functions of a central bank; elucidates the genesis and organizational set up of the RBI; highlights the role of the RBI as a resonator and facilitator; brings out the objectives of a monetary policy; Evaluates the Indian monetary policy since 1951.

Text Book: Central Banks, IIBF.

Reference Books: Reserve Bank of India: Functions and Working, RBI.

Course Objectives: Enabling learners:

- (i) To gain Familiarity with the basics of money market.
- (ii) To get exposure to the functions of a central bank.
- (iii) To understand the multidimensional role of the RBI in the Indian money market.
- (iv) To be thorough with the tools and techniques of monetary management adopted by a central bank.

Course Outcomes: The students shall be able to:

- (i) Understand the concept and scope of money market.
- (ii) Recognize the role of the Central bank in monetary management.
- (iii) Comprehend the functions and operational aspects of the working of the RBI.
- (iv) Appreciate the utility of the monetary policy in ensuring stable growth.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks \geq 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

Attendance: Attendance and participation are vital to the student's success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

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Course Outline: Core: Monetary Management (4 Credits)

- i. Meaning and Composition of money market.
- ii. Money market VS Capital market.
- iii. Features of a Development Money Market.
- iv. Indian Money Market: structure, Features, Money Market Instruments.
- v. Central Banking: Evolution and functions
- vi. The RBI: Formation and Organization.
- vii. Traditional Functions of the RBI: Currency Management Banker o banks, Banker to Central and State Governments Management of foreign exchange reserves and credit control
- viii. Supervisory functions of the RBI: Licensing of banks, Resolutions to relating to capital, Resource and Liquid Assets, Inspection of Banks, Regulation of NBFIs.
- ix. Promotional functions of the RBI: Role of the RBI in the development of agriculture.
- x. Role of RBI in industrial development.
- xi. Role of RBI in export promotion.
- xii. Role of the RBI in training of banking personal and banking education.
- xiii. Deposit Insurance: Working of the DICGC.
- xiv. Steps taken by the RBI in the promotion of banking habits.

- xv. CIBIL – a primer.
- xvi. Monetary policy: Meaning and significant.
- xvii. Traditional objectives of monetary policy: Exchange rate Stability, Price Stability, Neutral Money – Full Employment, Economic growth.
- xviii. Monetary policy of the RBI: Objectives – Instruments.
- xix. Evaluation of the monetary policy of the RBI.
- xx. Case studies – Tracking the level of money supply, gorging the impact of policy initiatives of the RBI, reviewing the trends in the money market.
- xxi. Glossary.

More books for Reading and Referencing

Author (s)	Title
Milton Friedman	Money Mischief: Episodes in Monetary History
R.Govda, Narayana & Srinivas	Monetary systems
IMF	The Evolving Role of Central Bank.
Howard Davies	Banking on the Future-The Fall and Rise of Central Banking
IMF	On Central Banking (Studies in Macro economic History)
Sundaram & Varshney	Banking Theory, Law and Practice
D.M. Mithan	Money, Banking and International Trade

Course Schedule: Core: Monetary Management (4 Credits)

Syllabus	Schedule
Unit 1: Money Market – Meaning – Composition – Money Market Vs Capital Market – Characteristics of a Developed Money Market – Importance – Indian Money Market – Structure – Features – Money Market Instruments in India.	10 Days
Unit 2: Central Banking – Evolution – Functions of a Central Bank – Central Bank as a Bank of Issue – Government’s Banker, Agent and Advisor – Custodian of Cash Reserves of Commercial banks – Bank of Rediscount and Lender of Last Resort – Clearing House – Controller of Credit.	15 Days
Unit 3: The Reserve Bank of India (RBI) – Formation and Organization – Traditional Functions of the RBI – Supervisory Functions of the RBI – Licensing of Banks – Regulations Relating to Capital, Reserves and Liquid Assets – Control over Methods of Operation and Management – Inspection of Banks – Role of Board for Financial Supervision – Regulation of NBFIs.	20 days
Unit 4: Promotional Functions of the RBI – Role of the RBI in the Development of Agriculture, Industries and Foreign Trade – Training of Bank Personnel and Banking Education – Deposit Insurance – Steps taken by the RBI in the Promotion of Banking Habits – Credit Information Bureau.	15 days
Unit 5: Monetary Policy – Objectives – Exchange Rate Stability – Price Stability – Neutral Money – Full Employment – Economic Growth – Monetary Policy of the RBI – Its Evaluation.	10 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: <i>Contemporary Developments Related to the Course during the Semester concerned.</i>	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Monetary Management

1. Give an account of the popular money market instruments in India.
2. Present a brief sketch of the Indian money market.
3. Name the 12 Federal Reserve Banks of the US
4. Name five popular central banks of the world.
5. Brief the role of the Central bank as lender of last resort.
6. Bring out the mechanizing of open market operations.
7. Objective Type Questions:
 - (i) _____ is not a money market instrument:
(a). Treasury bill **(b)** Trade bill **(c)** Commercial paper **(d)** Bond.

(ii) SBI is :

A. a Public sector Bank	B. a nationalized Bank	C. a new Bank	D. a payment Bank
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(iii) CRR is fixed by:

A. The Government	B. The Individual Banks	C. IMF	D. The Central Bank
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(iv) Mrs. Janet Yellen is the Governor of :

A. Bank of England	B. Federal Reserve System	C. European Central Bank	D. RBI
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(v) RBI does not lend money to

A. The Central Government	B. Commercial Banks	C. The public	D. State Governments
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8. Examine the role of the central bank of the Controller of Credit.
9. Identify the deficiencies of the Indian money market. Suggest a suitable framework for strengthening the Indian money market.
10. Central banks are not mere regulators; they are the catalysts of growth – Elaborate.

Assignment II Monetary Management

1. Identify any two strength and weaknesses of the RBI.
2. Make a sketch of the organisational set up of the RBI.
3. Distinguish between CPR and SLR.
4. Examine the supervising functions of the RBI.
5. What are the initiatives taken by the RBI for improving the asset quality of banks in India.
6. What are CAMELS?
7. **Objective Type Questions.**
 - (i) The RBI has _____ Deputy Governors.

A. 2	B. 3	C. 4	D. 1
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(ii) The Chairman of a Public Sector Bank is appointed by

A. The RBI	B. Board of Directors of the Bank	C. SEBI	D. Government of India.
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(iii) Match the following

Institution	-	Specialization
1. NABARD	-	i) Small Industry
2. EXIM Bank	-	ii) Housing
3. NHB	-	iii) Exports

4. SIDBI

- iv) Agriculture

(iv) CIBIL deals with

A. Credit rating	B. Credit in formation	C. Credit scaling	D. Credit delivery
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(v) Exchange rates are determined by

A. The RBI	B. IMF	C. Market faces	D. Suppliers
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8. Emphasize the need for deposit insurance in a developing country like India.
9. In spite of the stringent security features in the Indian Currency Notes, Counterfeit notes are largely circulated. What are the reasons? What needs to be done for minimizing fake notes in circulation.
10. Recently the RBI has granted in principle licenses for payment banks and Small Finance Banks. Will such entities be value additions to the system? What will be their role in the promotion of financial inclusion?

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Course Depiction

Program: M.B.A. (B&I)	Semester : II
Course Title: Banking Law(632205)	Class Time: As per the Time-Table
Name of Course Teacher	Dr.R.Alamelumangai
Mobile: 0091 9442432856	Email : mangai1905@gmail.com

Course Brief: The course defines the concepts of the banker and the customer; explains the general and special relationship between them; delineates the rights and obligations of a banker; narrates the procedure for opening, operation and closing of Savings, Current and Term deposits; deals with essential features of Negotiable instruments like Bills of exchange, Cheque and Promissory Note, describes the duties and statutory protection available to paying banker and collecting banker and examines the features and application of SERFAESI Act in recovering bank credit.

Text Book: (i) Legal and Regulatory Aspects of Banking by IIBF.

(ii) Principles and Practices of Banking by IIBF.

Reference Books: i. Banking Theory Law and Practice – K.P.M. Sundaram and P.N.Varshney.

ii. Banking Law – R.N.Chaudhary

Course Objectives: To facilitate the students to:

- i. Gain knowledge about the relationship between banker and the customer.
- ii. Understand the procedure for opening, operation and closing of various types of deposit accounts.
- iii. Learn features and types of Negotiable instruments.
- iv. Know the duties and responsibilities of paying banker and collecting banker
- v. Thorough in provisions of SERFAESI Act and its implications.

Course Outcomes: The students shall be able to:

i. Understand the general and special relationship between the banker and the customer
ii. Describe the procedure for opening, operation and closing of various types of deposit accounts.
iii. Comprehend the features of different types of Negotiable Instruments like Cheque, Bill of Exchange, Promissory Note, etc.
iv. Appreciate the role of paying banker and collecting banker
v. Apprehend the provisions of SARFAESI Act.

Grading System

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Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person's professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

Academic Dishonesty: Academic work produced using dishonest methods has no value. Academic dishonesty also includes copying - verbatim or otherwise, and plagiarism i.e., the use of an author's ideas, statements, or approaches without crediting the source. A clear indication of academic dishonesty will result in a grade of "F" being assigned to that particular piece of work.

Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a. **Introduce** the project stating its nature, scope, importance, etc. b. **Formulate** the objectives and hypotheses; c. **Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d. **Data:** Collect Edit, tabulate data and analyze the same; make your findings. E. **Write up the Project** Report starting from (a) to (e) describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Banking Law (4 Credits)

- i. Concepts of Banking, Banker and Customer.
- ii. General relationship between banker and a customer.
- iii. Debtor Creditor Relationship.
- iv. Banker as a Trustee.
- v. Obligation of a banker to honour cheques.
- vi. Obligation of a banker to maintain secrecy of customer's account.
- vii. Rights of a banker.
- viii. Types of bank deposits.
- ix. Opening, Operation and Closing of a bank account.
- x. Legal aspects of entries in the pass book.
- xi. Nomination facilities.
- xii Concepts of Negotiable instrument, Bill of exchange, Cheque, Promissory Note, Demand Draft, Endorsement and Crossing.
- xiii Features of Negotiable instruments.

- xiv Types of bills of exchange.
- xv Acceptance, Presentment and Dishonour of a Bill of exchange.
- xvi Features of Cheque, bill of exchange and promissory note.
- xvii Types of Endorsement.
- xviii Types of Crossing.
- xix Holder and Holder in due course.
- xx Statutory protection available to the paying banker and collecting banker.
- xxi Duties of paying banker and collecting banker.
- xxii SERFAESI Act – Provisions.
- xxiii Problems in implementation of SERFAESI Act.

More books for Reading and Referencing

Author (s)	Title
Mr.K.P.M. Sundaram and P.N.Varshany	Banking Theory Law and Practice
R.N.Chaudhary	Banking Law
M.L. Tannan	Tannan's Banking Law
H.P. Sheldon	Practice and Law of Banking
M.A. Rashid	Law relating to Electronic Transfer of money
Gupta, R.K.	Banking law and Practice
D.M.Mithani and E.Gordon	Banking and Financial System
M.J. Aslam	Legal aspects of Bank Lending.
N.S. Toor	Handbook of Banking Information
P.N. Varshney	Banking Law and Practice
Anjani Kant	Lectures on Banking Law

Course Schedule: Core: Banking Law (4 Credits)

Syllabus	Schedule
Unit 1: Customer – Definition – General Relationship between a Banker and Customer – Debtor Creditor Relationship – Banker as Trustee – Obligation of a Banker to Honour Cheques – Obligation to Maintain Secrecy of Customers' Accounts – Bankers' Rights of General Lien – Right of Set off – Right of Appropriation – Right to Charge Interest and Incidental Charges.	15 Days
Unit 2: Customers' Account with the Banker – Savings, Current and Fixed Deposit Accounts – Opening, Operation and Closing of a Bank Account – Legal Aspects of Entries in the Pass Book – Nomination Facilities.	13 Days
Unit 3: Negotiable Instruments – Definition – Essential Features – Bills of Exchange – Definition – Kinds – Acceptance – Presentment – Dishonour – Definition of a Cheque and Promissory Note – Distinguishing Features of a Cheque, Bill and Promissory Note – Endorsement – Meaning and Kinds – Different types of Crossing of Cheques – Holder and Holder in due course.	15 days
Unit 4: Paying Banker – Precautions to be taken by the Paying Banker – Statutory Protection – Circumstance under which Banker can Refuse Payment of Cheques – Collecting Banker – Duties and Statutory Protection.	15 days
Unit 5: The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SERFAESI) – Background – Important Provisions – Problems in Implementation.	12 days

UNIT 6: Dynamic Component for Continuous Internal Assessment only:
Contemporary Developments Related to the Course during the Semester concerned.

**Simultaneous
discussion as
each unit is
dealt in the
class.**

8-10 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.

Assignment I Banking Law

11. Discuss the general relationship between the banker and his customer. Illustrate your answer with reference to a current account, a fixed deposit account and a loan account.
12. 'A banker is bound to honour the Customer's Cheques' – Discuss.
13. Explain the obligation of a banker to maintain secrecy of customer's account.
14. What is garnishee order? What steps should a banker take on receiving such an order relating to one his customers.
15. 'Banker's lien is an implied pledge' – Discuss.
16. State the rule in Clayton's case regarding appropriation of payment-Illustrate the operation of the rule with suitable examples.
17. Explain the features of fixed deposits of the bank and state the legal position of a banker on fixed deposits.
18. What is the effect of entries in passbook which are favourable to the customer?
19. Why is the introduction considered necessary for opening a new current account?
20. **Objective Type Questions:**
 - i. Commercial banks are not required to disclose information under Right to Information Act because
 - (a) They are regulated by Reserve Bank of India.
 - (b) They are not public authorities.
 - (c) They are statutory bodies or joint stock companies.
 - (d) They are financial institutions.
 - ii. Banker can exercise the right of general lien on
 - (a) Valuable articles kept in Safe Deposit Vaults.
 - (b) Securities left with the bank negligently.
 - (c) Securities deposited for securing a loan.
 - (d) Securities in the name of other relatives.
 - iii. Banker can exercise the right of set off ___
 - (a) If the two accounts are in the same name and in the same right.
 - (b) If the account is a joint account and the debt due is from single account holder.
 - (c) After the garnishee order is received.
 - (d) Even if the customers dues are payable at a future date.
 - iv. The legal status of a nominee is that _____
 - (a) He becomes the absolute owner of the amount.
 - (b) He becomes co-owner with the legal heirs.
 - (c) He cannot recover the amount.
 - (d) He is entitled to receive payment from the bank, but the claim of the legal heirs of the deceased depositor remaining unaffected.
 - v. Floating rate of interest is the rate which is
 - (a) Decided by the bank arbitrarily
 - (b) Linked with another relevant rate
 - (c) Fixed by the Indian Banks' Association
 - (d) Notified by the Reserve Bank of India.

Assignment II -Banking Law

1. Prepare a Glossary of 75 Terminologies, A to Z in Banking Law.
2. Elaborate the essential features of Negotiable Instruments.
3. Explain the features of different types of (a) Crossing and (b) Endorsement.
4. Discuss that holder in due course is a holder but a holder is not a holder in due course.
5. What is payment in due course? Give three examples of payments not made in due course.
6. Describe various types of bills used in commercial trade transactions.
7. A banker has honoured the following cheques:
 - (a) An order cheque with a forged endorsement of the payee.
 - (b) A crossed cheque on which the drawer's signature is a forged one
 - (c) A post-dated cheque.What risk does the banker run in each of these cases?
8. Describe the process of cheque truncation.
9. Explain the circumstances under which the collecting bank gets protection in collection of cheques under the Negotiable Instruments Act.

Objective type questions.

10. (i) Who can cancel the crossing on a cheque?
 - (a) The payee
 - (b) The paying banker
 - (c) The endorser
 - (d) The drawer.
- (ii) Which of the following does not amount to material alteration of a cheque.
 - (a) Changing the date of the cheque.
 - (b) Replacing the name of the payee by another name.
 - (c) Conversion of 'order' into 'bearer'.
 - (d) Conversion of 'bearer' into 'order'
- (iii) Which of the following instrument does no contain an order to pay.
 - (a) Cheque
 - (b) Promissory Note
 - (c) Bill of exchange
 - (d) Bank draft.
- (iv) Sans Recourse endorsement means _____
 - (a) I am not affaid
 - (b) It is not to be endorsed
 - (c) Ask the drawer
 - (d) Without liability to me.
- (v) A banker should not refuse payment of a Cheque if
 - (a) The Cheque is a post dated cheque.
 - (b) The Cheque is drawn on another branch of the same bank.
 - (c) The Cheque contains an apparent material alteration which is not properly authenticated by the drawer.
 - (d) The Cheque bears more than two endorsements.

Course Depiction

Program: M.B.A. (B&I)	Semester: II
Course Title: Comprehensive Viva Voce II (632602)	

Objective

1. To check the conceptual clarity of the learners in the various courses offered in the semester.
2. To examine the level of awareness of the learners about the contemporary developments relating to the curriculum.
3. To enhance the communication skills of the students.
4. To train the students for a flawless oral presentation.

