

SEMESTER III (Finance)

0203096: ENTERPRISE RESOURCE PLANNING

Full Marks: 100

Introduction to Enterprise Resource Planning (ERP)

Marks: 9

Introduction; History and Evolution; Meaning; Definition; Concept; Implementation of an ERP System; Advantages; Disadvantages; Applicability; Reasons for the Growth of the ERP Market; Success of the ERP

Enterprise—An Overview

Marks: 7

Introduction; The Integration of Management Information System; Modelling Business with Information Systems; The Integrated Data Model (IDM); Objectives and Types

ERP and Related Technologies

Marks: 12

Introduction; Business Process Reengineering: Steps Involved; Data Warehousing: features; Data Mining; Online Analytical Processing (OLAP); Supply Chain Management; Product Life Cycle Management (LCM); Geographic Information System (GIS); Customer Relationship Management

ERP — A Manufacturing Perspective

Marks: 16

Introduction; Computer Aided Design (CAD) and Computer Aided Manufacturing (CAM): Uses of CAD and CAM; Material Requirement Planning (MRP): Master Production Schedule, Bill of Materials Closed Loop MRP; Manufacturing Resource Planning-II (MRP-II); Distribution Requirement Planning (DRP); JIT and Kanban System: Elimination of Waste, Quality Management, Total Employee Involvement, Kanban, Benefits of JIT, Pitfalls of JIT; Product Data Management (PDM): Classification of Components, Classification of Documents, Product Structure, Querying the Data, Benefits of PDM; Process Management; Work Management; Workflow Management; Work History Management; Make-To-Order (MTO) and Make-To-Stock (MTS); Assemble-To-Order (ATO); Engineer-To-Order (ETO); Configure-To-Order (CTO)

ERP Modules

Marks: 8

Introduction; Finance Modules; Sales and Distribution Modules; Manufacturing Modules; Human Resources Modules: Personnel Management, Organisational Management, Payroll Accounting, Time Management; Plant Maintenance Modules; Quality Management Modules: Computer Integrated Quality Management (CIQ); Materials Management

Advantages and Disadvantages of ERP

Marks: 10

Introduction; Reduction of Lead-time; On-time Shipment; Reduction in Time Cycle; Improved Resource Utilisation; Better Customer Satisfaction; Increased Flexibility; Reduced Quality Cost; Improved Information Accuracy and Decision Making Capability; Disadvantages of ERP Systems

ERP Market

Marks: 15

Introduction; SAP AG: Company Profile, Products and Technology; R/3 – Overview: The R/3 System, Best Business Practices and New Technologies, R/3 Application Modules, R/3 Modules, R/3-Open for Customised Strategic Information Management, Distributed Applications, R/3 and the Internet; SAP's Business Engineer; SAP Advantage; BAAN Company: Company Profile, Technology and Products, Serving Vertical Industries, BaanERP Modules, BaanERP Tools, Software Development and Administration Tools; Oracle Corporation: Vertical Solutions; PeopleSoft

Incorporation: Company Profile, Management Solutions, Commercial Solutions, Industry Solutions, People Tools, Technology, Partnerships, PeopleSoft Implementation Toolkit; System Software Associates, Inc. (SSA): Company Profile, BPCS Client/Server; QAD: Company Profile, Products

ERP Implementation Cycle

Marks: 10

Introduction; Pre-evaluation Screening; Package Evaluation; Project Planning Phase; Gap Analysis; Re-engineering; Configuration; Implementation Team Training; Testing; Going Live; End-user Training; Post-implementation (Maintenance Mode)

Vendors, Consultants and Users

Marks: 5

Introduction; In-house Implementation – Pros and Cons; Vendors: Role of the Vendor; Consultants: Role of Consultants; End-Users

Future Directions in ERP

Marks: 8

Introduction; New Markets; New Channels; Faster Implementation Methodologies; Business Model and Business Application Programming Interfaces (BAPI's); Convergence on Windows NT; Application Platforms; New Business Segments; More Features; Web Enabling; Market Snapshot

Reference Books:

