



# ALAGAPPA UNIVERSITY

(A State University Established in 1985)  
Karaikudi - 630003, Tamil Nadu, India



2017	2018	2018	2019	2019
Accredited with A+ Grade by NAAC (CGPA : 3.84)	Graded as Category - 1 & Granted Autonomy	Swachh Campus Rank : 4	NATIONAL INSTITUTIONAL RANKING FRAMEWORK Rank : 28	India Rank : 20 BRICS Rank : 104 Asia Rank : 216

## DEPARTMENT OF BANKING MANAGEMENT



### M.B.A., BANKING AND INSURANCE

[Choice Based Credit System (CBCS)]

[For the candidates admitted from the academic year 2019 -2020]

**ALAGAPPA UNIVERSITY, KARAIKUDI**  
**(Re-accredited with 'A+' Grade by NAAC)**  
**SCHOOL OF MANAGEMENT**  
**DEPARTMENT OF BANKING MANAGEMENT**

**REGULATIONS AND SYLLABI**  
**(Effective from Academic Year 2019-20)**

**Name of the Programme:**

Master of Business Administration (Banking and Insurance)

**Programme Objectives:**

**A) General Objectives:**

1. To provide relevant analytical training to familiarise students with the latest strategic, managerial and industrial developments in banking and financial services industry.
2. To build capacity for product development and distribution of banking and financial services products.
3. To enhance lifelong learning and personal development so as to be able to work with self-direction and originality and to contribute to business and society at large.

**B) Specific Objectives:**

1. To develop the ability to apply knowledge and understanding of banking and finance to complex issues, both systematically and creatively, to improve business and management leadership and practice.
2. To enable advanced study and understanding of Banking Law and Practice, Financial Services, Marketing of Banking Services, Central banking, Digital banking, Life assurance and General Insurance.
3. To hone analytical and problem solving approaches for risk management and operations of banking and financial services industry.
4. To develop the required skill to design new financial services / products to suit the future requirements of the industry.

**C) Programme Outcome:**

After the completion of the program, the student will be able to develop as committed banking / insurance professionals capable of driving the banking sector growth and financial stability.

**Mode**

The MBA (B&I) is a full-time Regular Programme.

**Duration**

The duration of the programme is Two Academic Years consisting of Four Semesters.

**Eligibility**

Any degree from a recognized university.

**Pattern**

Semester pattern.

**Medium of Instruction**

The medium of instruction is English only.

**Number of Courses**

The total number of courses for the MBA (B&I) programme is 28.

**Programme Structure**

- The program is divided into 4 semesters. There are 21 core courses, 9 major elective courses out of which 3 are compulsory, which are spread over first three semesters and 1 Inter-disciplinary course. In addition, there are 5 non - major elective courses, out of which 2 are to be compulsorily chosen. There is a compulsory Mooc course in the third semester.

- Internship in a Bank branch or in an Insurance company is a compulsory component of the curriculum in the third semester. In order to improve the career prospects of the students, an exclusive course on Career Guidance comprising of four segments Viz., Numerical Ability, Reasoning Ability, Language skills and Soft skills are offered and one segment will be taught in every semester.

### **Choice Based Credit System (CBCS)**

Each student should earn a minimum 92 credits to complete the programme. Students may earn more credits than the required minimum by taking more extra elective/interdisciplinary course.

In the second semester, those students who opt to undergo training-cum-project work in cooperatives banks have to necessarily take cooperative Banking as an elective.

In the III & IV semesters students have to take atleast one elective in each semester.

### **Attendance**

Normally a student must earn a minimum of 80% attendance to become eligible to take the ESE in a course. However, condonation of shortage of attendance will be granted on genuine medical grounds upto a maximum of 10% of the contact days. For this purpose, the student must, immediately upon returning to class after the period of illness, apply for the condonation, submitting a valid medical certificate from a registered medical practitioner through his/her Advisor to the HOD, who will decide upon the application for condonation of shortage of attendance. Medical certificates submitted on the eve of the ESE will not be accepted.

If a student who has no genuine medical grounds and has earned 70% or more but less than 80% of attendance in a course in a semester that student will be debarred from the ESE in that course in that semester. However the student may take the ESE when offered in a later semester.

If a student has earned less than 70% attendance, that student will be debarred from the ESE in that course and the statement of grades will read IA(Inadequate Attendance) against that course. Such a student must repeat that course when offered in a later semester. Attendance in a course will always be reckoned from the day of joining the course to the last day of the course.