Outcome the students will be

1. Inspired to gain strong conceptual edifice.
2. Inquisitive in learning about contemporary developments.
3. Confident in facing personal interviews.
4. Equipped with better communication skills.

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ALAGAPPA UNIVERSITY, KARAIKUDI

DEPARTMENT: BANK MANAGEMENT

Course Depiction

General Information	Instructor Details
Program : MBA (B&I)	Name : Dr.B.Sudha
Course Code: 632702	Mobile : 9698285711
Course Title : Introduction to Insurance	Email: sudha.pooja.78@gmail.com
Semester : II	Class Time: As per the time table
Credits : 2	
Duration: December to April	

Course Description

This course expounds the evolution of insurance, functions, nature and benefits of insurance; enumerates the classification of insurance and types of life and general insurance; exhibits the structure of Indian Insurance Industry; educates the IRDA Condition, duties, powers and functions; explores the major reforms in the Indian insurance sector, Public and Private Sector Insurance Companies; elaborates the basic principles of Insurance and elucidates the Insurance Marketing and its significance; empowers with contemporary developments.

Text Book:

Mishra,M.N., S.B.Mishra *Insurance: Principles and Practice*, S.Chand, 2012

Reference Book:

Insurance Institute of India – IC – 01 Principles of Insurance

Course Objectives:

 This course intends to:

- i) Provide in-depth knowledge in the evolution of insurance, functions, nature and benefits of insurance to various groups.
- ii) Acquaint the students with classification of Insurance and types of life and general insurance.
- iii) Make the students proficient in the IRDA Condition, Duties, Powers and Functions, structure of Indian Insurance Industry, Public and Private Sector Insurance Companies and major reforms in the Indian Insurance Industry.
- iv) Facilitate the students to understand the basic principles of insurance.
- v) Provide insights into insurance marketing, its significance and marketing plan of insurance companies.

Course Outcomes:

 By the end of the course the students shall be able to:

- i) Understand thoroughly the key concepts and purpose of insurance; describe the benefits and requisite of insurance to various groups.
- ii) Demonstrate the characteristics of life and general insurance; distinguish between the various classes of insurance.
- iii) Comprehend the role of Public and Private Sector Insurance Companies; understand the major reforms in the Indian Insurance industry.
- iv) Familiar with the basic principles of insurance.
- v) Develop their insurance marketing skills and equip them for utilizing the opportunities in the insurance sector.

Grade distribution

Marks and Grade			
< 50	50 – 60	60 – 75	≥ 75
Fail	II Class	I Class	Distinction

Teaching and learning activities

Teaching methods comprises of combination of lecture and in-class exercises. Assignments, seminars, field visit, role play, quizzes, class room participation, group presentations and group assignments are given to the students to strengthen their knowledge.

Evaluation Procedure:

S.No	Examinations	Marks
1	Continuous Internal Assessment <ul style="list-style-type: none">- Two hours examination (15 marks)- Assignments, seminars, field visit, role plays, quizzes, class room participation, group presentations and group assignments (10 marks)	25
2	End-Semester Examination <ul style="list-style-type: none">- Part – A $5 \times 3 = 15$- Part – B $5 \times 10 = 50$- Part – C $1 \times 10 = 10$	75
3	Total	100

Student responsibilities and conduct

Attendance	Students must have a minimum of 80% attendance to take End-Semester Examination. However, condonation of shortage of attendance will be granted on genuine medical grounds up to a maximum of 10% of the contact days.
Punctuality	Punctuality is the gate-way to success. Students are expected to come to class on time. Valid reason may be taken into consideration at the discretion of the Dean/Chairman/Head of the Department.
Discipline	Discipline is an important virtue that makes the students successful at all the time. Using of mobile phones, lap tops and other electronic gadgets are restricted during the lecture. Any misbehavior identified in the class may lead to academic penalty.
Class participation	Students should come prepared for class and must engage themselves actively in the lecture and class discussion. The understanding level of the students is tested through interaction and discussion. Through discussion students are learning out of box information and it will promote more active involvement in learning.
Assignment submission	Assignments help the students to go deeper with the subject and create something new from it. It is the responsibility of the students to submit their assignments within the communicated timelines. Submission of assignments through electronic mode is also appreciated. Late submission of assignments may lead to mark penalty.
Honesty	Students should be honest and claim credit for his work only. Copying others works/ideas/statements without proper citation is punishable.
Communication	CIA time table, deadlines for assignment submission, seminars, quizzes etc., will be communicated a minimum of 10 days prior to the activity. Students are expected to stick to the schedule.

Course outline

- i. Insurance: Basic concepts, Evolution, Functions and Nature.
- ii. Benefits of Insurance to Individuals, Business Units and the Society
- iii. Classification of Insurance: life and general insurance.
- iv. Life insurance: Features, Types and Purpose
- v. General Insurance: Characteristics, Types and Benefits
- vi. Life insurance Vs General Insurance
- vii. Structure of Indian Insurance Industry
- viii. IRDA – Conditions, Powers, Duties and Functions
- ix. Public and Private Sector Insurance Companies: List of companies its business and performance
- x. Reforms in the Indian Insurance Industry.
- xi. Principles of Insurance: Basic principles and financial principles
- xii. Insurance Marketing and its Significance
- xiii. Marketing Plan of Insurance Companies - Strategies
- xiv. Role of agents in the insurance marketing.
- xv. Contemporary developments
- xvi. Glossary.

Course Schedule: Inter-disciplinary Course: Introduction to Insurance – 2 credits

Syllabus	Duration
Unit 1: Insurance – Definition – Evolution of Insurance- Functions of Insurance – Nature of Insurance – Benefits of Insurance to Individuals, Business Units and the Society. <i>Contemporary Developments</i>	12 days
Unit 2: Classification of Insurance - Types of Life Insurance: Pure and Term – Types of General Insurance – Fire, Marine, Motor and Miscellaneous. <i>Contemporary Developments</i>	12 days
Unit 3: Structure of Indian Insurance Industry – Insurance Regulatory and Development Authority (IRDA) Condition, Duties, Powers and Functions – Public Sector Insurance Companies – Private Sector Insurance Companies – Reforms in the Indian Insurance Industry. <i>Contemporary Developments</i>	18 days
Unit 4: Basic Principles of Insurance – Utmost good faith – Insurable Interest – Material Facts – Indemnity – Proximate Cause. Economic Principles of Insurance – Sharing – Subrogation – Contribution. Financial Principles of Insurance – Premium Funds – Investments – Reserves – Surplus – Valuation of Surplus. <i>Contemporary Developments</i>	15 days
Unit 5: Insurance Marketing – Significance – Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion – Distribution Channels – Selling Process. <i>Contemporary Developments</i>	13 days
Unit 6: Dynamic Component for Continuous Internal Assessment only: <i>Contemporary Developments Related to the Course during the Semester concerned.</i>	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Reference Books:

1. H. Arif Khan, *Theory and Practice of Insurance*
2. Kothari and Bahl, *Principles and Practice of Insurance*
3. Gupta, P.K., *Legal Aspects of Insurance*, HPH, 2009
4. National Insurance Academy, *Legal & Regulatory Aspects of Insurance*, Cengage Learning, 2009
5. Insurance Regulatory and Development Authority – IRDA- Publications.

Web Resources

1. www.insuranceinstituteofindia.com
2. www.insurancepandit.com
3. www.licindia.com
4. www.apnainurance.com

Journals and Magazines

1. Journal of Insurance regulations
2. Bima Quest
3. Life Insurance Today
4. Premium
5. Journal of Indian Institute of Insurance and Finance

Assignment – 1

1. Prepare a list of 20 specific terms used in the life insurance and define them.
2. Discuss the products offered by the life insurance companies.
3. Give a list of life insurers operating in Indian market.
4. Role Play (two students) :
 - a) Insurer and Insured (at the time of entering into the contract)
 - b) Insurance advisor and Customer (types of insurance products offered by the insurer)
5. Test Yourself
 - i) Which of the below is a reinsurance company
A) GIC B) LIC C) Oriental Insurance Company Limited
D) United India Insurance Company Limited
 - ii) Which was the first company to conduct life insurance business in India?
 - iii) ECGC is owned by.....
 - iv) The process of finding others who are exposed to a similar risk and are willing to share the risk is
 - v) In the case of individual agents, for how many years is the licence issued by IRDA valid.
6. Case Study
Mr.X had taken a life insurance policy of Rs. 1,00,000 from Company ABC and another life insurance policy of Rs. 50,000 from company XYZ. On X's death his nominee makes a claim. How much is the claim amount that he will receive?

Assignment – 2

1. Prepare a list of 20 specific terms used in the non-life insurance and define them.
2. Give a list of non-life insurers operating in Indian market.
3. Group Presentation
Comment the premium rates fixed by the GIC for various classes of general insurance
4. Field Visit
Visit an insurance company in your locality and collect the details about various insurance products.
5. Elucidate the guidelines issued by the IRDA for regulating the insurance companies.
6. Test Yourself
 1. The policy holder transfers their rights under a policy to another person. This process is called.....
 2. The amount an insured must bear in any claim / contribute to a claim before an insurer pays the remaining amount is called.....
 3. The purpose of insurance is to.....
 4. Insurers protect the funds of the group by
 5. Spreading risk across areas which may not be affected equally or at the same time is called.....

ALAGAPPA UNIVERSITY, KARAIKUDI
DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: MBA (B&I)	Semester : III
Course Title: Financial Services (632301)	Class Time: As per the Time-Table.
Name of Course Teacher	Dr.G.Jayabal
Mobile: 0091 9443175128	Email : drgjdbm@gmail.com

Course Brief: The course depicts the scope and importance of financial services, explain the composition of financial services market; Traces the trend in the growth of financial services in India; Discusses the different dimensions of merchant banking; brings out the basics of mutual funds; throws light on the practicalities of lease financing; Elaborates the frame work of factoring and forfeiting; Explains the mechanism of securitization, Credit Cards and Credit rating.

Text Book: Financial Markets and Services, Gordon & Natarajan

Reference Books: i. Dynamics of Indian Financial System Markets, Institutions and Services, Preeti Singh

ii. Financial Services, Sandeep Goal

Course Objectives: To make the studnets:

- vi. Understand the concept, scope and importance of financial services
- vii. As knowledgeable merchant bankers
- viii. Familiar with the trends in the Indian capital market
- ix. Equipped in emerging areas of financial services such as mutual finds, lease financing, credit cards, securitization, venture capital etc.,

Course Outcomes: The students shall be able to:

i. Understand the scope and features of financial services..
ii. Comprehend the role of merchant bankers .
iii Gauge the performance of mutual funds
iv. Gain knowledge on innovative financial services.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks	End-Semester Exam: 75 Marks
Two, 2 hour tests	Three Hour examination on the

for 15 marks in all	Mini Projects etc. for 10 Marks	whole syllabus for 75 Marks.
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Attendance: Attendance and participation are vital to the students' success in this course. Students are expected to attend class every day. Minimum attendance required to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable, at the discretion of the Dean/Chairman/Head of the Dept.

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Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

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Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
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b.Formulate the objectives and hypotheses; **c.Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); **d.Data:** Collect, Edit, tabulate data and analyze the same; make your findings. **e.Write up the Project Report** starting from (a) to (e) describing each step in your project report meaningfully, logically with evidences supporting your findings and suitably divided into chapters as per chapterisation given already.

Course Outline: Financial Services (3 Credits)

1. Financial Services: Importance-Scope-Characteristics
2. Financial Services Market: Concept-Constituent Viz., Market Player, Instruments, Specialized Institutions, Regulatory Bodies.
3. Merchant Banking: Meaning and Functions
4. Capital Market in India – Components - Role of National and Regional Stock Exchanges – Depository Services
5. Mutual Funds: – Products/Schemes – Mutual Funds in India – SEBI's Guidelines on Management of Mutual Funds in India – Functions of Asset Management Companies (AMCs)
6. Performance of Mutual Funds in India– Role of Association of Mutual Funds Industry (AMFI)

7. Real Estate Financing: Models of Housing Projects – Real Estate Finance Institutions – Refinance – Issues associated with real estate financing
8. Leasing: Meaning – Features – Types – Advantages – Limitations
9. Bill Financing: Definition – Features – Steps – Advantages
10. Factoring: Meaning – Mechanism – Types – Advantages
11. Forfaiting : Meaning – Mechanism – Factoring Vs. Forfaiting
12. Securitisation: Meaning – Mechanism – Advantages
13. Credit Cards: Meaning – Features – Types – Advantages – Credit Cards Vs Debit Cards
14. Venture Capital: Definition – Features – Stages of Venture Capital Financing – Future Scenario
15. Credit Rating: Meaning – Importance – Mechanism – Rating Methodology – Credit Rating Agencies in India

More books for Reading and Referencing

Author (s)	Title
Gordon & Natarajan	Financial Markets and Services
Batra, G.S.	Financial Services and Markets
Khan, M.Y.	Financial Services Tata McGraw
Gurusamy, S.	Indian Financial system
Deepak, R. Raste	Capital Market in India
Uppal, R.K.	Money, Banking & Finance in India- Evolution and present structure
Vasant Desai	Financial Markets & Financial Services
Machiraju, H.R.	India Financial System
Zue Bodia et..al	Financial Economics
Niti Bhasin	Financial institutions & Financial Markets in India: Function and reforms
Gokulesh Sharma	Financial and Economic Laws
Deepak Jandor et..al.,	Indian Banking: Technology, Innovations and Key Concerns
Jain, G.L.	Banking & Finance: Management, System & Operation
Uppal, R.K.	Indian Banking: Scaling new heights
Arun Dutta	Banking Finance
Raiynai, J.R.	Financial Derivatines in India
Jawedakhtar, SM. & Md Shabbiv Alam	Banking System in India: Reforms & Performance evaluation
Upaal, R.K.	Internet Banking: Problems and future outlook
Machiraju, H.R.	Merchant Banking
Baidya, M.K. & Mitra, D.	Efficient Banking in Indian Banking industry

Course Schedule:Financial Services (3 Credits)

Syllabus	Schedule
Unit 1: Financial services: Importance – Scope – Characteristics – Types – Financial Services Market: Concept – Constituents viz., Market Players, Instruments, Specialized Institutions, Regulatory Bodies – Growth of Financial Services in India – Problems.	8 Days
Unit 2: Merchant Banking: Meaning – Functions: Capital Structure Decisions, Issue Management, Underwriting, Credit syndication, Mergers and Amalgamations – Growth of merchant banking in India – Role of SEBI in regulating merchant bankers. Capital Market in India – Components - Role of National and Regional Stock Exchanges – Depository Services.	12 Days
Unit 3: Mutual Funds: – Products/Schemes – Mutual Funds in India – SEBI's Guidelines on Management of Mutual Funds in India – Functions of Asset Management Companies (AMCs) – Working Mechanism of AMCs – Performance of Mutual Funds in India– Role of Association of Mutual Funds Industry (AMFI) – Real	20 days

Estate Financing: Models of Housing Projects – Real Estate Finance Institutions – Refinance – Issues associated with real estate financing – Growth Factors.	
Unit 4: Leasing: Meaning – Features – Types – Advantages – Limitations – Hire Purchase Finance – Concept – Rights of Hirer – Lease Financing Vs. Hire Purchase Financing – Methods of Interest Calculation – Methods of Reporting. Bill Financing: Definition – Features – Steps – Advantages. Factoring: Meaning – Mechanism – Types – Advantages. Forfeiting : Meaning – Mechanism – Factoring Vs. Forfeiting.	15 days
Unit 5: Securitisation: Meaning – Mechanism – Advantages – Credit Cards: Meaning – Features – Types – Advantages – Credit Cards Vs Debit Cards – Consumer Finance: Meaning – Sources – Mechanism – Problems – Venture Capital: Definition – Features – Stages of Venture Capital Financing – Future Scenario – Credit Rating: Meaning – Importance – Mechanism – Rating Methodology – Credit Rating Agencies in India.	15days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Financial Services

1. Give a detailed sketch on the Indian Financial Services Market.
2. Trace the trend in the growth of financial services in India.
3. Evaluate the performance of a mutual fund scheme of your choice.
4. Identify the constraints in real estate financing.
5. How does the SBI regulate the merchant banking in India?

Assignment II Financial Services

1. Explain the various types of leasing.
2. Bill financing is not very popular in India – What are the reasons.
3. Distinguish between factoring and forfeiting.
4. Brief the mechanism of securitization.
5. Suggest a suitable rating methodology to be adopted by a rating agency for the issue of convertible debentures by a manufacturing company.

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ALAGAPPA UNIVERSITY, KARAIKUDI

DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: M.B.A. (B&I)	Semester: III
Course Title: Life Assurance (632302)	Class Time: As per the timetable
Name of Course Teacher	Dr.G.Parimalarani
Mobile: 0091 9940913388	Email: vini_parimal@yahoo.com

Course Brief: The course provides an overall idea about life assurance by giving thrust to various concepts of life assurance, procedural aspects like policy document format, how to underwrite the risk? ; The sources of information needed for underwriting the risk, premium calculation methods , lapsed policy and how it can be revived. It also specifies the importance of nomination and the technical aspects related to surrendering the policy and settlement of claims.