1. Altekar, R.V., 2006. *Enterprisewide Resource Planning: Theory And Practice*, ERP Market, PHI Learning Pvt. Ltd.
2. CALDWELL, Bruce and Tom STEIN, 1998, *Beyond ERP : New IT Agenda*.
3. Chen, Chih-che, Taiwan Enterprise Data Operation Requirement Analysis: Manufacturing Version, MIC Research, Report, 2001/3.
4. Christopher P.H., and Light, B., 1999, *A Critical Success Factors Model for ERP Implementation*, IEEE Software.
5. Langenwalter, G.A., 2000. *Enterprise Resources Planning and Beyond: Integrating Your Entire Organisation, Introduction to ERP*, St. Lucie Press.
6. Leon, A., 2010. *Enterprise Resource Planning (ERP) and Related Technologies*, Tata McGraw Hill Publication, 6th Edition

0203226: LEGAL ASPECTS OF BUSINESS

Full Marks: 100

Indian Contract Act, 1872

Marks: 8

Introduction to Law; Contract and 'Contract Act'; Nature of Law of Contracts: Proposal, Consideration, Void Agreement, Wagering Agreement, Minor's Agreement; Essentials of Contract: Competent Parties, Free Consent, Lawful Consideration and Lawful Object, Not a Void Agreement; Discharge of Contracts; Legal Remedies for Breach of Contracts

Special Contracts

Marks: 10

Quasi Contracts: Types, Difference between Contracts and Quasi Contracts; Contract of Indemnity (Sec. 124): Parties to Indemnity Contract, Essentials of Contract of Indemnity, Rights of Indemnity Holder When Sued; Contract of Guarantee

(Sec 126): Essentials of a Contract of Guarantee, Difference between Indemnity and Guarantee, Kinds of Guarantee, Rights of Surety, Rights of a Creditor Against Surety, Discharge of Surety; Bailment Contract: Duties of Bailor, Duties of Bailee; Rights of the Bailor; Contract of Pledge

Sales of Goods Act, 1930

Marks: 12

Introduction: Salient Features, Essentials of a Contract of Sale, Sale and Agreement to Sell, Sale and Hire-Purchase Agreement, Sale and Bailment, Sale and Barter Exchange; Formalities of a Contract of Sale: Goods, Effects of Destruction of Goods, Ascertainment of Price; Conditions and Warranties: Definition of Condition, Definition of Warranty, Distinction between Condition and Warranty; CAVEAT Emptor; Transfer of Property: Passing of Property from Seller to Buyer, Passing of Property in the Contract for Sale of Unascertained Goods [Section 23], Passing of the Property in Goods sent on Approval or 'On Sale or Return, Reservation of Right of Disposal, Passing of Risk [Section 26]; Provisions related to Performance of Contract of Sale: Rights of Unpaid Seller, 2 Auction Sale, Rules Regarding Delivery of Goods

Negotiable Instruments Act, 1881

Marks: 15

Introduction; Negotiable Instrument: Meaning, Characteristics, Types, Presumptions as to Negotiable Instrument, Distinction between Bill of Exchange and Promissory Note, Distinction between Bills of Exchange and Cheque; Parties to a Negotiable Instrument; Liability of the Parties to Negotiable Instruments: Parties to Bill of Exchange, Parties to a Promissory Note, Parties to a Cheque, Capacities of Parties to the Negotiable Instruments; Liability of the Parties to Negotiable Instruments: Liability of the Drawer (Section 30), Liability of Drawee Cheque, Liability of Endorser [Section 35], Liability of Parties to Holder in Due Course, Provisions of Section 37,38 and 39 Regarding Liability, Other Important Provisions of the Negotiable Instrument Act; Holder and Holder in Due Course: Holder, Holder in Due Course, Rights and Privileges of a Holder in Due Course, Distinction between Holder and Holder in Due Course; Negotiation and Types of Endorsement: Procedure of Transfer or Modes of negotiation, of Endorsement, The Duration of Negotiability; Dishonour of Negotiable Instrument: Dishonour by Non-acceptance (Section 91), Dishonour by Non-Payment (Section 92); Noting and Protesting: Noting, Protest, Distinction between Noting and Protest, Provision of the Act relating to "Reasonable Time"