### **Redoing of the courses**

A student who has been debarred from the ESE for lack of attendance must repeat the course at a later semester, paying the prescribed fees for the course. No student will be permitted to repeat a course or reappear for a CIA test or an ESE for improvement of Grade Points. A student who has fulfilled all the course requirements but has not been able to take the ESE alone will be permitted to write the examinations at a later semester. A student who has failed in an ESE need to take only the ESE in that course when it is next offered. Such students need to pay only the fee for ESE of the course.

Students interested in redoing of course(s) have to get prior official permission for the same by applying to the Registrar through the HOD on or before 5<sup>th</sup> June (for redoing of Odd Semester Course) or 5<sup>th</sup> November (for redoing Even Semester Course) every year.

A student may be permitted to break his/her study on valid grounds. Such break of study shall be entertained only if the student has completed atleast two semesters of study. For availing break of study, the students have to apply to the Registrar along with the recommendations of the Class Advisor and the Head of the Department in the format prescribed enclosing documentary evidence(s) as a proof for his/her claim for break of study and after paying a fee of Rs. 100/- entertained. Unauthorised break of study will not be permitted under any circumstances. Break of study will be permitted subject to the formalities of readmission as well as the availability of courses to be completed and the examination norms.

### **Assessment**

Assessment of the students' assignment will be two-fold consisting of Continuous Internal Assessment (CIA) and End Semester Examination (ESE). The ratio between CIA and ESE will normally be 25 – 75.

### **Continuous Internal Assessment (CIA)**

The CIA marks shall be awarded based on the following:

Average of two tests	-	15
Seminar	-	5
Assignment	-	5
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<b>Total</b>		<b>25</b>
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### **End Semester Examination (ESE)**

Except in the case of project-work and exclusively practical/field placement courses, the ESE will consist of a written examination of three hours duration for a maximum score of 75.

### **Classification of Candidates**

A candidate who obtains not less than 50 % of total marks in each paper shall be declared to have passed in that paper. A candidate who secures 50 % or more but less than 60 % of aggregate marks shall be placed in Second class. A candidate who secures 60 % and more of aggregate marks shall be placed in First Class.

### **Failed Candidates**

A candidate who fails in any paper/papers may appear again in that paper/those papers as per university rules.

### **Completion of the Programme**

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

### **Award of Degree**

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

- i) Registered for and undergone all the courses under the different parts of the curriculum of his/her programme.
- ii) No dues to the University, Hostel, NSS, Library, Clubs, Associations etc. and
- iii) No disciplinary action pending against him/her.

### **Other Regulations**

Besides the above, the common regulations of the University shall also be applicable to this programme.

**MBA (BANKING & INSURANCE)**  
**Program Structure and Scheme of Examinations**

S. No	Paper Code	Title of the paper	Credits	Hours/Week	Marks			
					I	E	Total	
<b>I Semester</b>								
1	632101	Core 1	Management Concepts and Organisational Behaviour	4	4	25	75	100
2	632102	Core 2	Business Environment	4	4	25	75	100
3	632103	Core 3	Financial Accounting	4	4	25	75	100
4	632104	Core 4	Practice of Commercial Banking	4	4	25	75	100
5	632105	Core 5	Rural Banking	4	4	25	75	100
6	632E01/ 632E02/ 632E03	Major Elective	Co-operative Banking / Ethics in Banking / Investment Management	3	4	25	75	100
7	632701	Inter Disciplinary Course	Information Technology for Business	3	3	25	75	100
8	632CG01	Career Guidance	Numerical Ability	-	2	-	-	-
9			Library	1	-	-	-	-
				<b>26</b>	<b>30</b>	<b>175</b>	<b>525</b>	<b>700</b>
<b>II Semester</b>								
10	632201	Core 6	Business Research Methodology	3	3	25	75	100
11	632202	Core 7	Managerial Economics	3	3	25	75	100
12	632203	Core 8	Monetary Management	3	4	25	75	100
13	632204	Core 9	Banking Law	3	4	25	75	100
14	632205	Core 10	Financial Management	3	4	25	75	100
15	632206	Core 11	Introduction to Insurance	3	3	25	75	100
16	632E04/ 632E05/ 632E06	Major Elective	Health Insurance / E-Customer Relationship Management/ NBFCs in India	3	4	25	75	100
17	632CG02	Career Guidance	Reasoning Ability	-	1	-	-	-
18	NME - I	II	NME - I	2	3	25	75	100
19			MOOCS	-	-	-	-	-
20			Library	-	1	-	-	-
				<b>23</b>	<b>30</b>	<b>200</b>	<b>600</b>	<b>800</b>
<b>III Semester</b>								
20	632301	Core 12	Risk Management in Banking & Insurance	3	3	25	75	100
21	632302	Core 13	Digital Banking	3	3	25	75	100