Text Book: Practice of Life Insurance, Insurance Institute of India.

Reference Books:

(i)A text book on Principles and Practices of Life insurance, by G.Krishnaswamy ,Excel Books,2012

Life Insurance in India, by R.Haridas, New Century publication

(ii)India Insurance Guide- Handbook of Insurance policies claims and Law (Life and General Insurance –Revised 2nd Edition), By Dr.L.P. Gupta.

Course Objectives: To make the students:

- (i) Understand the concepts of life assurance, need for selection, underwriting policy and the factors affecting rates of mortality.
- (ii) Knowledgeable in various methods of underwriting and the sources of underwriting data.
- (iii) Gain thorough knowledge about policy claims and valuation of surplus.
- (iv) Competent in the quantitative aspects of premium calculation and surrender value.

Course Outcomes: The students shall be able to:

(i) Understand the concepts of life assurance in a detailed manner
(ii) Underwrite the risk for a proposal
(iii) Know about the surplus distribution methods and practice.
(iv) Deep knowledge about settlement process

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

Attendance: Attendance and participation are vital to the student’s success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person’s professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

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Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a. **Introduce** the project stating its nature, scope, importance, etc. b. **Formulate** the objectives and hypotheses; c. **Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d. **Data:** Collect Edit, tabulate data and analyze the same; make your findings. E. **Write up the Project** Report starting from **(a) to (e)** describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Life Assurance (3 Credits)

- (i) Need for selection in life assurance.
- (ii) Underwriting the policy in relation to the objectives of an insurer.

- (iii) Methods of underwriting and sources of underwriting data.
- (iv) Premium calculation and Premium payment
- (v) Calculation of surrender value.
- (vi) Non –Forfeiture options.
- (vii) Procedure for Assignment and Nomination
- (viii) Policy claims: Maturity claims, Survival Benefits and Death Claims.
- (ix) Legality related to Presumption of death
- (x) Surplus distribution methods and practice.
- (xi) Case study- Regarding settlement of claims

More Books for Reading and Referencing

Author(s)	Title
B.S.Bodde, M.C. Garg & K.P Singh	Insurance-Fundamentals, Environment and procedure
Alka mittal, Prof. S.L Gupta	Principles of Insurance & Risk Management
M.N. Mishra , S.B. Mishra	Insurance Principles and practices
Kaaninika Mishra	Life Insurance Underwriting: A practical insight
Kannth Black Jr, Herold D Skipper , Kenneth Black III	Life Insurance
ICFAI University press	IUP on Life Insurance in India: Trends and Development (Insurance series)
Bima Giyan, Ahmedabad Patel.N.C	All Life Insurance Products
Dr. P.Periasamy	Principles & Practice of Insurance

Course Schedule : Core : Life Assurance (3 Credits)

Syllabus	Schedule
UNIT: 1: Life Assurance – Need for Selection – Principles of life assurance – Underwriting Policy in relation to the objectives of an Insurer – Factors affecting Rates of Mortality : Family History, Personal History, Present Health, Occupational and Moral Hazards.	12 days
UNIT: 2 : Methods of Underwriting : Rating up Age – Numerical Rating Method – Sources of Underwriting Data : Proposal, Personal Statement, Medical Reports, Age Proof, Special Examination and Tests Reports, Reports by Agents and Field Staff - Non- medical Underwriting – Revival Underwriting – Group Underwriting.	15 days
UNIT: 3: Policy Document Format – Need – Policy Preamble – Schedule – Attestation – Conditions and Privileges – Alteration – Duplicate Policy – Calculation of Premium – Premium Payment – Lapse – Surrender Value – Non-forfeiture Options – Revival – Methods of Providing for extra mortality : Extra Premium, Lien, Exclusion of Specific Risks	20 days

UNIT: 4: Assignment – Nomination – Loans – Surrenders – Foreclosure- Procedure thereof – Calculation of Surrender Value.	12 days
UNIT: 5 : Policy Claims – Maturity Claims – Survival Benefits – Death Claims – Claim Concession – Presumption of Death – Accident Benefit – Disability Benefit – Post-maturity Options – Settlement Options – Valuation and Surplus.	15 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
5-11 days left for CIA Tests, Quizzes, Seminars, Case Presentation etc.,	

Assignment I – Life Assurance

1. Prepare a Glossary of 50 terminologies, A to Z in Insurance.
2. Give an overview of insurance companies operating in India.
3. Collect the proposal form from any two insurance companies and examine it.
4. What are the important documents used in insurance business?
5. What do you understand by policy form?
6. Distinguish between assignment and nomination in life insurance.
7. Discuss the liability of insurers on a life insurance policy in case of suicide of the assured.
8. **Objective type questions**
 - a). Which one of the following statement is correct?
 - (i) An insurer makes enquires to establish the fact of death.
 - (ii) The insurer makes enquires to check facts stated in the proposal
 - (iii) Both the statements above are correct
 - (iv) Both the statements above wrong.
 - b). Which one of the following statements is correct?
 - (i.) A claim will be paid as soon as the death of the insured is confirmed.
 - (ii) An insurer makes enquires to establish that death took place
 - (iii) Both the statements above are correct
 - (iv) Both the statements above are wrong.
 - c. Which of the following would not increase the risk to the insurer?
 - (i) Increase in sum assured
 - (ii) Increase in policy term
 - (iii) Change in residence
 - (iv) Change from Endowment to the Anticipated Endowment plan.
 - d. In case of a policy where the premium payment is annual how much days will be allowed as grace period for premium payment after the premium due date?
 - (i) 15 days
 - (ii) 30 days
 - (iii) Till the next premium due date next year
 - (iv) In annual premium payment mode policies there is no grace period.

9. Case Study:

Mr. Arun insures his life with an insurer for Rs.50000. Subsequently he became insane and while of unsound mind, he commits suicide. Can the legal representatives of Mr. Arun subject to the terms of the policy, recover money from the insurer?

10. Problem:

From the following information calculate the premium to be charged to Mr. Anil

Plan and term	Endowment Plan-20 years
Age	30 years
Sum Assured	Rs.50000
Mode of payment	Yearly
Tabular premium rate	Rs. 51.60 per thousand

Assignment II Life Assurance

1. Define Life Insurance. Discuss how far the principles of insurable interest and indemnity apply to this branch of insurance.
2. Discuss the various classifications of life Insurance.
3. What is key man insurance?
4. Write a short notes on :
 - i. Proposal Form
 - ii. Policy Form
 - iii. Cover Note
5. What do you understand by paid up value?
6. Discuss the various types of life insurance risks.
7. What is sub-standard risk? How this risk can be dealt with?
8. Write a note on Death Claims.
9. **Objective type questions**
 - a. Insurance writing is often referred to as
 - (i) Rate making
 - (ii) Underwriting
 - (iii) Undertaking
 - (iv) Documenting
 - b. Standard claims are clearly within the terms and conditions of the policy and settlements
Present no difficulty.
 - (i) False
 - (ii) True
 - c. A certain percentage of the sum assured is paid periodically according to the terms of Policy
 - (i) Term Policy
 - (ii) Endowment Life Policy
 - (iii) Money-back policy
 - (iv) Group Insurance Policy
 - d. Transfer of rights and remedies of the insured to the insurer after indemnity has been affected is called
 - (i) Insurable Interest
 - (ii) Subrogation
 - (iii) Proximate cause
 - (iv) Money back policy

10. Case Study

Mr. Babu is the holder of a life insurance policy on his life. He has mentioned his wife Mrs Babu in the policy as his nominee. Afterwards, Mr. Babu nominates by will his brother Mr. Arul in place of his wife and sends a notice of change by post to Life Insurance Corporation. The letter is lost in transit. The corporation pays money to Mrs. Babu upon the death of Mr. Babu . Mr. Arul disputed the payments. Is the contention of Mr. Arul correct?

Course Depiction

Program: MBA (B&I)	Semester : III
Course Title: Foreign Exchange (632303)	Class Time: As per the Time-Table
Name of Course Teacher	Dr.R.Alamelumangai
Mobile: 0091 94424332856	Email : mangai1905@gmail.com

Course Brief: The course defines the concept of foreign exchange, describes administration of foreign exchange transactions, elaborates the functions of the foreign exchange department of a commercial bank, delves into foreign currency accounts and types of foreign exchange transactions, deals with exchange quotations, computation of exchange rates – spot and forward, exchange dealings, inter-bank deals, currency risks and their management, examines the role of banks in financing exports and imports and enumerates the role of EXIM Bank and ECGC.

Text Book: Foreign Exchange and Risk Management by C.Jeevanadam.

Reference Books: i. International Banking by Indian Institute of Banking and Finance

ii. Introduction to Foreign exchange and Financial Risk Management by Ramesh Lakshman.

Course Objectives: To make the students:

- x. Understand the concept and significance of foreign exchange, market players and their role, agency arrangement and foreign currency accounts.
- xi. Gain knowledge in foreign exchange transactions, Computation of ready and forward exchange rates and different forms of inter-bank deals in foreign exchange.
- xii. Knowledgeable in accounting and reporting of foreign exchange transactions, characteristics of foreign exchange markets and management of currency exchange risks.
- xiii. Appreciate the role of commercial banks and EXIM bank in financing foreign trade and ECGC in protecting the interest of exporters and bankers.

Course Outcomes: The students shall be able to:

i. Understand different types of foreign currency accounts and the role of authorized dealers in foreign exchange operations.
ii. Master in the computation of exchange rates and the factors influencing exchange rates and their impact.
iii. Comprehend the methods of accounting and reporting of foreign exchange transactions as well as the risk mitigating strategies in foreign exchange management
iv. Competent to perform the role of the banker in financing foreign trade.

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Course Outline: Core: Foreign Exchange (4 Credits)

1. Fundamental Concepts of Foreign exchange and major currencies and foreign currency accounts.
2. Foreign exchange administration and functions of the foreign exchange department.
3. Types of exchange transactions and exchange rates.
4. Computation of ready and forward exchange rates.
5. Currency exchange risks and their management.
6. Different forms of inter-bank deals
7. Types of export credit and their benefits to the exporters.

8. Letter of credit: Concept, Mechanism, Types, merits and demerits and the procedure for opening a letter of credit
9. Financing of importers
10. Role of EXIM bank in financing Indian exporters, foreign companies and commercial banks.
11. Non-lending services of the EXIM Bank
12. Standard policies and specific policies of ECGC
13. Guarantees of ECGC to Banks.
14. Balance of payments position of India-Latest trend
15. Trend in India's foreign exchange reserves and its comparative position with select nations.
16. Case studies in the movement of foreign currencies and the cause-effect relationship and case studies in letters of credit.
17. Glossary.

More books for Reading and Referencing

Author (s)	Title
C.Jeevanadam	Foreign Exchange and Risk Management
Indian Institute of Banking and Finance	International Banking
Ramesh Lakshman	Introduction to Foreign exchange and Financial Risk Management
Indian Institute of Banking and Finance	International Banking operations
Indian Institute of Banking and Finance	International Banking: Legal and Regulatory Aspects
Indian Institute of Banking and Finance	Foreign Exchange facilities for individuals
Clare G.Gump	ABC of foreign exchange
Krishnamoorthy, S.	Guide to foreign exchange regulations
Chatterjee A.K.	Principles of foreign exchange
Rajwadi	Foreign Exchange Management.
Bibek Debroy	Rupee Convertibility
Alexander Lipton	Mathematical methods for foreign exchange
Ramesh Lakshman	Introduction to Foreign Exchange & Financial Risk Management
Gustav Cassel	Money and Foreign Exchange after 1914
RBI	Half-Yearly Reports on Foreign exchange Reserves

Course Schedule: Core: Foreign Exchange (4 Credits)

Syllabus	Schedule
Unit 1: Foreign Exchange : Meaning – Administration of Foreign Exchange – Functions of the Foreign Exchange Department of a Commercial Bank – Correspondent Relationship between banks – Foreign Currency Accounts : Nostro, Vostro and Loro Accounts.	15 Days
Unit 2: Foreign Exchange Transactions : Purchase and Sale Transactions, Exchange Quotations, Spot and Forward Transactions – Ready Exchange Rates : Principal Types of Buying and Selling Rates - Calculation of Ready Rates based on rates in the Interbank Market – based on Cross Rates – Forward Exchange Contracts : Features – Calculation of Fixed and Option Forward Rates. Interbank Deals : Cover Deals, Swap Deals, Arbitrage Operations, Trading and Funding of Nostro Account	20 Days

Unit 3: Exchange Dealings : Dealing Position – Accounting and Reporting – Foreign Exchange Markets – Currency Exchange Risks and their Management.	8 days
Unit 4: Financing Exports : Role of Commercial Banks : Pre-shipment Credit and Post-shipment Credit – Financing Imports : Letter of Credit : Concept, Mechanism, Types, Merits and Demerits and Procedure for Opening a Letter of Credit – Payment of Import Bills – Foreign Inward Bills for Collection – Foreign Currency Loans.	15 days
Unit 5: Export Import Bank of India : Lending to Indian Exporters, Lending to Foreign Governments and Companies, Loans to Commercial Banks in India and Non-lending services – Export Credit Guarantee Corporation of India Ltd : Standard Policies, Specific Policies and Guarantees to Banks.	12 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
<i>8-10 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Foreign Exchange

1. Prepare a Glossary of 100 terminologies, 'A to Z' in foreign exchange.
2. Give an account for top 10 currencies in the world as to their popularity and value.
3. Explain the administrative structure of foreign exchange operations in India.
4. Explain the mechanism of SWIFT operations
5. Examine the Balance of payments position of India for the past one decade.
6. Euro is quoted in Singapore market as under:

$$\text{Spot EUR1} = \text{USD } 0.9725 / 850$$

$$1 \text{ month forward} = 0.0050 / 0.0075$$

In the interbank market, US dollar is quoted as under:

$$\text{Spot USD 1} = \text{Rs. } 59.1250 / 1375$$

$$1 \text{ month forward} = 6000 / 6100$$

The bank loads an exchange margin of 0.15% in the exchange rate for TT selling and 0.20% for bill selling.

- (a) A shipping company asks a quote for spot TT selling rate for a freight remittance of EUR 1,50,000 to Frankfurt.
- (b) Another customer desires to retire an import bill drawn on him for Euro 12,000.
What rates will be quoted to these customers?

7. Distinguish between TT buying rate and TT selling rate.
8. You sold Euro 10,00,000 value spot to your customer at Rs.58.3300 and covered yourself in London market on the same day when the exchange rates were as under:
Spot EUR 1 = USD 0.9875/9890

Local interbank market rates for US dollars were:

$$\text{Spot USD 1} = \text{Rs. } 58.7000/8500$$

Calculate the cover rate and ascertain the profit or loss in the transaction. Ignore brokerage on the interbank transaction.

9. You sold at 10 a.m. USD 10,00,000 against CHF at USD1=CHF 1.4500. Later at 3 p.m. you reversed the transaction against CHF at on-going rate:
USD1 =Rs.59.4200/4400

USD1 =Rs CHF 1.45/4510

How much would be gain or loss in rupees?

10. Objective type questions

- (i) An authorized person under FEMA does not include
(a) an authorized dealer (b) an authorized money-charger
(c) an off-shore banking unit (d) an exchange broker
- (ii) A foreign currency account maintained by a bank abroad is its
(a) Nostro account (b) Vostro account (c) Loro account (d) Foreign bank account
- (iii) Foreign exchange market is considered as 24-hours market because _____
(a) It is open all through the day (b) All transactions are to be settled within 24 hours
(c) Due to geographical dispersal, at least one market is active at any point of time
(d) Minimum 24 hours must lapse before any transaction is settled.
- (iv) The effect of speculation on exchange rate is
(a) It causes violent fluctuations in exchange rates.
(b) It aggravates the market trends
(c) Either or both of (a) and (b)
(d) Neither (a) nor (b)
- (v) In direct quotation, the unit kept constant is:
(a) The local currency
(b) The foreign currency
(c) The subsidiary currency
(d) None of the above.

Assignment II Foreign Exchange

1. Explain FEMA regulations on booking and execution of forward contracts.
2. What are the various risks that a bank dealing in foreign may encounter? State the methods of preventing and controlling them.
3. Emphasize the significance of Uniform Customs and Practice in Documentary credits.
4. Your exporter requests you to open for him a confirmed irrevocable credit. Explain its implications.
5. You negotiated a bill covering export of mango under an irrevocable letter of credit. The opener of the letter of credit refused to honour the bill on presentation as the prices of mango have fallen sharply. What recourse you have under the Uniform Customs and Practice for Documentary Credits?
6. Define packing credit. Enumerate the different conditionalities attached to packing credit. Rationalise these conditionalities
7. As an exporter, what are the financing facilities you can avail from EXIM bank?
8. Gather information about different export credit guarantee organizations in five major countries and compare the schemes with those offered by ECGC. Can you suggest new schemes to ECGC based on your study?
9. As a negotiating banker will you accept the following bill of lading submitted by your customer under an irrevocable letter of credit?
(a) Bill of lading is dated 19th April 2016 whereas the letter of credit calls for shipment towards the end of April 2016.