The Companies Act, 1956

Marks: 12

Introduction: Characteristic Features of a Company; Important Types: Classification of Companies on The Basis of Liability, on The Basis of Mode of Incorporation, Based on The Basis of Ownership, Based on The Jurisdiction of Functioning, on the basis of Control and/or Share Holding, other types; Prohibition of Associations and Partnerships Exceeding Certain Number; Incorporation of a Company: Important Stages involved in the Process of Formation of a Company, Procedure of Registration of a Company; Memorandum of Association And Article of Association: Definition of Memorandum of Association, Definition of Article of Association, Between Memorandum And Articles; Prospectus: Statement in Lieu of Prospectus, Distinction between a Prospectus and a Statement in Lieu of Prospectus; Share Capital: Classification of Share Capital, Share and Types of Share Capital, Provisions Relating to "Certificate of Shares", Alteration of Share Capital, Increase in Share Capital, Reduction of Share Capital

The Consumer Protection Act, 1986

Marks: 16

Introduction; Need and objectives; Extent, Commencement and Application of the Act: Amendments made in the Act in 1991, Amendments Made in the Act in 1993, Amendments of 2002; Definitions: Appropriate Laboratory [Sec2 (1) (a)], Branch Office [Sec2 (1) (aa)], Consumer [Sec2 (1) (d)], A Person [Sec2 (1) (m)], Goods [Sec2 (1) (i)], Service [Sec2 (1) (O)], Spurious Goods and Services [Sec2 (1) (OO)], Trader [Sec2 (1) (q)], Manufacturer [Sec2 (1) (j)], Consumer Dispute [Sec2(1) (e)], Complaint [Sec2 (1) (c) and Complainant [Sec2 (1) (b)], Trade Practice [Sec2 (1) (nn)], Trade Practice [Sec2 (1) (r)], Defect [Sec2(1) (f)], Deficiency [Sec2 (1) (g)], Members [Sec2(1) (jj)]; Six Rights in Consumer Protection Act: Right to Safety, Right to be Informed, Right to Choose, Right to be Heard, Right to seek Redressal, Right to

Consumer Protection; Responsibilities of Consumers: Be Quality Conscious, Beware of Misleading Advertisements, Responsibility to Inspect a Variety of Goods before Making Selection, Collect Proof of Transaction, Consumers Must be Aware of Their Rights, Complaint for Genuine Grievances, Proper use of Product/Services; Consumer Protection Council: The Central Consumer Protection Council [Section 4,5,6], The State Consumer Protection Councils, The District Consumer Protection Councils [Section 8-A]; Jurisdiction of Consumer Courts; Consumer Disputes Redressal Agencies: District Forums, State Commission; Role of Non-Governmental Organisations; Limitations

The Information Technology Act, 2000

Marks: 15

Introduction; Objectives; Application; Short Title, Extent, Commencement and Application of the Act [Sec 1]; Definitions of Certain Words, Terms, Concept Used in the Act; Digital Signature: Digital Signature Certificate, Authentication of Electronic Records, authentication of Creation of Digital Signature, Authentication of Verification of Digital Signature; Electronic Governance: Legal Recognitions of Electronic Records, Legal Recognition of Digital Signatures, Electronic Records and Use of Electronic Record and Digital, Signatures in Government and Its Agencies, Retention of Electronic Records, Publication in Electronic Gazette, Protected System, Power of Central Government to Make Rules in respect Of Digital Signature; Attribution, Acknowledgement and Despatch of Electronic Records: Attribution of Electronic Records [Sec11], of Acknowledgement of Receipt [Sec12], Time and place of dispatch and receipt of electronic record [Sec13]; Secure Electronic Records and Secure Digital Signatures: Secure Electronic Record [Sec14], Secure Digital Signature [Sec15], Security Procedures [Sec16]; Regulation of Certifying Authorities: Appointment of the Controller of Certifying Authorities and Other Officers, Functions of the Controller of Certifying Authorities, appointment of Certifying Authorities to Issue Digital Signature, to Issue Digital Signature Certificate; Terms and Conditions of Licence to Issue Digital Signature Certificate; Issuance of Licence, Validity of Licence, Commencement of Operation by Licensed Certifying Authorities, renewal of Licence, Provisions of Sec 24 Relating to the procedure for Grant / Rejection of Licence, revocation of Licence, Suspension of Licence, Notice of Suspension or Revocation of Licence, Surrender of Licence; Powers of Controller of Certifying Authorities; Duties and Responsibilities of Certifying Authority: The Need for a Certification Authority, Duties of Certifying Authorities, Certification Practice Statement, Display of License, Surrender of License, Service Charges; Digital Signature Certificates: Procedure to be Followed by Certifying Authorities to Issue Digital Signature Certificates, ; Duties of Subscribers; Penalties and Adjudication: Penalty for Damage to Computer, Computer System, etc., Penalty for Failure to Furnish Information Return, etc, Residuary Penalty, Power to Adjudicate, Factors to be Taken into Account by the Adjudicating Officer; Offences under I.T. Act; Miscellaneous Provisions of the I.T. Act; Drawbacks of the Act