22	632303	Core 14	Life Assurance	3	3	25	75	100
23	632304	Core 15	Foreign Exchange	3	4	25	75	100
24	632305	Core 16	Executive Communication	3	3	25	75	100
25	632306	Core 17	Credit Management	3	4	25	75	100
26	632777	Core 18	Institutional Training	3	-	-	100	100
27	632E07/ 632E08/ 632E09	Major Elective	Financial Derivatives / Micro Finance / International Banking & Finance	3	4	25	75	100
28	632CG03	Career Guidance	Language Ability	-	1	-	-	-
29	NME II	III	NME II	2	3	25	75	100
29			MOOCS	-	-	-	-	-
30			Library	-	1	-	-	-
31			Yoga	-	1	-	-	-
				<b>26</b>	<b>30</b>	<b>200</b>	<b>700</b>	<b>900</b>
<b>IV Semester</b>								
32	632401	Core 19	General Insurance	3	5	25	75	100
33	632402	Core 20	Financial Services	3	5	25	75	100
34	632403	Core 21	Marketing of Banking Services	3	5	25	75	100
35	632999	Core 22	Project Report	6	13	25	75	100
36	632CG04	Career Guidance	Soft Skills	-	2	-	-	-
				<b>15</b>	<b>30</b>	<b>100</b>	<b>300</b>	<b>400</b>
				<b>90</b>	<b>120</b>	<b>675</b>	<b>2125</b>	<b>2800</b>
				<b>extra credits</b>				

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

S. No	Paper Code	Semester	Title of the paper	Credits	Hours/Week	Marks		
						I	E	T
1		II	Principles of Banking & Insurance	2	3	25	75	100
2		III	IDC – Principles of Insurance	2	3	25	75	100

<b>Semester - I</b>			
<b>Course Code:</b> 632101	<b>Management Concepts and Organizational Behaviour</b>	<b>Credits:4</b>	<b>Hours: 4</b>
<b>Objective</b>	➤ To enlighten the students about the conceptual framework of management and organizational behaviour to understand the significance of managing human resource in the organization.		
<b>Unit – I</b>	<b>Management:</b> Definition – Nature – Scope and Functions – Evolution of Management thought – Contributions of Management experts <b>-Planning and Decision Making:</b> Nature, importance and planning process – Planning premises – Components of Planning as Vision, Mission, Objectives, Goals, Policies, Strategies, Procedures, Methods, Rules, Projects and Budgets – Decision-making – Meaning – Types – Decision-making Process under Conditions of Certainty and Uncertainty.		
<b>Unit – II</b>	<b>Organizing:</b> Nature, purpose and kinds of organization – Structure – Principles and theories of organization – Departmentalization – Span of control – Line and staff functions – Authority and responsibility – Centralization and decentralization – Delegation of authority – Committees – Informal organization. <b>Staffing and Directing:</b> General Principles of Staffing- Importance and techniques of Directing- Motivation – Meaning – Importance – Theories: <b>Maslow, Herzberg, McGregor (X&amp;Y), Ouchi (Z), Vroom, Porter-Lawler, McClelland and Adam</b> – Communication: Meaning – Types – Process – Barriers; Leadership: Significance, Types Styles and Theories- Trait, Contingency, Situation, Path-Goal, Tactical, Transactional and Transformational Leadership- Leadership Grid.		
<b>Unit – III</b>	<b>Coordination and Controlling:</b> Coordination: Concept, Need and techniques; Controlling: Objectives and Process of control – Devices of control – Integrated control – Special control techniques- Contemporary Perspectives in Management: <b>Strategic alliances</b> – Core competence – Business process reengineering – Total quality management – Six Sigma- Benchmarking- Balanced Score-card.		
<b>Unit – IV</b>	<b>Organizational Behaviour:</b> Organizational Behaviour – Concept and significance – Relationship between management and organizational behavior – Individual Behaviour: Values and Attitudes – Perception – Learning – Personality and Emotions <b>.Group Dynamics and Team Development:</b> Group dynamics – Definition and importance, Types of groups – Group formation – Group development – Group performance factors – Principle – centered approach to team development – Individuals versus Group Decision making – Nominal group technique and Delhi technique.		
<b>Unit – V</b>	<b>Organizational conflict and Stress Management:</b> Sources – patterns – levels – types of conflict – Traditional and modern approaches to conflict – Functional and dysfunctional organizational conflicts – Resolution of conflict – Individual and Organizational factors of stress – Consequences of stress on individual organization – Management of stress. <b>Organizational Culture and Organizational Development:</b> Concept and determinants of Organizational Culture – Organizational Development (OD): Concept – Need for change – Resistance to change – Organizational diagnosis – OD intervention.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Gareth Jones and Jennifer George. (2010). <i>Contemporary Management</i> . McGraw-Hill/Irwin.			
Gene Burton and Manab Thakur. (2010). <i>Management Today: Principles and Practice</i> . TMH.			
Harold Koontz, Cyril O'Donnell and Heinz Wehrich. (2012). <i>Management: A Systems Approach</i> .			
Kaplan and Norton.(2010). <i>The Strategy-Focused Organization: How Balanced Scorecard Companies</i> McGraw Hill.			
Peter F. Drucker. (2015). <i>Management</i> .			