10. Objective type questions

- (i) A letter of credit is opened on behalf of
(a) Exporter Customers (b) Importer Customers.
(c) Any party wishing to make payment abroad. (d) none of these.
- (ii) A transferable credit can be transferred.
(a) Once (b) Twice (c) Thrice (d) Any number of times

(iii) A pre-shipment advance is not expected to be adjusted by

- (a) Proceeds of export bill
- (b) Export incentives
- (c) Post-shipment finance
- (d) Local funds.

(iv) If export Cargo is lost in transit, the exporter should

- (a) Claim under marine insurance
- (b) Claim with ECGC
- (c) Seek write-off of post-shipment credit
- (d) Seek refund of customs duty.

(v) The standard policy of ECGC is issued

- (a) On whole turnover basis for 24 months
- (b) On whole turnover basis for 12 months
- (c) Against each consignment separately
- (d) On monthly basis.

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Course Depiction

Program: MBA (B&I)	Semester : III
Course Title: Marketing of Banking Services(632304)	Class Time: As per the Time-Table.
Name of Course Teacher	Dr.C.Yogalakshmi
Mobile: 0091 9486188959	Email : cyoga1966@gmail.com

Course Brief: The course defines the concept and relevance of marketing in banking, studies the different dimensions of marketing mix, evaluates the SWOT of a banker, analyses the significance of 'place' as a component of marketing mix, investigates the operations of ATMs, explains the role of price, examines the different products offered by banks, discusses the promotional measures taken by bank and the procedure and highlights the importance of customers and personnel in the bank and examines the opportunities and challenges in marketing by the Banks.

Text Book: Bank Marketing, S.M.Jha,

Reference Books: i. Dynamics of Bank Marketing, R.K.Madhukar.

ii. Marketing Management, V.S. Ramaswamy & S.Namakumari

Course Objectives: To facilitate the learners to:

- xiv. Understand the concept and significance of marketing in banking, the elements of marketing mix, marketing plan, SWOT Analysis and marketing strategies adopted by banks
- xv. Study the factors influencing the location of a bank branch, the branch layout, the mechanism of operations of ATMs and the role of price in bank marketing
- xvi. Probe the different products offered by banks, product development and management and branding of banking products
- xvii. Analyse the promotional measures taken by banks, Customer Relationship Management and marketing research by banks
- xviii. Familiarise with the procedures adopted, need for its simplification, systems adopted by the Bank in recruitment, selection, training and development of marketing personnel of the Bank in marketing

Course Outcomes: The students shall be able to:

i. understand the need for marketing, the significance and elements of a bank's marketing plan..
ii. study the factors influencing the branch location, its layout, operations and benefits of ATMs and role of price in bank marketing.
iii. probe into the salient features of different products, product development and its constraints, bancassurance and branding.
iv. develop an insight into the bank's promotional measures, social banking, Customer Relationship Management (C.R.M.), Banking Ombudsman scheme, procedures adopted and the marketing strategies at the branch level

Grading System

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describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Marketing of Banking Services (4 Credits)

- xii. Fundamental concepts of marketing and marketing of banking services.
- xiii. Relevance of marketing in Banking.
- xiv. Bank's business objectives – Marketing Audit.
- xv. SWOT Analysis, Marketing objectives and marketing strategies
- xvi. Importance of 'Place' in bank marketing; Factors influencing the location of a bank branch.
- xvii. Branch Lay-out-Branch Expansion policy in India.
- xviii. Anywhere Banking – On-site and Off-site ATMS-Mechanism of operations, Advantages to customers and Banks.
- xix. Administered Vs. Deregulated interest rates – Factors influencing the rates of interest
- xx. Service Charges in Banks – Role of the IBA
- xxi. Product – Meaning - types
- xxii. Product Development – Steps – Constraints
- xxiii. Technology Based Banking products.
- xxiv. Bancassurance – Features – Advantages
- xxv. Branding of banking products
- xxvi. Promotional mix – Direct marketing – Direct Selling Agents
- xxvii. Public Relations – Social Banking
- xxviii. CRM in banks – Customer Meets – Customer complaints – Banking Ombudsman scheme
- xxix. Advertisement, Publicity, Media support and the Essentials of a good promotional mix – Marketing Research
- xxx. Procedure – Its impact – Importance of customers and the employees – Marketing Department of a Bank – Marketing at the branch level
- xxxi. Recruitment, selection, Training and Development of Marketing personnel – Opportunities and Challenges for bank marketing

More books for Reading and Referencing

Author (s)	Title
Kotler, P.	Marketing Management
James M. Benson	22 keys to sales success; How to make It Big in Financial Services
Theodore Levitt	Marketing Myopia
Rathwell, J.M.	Marketing in the Service sector
Sudip kar Purkayastha	Bank Marketing: In the Changing Landscape of Retail Banking in India
Sharma & Bhandari	A Text on Marketing and Services Management
Dezy Kumari	Marketing, Economics and Banking
Jain, J.N & Singh, P.P.	Modern Marketing of Services Principles & Techniques
Srinivasan, R.	Case Studies in Marketing: The Indian Context

Course Schedule: Core: Marketing of Banking Services (4 Credits)

Syllabus	Schedule
Unit 1: 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	12 Days
Unit 2: Place – Suitable Location for a Bank Branch – Branch Layout – Branch Expansion Policy in India – Anywhere Banking – Onsite and Offsite Automatic Teller Machines – Mechanism of Operations – Advantages to Users and Banks – Are ATMs	20 Days

Substitutes to branches? – Role of Price in Bank Marketing – Administered vs. Deregulated Interest Rates – Factors influencing the Rates of Interest – Service Charges – Role of the Indian Banks’ Association.	
Unit 3: What is ‘product’ in banking? Need for new Products – Process of Product Development – Constraints – Product Management – Desirable Product Mix – Technology based Products in Banking – Bancassurance – Branding of Banking Products – Globalising Banking Products.	13 days
Unit 4: Promotion – Personal Promotional Efforts – Direct marketing – Direct Selling Agents – Public Relations – Social Banking – Customer Relationship Management (CRM) – Customers’ Meets – Customer complaints – Banking Ombudsman Scheme - Advertising – Publicity – Media Support – Good Promotional Mix – Marketing Research	15 days
Unit 5: Procedure – Impact of Bank Procedure – Need for Simplification and Streamlining of Procedure. People – Marketing Department of a Bank – Marketing at the Branch level – Recruitment, Selection, Training and Development of Marketing Personnel – Opportunities and Challenges for Banks in Marketing.	10days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Marketing of Banking Services

1. Prepare a glossary of 50 terminologies in Marketing of Banking Services.
2. What do you mean by Bank Marketing? Do you justify the application of marketing principles in the banking services? Present arguments in your favour.
3. What do you mean by marketing objectives? Focus on the general marketing objectives for the bank at the apex level.
4. Do you feel that people serving the public sector banks lack service culture? Defend your arguments.
5. Do you find plastic money acting as a motivational tool? Comment as a banker.
6. Discuss the components of marketing mix of a commercial bank.
7. Present the SWOT of a commercial bank known to you.
8. You have been working as a branch manager in a public sector bank. Throw light on the contents drawing your attention while formulating a plan.
9. Explain the factors influencing the location of a bank branch.
10. OBJECTIVE TYPE QUESTIONS:
 - (i) In marketing ____ is the focal point
(a) profit (b) Sales (c) Customer (d) All of the above
 - (ii) _____ guides the development of advertisements and personal sales presentations.
(a) AIEA (b) AIBA (c) AICA (d) AIDA
 - (iii) Adoption rate will be high and faster if the product has
(a) lower price (b) greater utility (c) compatibility with society
(d) All of the above
 - (iv) The brand choice is heavily influenced by reference group in which stage of the product life cycle?
(a) Introduction (b) Growth (c) Maturity (d) Decline
 - (v) Good marketing is no accident, but a resultant of careful planning and ____
(a) execution (b) selling (c) tactics (d) research

Assignment II Marketing of Banking Services

1. What is CRM in banks? Justify its relevance to a bank manager.
2. Focus on the strategic areas for improvement in the services of rural bank branches.
3. Explain the factors compelling the banks to infuse techno-driven services to the customers.

4. Discuss the different stages of product development.
 5. Present the salient features of any five products offered by any commercial bank of your choice.
 6. State and explain the different types of pricing strategies adopted by banks.
 7. Explain the role of telemarketing in selling and promoting the banking services.
 8. Define personal selling. Explain its importance in the banking business.
 9. In an age of ICT, you have a number of opportunities for promoting the business. Throw light on this statement as a branch manager.
10. OBJECTIVE TYPE QUESTIONS:
- (i) Many countries have _____ industries to create greater competition and growth opportunities
 (a) open-market (b) deregulated (c) regulated (d) scientifically segmented
 - (ii) Customers are showing greater price sensitivity in their search for ____
 (a) The right product (b) The right bank (c) Value (d) Relationships
 - (iii) Rising promotion costs and shrinking profit margins are the results of ____
 (a) changing technology (b) globalization (c) privatization (d) heightened competition
 - (iv) During market segmentation analysis, the market identifies which segments present the greatest opportunity. These segments are called ____
 (a) target markets (b) primary markets (c) tertiary markets
 (d) focussed markets
 - (v) ____ can increasingly be conducted electronically with buyer and seller seeing each other on their computer screens in real time
 (a) Public relations (b) E-Commerce (c) Advertising
 (d) Personal selling.

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ALAGAPPA UNIVERSITY, KARAIKUDI

Department: Bank Management

Course Depiction

Program: MBA (B&I)	Semester : III
Course Title: Credit Management (632305)	Class Time: As per the Time-Table.
Name of Course Teacher	Dr.K.Alamelu
Mobile: 0091 9787328309	Email : alakkn@gmail.com

Course Brief: The course elaborates the principles of credit management; describes the process of managing risks in lending; recapitulates the RBI guidelines on credit risk management; summarizes the credit risk management principles of the BIS; focuses on credit marketing; depicts the components of credit delivery system in banks; highlights the pre requisites of a bankable project; deals with the different dimensions of credit appraisal; unfurls the procedure for documentation; highlights the significance of credit monitoring; conceptualizes NPAs; suggests a remedial frame work for NPA Management.

Text Book: Bankers' Hand Book on Credit Management, IIBF .

Reference Books: Credit Appraisal, Risk Analysis and Decision Making, Dr.D.D. Mukherjee.

Course Objectives: Enabling the learners to:

1. Understand the traditional and emerging concepts in credit management.
2. Gain knowledge about the credit delivery system in banks.
3. Undertake scientific appraisal of credit proposals.
4. Be competent in the legal aspects of documentation.
5. Have acquaintance with the intricacies involved in the management of NPAs and the recovery mechanism adopted by banks.
6. Recognize the significance of proper credit monitoring.

Course Outcomes: The students shall be able to:

i. Understand the principles of sound lending.
ii. Identify the different types of risks in lending.
iii. Gauge the impact of lending on the capital base of banks.
iv. Gain knowledge about the changing trends in the credit delivery system of banks.
v. Assess the credit worthiness of the borrowers tactfully.
vi. Evaluate the loan proposals properly.
vii. Execute loan documents with perfection
viii. Manage NPAs prudently

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks \geq 75
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Fail	II Class	I Class	Distinction
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Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

Attendance: Attendance and participation are vital to the student's success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person's professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

Academic Dishonesty: Academic work produced using dishonest methods has no value. Academic dishonesty also includes copying - verbatim or otherwise, and plagiarism i.e., the use of an author's ideas, statements, or approaches without crediting the source. A clear indication of academic dishonesty will result in a grade of "F" being assigned to that particular piece of work.

Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a.**Introduce** the project stating its nature, scope, importance, etc. b.**Formulate** the objectives and hypotheses; c.**Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d.**Data:** Collect Edit, tabulate data and analyze the same; make your findings. e.**Write up the Project** Report starting from (a) to (e) describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Credit Management (4 Credits)

1. Principles of lending: Safety, Liquidity, Profitability and Diversification.
2. Managing risks in lending: Types of risks, process of credit risk management.

3. RBI's guidelines on credit risk management.
4. Marketing of credit: Significance and strategies.
5. Forms of advances: Cash credit, Overdraft, Term loans and Bill financing.
6. Priority Sector Lending: Components its, Targets and issues.
7. Financial Inclusion: Concept-Significance-Imitative.
8. Retail Credit: Meaning-Emerging popularity-Products-Constraints.
9. Bankable project: Features-Contents of a project report.
10. Credit appraisal: Types-Parameters-Structuring a proposal.
11. Credit Rating: Objectives-Methodology-Benefits-Credit Scoring.
12. Documentation: Meaning and Importance-Procedure.
13. Search and encumbrance report.
14. Stamping of Documents: Types of stamps-Implications of Stamping.
15. Law of Limitation: Its relevance to bankers.
16. Credit monitoring: Goals-Methods-Warning Signals.
17. Non-Performing Assets: Concept-Norms for classification and provisioning-Causes.
18. Recovery Mechanism: Legal measures and non legal measures of recovery.
19. Process of rehabilitation of sick omits.
20. Case Studies: Tracing the trends in the level of NPAs, analysing the practical cases of default.
21. Glossary.

More books for Reading and Referencing

Author (s)	Title
N.S. Toor	Bank Credit Management
K.vaidasanathan	Credit Risks Management for Indian Banks
Popli. G.J.	Strategic Credit Management in Bank
K.S.Bagchi	Credit Risk Management
D.D.Mukherjee	Credit Maintaining, Legal Aspects and Recovery of Bank Loan
D.D.Mukherjee	Hands on Credit – Doing it Yourself
N.S.Toor	Analysis of Balance Sheet
Hrishikes Bhattacharge	Credit Appraisal and Lending Decision – A Risk Return Framework
G.Vijayaragavan	Bank Credit Management
John Kay	Other People's Money: Masters of the Universe on Servants of the people
S.Murali	Banking Credit Management

Course Schedule: Core: Credit Management (4 Credits)

Syllabus	Schedule
Unit 1: Credit Management: Traditional and Emerging Concepts – Principles – Managing Credit to meet Capital Adequacy Ratio – Managing Risks in Lending – RBI guidelines on Credit Risk Management – Bank for International Settlements' Credit Risk Management Principles – Role of Information Technology in Credit Management – Marketing of Credit – Lending Options and Strategies – Loan quality – Developing the lending banker.	20 Days
Unit 2: Credit Delivery System in Banks: Forms of Advances: Cash credit, Overdraft, Bills purchasing and Bill discounting facility, Term loans – Priority Sector Lending: Composition – Targets -Issues/Problems – Recent developments – Financial inclusion – Agriculture / SMEs / SHGs / SSI / Tiny sector financing – Retail Credit – Assessment of working capital requirements.	12 Days
Unit 3: Bankable Projects – Project Preparation – Credit Appraisal – Art and Science of Credit Appraisal –Financial Appraisal – Technical Appraisal – Economic Appraisal – Commercial Appraisal – Structuring a credit proposal – Credit Rating : Meaning, Objectives and Benefits – Rating Methodology – Credit Risk Rating Case Studies.	10 days

Unit 4: Documentation: Meaning – Importance – Procedure – Bank Security Documents – Search and Encumbrance Report – Stamping of Documents – Registration of Charges – Law of Limitation – Different types of Securities	13 days
Unit 5: Credit Monitoring: Goals of Monitoring and follow-up – Credit Monitoring arrangements – On-site and Off-site Supervision – Credit Monitoring of large borrowal accounts – Checklist for identifying early problem credits – Non-Performing Assets – Recovery Mechanism – Rehabilitation of Sick Units.	15 days
UNIT 6:, Dynamic Component for Continuous Internal Assessment only: <i>Contemporary Developments Related to the Course during the Semester concerned</i>	Simultaneous discussion as each unit is dealt in the class.
5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.	

Assignment I Foreign Exchange Management

1. What are the principles of lending?
2. Give a summary of RBI's guidelines on credit risk management.
3. Information Technology is an integral part of the credit management process in a bank-Explain.
4. As a banker, how would you assess the loan quality?
5. Distinguish between cash credit and over draft.
6. Give an account of the constraints faced by bankers while lending to the priority sector.
7. Give an account of the various types of retail credit granted by a bank.
8. Objective Type Questions:
9. _____ is the bench mark lending rate of banks
 (a) MCLR (b) BPLR (c) Base rate (d) PLR.
 - ii. Credit risk is also called as _____ risk
 (a) Intrinsic (b) Value (c) Default (d) Failure
 - iii. An increase in the volume of credit granted by a bank will be followed by a _____ increase in the capital of a bank.
 (a) Equal (b) Proportionate (c) Disproportionate (d) Even
 - iv. _____ imposes financial discipline on the borrowers
 (a) Term loans (b) Cash Credit (c) Overdraft (d) Clean loans
 - v. In bill financing demand bills are
 (a) Discounted (b) Purchased (c) Honoured (d) Paid out.
10. What are the different methods of lending adopted in working capital financing?
11. Define MSMEs.
12. Visit a bank branch. Learn about the innovative credit products offered by it.