The Patents Act, 1970

Marks: 12

Introduction: Meaning of ‘Property’ and ‘Intellectual Property’, Intellectual Property Rights; The Patents Act, 1970: Application of Patent, Grant of Patents and Rights Conferred Thereby; Patents of Addition [Section 54]: Term of Patents of addition [Section 55], Validity of Patents of Addition [Section 56], Advantages of Patents; The Copyright Act, 1957: Meaning of ‘ Copyright’, Works in which Copyright Subsists and Works in which Copyright Does not Subsist[Section 13], Ownership of Copyright and the Rights of the Owner [Section 17], Term of Copyright, Registration of Copyright, Other Provisions of the Copyright Act of 1957, Nature and Features of Copyright Act, Difference Between Patent and Copyright Act; The Design Act, 2000: Definition and Meaning, Nature and Feature of Design, Prohibition of Registration of certain Designs under the Act, Registration of Design, Powers and Functions of Controller; The Trade Mark Act, 1999: Meaning of ‘Trade Mark’, Some important Aspects of the Trade Marks Act of 1999

Reference Books:

1. Balachandran, V. and Thothadri, S., 2009. *Business Law*, 2nd ed., Tata McGraw Hill.
2. Bose, D. C., 2010. *Business Law*, Publication PHI Learning Private Ltd.
3. Dr. Sharma, A., 2010. *Company Law and Secretarial Practice*, 11th ed., VK Enterprises.
4. Gulshan, S. S., and Kapoor, G. K. *Business and Corporate Laws* 2nd ed., New Age International Publishers.
5. Jain Shail., 2010. *Patents: Procedures and Practices*, Universal Law Publishing.

6. Mathur, S. B., 1974. *Business Law*, Published by Tata McGraw Hill.
7. Moshal B., 2008. *Business & Industrial Law*. Ane Books Pvt. Ltd.
8. Nair., R.2003. *Information technology for participatory development*, Centre for Informatics Research and Development Concept Publishing Company.

0203269: MANAGEMENT OF QUALITY

Full Marks: 100

Introduction to Quality Systems

Marks: 14

Introduction; Importance of Quality; Levels; Quality and Financial Performance; History; Quality Costs- Types and Categories: Nature of Costs; Quality Control: Objectives of Quality Control, Benefits of Quality Control, Quality Control and Inspection; Quality and Competitive Advantage: Use of Information for Competitive Advantage, Advantage, Role of Information in Competitive Environment, Porter – Miller Postulates, Changes in Industry Structures, Spawning of New Business, Functional Uses, Strategic Uses; Total Quality Management (TQM): The Importance of Customer-Supplier Relationships-, Quality Chains, Main Principles of TQM, Introducing TQM into a Business; Taguchi Loss Function

Statistical Process Control

Marks: 16

Statistical Process Control; Statistical Process Control Chart Basics: Variable Control Charts, XBAR/S Chart vs. XBAR/R Chart, S Charts (Standard Deviations), R Chart (Ranges), Chart (Individuals), Attribute Control Charts, P Chart vs. NP Chart, P Chart (Proportion Defective - %), NP Charts (Number Defective – n), C Charts, U Chart; Extraction of Information; Capability Index; Individual – X and Moving Range Charts; An SPM/TQM Implementation Model; The Seven Basic Tools of Quality: Flowcharts, Check Sheets, Histograms, Pareto Analysis, Cause and Effect Diagram, Scatter Diagram, Control Charts

Problem Solving Techniques for Quality Management

Marks: 15

Introduction; Six Sigma Overview: The Six Sigma Methodology, Strategies for Six Sigma Introduction; Pareto Analysis; Failure Modes and Effects Analysis (FMEA): Types of FMEAs, FMEA usage, Benefits of FMEA, FMEA Timing, FMEA Procedure, Reliability, Stages of FMEA, Types of FMEA; Brainstorming: Usage Of Brainstorming, The Steps In Brainstorming Process, Basic Principles Of Brainstorming; The Deming Cycle; Juran’s Improvement Program