<p>Ricky W Griffin. (2015). <i>Management</i>. South-Western College Publications.</p> <p>Stephen P. Robbins and Mary Coulter. (2016). <i>Management</i>. 9th Edition.</p> <p>Stoner, et-al (2012). <i>Management</i>. Prentice Hall.</p> <p><i>Thrive in the New Business Environment</i>. HBP.</p> <p>Wehrich and Koontz. (2013). <i>Management: A Global Perspective</i>. McGraw Hill.</p>	
<b>Outcome</b>	<ul style="list-style-type: none"> <li>➤ After learning this course, the learners will have a comprehensive knowledge about Management concepts and will be in a position to practice the art of managing human behaviour at the individual, group and organizational levels.</li> </ul>

**Dr.G.Jayabal**



<b>Semester - I</b>			
<b>Course Code: 633102</b>		<b>Business Environment</b>	
		<b>Credits:4</b>	<b>Hours: 4</b>
<b>Objective</b>	➤ To familiarize the learners with the basics of the environment of business and to build and broaden the awareness level of the learners about the dynamic factors of business environment.		
<b>Unit – I</b>	<b>Business Environment:</b> Dynamic factors of environment – Importance of scanning the environment – Fundamental issues captured in PESTLE– Political, Economic, Socio-cultural, Technological, Legal and Ecological environment- Policy Environment: Liberalization, Privatization and Globalization (LPG) - Efficiency and Competition.		
<b>Unit – II</b>	<b>Political Environment:</b> Government and Business – Political Systems, Political Stability and Political Maturity as conditions of business growth- Role of Government in Business: Entrepreneurial, Catalytic, Competitive, Supportive, Regulative and Control functions- Government and Economic planning: Industrial policies and promotion schemes – Government policy and SSI.		
<b>Unit – III</b>	<b>Economic Environment:</b> Phase of Economic Development and its impact- GDP Trend and distribution and Business opportunities- Monetary System and Business capital: Quantum, Types, Risk and Cost- Role of Banks; Role of Financial Institutions- Role of Central Bank- Fiscal System: Government Budget and Taxation Measures- Fiscal Deficits and Inflation- FDI and Foreign collaboration – Export-Import policy – Foreign Exchange and Business Development.		
<b>Unit – IV</b>	<b>Social and Technological Environment:</b> Societal Structure and Features- Entrepreneurial Society and its implications for business – Social and cultural factors and their implications for business- Technology Policy- Technology Trade and transfer- Technology Trends in India- Role of Information Technology – Clean Technology.		
<b>Unit – V</b>	<b>Legal and Ecological Environment:</b> Legal Environment of business - Legal Aspects of Entering Primary and Secondary Capital Markets- Law on Patents- Law on Consumer Protection- Law on Environmental Protection- Need for Clean energy and Reduction of Carbon footprint.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Adhikary M. (2017). <i>Economic Environment of Business</i> . Sultan Chand & Sons.			
Amarchand D. (2014). <i>Government and Business</i> . TMH.			
Brooks and Weatherston and Wilkinson. (2017). <i>International Business Environment</i> . Pearson.			
Francis Cherunilam. (2013). <i>Business Environment and Development</i> , Himalaya Publishing House.			
Ian Brooks, Jamie Weatherston and Graham Wilkinson. (2013). <i>International Business Environment</i> , Maheswari & Gupta. (2015). <i>Government, Business and Society</i> .			
Mohinder Kumar Sharma. (2017). <i>Business Environment in India</i> . South Asia Books. Pearson.			
Sameer Kochhar, (ED.). (2014). <i>Growth &amp; Finance</i> . Academic Foundation.			
Steiner & Steiner. (2012). <i>Business, Government and Society: A Managerial Perspective</i> . McGraw-Hill.			
<b>Outcomes</b>	➤ Have deep insight into various components of business environment to understand the importance of scanning the environment and to gauge the impact of environmental forces on the functioning of a modern business unit.		