Assignment II Credit Management

1. What is a bankable project?
2. Give an account of the steps involved in project preparation.
3. Explain the different parameters of technical appraisal.
4. What is commercial appraisal? How is it undertaken?
5. As a banker how would you structure a credit proposal?
6. Emphasize the significance of proper loan documentation.
7. What is credit score?
8. Objective type Questions.
9. _____ appraisal is meant for assessing the demand-supply gap.
 - i. (a) Economic (b) Commercial (c) Financial (d) Managerial.

(ii) Which agency helps a banker to assign credit score?
(a) CRISIL (b) ICRA (c) CARE (d) CIBIL

(iii) Credit monitoring is for meant for
(a) Approving the loan (b) Ensuring the end use of money
(c) Having a vigilance on the borrower (d) Releasing the loan

(iv) Non Performing assets
(a) Have no impact an profitability of a bank
(b) Include standard assets (c) Do not generate any income
(c) Are exempt from tax.

(v) Match the following

Security	-	Type of Charge
1. Book debts	-	(a) Mortgage
2. Jewels	-	(b) Hypothecation
3. Stock	-	(c) Pledge
4. Building	-	(d) Assignment

9. In a project proposal, the projected ratios are given as under:

Debt Equity Ratio	-	2.5 : 1
Current Ratio	-	4:1
Liquidity Ratio	-	1:1
Debt service coverage Ratio	-	3:1
ROI	-	23%.

Interpret these ratios. Give your views on accepting / rejecting the proposal based on these ratios.

10. Identify the causes for the rising level of NPAs in Indian Banks. Suggest suitable remedies for reduction in NPAs.

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Department of Bank Management
Alagappa University, Karaikudi
Course Details

General Information	Instructor Details
Program: MBA (B&I)	Name: Dr.B.Sudha
Course Code: 632306	Mobile: 9698285711
Course Title: Fire Insurance	Email: sudha.pooja.78@gmail.com
Semester: III	Class Time: As per the time table
Credits: 3	
Duration: July to November	

Course description

This course explicates the basic principles of fire insurance contract, standard and special perils policy and types of fire insurance policy; elaborates the theory and tariff System of rating, method of computation of rate and fire insurance documents; educates general and industry specific fire hazards and fire protection and detection systems; enumerates claim procedure, proximate cause, rights and duties of parties under fire insurance contracts and concurrent and non-concurrent policies; elucidates the functions and duties of surveyors, waiver, ex-gratia payments and assignment of claim proceeds; energizes with contemporary developments.

Text Book:

K.C. Mishra and G.E. Thomas, *General Insurance - Principles and Practice*, Cengage Learning: New Delhi.

Reference Book:

Insurance Institute of India – IC – 57 – Fire and Consequential Loss Insurance.

Course Objectives: This course intends to:

- i) Introduce the fire insurance contract mechanism, standard and special perils policy and types of fire insurance policies.
- ii) Acquaint learners with the theory of rating, tariff System of rating, method of computation of rate and fire insurance documents
- iii) Competent in the general fire hazards, industry specific fire hazards and fire protection and detection system
- iv) Facilitate the students to understand the Claim Procedure, Rights and Duties of Parties under Fire Insurance Contracts and Concurrent and Non-concurrent Policies.
- v) Familiarize the Functions and Duties of Surveyors, waiver, Ex-gratia Payments and Assignment of claim proceeds; sensitize with contemporary developments

Course Outcomes: By the end of the course the students shall be able to:

- i) Recognize and understand the concepts, principles and various types of fire insurance policy.
- ii) Acquire the thorough knowledge of various methods of computation of rate, tariff system of rating and understand fire insurance documents and calculation of premium.
- iii) Comprehend the fire hazards in textile, paper, chemical and engineering industries and fire hazards in construction and electrical equipments.
- iv) Posses a strong foundation on fire insurance claims and rights and duties of parties of fire insurance contracts.
- v) Obtain a good understanding on survey report and payment of claim proceeds.

Grade distribution

Marks and Grade			
< 50	50 – 60	60 – 75	≥ 75

Fail	II Class	I Class	Distinction
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Teaching and learning activities

Teaching methods comprises of combination of lecture and in-class exercises. Assignments, seminars, field visit, role play, quizzes, class room participation, group presentations and group assignments are given to the students to strengthen their knowledge.

Evaluation Procedure:

S.No	Examinations	Marks
1	Continuous Internal Assessment <ul style="list-style-type: none"> - Two hours examination (15 marks) - Assignments, seminars, field visit, role plays, quizzes, class room participation, group presentations and group assignments (10 marks) 	25
2	End-Semester Examination <ul style="list-style-type: none"> - Part – A $5 \times 3 = 15$ - Part – B $5 \times 10 = 50$ - Part – C $1 \times 10 = 10$ 	75
3	Total	100

Student responsibilities and conduct

Attendance	Students must have a minimum of 80% attendance to take End-Semester Examination. However, condonation of shortage of attendance will be granted on genuine medical grounds up to a maximum of 10% of the contact days.
Punctuality	Punctuality is the gate-way to success. Students are expected to come to class on time. Valid reason may be taken into consideration at the discretion of the Dean/Chairman/Head of the Department.
Discipline	Discipline is an important virtue that makes the students successful at all the time. Using of mobile phones, lap tops and other electronic gadgets are restricted during the lecture. Any misbehavior identified in the class may lead to academic penalty.
Class participation	Students should come prepared for class and must engage themselves actively in the lecture and class discussion. The understanding level of the students is tested through interaction and discussion. Through discussion students are learning out of box information and it will promote more active involvement in learning.
Assignment submission	Assignments help the students to go deeper with the subject and create something new from it. It is the responsibility of the students to submit their assignments within the communicated timelines. Submission of assignments through electronic mode is also appreciated. Late submission of assignments may lead to mark penalty.
Honesty	Students should be honest and claim credit for his work only. Copying others works/ideas/statements without proper citation is punishable.
Communication	CIA time table, deadlines for assignment submission, seminars, quizzes etc., will be communicated a minimum of 10 days prior to the activity. Students are expected to stick to the schedule.

Course outline

- i. Fire Insurance Contract: key concepts and essential characteristics.
- ii. Standard fire and special perils policy: coverage, exclusions and conditions.

- iii. Types of policy: Add-on-covers, floater policies, declaration policies, floater, declaration policies, reinstatement value policies.
- iv. Structure of All India Fire Tariff: Rules and Regulations.
- v. Rating: Theory and Tariff system of rating, basic rate, discounts and extra premium.
- vi. Method of computation of rate.
- vii. Fire Insurance Documents: Proposal Form, Risk Inspection Report, Acceptance-cum-Receipt, Renewal Notice, Cover Note.
- viii. Drafting of Policies and Endorsements.
- ix. Calculation of Premium.
- x. Fire Hazards: Hazards arising from construction, exposure and height, air conditioning and ventilation systems, boilers and furnaces.
- xi. Hazards arising from electrical equipments
- xii. Industry Specific Fire Hazards: Textile, Paper, Chemical and Engineering Industries.
- xiii. Fire Protection and Detection Systems.
- xiv. Fire Insurance Claims: Claim Procedure.
- xv. Causes for loss: Doctrine of proximate Cause and Onus of Proof
- xvi. Rights and Duties of Parties under Fire Insurance Contracts
- xvii. Ascertainment of Quantum of Loss
- xviii. Salvage and Salvage Disposal Procedure
- xix. Apportionment of Loss: Pro-rate Average and Apportionment of Loss under Contribution Condition.
- xx. Concurrent and Non-concurrent Policies.
- xxi. Surveyor: Functions and Duties of Surveyors and Survey Report
- xxii. Payment and Assignment of Claim Proceeds: Waiver, Ex-gratia Payments, Payment of Claim by Mistake and to persons other than the Insured.
- xxiii. Contemporary development
- xxiv. Glossary

Reference Books:

1. Fire insurance Coverages IC-58, Insurance Institute of India.
2. Fire insurance claims IC-56, Insurance Institute of India.
3. Fire Rating and Underwriting IC- 59, Insurance Institute of India.
4. Insurance Institute of India – IC 34 – General Insurance
5. Insurance Institute of India – IC 45- General Insurance Underwriting
6. Module I, *Principles and Practice of General Insurance*, The Institute of Chartered Accountants of India: New Delhi.
7. H Narayanan, *Indian Insurance: A Profile*, Jaico Publishing House: Mumbai.
8. Insurance Institute of India – IC 32- Practice of General Insurance

Journals and Magazines

1. Journal of risk and insurance.
2. Journal of Insurance Institute of India
3. The IUP journal of risk and insurance
4. Risk management magazine
5. IRDA journal

Web Sources

1. www.fireinsurance.com
2. www.irda.gov.in
3. www.einsuranceprofessional.com
4. www.businessinsure.about.com
5. www.indiainsure.com

Course Schedule : Core Course: Fire Insurance – 3 credits

Syllabus	Duration
UNIT: 1 Fire Insurance: Definition – Essential Characteristics of a Fire Insurance Contract – Standard Fire and Special Perils Policy: Coverage, Exclusions and Conditions – Add-on-covers – Floater Policies – Declaration Policies – Floater – Declaration Policies – Reinstatement Value Policies. <i>Contemporary Developments</i>	14 days
UNIT: 2 Structure of All India Fire Tariff and Rules and Regulations there under – Theory of Rating – Tariff System of Rating – Basic rate, Discounts and Extra Premium – Method of computation of Rate – Fire Insurance Documents: Proposal Form – Risk Inspection Report – Acceptance-cum-Receipt – Renewal Notice – Cover Note – Drafting of Policies and Endorsements – Calculation of Premium. <i>Contemporary Developments</i>	19 days
UNIT: 3 Fire Hazards: Hazards arising from construction – Hazards arising out of exposure and height – Hazards of air-conditioning and ventilation systems – Hazards of boilers and furnaces – Hazards of electrical equipments. Industry Specific Fire Hazards: Textile, Paper, Chemical and Engineering Industries. Fire Protection and Detection Systems. <i>Contemporary Developments</i>	10 days
UNIT: 4 Fire Insurance Claims: Claim Procedure – What constitutes a loss? – Doctrine of proximate Cause – Onus of Proof – Rights and Duties of Parties under Fire Insurance Contracts – Ascertainment of Quantum of Loss – Salvage and Salvage Disposal Procedure – Pro-rate Average – Apportionment of Loss under Contribution Condition – Concurrent and Non-concurrent Policies. <i>Contemporary Developments</i>	15 days
UNIT: 5 Functions and Duties of Surveyors – Survey Report – Waiver – Ex-gratia Payments – Assignment of Claim Proceeds – Payment of Claim by Mistake – Payment of Claim to persons other than the Insured. <i>Contemporary Developments</i>	12 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.	

Assignment – 1

1. Test yourself
 - i).....refers to the amount which an insurer is prepared to retain for his own account on a risk
 - ii) Once the drafting of policy document is complete, fire policies need to be stamped with an insurance stamp of.....
 - iii) The renewal notice for fire policy needs to be send.....
 - iv) Unless otherwise specifically provided for, this tariff is applicable to.....
 - v) Floater policies can be granted for.....
2. Prepare a list of 20 specific terms used in the fire insurance and define them.

3. Case Study

Standard fire and Special Perils Policy was issued to a Business Management Institute at Kolkata covering all their computers for sum insured of Rs. 15 crores for the period 1.1.2015 to 31.12.2015. “Omission to Insure addition, alteration or extension clause” was opted for by the Insured as an Add-on by payment of additional premium.

New computers for total amount Rs.90 lakhs were procured by the institute on 1.6.2015. However, insured did not inform the insurer about this purchase. At about 1 PM on 10.6.2015, a fire took place in the computer centre of the institute resulting in considerable damage to the Computers which also included freshly procured computers. The insured lodged a claim for Rs. 2 Crores.

Issue: In absence of any intimation from the insured to the insurer with regard to procurement of new computers and consequent increase in sum insured, whether the loss for new computers is admissible?

4. Describe the various method of computation of rate.

5. Enumerate the fire protection and detection systems.

Assignment – 2

1. Test yourself

- i) The Sum insured in a fire insurance contract can be fixed on.....
- ii) What shall be the minimum sum insured for declaration policies?
- iii) Which of the following policies are granted to cover under a single policy, stocks which fluctuate between different locations?
 - a) Declaration policy
 - b) Floater policy
 - c) Local Authority policy
- iv) is a device designed for automatic detection and extinguishment of a fire by the use of water in its initial stages.
- v) What is meant by “Per Se” rating?

2. Case Study

Standard fire and Special Perils Policy was issued to the Insured covering the cold storage (storing potatoes) at Hazaribah for sum insured of Rs. 6 crores for the period 1.4.2009 to 31.3.2010. Policy was also extended to cover “Deterioration of Stocks” for sum insured of Rs.2.50 crores.

There was heavy rainfall on 28.6.2009 at Hazaribagh accompanied by lightening. At about 4 PM, the power supply from Electrical Sub-station was tripped off. On inspection by the working staff, the lightening arrestor was found burnt/damaged.

The insured lodged claim for Rs.2.50 crores towards total loss due to deterioration of stocks of potatoes in their cold storage premises caused by power failure due to bursting of transformer.

Issue: Whether the claim is admissible?

3. Elaborate the claim settlement procedure in Fire Insurance.

4. Role play

- i) Conversation between the surveyor and the insurer (at the time of submitting the survey report)
 - ii) Conversation between the insurer and the insured (at the time of fire insurance claims)
5. Visit an insurance company in your locality, observe and learn the practical experience.

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ALAGAPPA UNIVERSITY, KARAIKUDI
DEPARTMENT: BANK MANAGEMENT
Course Depiction

Program: M.B.A. (B&I)	Semester: III
Course Title: Comprehensive Viva Voce III (632603)	

Objective

- 1.To check the conceptual clarity of the learners in the various courses offered in the semester.
- 2.To examine the level of awareness of the learners about the contemporary developments relating to the curriculum.
3. To enhance the communication skills of the students.
- 4.To train the students for a flawless oral presentation.

Outcome the students will be

1. Inspired to gain strong conceptual edifice.
2. Inquisitive in learning about contemporary developments.
3. Confident in facing personal interviews.
10. Equipped with better communication skills.

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ALAGAPPA UNIVERSITY, KARAIKUDI
DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: MBA (B&I)	Semester : IV
Course Title: Risk Management (632401)	Class Time: As per the Time-Table
Name of Course Teacher	Dr.C.Yogalakshmi
Mobile: 0091 9486188959	Email : cyoga1966@gmail.com

Course Brief: The course defines the concept of risk and significance of risk management, analyses the nature, sources and cost of risks; explains the objectives, benefits, nature and the evolution of risk management; deals with the measurement and management of different types of risks faced by banks; studies in depth the tools for risk management in banks, discusses the Basel II and Basel III norms and RBI guidelines on risk management; also describes the measurement and management of risks in insurance and explains the risk control tools and techniques in insurance.

Text Books: (i) Risk Management, Indian Institute of Banking and Finance.

(ii) Risk Management, Insurance Institute of India.

Reference Books: i. Financial Risk Management, Vivek and P.N. Asthana.

ii. Financial Risk Management, Dun&Bradstreet.

Course Objectives: To make the students:

1. Understand the concepts, objectives, benefits and significance of risk management.
2. Know about the various types of risk faced by banks, their measurement and management
3. Study the various tools of risk management in banks, Basel II and Basel norms and the RBI guidelines on risk Management
4. Competent in measurement and management of risks in insurance and understanding the risk control tools and techniques in insurance.

Course Outcomes: The students shall be able to:

i. Understand the concept and significance of risk management, its nature, objectives and benefits
ii Develop a sound knowledge on measurement and management of credit risk, market risk, interest rate risk and operational risk.
iii Explore the various tools for risk management as a prospective banker
iv. Finetune their knowledge on measurement and management of risks, risk control tools and techniques in insurance.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

Attendance: Attendance and participation are vital to the student's success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person's professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

Academic Dishonesty: Academic work produced using dishonest methods has no value. Academic dishonesty also includes copying - verbatim or otherwise, and plagiarism i.e., the use of an author's ideas, statements, or approaches without crediting the source. A clear indication of academic dishonesty will result in a grade of "F" being assigned to that particular piece of work.

Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a. **Introduce** the project stating its nature, scope, importance, etc. b. **Formulate** the objectives and hypotheses; c. **Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d. **Data:** Collect Edit, tabulate data and analyze the same; make your findings. E. **Write up the Project Report** starting from **(a) to (e)** describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Risk Management (3Credits)

1. Fundamental concepts of risk, risk management, nature, sources and cost of risks, Importance, Objectives, Benefits and Evolution of risk management,
2. Measurement and management of credit risk
3. Measurement and management of market risk.
4. Interest Rate Risk and its measurement – Asset Liability Management
5. Operational Risk Measurement and management.
6. Tools for Risk Management in Banks Viz., Derivatives, Bull spreads, Swaps and Credit Rating
7. Basel II norms

8. Basel III norms, their impact on banking industry
9. RBI guidelines on risk management and the role of Clearing Corporation of India Ltd (CCIL)
10. Risk identification and Measurement and management of risks in Insurance
11. Sources of risk, Exposure to risks, Hazard & Loss Analysis
12. Risk Evaluation-Direct and indirect losses
13. Risk profiling-Risk Assessment-Statistical methods
14. Risk Avoidance and risk reduction
15. Prevention of Loss and Loss control
16. Risk Retention and Risk Transfer.