Strategic Quality Management

Marks: 14

Total Quality Management (TQM): History for TQM, Basic Concept of TQM, Structure of TQM, Key Facets of TQM Integrative Focus are the PIs, Principles of TQM; Total Company Involvement; Technical and Managerial TQM: Implementation of TQM, Quality Council, Quality Statements, Strategic Planning, Annual Quality Improvement Program, Barriers to TQM Implementation; Philosophies of TQM

Reliability

Marks: 16

Defining Reliability: Evolution of the Field of Reliability, Reliability Measurement, Reliability Planning, Factors affecting Reliability; Product Life Characteristic Curve; Reliability Function: Scope of Reliability, Objectives of Reliability, The Strategic Importance of Maintenance and Reliability; Reliability Engineering: Standardisation, Redundancy, Physics of Failure, De-rating Practice, Reliability Testing, Burn-in, Failure Mode and Effect Analysis, Fault Tree Analysis (FTA); Types of Reliability: Inter-Rater or Inter-Observer Reliability, Parallel-Forms Reliability, Internal Consistency Reliability; Comparison of Reliability Estimators

Health and Safety

Marks: 25

Introduction; Theory and Hypotheses: ISO 9001 and Changes in Plant Scale, ISO 9001 and Wage, ISO 9001 and Occupational Health and Safety; Classification of Hazards- ISO 9000: Hazards Analysis, Critical Control Points and Control Measures Hazard Analysis, Classification of Hazard According to the Risk and Severity (Hazard Index), Assessment of Risk In Hazard Analysis; Key Elements of Successful Health and Safety Management: Policy and Commitment, Planning, Implementation and Operation, Measuring Performance, Auditing and Reviewing Performance; Codes of Practice: Regulations, How Regulations Apply, What Form Do they Take?, The Relationship between the Regulator and Industry, What Next?; The Statement of Health and Safety Policy: Basic Objectives and General Content of Statement, Organisation (People and their Duties), Arrangements (Systems and Procedures)

Reference Books:

1. Alexander, W. F. and Serfass, R. W., 1998. *Futuring Tools for Strategic Quality Planning in Education*, Amer Society for Quality.
2. Burgelman, R., Christensen, C. and Wheelwright, S., 2008. *Strategic Management of Technology and Innovation*, 5th ed., McGraw-Hill/Irwin.
3. Dess, G., Lumpkin, G. T. and Eisner, A., 2007. *Strategic Management: Creating Competitive Advantages*, 4th ed., McGraw-Hill/Irwin.
4. Doty, L. A., 1996. *Statistical Process Control*, 2nd ed., Industrial Press, Inc.
5. Ebeling, C. E., 2009. *An Introduction to Reliability and Maintainability Engineering*, Waveland Pr Inc.
6. Gulati, R. and Smith, R., 2009. *Maintenance and Reliability Best Practices*, 1st ed., Industrial Press, Inc.

0203077: MANAGERIAL FINANCE

Full marks: 100

Financial Management and Planning

Marks: 6

Introduction to Financial Management; Goals; Financial Decisions; Interface between Finance and Other Business Functions; Financial Planning; Capitalisations: Cost Theory, Earnings Theory; Over-capitalisation; Under-capitalisation

Time Value of Money

Marks: 7

Introduction; Simple Interest; Compound Interest: Compounding Value of a Single Amount, Variable Compounding Periods; Doubling Period; Present Value; Effective Vs Nominal Rate; Sinking Fund Factor; Loan Amortisation; Shorter Discounting Periods

Valuation of Bonds and Shares

Marks: 10

Introduction to Valuation; Nature of Value; Bond Valuation: Types of Bonds; Bond Yields; Bond Value Behaviours: Required Rate of Return and Bond Values, Time to Maturity and Bond Values, Relationship between Bond Value and Time to Maturity Period; Valuation of Shares: Valuation of Preference Shares, Valuation of Equity/Ordinary Shares

Cost of Capital

Marks: 9

Introduction; Cost of Different Sources of Finance: Cost of Equity, Cost of Preference Shares, Cost of Debentures; Capital Asset Pricing Model Approach (CAPM); Weighted Average Cost of Capital (WACC): Factors Affecting WACC