More books for Reading and Referencing

Author (s)	Title
Robert A Jarrow & Arkadev Chatterjee	An Introduction to Derivative Securities, Financial Markets and Risk Management
Paul Sweeting	Financial Enterprise Risk Management(International Series on Actuarial Science)
Max Gunther	The Zurich Axions: The Rules of Risk and Reward Used by Generations of Swiss Bankers.
David Shirreff	Dealing with Financial risk
Indian Institute of Banking and Finance	Risk Management
Insurance Institute of India	Risk Management
Vaidyanathan, K. and Meera Sharma	Credit Risk Management for Indian Banks, Management of Financial Institutions: With Emphasis on Bank and Risk Management
Vivek and P.N. Asthana.	Financial Risk Management
Dun&Bradstreet	Financial Risk Management
Hrishikes Bhattacharya	Banking strategy, Credit Appraisal and Lending Decisions; A Risk-Return Framework
Biji Scaria	Cyber Crime and IT Risk
Roy C.K and Roy, P	Risk Management

Course Schedule: Core: Risk Management (3 Credits)

Syllabus	Schedule
Unit 1: 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.	10 Days
Unit 2: 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 – Management of Credit Risk, Market Risk, Interest Rate Risk and Operational Risk – Specific Issues in Risk Management..	20 Days
Unit 3: Tools for Risk Management in Banks – Derivatives – Bull Spreads – Neutral and Volatile Strategies – Delta Neutral Strategies – Swaps – Credit Derivatives – Credit Ratings – Regulatory & Supervisory Framework for Risk Management – Basel II & Basel III : RBI guidelines on Risk Management – Counter-party credit risk – Role of clearing corporation of India Ltd (CCIL).	15 days
Unit 4: 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.	15 days

Unit 5: 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..	10 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.	

Assignment I Risk Management

1. What are the various business lines of banks and the type of risk associated with each business line?
2. How does a change in interest rates affect the valuation of assets and liabilities?
3. Explain the various methods for measurement of market risk.
4. Explain the various credit risk measurement models.
5. What are the advantages of an efficient technology base of banks? Does the size of bank matter in technology selection and exposure to operational risk?
6. Discuss the challenges faced by Indian Banks in risk management.
7. Objective type : Choose the correct alternative
 - (i) What among the following is both a source and measure of risk?

(a) Yield curve (b) Duration (c) Convexity (d) Gap
 - (ii) Duration is expressed in

(a) Rupees (b) Percentage (c) Years (d) Cash flows
 - (iii) Addressing Liquidity Risks entails _____

(a) Building strong client base (b) Having dedicated workforce
(c) Maintain always excess liquidity
(d) Building capacity to raise resource at reasonable costs
 - (iv) A risk cannot be transferred but can be

(a) Eliminated (b) Absorbed (c) Shared (d) Ignored
8. Prepare a brief of international credit rating agencies and also present the different codes used for rating along with the meaning of rating codes.
9. Study the Annual Report of a bank and list out its contingent assets and liabilities disclosed in it.
10. Examine the reasons for the failure of Barings Bank in 1995.

Assignment II Risk Management

1. Explain the various tools for risk management in banks.
2. What are derivative contracts? What is the importance of derivative contracts for banks?
3. What are the various types of derivatives? Which type of derivative has highest volumes of trade worldwide?
4. If a bank has assets of long-term maturities and liabilities of short term maturities, how will an interest rate future help banks interest rate risk?
5. What are credit derivatives? Explain the various kinds of credit derivatives
6. Explain Moody's analytical framework for operational risk management.
7. Discuss the Basel III norms on banking supervisory framework and its impact on banking sector.

8. **Objective Type Questions:** choose the correct alternative

(i) Under Basel III, recognising advances made in risk management technology is done through _____

- (a) A certificate given by the bank
- (b) IT solutions
- (c) Complex mathematical calculations
- (d) Freedom given to banks to have a methodology for risk assessment based on their inferences through historical time series analysis.

(ii) The important component of market discipline is 'disclosure'; The customers and shareholders are generally more interested in the disclosures as they provide information normally not available in _____

- (a) Newspapers
- (b) Periodicals
- (c) Financial statement of banks
- (d) Analysts' reports

(iii) Purpose of classification of risk is to

- (a) Ensure capital adequacy
- (b) Help in framing loan policies
- (c) Help banks for evolving good control systems
- (d) None of the above

(iv) Credit risk means _____

- (a) Current value of the collateral security deteriorates against the interest of the Bank
- (b) Either an inability or an unwillingness of the borrower to perform as contracted
- (c) Insurance company rejects certain claims
- (d) Both (a) and (b) above

(v) One of the objectives of the Loan Review mechanism is

- (a) to provide the top management with information on credit sanction process, risk evaluation and post-sanction loan follow up.
- (b) to make classification under IRAC norms
- (c) loan documentation
- (d) fixing up accountability for lapses

9. Explain the various sources of risks in insurance.

10. Evaluate the pros and cons of different risk control tools and techniques in insurance.

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Department of Bank Management
Alagappa University, Karaikudi
Course Details

General Information	Instructor Details
Program : MBA (B&I)	Name : Dr.B.Sudha
Course Code: 632402	Mobile : 9698285711
Course Title : Marine Insurance	Email: sudha.pooja.78@gmail.com
Semester : IV	Class Time: As per the time table
Credits : 3	
Duration: December to April	

Course description

This course elucidates the fundamental principles and concepts of marine insurance, underwriting documents and types of marine insurance policy; explicates the marine clauses for hull, freight and cargo and Institute standard conditions for cargo contracts clauses used in India; expounds the types and causes for marine cargo loss, role of insures, LPA, IUMI in cargo loss prevention, types of marine frauds and precautionary measures for their prevention; exposes the types of losses and the measure of indemnity applicable to them, adjustment and settlement of claims; enumerates claim settlements, York–Antwerp rules, role and functions of claim settling agents; enlightens with contemporary developments.

Text Book:

Insurance Institute of India – IC – 67 – Marine Insurance.

Reference Book:

Hodges, ‘Law of Marine Insurance’, Pap Routledge Cavendish April 1996.

Course Objectives: This course intends to:

- vi) Provide comprehensive ideas on different dimensions of marine insurance, underwriting documents and types of marine insurance policies.
- vii) Facilitate the students to understand the Marine clauses for hull, freight and cargo.
- viii) Provide insights into the types and causes for marine cargo loss and precautionary measures for prevention.
- ix) Provide strong foundation on the Claim Procedure and the measure of indemnity applicable to them.
- x) Competent in the cargo clearing procedure, York–Antwerp rules, role and functions of claim settling agents; equip with contemporary developments

Course Outcomes: By the end of the course the students shall be able to:

- vi) Gain technical knowledge on marine insurance and enable them to make fire insurance claims.
- vii) Demonstrate the marine clauses and cargo contract clauses used in India.
- viii) Act as trouble shooters for prospective clients in managing marine losses and frauds.
- ix) Exhibit professional expertise in settlement of claims.
- x) Comprehend the York–Antwerp rules, role and functions of claim settling agents; gain awareness of contemporary developments.

Grade distribution

Marks and Grade			
< 50	50 – 60	60 – 75	≥ 75
Fail	II Class	I Class	Distinction

Teaching and learning activities

Teaching methods comprises of lecture and in-class exercises viz., Assignments, seminars, field visit, role play, quizzes, class room participation, group presentations and group assignments to strengthen their knowledge.

Evaluation Procedure:

S.No	Examinations	Marks
1	Continuous Internal Assessment <ul style="list-style-type: none">- Two hours examination (15 marks)- Assignments, seminars, field visit, role plays, quizzes, class room participation, group presentations and group assignments (10 marks)	25
2	End-Semester Examination <ul style="list-style-type: none">- Part – A $5 \times 3 = 15$- Part – B $5 \times 10 = 50$- Part – C $1 \times 10 = 10$	75
3	Total	100

Student responsibilities and conduct

Attendance	Students must have a minimum of 80% attendance to take End-Semester Examination. However, condonation of shortage of attendance will be granted on genuine medical grounds up to a maximum of 10% of the contact days.
Punctuality	Punctuality is the gate-way to success. Students are expected to come to class on time. Valid reason may be taken into consideration at the discretion of the Dean/Chairman/Head of the Department.
Discipline	Discipline is an important virtue that makes the students successful at all the time. Using of mobile phones, lap tops and other electronic gadgets are restricted during the lecture. Any misbehavior identified in the class may lead to academic penalty.
Class participation	Students should come prepared for class and must engage themselves actively in the lecture and class discussion. The understanding level of the students is tested through interaction and discussion. Through discussion students are learning out of box information and it will promote more active involvement in learning.
Assignment submission	Assignments help the students to go deeper with the subject and create something new from it. It is the responsibility of the students to submit their assignments within the communicated timelines. Submission of assignments through electronic mode is also appreciated. Late submission of assignments may lead to mark penalty.
Honesty	Students should be honest and claim credit for his work only. Copying others works/ideas/statements without proper citation is punishable.
Communication	CIA time table, deadlines for assignment submission, seminars, quizzes etc., will be communicated a minimum of 10 days prior to the activity. Students are expected to stick to the schedule.

Course outline

- i. Marine Insurance: fundamental principles and marine underwriting.
- ii. Underwriting documents: Rules of interpretation and stamp duties
- iii. Premium: payment of premium and exchange control regulations regarding payment of premium
- iv. Risk and rating factors in cargo underwriting

- v. Policy: Types of policies to cover cargo owners' and ship owners insurable interest
- vi. Institute clauses: hull, freight and cargo
- vii. Non -Institute clauses and Institute standard conditions for cargo contracts clauses used in India
- viii. Vessels clause: Sailing vessels clause and Inland vessels clause
- ix. Trade clauses, Duty and increased value insurance clause, Seller's contingency clause and Rejection insurance clause.
- x. Cargo loss: Types and Causes
- xi. Cargo loss prevention: Role of insures in cargo loss prevention, Role of Loss Prevention Association (LPA) and International Union of Marine Insurers (IUMI).
- xii. Marine frauds: Types and Precautionary measures for their prevention.
- xiii. Marine insurance claims: Presentation, Adjustment and Settlement of Claims in respect of Cargo, Hull and Freight.
- xiv. Settlement of Claims in respect of Collision Liabilities, General Average, Salvage and Salvage Charges.
- xv. Claim Settlements: Purpose, Scope, Application and Effect of Claim Settlements
- xvi. Salient Features of York–Antwerp Rules, 1974 and Amendments
- xvii. Rules and Practice of Association of Average Adjusters
- xviii. Exchange Control Regulations regarding Payment of Claims
- xix. Effect of claims Settlements on abandonment, Subrogation and Recoveries
- xx. Cargo Clearing Procedures and Documentation
- xxi. Role and Functions: Claim Settling Agents, Average Adjusters, Hull and Cargo Surveyors and Salvage Association.
- xxii. Contemporary Developments
- xxiii. Glossary

Reference Books:

1. Insurance Institute of India – IC 65 – Marine Underwriting
2. Insurance Institute of India – IC 61 – Cargo Loss Prevention
3. Insurance Institute of India – IC 63 – Marine Clauses
4. Insurance Institute of India – IC 66 – Marine Insurance Claims
5. Insurance Institute of India – IC 60 – Marine Cargo Insurance Principles and Underwriting
6. Insurance Institute of India – IC 70 – Marine Hull Insurance Underwriting and Claims
7. Hodges, 'Cases & Mats on Marine Insurance Law' Routledge Cavendish.

Web Resources

1. www.gicofindia.com
2. www.irda.gov.in
3. www.insurancepandit.com
4. www.indiainsurancereview.com
5. www.easyinsuranceindia.com

Journals and Magazines

1. Journal of risk and insurance
2. Journal of Insurance Institute of India
3. India Insurance
4. Insurance Chronicle
5. The Insurance Times

Course Schedule: Core Course: Marine Insurance – 3 credits

Syllabus	Duration
UNIT: 1 Marine Insurance – Definition – Marine Underwriting – Fundamental Principles – Underwriting Documents – Rules of Interpretation – Payment of Premium – Stamp Duties – Exchange Control Regulations regarding Payment of Premium – Risks and Rating Factors in Cargo Underwriting – Types of Policies to Cover Cargo Owners’ and Ship Owner’s Insurable Interest. <i>Contemporary Developments</i>	15 days
UNIT: 2 Marine Clauses: Institute Clauses for Hull, Freight and Cargo used in the International Market – Non-Institute Clauses - Institute Standard Conditions for Cargo Contracts Clauses used in India – Sailing Vessels Clause – Inland Vessels Clause – Trade Clauses – Duty and Increased Value Insurance Clause – Seller’s Contingency clause – Rejection Insurance Clause. <i>Contemporary Developments</i>	15 days
UNIT: 3 Cargo Loss Prevention: Types and Causes for Marine Cargo Loss – Role of Insures in Cargo Loss Prevention – Role of Loss Prevention Association (LPA) and International Union of Marine Insurers (IUMI). Types of Marine Frauds and Precautionary measures for their prevention. <i>Contemporary Developments</i>	10 days
UNIT: 4 Marine insurance claims: Types of Losses and the Measure of Indemnity applicable to them – Presentation, Adjustment and Settlement of Claims in respect of Cargo, Hull, Freight, Collision Liabilities, General Average, Salvage and Salvage Charges. <i>Contemporary Developments</i>	10 days
UNIT: 5 Claim Settlements: Purpose, Scope, Application and Effect of Claim Settlements – Salient Features of York – Antwerp Rules, 1974 and Amendments – Rules and Practice of Association of Average Adjusters – Exchange Control Regulations regarding Payment of Claims – Effect of claims Settlements on abandonment, Subrogation and Recoveries – Cargo Clearing Procedures and Documentation – Role and Functions of Claim Settling Agents, Average Adjusters, Hull and Cargo Surveyors and Salvage Association. <i>Contemporary Developments</i>	20 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.

Assignment – 1

1. Test yourself
 - a. Marine Hull Insurance covers the loss or damage to a ship’s.....
 - b. What is the nature of cover provided by the Builders’ Risk Insurance” clause?
 - c. What is the main objective behind classification of ships?
 - d. Charterers’ liabilities are theand.....liabilities of the charterer of a ship.
 - e. A ship repairer’s liability insurance (SRL) protects the ship repairer.....
2. Prepare a list of 30 specific terms used in the fire insurance and define them.

3. Case Study

Vessel 'A' and 'B' were in collision. 'A' was adjudged 75% to blame and 'B' 25%. The

Particulars	'A' (Rs.)	'B'(Rs.)
Damage to vessel	Rs. 3,00,000	Rs.2,40,000
Demurrage	1,50,000	60,000
Damage to cargo	30,000	60,000
	Rs.4,80,000	Rs.3,60,000

In addition, there were claims against vessel 'A' for personal injuries amounting to Rs. 2,40,000 and damage to a quay wall Rs.60,000.

Show the claim on vessel 'A's policy which is subject to ITC-Hulls (1.10.83) with insured value of Rs.15,00,000 and policy deductible of Rs.30,000.

4. "We cover almost everything" is the punch line of

Collect the punch line of Insurance companies operating in India. Frame the punch line for a marine insurance company.

5. Describe the cargo clearing procedure and documentation.

Assignment – 2

1. Test yourself

- Which type of cargo is likely to be the most preferred choice for marine insurance underwriting?
- Which among the following containers is best suited for transporting ice-cream?
 - Reefer containers
 - Tank Containers
 - Ventilated containers
 - Flat track Containers
- What is the minimum premium for an annual policy?
- What is the notice period for cancellation of 'open cover' for marine risk?
- Which vessel is best suited to carrying cargo like oil?

2. Discuss the progress of Marine Insurance in India.

3. Field Visit

Visit the general insurance company in your locality and collect the latest information about the marine insurance products.

4. Discuss the steps in filing and settlement of marine claims

5. Enumerate the types of Marine Frauds and explain the Precautionary measures for their prevention.

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ALAGAPPA UNIVERSITY, KARAIKUDI
DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: M.B.A. (B&I)	Semester: IV
Course Title: Motor Insurance (632403)	Class Time: as per the Time-Table
Name of Course Teacher	Dr.G.Parimalarani
Mobile: 0091 9940913388	Email: vini_parimal@yahoo.com

Course Brief: The course provides an overall idea about motor insurance by giving importance to various concepts of motor insurance, types of motor vehicles covered under the act, various motor policies, the procedural aspects undertaken to underwrite motor insurance; it also throw lights on Motor vehicle Act 1988. Many of the aspects like De-Tariffing, motor Trade Road risks, motor trade internal risk are also covered. It also specifies how the settlement process undertaken particularly for own damage and Third Party Liability Claims and if there are any disputes in settlement how it will be settled.

Text Book: Motor Insurance, Insurance Institute of India.

Reference Books:

Publications of Insurance Institute of India, Mumbai

Principles of Insurance and Risk Management, Alka Mittal and S.L. Gupta, Sultan Chand & Sons.

Course Objectives: To make the students:

- (i) Understand the concepts of motor insurance, types of motor vehicles and Motor Vehicles Act 1988
- (ii) Knowledgeable in various methods of motor policies, Tariff for commercial vehicles and De-tariffing.
- (iii) Gain thorough knowledge about Third party liability, Motor trade road risks and Motor Trade Internal Risks.
- (iv) Understand the role of IRDA and Motor Insurance claims Tribunal in Motor Insurance.
- (v) Understand the claims settlement procedures for own as well as Third party damages.
- (vi) Knowledgeable in minimizing measures and loss control programme.
- (vii) Gain knowledge about the Motor Accident Tribunals.

Course Outcomes: The students shall be able to:

(i) Understand the concepts of Motor Insurance in a detailed manner
(ii) Understand the motor policies for private cars and commercial vehicles.
(iii) Know about the proposal forms used in motor insurance
(iv) Know about the procedural aspects carried out in Motor Accident Claims Tribunal
(v) Thorough knowledge about settlement process

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
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Fail	II Class	I Class	Distinction
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Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

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Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: a. **Introduce** the project stating its nature, scope, importance, etc. b. **Formulate** the objectives and hypotheses; c. **Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); d. **Data:** Collect Edit, tabulate data and analyze the same; make your findings. E. **Write up the Project Report** starting from (a) to (e) describing each step in your project report meaningfully, logically with evidences supporting your findings and suitable divided into chapters as per chapterisation given already.

Course Outline: Core: Motor Insurance (3 Credits).

- i. Principles of motor insurance

- ii. Types of motor vehicles
- iii. Motor Vehicles Act 1988
- iv. Standard form for liability only policy and policies for commercial vehicles.
- v. Double Insurance for Liability only and package policy
- vi. Tariff for commercial vehicles and Limits of Liability for Third party
- vii. Procedure for Own damage claims and Third party claims.
- viii. General damage for death and disability
- ix. Claims minimization measures and control programme.
- x. Motor Accident claims tribunal.

More Books for Reading and Referencing

Author(s)	Title
Alka mittal, Prof. S.L Gupta	Principles of Insurance & Risk Management
M.N. Mishra , S.B. Mishra	Insurance Principles and practices
Kannan & Vijayaragavan	Motor Vehicle Law, Published by Lexis Nexis
Dr.L.P. Gupta	India Insurance Guide- Handbook of Insurance policies claims and Law (Life and General Insurance –Revised 2 nd Edition).
Dr. P.Periasamy	Principles & Practice of Insurance

Couse Schedule : Core : Motor Insurance (3 Credits)

Syllabus	Schedule
UNIT:1: Motor Insurance – Principles – Types of Motor Vehicles : Two Wheelers, Commercial Vehicles, Trailers and Special Types of Vehicles – Motor Vehicles Act, 1988.	12 days
UNIT: 2: Motor Policies – Standard form for Liability Only Policy – Liability to Third Parties – Personal Accident Cover for Owner driver – Package Policies for Private Cars and Two Wheelers – Policies for Commercial Vehicles – Commercial Vehicles Package Policy – Risk coverage – Protection and Removal Costs.	15 days
UNIT: 3: Proposal Forms – Policy Forms – Rating –Geographical Zones – Period of Insurance – Cover Note – Certificate of Insurance – Double Insurance for Liability only and Package Policies – Prohibition of mid-term inclusion/cancellation of extra benefits – Registration and Insurance – Endorsements – Renewal Notice – Renewal Receipts.	20 days
UNIT: 4: Tariff for Commercial Vehicles – Regulations – Rating Factors – Minimum Values – Passenger Risk – Limitation of Geographical Area – Limits of Liability for Third Party – Road Transit Risks – Motor Trade Road Risks – Motor Trade Internal Risks – De-tariffing.	12 days
UNIT:5: Claims – Own Damage Claims – Preliminary Assessment – Settlement Claim Discount – Types of Loss.Third Party Liability Claims – Procedure – Proof of Negligence – General Damage for Death and Disability – Property Damage Claims. Motor Accident Claims Tribunal – Judgments of Criminal Courts – Motor Insurance Claims – Minimization Measures and Loss Control Programme.	15 days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the

5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentation etc.,

Assignment I – Motor Insurance

1. Prepare a Glossary of 50 terminologies, A to Z in Insurance.
2. Give an overview of non life insurance companies operating in India.
3. Collect the proposal form from any two insurance companies and examine it.
4. What are the important documents used in motor insurance?
5. Explain the Motor Vehicle Act.
6. What do you mean by double insurance? Explain double insurance for package policies.
7. Explain the procedural aspect for Third party Liability Claims.
8. Explain the general exclusion under Third-Party Liability.
9. State the procedure for Hit and Run claims.
10. Explain with example the basic principles applicable in motor insurance.

11. Case study

(a) Mr. Arul purchased used vehicle for Rs. 3,00,000 from Mr. Babu. After transferring the third party insurance Mr. Arul does not take any policy for the vehicle. After the end of two months, the vehicle met with an accident. The cause for the accident is negligent on the part of the driver. Give your opinion regarding this case and specify clearly whether the insurance company has to meet the damage or not.

(b) Mr. Anand hired a driver for driving the vehicle for a long distance. After crossing 200kms from the home town of Mr. Anand, the vehicle met with an accident. The following information provides the detailed information regarding the case:

- (i) The driver was having light vehicle license.
- (ii) The vehicle was having only third party insurance.
- (iii) The accident caused due to negligence on the part of the driver.

Give your comment regarding this case and specify whether insurance company is liable to pay the compensation.

Assignment II – Motor Insurance

1. What is meant by cashless settlement?
2. Explain the procedure and power of the claims tribunal.
3. What do you mean by damages? Explain the different types of damages.
4. Discuss the applicability of principles of indemnity in motor vehicle insurance. Is there any variation in the principles as compared to the traditional principles of indemnity.

5. Write a brief note on :-

- (i) Extension of Geographical Area
- (ii) Knock for knock agreement
- (iii) Driver of vehicle

6. What do you understand by own damage?

In what manner principle of utmost Good faith is altered in motor T.P .claims?

7.Motor Third party insurance is loss making business worldwide.Suggest methods to generate funds to make this portfolio financially viable.

8. Describe in detail the functions of Motor claims Tribunal.

9.Write a short on –

- (i) Renewal Notice
- (ii)Endorsements
- (iii) Certificate of Insurance

10. Explain motor Third Party Pool with example.

11. Case Study

(a)An insured car was stolen and as per the usual process, the claimant processed a claim, however the insurance company kept delaying the disbursement of the claim in faint hope of car getting recovered soon.The frustrated insured from kolkatta purchased a new car.After 15 months the police recovered the lost car in a worst condition.Now the insurance company use this as an excuse to reject the claim flaring the debate.is the insurance company justify in rejecting the claim? Give your comment.

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ALAGAPPA UNIVERSITY, KARAIKUDI

Department: BANK MANAGEMENT

Course Depiction

Program: MBA (B&I)	Semester : IV
Course Title: Executive Communication (632404)	Class Time: As per the Time-Table.
Name of Course Teacher	Dr.G.Jayabal
Mobile: 0091 9443175128	Email : drgjdbm@gmail.com

Course Brief: The course gives a prelude to the objectives and methods of communication; describes the process of listening and listening skills; brings out the prerequisites of an ideal business letter; focuses on the niceties of presentations; deals with the fundamentals of group communications.

Text Book: Effective Business Communication, Kaul, Asha PHI, New Delhi

Reference Books: i. Business Communication and Customer Relations, Indian Institute of Banking & Finance Ltd., New Delhi.

ii. Business Communication Concepts, Cases and Applications, Chaturvedi, P.D, Pearson Education.

Course Objectives: To make the students:

- xix. Fundamentally strong in communication
- xx. As good listeners
- xxi. Equipped with the art of writing various types of business letter
- xxii. Thorough in designing a presentation
- xxiii. Exploit technology for better Business Communication
- xxiv. Skilful in organizing meeting and media management.

Course Outcomes: The students shall be able to:

i. Understand the basics of communication.
ii. Become a good listener
iii Write business letters properly
iv. Make an effective presentation
v. Prepare their Curriculum Vitae scientifically
vi. Organise meeting, seminars, workshops and draft press releases.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks \geq 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

Attendance: Attendance and participation are vital to the students’ success in this course. Students are expected to attend class every day. Minimum attendance required to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable, at the discretion of the Dean/Chairman/Head of the Dept.

Class Participation: Class participation and interaction helps to form a complete educational experience. However, class participation and interaction is to be relevant to course content and context. Deviant behavior may lead to dismissal or suspension.

Submission of Assignments: When submitting any assignments, **your name, your student identification number, course number and date of submission** should be clearly written on every page and all pages should be stapled together. The timely submission of assignments is an essence of personal discipline and will contribute towards forming a person’s professional responsibility.

Preparedness: Students are expected to have read and be able to discuss the assigned chapter before attending the lecture. In addition, students should be prepared to discuss homework problems.

Academic Dishonesty: Academic work produced using dishonest methods has no value. Academic dishonesty also includes copying - verbatim or otherwise, and plagiarism i.e., the use of an author’s ideas, statements, or approaches without crediting the source. A clear indication of academic dishonesty will result in a grade of “F” being assigned to that particular piece of work.

Subject to change clause: This syllabus, the course schedule and reading assignments are subject to change, at the discretion of the Professor to accommodate instructional and/or student needs.

Important dates: Please note down the important dates and stick to the schedule

Quiz/Case I	Assignment I	CIA Test I	Quiz/Case I	Assignment I	II CIA Test
25-7-2016	4-8-2016	As per Calendar	25-8-2016	4-9-2016	As per Calendar

Mini Project: Mini Project relevant to the course may be given as an assignment. Based on the project, prepare your project report and submit in time. The following points may help you in executing your project work: **a.Introduce** the project stating its nature, scope, importance, etc. **b.Formulate** the objectives and hypotheses; **c.Design** the methodology (sampling, data collection tool design, tool, validation, chapterisation, etc); **d.Data:** Collect, Edit, tabulate data and analyze the same; make your findings.

e.Write up the Project Report starting from (a) to (e) describing each step in your project report meaningfully, logically with evidences supporting your findings and suitably divided into chapters as per chapterisation given already.

Course Outline: Executive Communication (3 Credits)

1. Communication : Need for communication – Objectives of communication – Methods of communication
2. Barriers to communication – Channels of communication – Essentials for effective communication
3. Listening skills – Listening process – Types of listening – Deterrents to listening process – Essentials of good listening
4. Non-verbal communication – Body language : Behavioural implications.
5. Written communication : Essentials of a business letter – Types of letters and their replies
6. Interbank and Intra bank communications
7. Mechanics of writing circulars, notices, memos, agenda and minutes
8. Presentation skills : Elements of presentation – Designing a presentation – Advanced visual support for business presentation
9. Employment communication : Preparing CVs – Group Discussions – Interview skills
10. Impact of Technological Advancement on Business Communication.
11. Group communication : Meetings – Planning meetings – Objectives – Participants – Timing – Venue of meetings – Leading meetings
12. Media management – The press release – Press conference
13. Media interviews – Seminars – Workshops – Conferences

More books for Reading and Referencing

Author (s)	Title
Rizi M. Ashraf Tata McGraw Hill	Effective Technical Communicaiton
Rajendra pal & Korlahalli, J.S.	Essentials of Business Communication
Gloria j Galanes & Katharine Adams	Effective group Discussion: Theory & Practice
Charles J Stewart Williams B Cash	Interviewing: Principles & Practices
Michael Osborn & Suzanne Osbron	Public Speaking
Joan Van Enaden Luchinda Beeker	Presentation Skills for Students
Major, James.S	Communicating with intelligence
Argenti, paul, A.	Corporate Communications
Raman, Meenakshi	Business Communication
O' Rourke IV, James, S.	Management Communication
Booher, Dianna	E-Writing
Minhas, Thavindev Singh	Dynamic Internet & E-Mail
Srinivasan, KS.	Principles of Communication
Frank, Prabbal	Get selected at job interviews
Rayudu, C.S.	Media and Communication Management
Pushp Lata	Communicate or Collapse
Debasish, SS	Business Communication
Chakrobarty, Tarun	Dynamic Memory & G.D.
Debasish, SS	Business Communication
Bindra, PS	A Perfect guide on Job interview

Course Schedule: Executive Communication (3 Credits)

Syllabus	Schedule
Unit 1: Communication : Need for communication – Objectives of communication – Methods of communication – Barriers to communication – Channels of communication – Essentials for effective communication	12Days
Unit 2: Oral communication : Meaning – Listening skills – Listening process – Types of listening – Deterrents to listening process – Essentials of good listening – Telephonic communication – Interpersonal and Intrapersonal communication – Non-verbal communication – Body language : Behavioural implications.	15 Days
Unit 3: Written communication : Essentials of a business letter – Types of letters and their replies – Interbank and Intra bank communications – Mechanics of writing circulars, notices, memos, agenda and minutes – Report writing Electronic writing process.	13 days
Unit 4: Presentation skills : Elements of presentation – Designing a presentation – Advanced visual support for business presentation – Employment communication : Preparing CVs – Group Discussions – Interview skills – Impact of Technological Advancement on Business Communication.	15 days
Unit 5: Group communication : Meetings – Planning meetings – Objectives – Participants – Timing – Venue of meetings – Leading meetings – Group dynamics and effective communication – Media management – The press release – Press conference – Media interviews – Seminars – Workshops – Conferences.	15days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
<i>5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.</i>	

Assignment I Executive Communication

1. What are the various methods of communication?
2. What are the deterrents to effective listeners?
3. What are the qualities of a good listener?
4. What is body language? What are its implications in the communication process?
5. As credit manager in a bank, draft a letter to a client informing about the change in the rate of interest for his personal loan already availed by him.
6. Draft an agenda for a customers' meet to be held in a bank branch.

Assignment II Executive Communication

6. What is a PPT presentation? Prepare a PPT on body language?
7. Draft your CV.
8. What are the important points to be kept in mind by the interviewees participating in group discussions?
9. As an executive of an insurance company, how would you plan for a meeting of agents?
10. Draft a pres release, informing about change in timing of the NEFT & RTGS mechanism.

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ALAGAPPA UNIVERSITY, KARAIKUDI

Department: BANK MANAGEMENT

Course Depiction

Program: MBA (B&I)	Semester : IV
Course Title: E-Banking(632405)	Class Time: As per the Time-Table.
Name of Course Teacher	Dr.K.Alamelu
Mobile: 0091 9787328309	Email : alakkn@gmail.com

Course Brief: The course defines E-Banking, portrays the array of E-Banking services offered by banks; establishes the linkage between E-Commerce and E-Banking; Focuses on the technicalities of bank Computerization and Networking; introduces the concept of core banking; pinpoints the role of ATMs; unfold the anatomy of electromagnetic cards; educate about the 3 e's of digital banking viz., Electronic purse, Electronic cheque and Electronic Token; briefs the mission of NPCI; Conceptualizes INFINET, SWIFT, ECS, NEFT and RIGS; explores the risks in E-banking; Scans the legal and operational frame work meant for risk management in E-banking; examines the role of technology upgradation and its impact on banking.

Text Book: Digital Banking, IIBF

Reference Books: i. Digital, the New Normal For Banks, Raj K.Singh.

ii. Digital bank: Strategies to launch or become a digital bank.

Course Objectives: Enabling the learners to:

1. Have an insight into the rudiments of e-banking
2. Understand the fundamentals of computerisation, LAN, WAN, UPS and Core Banking system.
3. Be proficient in the operational aspects of ATMs, Electro magnetic cards, Electronic cheque and Electronic cash.
4. Be adept at the usage of SWIFT, ECS, NEFT, RTGS and Digital signature.
5. Identify the risks in technology usage and assimilate ideas about risk control mechanism.

Course Outcomes: The students shall be able to:

i. Become tech savvy practitioners
ii. Recognize the role of e-banking in the modern era
iii. Understand the different aspects of computerization in banks.
iv. Competent to handle ATMs, Electromagnetic cards, E purse etc., professionally.
v. Make use of ECS, NEFT and RTGS as payment gateways
vi. Realise the threats in E-banking

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks		End-Semester Exam: 75 Marks
Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.