Capital Structure and Leverages

Marks: 11

Meaning of Capital Structure; Features of an Appropriate Capital Structure; Determination; Theories: Net Income Approach, Net Operating Income (NOI) Approach, Traditional Approach, Miller and Modigliani Approach; Leverages: Operating Leverage, Financial Leverage, Combined Leverage

Capital Budgeting

Marks: 8

Meaning; Process; Techniques of Investment Evaluation: Traditional Techniques, Modern Techniques or Discounted Cash Flow (DCF) Techniques

Risk Analysis in Capital Budgeting

Marks: 12

Introduction; Definition of Risk: Types of Decision Situations in Capital Budgeting, Sources of Risk, Perspectives; Risk Adjusted Discount Rate; Certainty Equivalent: Evaluation Certain Equivalent; Sensitivity Analysis; Probability Approach; Decision Tree Analysis

Working Capital Management

Marks: 12

Introduction; Meaning and Definition of Working Capital; Types: Concept, Time Based; Components; Aspects of Working Capital Management; Need; Estimation of Working Capital Requirements; Sources of Working Capital

Cash Management

Marks: 10

Introduction; Meaning, Definition and Importance; Nature of Cash; Objectives; Motives for Holding Cash; Factors Determining Cash Need; Models for Determining Optimal Cash

Inventory Management

Marks: 11

Introduction; Meaning and Definition of Inventory; Types; Inventory Management Motives; Objectives; Costs of Holding Inventory; Risks of Holding Inventory; Benefits; Techniques of Inventory Control

Receivables Management

Marks: 8

Introduction; Meaning of Accounts Receivables; Meaning of Accounts Receivables Management; Credit Policy; Evaluation of Credit Policy

Dividend Decision

Marks: 5

Introduction; Meaning of Dividend; Dividend Theories; Bonus Shares; Stock Split

Reference Books:

1. Schaeffer, H. A . Jr., 2002. *Essentials of Cash Flow*, 1st ed., Wiley.
2. Seitz, N., 2004. *Capital budgeting and long-term financing decisions* 4th ed., South-Western College Pub.
3. Shim, J. K., 2008, *Financial Management (Barron's Business Library)*, 3rd ed., Barron's Educational Series.
4. Staff, I., 2005. *Stocks, Bonds, Bills, and Inflation 2005 Yearbook: Valuation Edition*, Ibbotson Associates.
5. Stanley, B., 2008. *Foundations of Financial Management w/S&P bind-in card + Time Value of Money bind-in card*, 13th ed., McGraw-Hill/Irwin.
6. Toomey, J. W., 2000. *Inventory Management: Principles, Concepts and Techniques*, Kluwer Academic Publishers.
7. Wielen, L., Alphen, W., Bergen, J. & Lindow, P., 2006. *International Cash Management (Treasury Management and Finance Series)*, 2nd ed., Riskmatrix.

0203095: RISK MANAGEMENT

Full marks: 100

Risk Management

Marks: 22

Introduction; Types of Risks; Risk Management: Aim; Principles; Risk Management Perils: Risk Management of Life Perils; Risk Management Process; Risk Management - Construction Style

Risk Assessment, Analysis and Evaluation

Marks: 28

Introduction; Risk Assessment: Risk Identification and Categorisation, Risk Description, Risk Estimation; Risk Analysis: Risk Identification and Analysis Methods, Risk Profile; Risk Evaluation; Risk Reporting and Communication: Internal Reporting, External Reporting; Risk Management: Statistical Methods: PML

Hazard Management

Marks: 20

Introduction; Hazard Management: Types of Hazards

Risk Management Aspects

Marks: 30

Introduction; Aspects: Estate Management, Disaster Management, Financial Risk Management, Process Industry, Insurance, Society and Foresight, Environment and Health; Laws and Acts: Factory Act, The Workmen's' Compensation Act, Bio-Hazards, Standard Fire Policy, Insurance Regulating Development Authority (IRDA) Policies and Measures; Role of Risk Managers: Strategies Adopted by Risk Managers, Techniques Adopted by Risk Managers; Risk Mitigation: Risk Contingency Planning

Reference Books:

1. Annetta Cortez, (2010). *The Complete Idiot's Guide to Risk Management* [Paperback]. Publisher: Alpha, 368 pages.
2. Damon P. Coppola, (2011). *Introduction to International Disaster Management* [Hardcover].. Publisher: Butterworth-Heinemann, 2nd ed. 696 pages.
3. Daniel P Stih, (2010). *Healthy Living Spaces: Top 10 Hazards Affecting Your Health* [Paperback]. Publisher: Healthy Living Spaces, 1st ed, 138 pages.
4. David Vose, (2008). *Risk Analysis: A Quantitative Guide* [Hardcover]. Publisher: Wiley, 3rd ed, 752 pages.
5. Glenn Koller, (2005). *Risk Assessment and Decision Making in Business and Industry: A Practical Guide* [Hardcover]. Publisher: Chapman and Hall/CRC, 2nd ed, 352 pages.

0203316: FINANCIAL INSTITUTIONS AND BANKING

Full Marks: 100

Financial System

Marks: 15

Evolution of Development Financial Institutions in India; Overview of Formal and Informal Financial Systems; Indian Financial System: Components of the Formal Financial System, Financial Regulators, Functions of the Financial System,

Nature and Role of Financial Institutions and Financial Markets; The Financial System and Economic Growth; Evolution of Financial Institutions in India: Pre-reforms Period, Post Reforms Period, Challenges Ahead; Evolution of Development Financial Institutions: Organisational Structure, Financial Institutions, All India Financial Institutions, State Level Financial Institutions

Banking Institutions

Marks: 18

Definition of Non Banking Financial Companies (NBFCs): Types, Growth, Regulation, Supervision and Control; Development of Banking in India: Functions of Commercial Banks, Scheduled Commercial Banks, Reforms in the Banking Sector, Housing Finance System in India; Housing and Urban Development Corporation (HUDCO); State Housing Finance Societies (SHFSs); Housing Development Finance Corporation Ltd. (HDFC); National Housing Bank; Economic Development and Housing Finance; Growth Trends in Housing Finance

Mutual Funds

Marks: 17

Definition: Advantages, Disadvantages of Investing, Types; Organisation; Association of Mutual Funds in India (AMFI); Control and Supervision; Unit Trust of India (UTI); Growth and Development of Mutual Funds in India

Insurance companies and Financial Regulators

Marks: 20

Opening up of the Insurance Sector Life Insurance; General Insurance; Health Insurance; Insurance Intermediaries; Reserve Bank of India: Need for Financial Regulation; Securities and Exchange Board of India (SEBI); National Bank for Agriculture and Rural Development (NABARD); Insurance Regulatory and Development Authority (IRDA): Insurance Regulatory and Development Authority (IRDA) in India

Personnel Banking

Marks: 15

Introduction; Electronic Banking: Cards, Electronic Purse, Electronic Clearing Service, ECS Credit, ECS Debit; Bank Teller Machines; Automated Teller Machines; Internet Banking; Telephone Banking; Electronic Funds Transfer; Resident Foreign Currency Accounts: Foreign Currency (Non-resident) Deposit Accounts (FCNR (B)), Temporary Foreign Currency Accounts; Foreign Currency Accounts; NRI's return to India

Loan Products and Dematerialization of Shares

Marks: 15

Retail Loans; Personal Loans; Consumer Durable Loans; Loans to Professionals and Self Employed Persons; Vehicle Loans; Educational Loan; Housing Finance; Dematerialisation of Shares; Meaning of a Depository; Operations of a Depository System

Reference Books:

1. Advani, A., 2009. Business Loans from Family & Friends: How to Ask, Make It Legal & Make It Work. Nolo.
2. Belth, M, J., 1985. *Life insurance: a consumer's handbook*. Business and Economic.
3. Bhasin, N., 2004, *Indian Financial System: Reforms, Policies and Prospects*, New Century Publications.
4. Cummins, D, J., 1999. *Changes in the life insurance industry: efficiency, technology, and risk management*. Business and Economic. P 369.
5. Dalal, K, A., *Bharat's policies & procedures for non-resident Indians*. Bharat Pub. House.
6. Dr. Mishra, D. C., and Metilda M. J., 2010. *The Retail Investor and The Mutual Fund Industry in India: Challenges and Prospects*, LAP LAMBERT Academic Publishing