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Course Outline: E-Banking (3 Credits)

- xxxii. Concept of E-Banking and its various modes – Net Banking – Mobile banking
- xxxiii. Preliminaries of emerging techniques such as signature storage and retrieval, Cheque truncation and Micro fiche
- xxxiv. Bank computerization: Need – Single user Vs Multi User System – LAN and WAN
- xxxv. Core Banking system: Components, Advantages and Prerequisites
- xxxvi. ATMs: Mechanism – Types – Merits – Constraints – Precautions
- xxxvii. Electro Magnetic Cards: Debit cards, Credit cards, Smart cards, E cheque and E purse
- xxxviii. NPCI: Genesis – Products: IMPS, SWITCH, NAACH, Rupay cards and Aadhar Based Bridge Payments
- xxxix. Advert of Information Technology in banking: Chronology of events
- xl. Components of Data Communication networks
- xli. Modes of Transmission
- xlii. Banking Networks: NIC, NET, INDONET and BANK NET
- xliii. INFINET: Origin – Infrastructure – Role of the RBI and IDRBT
- xliv. SWIFT: Types of Messages – Message Format – Advantages
- xlv. Electronic Clearing System (Debit): Meaning – Parties – Process – Charges – Benefits
- xlvi. Electronic Clearing System (Credit): Meaning – Parties – Process – Charges – Benefits
- xlvii. NEFT: Features – Steps – Parties – Benefits
- xlviii. RTGS: Features – Steps – Parties – Benefits – RTGS Vs NEFT
- xlix. Digital Signature: Meaning – Procedure – Implications
- l. Risks in e-banking: Operational risk, legal risk, liquidity risk and system architecture risk
- li. Control Mechanism in E-banking: Computer Audit, Information System Audit – Disaster Recovery Management
- lii. Impact of IT on banks: Impact on Cost Productivity and Profitability
- liii. Glossary

More books for Reading and Referencing

Author (s)	Title
Sharma Nishi	E-Banking in India
Kamal Singh	E-Banking in India – Progress and Prospects
Sultan Singh	E-Banking Scenario in India
Lloyd Waller	Fear of Cyber Crime: Lessons for the Global E-Banking Sector
Vikas Taneja	E-Banking and E-Commerce
Dan Schatt	Virtual Banking: A Guide to Innovation and Partnering
Chris Skinner	Digital Bank: Strategies to Launch or Become a Digital Bank
Andre Van der Westhuizen	Digital Channels – Why do programmes fail

Course Schedule: Core: E-Banking (3 Credits)

Syllabus	Schedule
Unit 1: E-Banking : Meaning - Need- Anytime Banking – Anywhere Banking – Home Banking – Internet Banking – Mobile Banking – E-commerce – Signature Storage and Retrieval System – Cheque Truncation – Note and Coin Counting Machines – Microfiche.	12 Days
Unit 2: Bank Computerisation : - Need – Stand-alone computer system – Multi-user systems – Local Area Network (LAN) – Topology – Protocols – Wide Area Network (WAN) – Uninterrupted Power System (UPS) – Core Banking - Business Components – Benefits – Essential Requirements.	10 Days
Unit 3: Electronic Payment Systems : - Automated Teller Machines (ATMs) –	13 days

HWAK (The Intelligent Auto-teller and Netware Management System) – Personal Identification Number (PIN) – Electromagnetic Cards : - Credit Cards – Multiple PINs – Electronic Purse – Bank Card – Electronic Cheque – Electronic Cash – Electronic token – National Payments Corporation of India Ltd (NPCI).	
Unit 4: Data Communication Network and EFT systems : Advent of Information Technology in Banking – Components of Data Communication Networks – Modes of Transmission – INFINET – NICNET – INDONET – BANKNET – RBI Net – RBI’s VSAT Network – Internet – Structured Message Transfer System Using SWIFT – Electronic Clearing System in India – NEFT – RTGS – Digital signature	20 days
Unit 5: Security Considerations : Risks in Technology Usage – Different types of threats – Control Mechanism – Computer Audit – Information System Audit – Information System Security – Disaster Recovery Management for computer environment – Legal framework for Electronic Transactions – Role of technology upgradation and its Impact on Banks.	15days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.	

Assignment I E-Banking

1. Distinguish between any time banking and any where banking.
2. Give an account of the various channels of mobile banking.
3. What is CTS? How does it help a customer?
4. What is topology? What are its types?
5. Explain the components of CBS.
6. What is PIN? What are the precautions to be taken by a customer while using PIN?
7. How does a brown label ATM differ from a white label ATM?
8. Objective Type Questions
 - a. (i)Internet banking is offered through
 - i. (a)Branches (b) ATMs (c)Website of banks (d)RBI’s Portal
 - b. (ii)E-Banking
 - i. (a)increases the operating cost (b)brings down the transaction cost
 - ii. (c)has no impact on cost (d) minimizes competition
 - c. (iii)Core Banking means
 - i. (a)Concentrating on core business (b)networking of branches of a bank
 - ii. (c)Lending to the Core sector (d)provision of banking facilities to the poor
 - d. (iv)PIN is
 - i. (a)not changeable (b)an alpha numeric code
 - ii. (c)4 digit code (d) regulated by the RBI
 - e. (v)_____ card is not an electro magnetic card
 - i. (a) Credit (b)Debit (c) Smart (d)Aadhar
9. Write on the significance of E-banking in the present context, as the country is moving towards a cash less economy.
10. Mobile Banking is yet to penetrate into many parts of the country. Identify the reasons. What are the initiatives to be taken?

Assignment II E-Banking

1. What is a mobile wallet? What are its uses?
2. Present the features of IMPS and SWITCH.
3. What are the components of data communication network in banks?
4. Bring out the role of INFINET in E-Banking.
5. What are the various SWIFT messages types?
6. Illustrate the working of ECS(Credit) with a suitable example.
7. What is computer audit? How does it help in managing the risks of E-Banking?
8. Identify the risks faced by a customer while transferring funds through mobile banking.
9. What are the objectives of the Information Technology Act, 2000? How does it protect the interest of the customers?
10. Objective Type Questions
11. (i)ATM cards can be used as a
 - (a)Mobile wallet
 - (b) Credit Card
 - (c)Debit Card
 - (d)Bank Card
- (ii) _____ coordinates all retail electronic payment systems in India
 - (a)RBI
 - (b)IBA
 - (c)SWIFT
 - (d) NPCI
- (iii)In the abbreviation VSAT, 'A' Stands for
 - (a)Apparatus
 - (b) Apparent
 - (c)Appearance
 - (d)Aperture
- (iv)_____ is a batch based remittance system
 - (a)NEFT
 - (b)RTGS
 - (C)SWIFT
 - (d)EFT
- (v)_____ is also called as transactional risk
 - (a)Operational
 - (b) Strategic
 - (c) Reputational
 - (d)System architecture

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ALAGAPPA UNIVERSITY, KARAIKUDI

DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: M.B.A. (B&I)	Semester: IV
Course Title: Rural Banking(632406)	Class Time: As per the Time-Table
Name of Course Teacher	Dr.R. Alamelumangai
Mobile: 0091 94424332856	Email: mangai1905@gmail.com

Course Brief: The course explains the demographic and socio-economic features of the Indian rural economy; describes the institutional sources of rural finance; examines the role of various institutions supporting rural development; delineates the role of banks in financing rural based activities; and elaborates the initiatives of the RBI and GOI in promoting rural development.

Text Book: Rural Banking, Indian Institute of Banking and Finance, Macmillan India Ltd.

Reference Books: (i) Rural Banking Operations, IIBF, Taxman Publication Ltd.
(ii) Micro Finance: Perspectives and Operations, IIBF, Macmillan India Ltd.

Course Objectives: To make the students to:

1. Understand the economic and demographic features of the Indian rural economy.
2. Learn the Characteristics of Indian agriculture and its emerging issues
3. Knowledgeable about the institutions financing for rural development and those supporting rural development.
4. Gain thorough knowledge about bank loans on rural based activities.
5. Familiar about the initiatives of the GOI and RBI in promoting rural development.

Course Outcomes: The students shall be able to:

(i) Understand the socio-economic characteristics of Indian rural economy
(ii) Comprehend the role agriculture in Indian economic development and the emerging issues in Indian agriculture.
(iii) Examine the role of banks in accelerating rural development.
(iv) Comprehend the features of loan products in agriculture, industries and business sector in villages.
(v) Appreciate the initiatives of the Government and RBI in alleviating poverty among the weaker sections of the society.

Grading System

< 50 Marks in all	50 < Your Marks < 60	60 < Your Marks < 75	Your Marks ≥ 75
Fail	II Class	I Class	Distinction

Assessment & Evaluation: Student evaluation is based on exams, assignments, quizzes and class participation. The grade allocation is as follows:

Continuous Internal Assessment : 25 Marks	End-Semester Exam: 75 Marks
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Two, 2 hour tests for 15 marks in all	Assignments, Seminars, Cases, Quizzes, Mini Projects etc. for 10 Marks	Three Hour examination on the whole syllabus for 75 Marks.
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Attendance: Attendance and participation are vital to the student's success in this course. Students are expected to attend class every day. Minimum attendance to be eligible to take end-semester-examination is 80%.

Punctuality: Punctuality is an essential element in achieving success. Therefore, anyone arriving after daily roll-call (about 5 minutes after the class begins) will be marked absent. A valid excuse for being absent from class shall be a medical or a personal emergency acceptable at the discretion of the Dean/Chairman/Head of the Dept.

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Course Outline: Core: Rural Banking (4 Credits)

1. Demographic and economic features of the Indian rural economy.
2. Socio-economic development indicators.
3. Agriculture in Indian economic development
4. Emerging issues in Indian agriculture.
5. Functions, Clientele, Progress and Problems of Cooperative Banks, Commercial Banks, Regional Rural Banks and Local Area Banks.
6. Role of Micro-Finance Institutions, Business Correspondents / Business Facilitators.

7. Role of RBI, NABARD, SIDBI, DIC, DRDA in supporting rural development.
8. Financing of Agriculture, Allied activities of agriculture, MSME sector, Micro Finance.
9. Financial Inclusion: SHG Bank Linkage programme.
10. Priority sector lending: Components, lending norms and RBI guidelines and progress.
11. Poverty Alleviation Programmes: Rationale, Progress, impact, problems and deficiencies.
12. Glossary.

More Books for Reading and Referencing

Author(s)	Title
Indian Institute of Banking and Finance	Rural Banking
Indian Institute of Banking and Finance	Rural Banking Operations
Indian Institute of Banking and Finance	Micro Finance: Perspectives and Operations
Indian Institute of Banking and Finance	Banker's Handbook on Credit Management
Indian Institute of Banking and Finance	Inclusive Growth through Business Facilitators / Correspondents
Indian Institute of Banking and Finance	Handbook on Debt Recovery (in English)
Indian Institute of Banking and Finance	Readings on Financial Inclusion
Indian Institute of Banking and Finance	Inclusive Banking through a Business Correspondent -A tool for PMJDY (in English)

Course Schedule: Core: Rural Banking (4 Credits)

Syllabus	Schedule
Unit 1: Demographic features: Population, occupation and literacy – Socio-economic development indicators : health, nutrition and education – urban migration. Characteristics of Rural society : Economic features : Economic life of rural people, share in national income, trends in per capita income – rural money markets – rural indebtedness – BPL - Rural poverty : causes and methods of measuring rural poverty – Rural Infrastructure : Transport, Power, Markets and other services.	15 Days
Unit 2: Agricultural economy : Structure and characteristics of Indian agriculture – Role of agriculture in Indian economic development – agriculture-industry linkages – resources and technical changes in agriculture – Emerging issues in Indian agriculture – Rural development policy : Government policies and programmes for rural farm and non-farm sectors – Economic reforms and its impact on rural economy – Rural Issues : Development, Management, Marketing and Pricing Issues.	13 Days
UNIT: 3 Institutional support for Financing Rural Development: Regulation of Rural Financial Services : Functions and policies of RBI in Rural Banking – Role and functions of NABARD – Lead Bank Approach – State level and District level credit committees – DRDA. Rural credit institutions at the grass root level –Cooperative Banks, Commercial Banks, Regional Rural Banks – Role and Performance - Role of Information and Communication Technologies in rural banking – Models - Financial Inclusion and Inclusive growth for rural development banking – Role of Business Facilitators and business correspondents in rural financing – Micro Finance : Role of Self Help Groups (SHGs) – Rural Insurance – Micro Insurance Scheme.	17 Days

UNIT: 4 Financing agriculture and allied activities: Crop loans: Assessment, Sanction, Disbursement and Repayment – Term loans for Irrigation, Farm mechanization, Godowns/cold storage facilities – Financing allied activities : Financing Rural Non-Farm Sector (RNFS) – Importance, segments in RNFS, Role of banks in financing RNFS. MSME Finance : Definition of MSME – Importance – Financing of MSME and Refinance from SIDBI.	13 Days
UNIT: 5 Priority Sector Lending and Government initiatives – Components of Priority Sector – RBI initiatives – Lending norms. Government Initiatives : Poverty alleviation programmes - Employment programmes – Production oriented programmes : rationale, progress, impact, problems and deficiencies. Problems and prospects of rural banking.	12 Days
UNIT 6: Dynamic Component for Continuous Internal Assessment only: Contemporary Developments Related to the Course during the Semester concerned.	Simultaneous discussion as each unit is dealt in the class.
5-8 days left for CIA Tests, Quizzes, Seminars, Case Presentations, etc.	

Assignment I – Rural Banking

1. Explain the economic features of Indian economy for the past one decade with the help of Tables and Charts.
2. Examine the socio-economic status of people in rural India.
3. Evaluate the performance of institutional sources of rural credit in financing agriculture.
4. ‘MFIs and Business Correspondents are helping in the process of bridging the credit gap in villages’- Elucidate.
5. Elaborate the functions of the NABARD.
6. Explain the characteristics of Indian agriculture
7. Examine the emerging issues in Indian agriculture.
8. Point out the methods of measuring rural poverty and explain them in brief.
9. Explain the causes and consequences of urbanization.
10. Objective type questions
 1. The three dimensions of Human Development Index are:
 1. Ability to have high level of income, development infrastructure, higher education.
 2. Ability to live long and healthy life, ability to read, write and acquire knowledge, ability to enjoy a decent standard of living and with a socially meaningful life.(Answer)
 3. Ability to meet minimum food requirements, accessibility to medical help and accessibility to educational facilities.
 4. None of the above
 2. Rural structure is changing because of:
 1. Migration of working population to urban areas
 2. Spread of education
 3. Political influence
 4. All of the above (answer)
 3. Farming is considered risky because of:
 1. Uncertain rainfall
 2. Uncertain price of produce and inputs
 3. Uncertain policies regarding agricultural sector
 4. All of the above (Answer)
 4. Match the years with the establishment of the institutions:

(i) 1904	(w) Establishment of RBI
(ii) 1935	(x) Establishment of SBI
(iii) 1955	(y) Establishment of NABARD

- (iv)1982 (z) Establishment of the first cooperative credit society
5. The equity of RRBs is held by Sponsor Bank, Government of India and State Government in the proportion of
(a) 35:50:15 (b) 15:35:50 (c) 50:35:15 (d) 15:50:35

Assignment II Rural Banking

1. Prepare a Glossary of 50 terminologies, A to Z in Rural Banking.
2. Identify the reasons for crop failure and examine its impact on crop loans
3. Analyse the trend in farm mechanization in India and Tamil Nadu for the past one decade with the help of Tables and Charts.
4. Examine the impact of loan waivers on agricultural finance.
5. Explain the contribution of MSME sector for the growth of Indian rural economy.
6. 'Lead Bank Scheme is successful in promoting banking infrastructure'- Comment.
7. Discuss the role of banks in financing weaker sections and minorities.
8. Explain the implications of priority sector lending.
9. Examine the impact of SGSY in alleviation of rural poverty.
10. Objective type questions
 - a. Crop loans are given:
 - i. For meeting all current expenditure for raising the crops till harvesting
 - ii. For creating irrigation facilities
 - iii. For land development
 - iv. For land purchase.
 - b. In MSME – CDP, CDP stands for
 - i. Cash Deployment Programme
 - ii. Central Development Plan.
 - iii. Cluster Development Programme
 - iv. None of these
 - c. The description of priority sector was formalized in.
(a) 1968 (b) 1972 (c) 1974 (d) 1979.

Which is the only self-employment programme implemented at present?

- (a) IRDP (b) NREP (c) MWP (d) SGSY
- d. Which of the following products of banks help farmers to get instant credit for agriculture purposes?
(a) Personal loan (b) Business loan (c) Kisan Credit Card
(d) ATM card.

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ALAGAPPA UNIVERSITY, KARAIKUDI

DEPARTMENT: BANK MANAGEMENT

Course Depiction

Program: M.B.A. (B&I)	Semester: IV
Course Title: Comprehensive Viva Voce IV (632604)	

Objective

5. To check the conceptual clarity of the learners in the various courses offered in the semester.
6. To examine the level of awareness of the learners about the contemporary developments relating to the curriculum.
7. To enhance the communication skills of the students.
8. To train the students for a flawless oral presentation.

Outcome the students will be

5. Inspired to gain strong conceptual edifice.
6. Inquisitive in learning about contemporary developments.
7. Confident in facing personal interviews.
8. Equipped with better communication skills.

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