**Dr.K.Alamelu**

<b>Semester - I</b>			
<b>Course Code:</b> <b>633103</b>	<b>Financial Accounting</b>	<b>Credits: 4</b>	<b>Hours:4</b>
<b>Objective</b>	➤ To Comprehend the learners to understand the basics of financial accounting and to equip them with skills of using accounting tools in decision making.		
<b>Unit – I</b>	<b>Accounting Fundamentals:</b> Definition – Accounting – Types of Accounting- Financial, Management and Cost accounting – Scope of Accounting –Financial Accounting Concepts –Uses of Accounting –Double Entry System- Preparation of journal and ledger, Subsidiary Books – Errors and Rectification – Bank Reconciliation Statement.		
<b>Unit – II</b>	<b>Accounting Statements:</b> Trial Balance, Profit and Loss Account and Balance Sheet Preparation (Simple Problems only)- Accounting from incomplete records – Statements of affairs methods – Conversion method- Accounting Standards: Concept, Need and Level of Harmonization.		
<b>Unit – III</b>	<b>Banking Company Accounts</b> - Preparation of Profit and Loss Account and Balance Sheet - Rebate on Bills Discounted - Classification of Advances - Nonperforming assets - Classification of Investments.		
<b>Unit – IV</b>	<b>Life Insurance Accounts:</b> Preparation of final account of Life Insurance Companies, Ascertainment of profit in Life Insurance Business, Preparation of valuation balance sheet.		
<b>Unit – V</b>	<b>Account of General Insurance Company</b> : Fire and Marine - Preparation of final accounts - Calculation of insurance claims - Under IRDA Act 2000		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>(Problems : 70%, Theory : 30%)</b>			
<b>References and Textbooks:-</b>			
Ambrish Gupta. (2018). <i>Financial Accounting for Management: An Analytical Perspective</i> . Pearson.			
Gupta RL & Gupta VK. (2016). <i>Principles and Practice of Accounting</i> . Sultan Chand & Sons.			
Rawat, DS. (2019). <i>Accounting Standards</i> . Taxmann’s Publishing House.			
Shukla & T.S. Grewal. (2016). <i>Advanced Accounting</i> .S.Chand &Company.			
T.S.Reddy & A.Murthy. (2012). <i>Advanced Accountancy</i> . Margham Publications.			
<b>Outcome</b>	➤The students will be able to use accounting tools to analyse the operating performance and financial position of a banking and insurance company		

**Dr.B.Sudha**

<b>Semester - I</b>			
<b>Course Code:</b> 632104	<b>Practice of Commercial Banking</b>	<b>Credits:4</b>	<b>Hours:4</b>
<b>Objective</b>	➤To facilitate the learners to understand the concept of banking, its significance, types, functions sectoral reforms, types of deposits, advances, customers, securities, charges and documentation by commercial banks.		
<b>Unit – I</b>	<b>Banking</b> – 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 – Payment Banks – Small Finance Banks.		
<b>Unit – II</b>	<b>Deposit Mobilization by Commercial Banks</b> – Deposit Mix – Different Types of Deposits – Factors affecting Deposit Levels – KYC guidelines Lending of Money by Banks – Principles of Sound Lending – Various Forms of Advances: Cash Credit, Overdrafts, Loans and Purchasing and Discounting of Bills – Retail Lending by Banks – Housing Loans and Personal Loans: Problems and Prospects – EMI: Concept and Computation- Subsidiary Services of Banks: Traditional Services – Contemporary Services Including Cash Management- RTGS & NEFT.		
<b>Unit – III</b>	<b>Different Types of Customers:</b> 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.		
<b>Unit – IV</b>	<b>Different Types of Securities</b> – 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.		
<b>Unit – V</b>	<b>Modes of Creating Charges</b> – Lien – Pledge – Hypothecation – Mortgage – Assignment – Documentation in respect of various types of Borrowers against Various types of Securities.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> Contemporary Developments Related to the Course during the Semester concerned.		
<b>References and Textbooks:-</b>			
D.M. Mithani and E.Gordon.(2015). <i>Banking and Financial System</i> . Himalaya Publishing House.			
Dr. Prem Kumar Srivastava. (2016). <i>Banking Theory &amp; Practice</i> . Himalaya Publishing House.			
Indian Institute of Banking & Finance. (2017). <i>Advanced Bank Management</i> . MacMillan India Ltd.			
M.J.Aslam. (2015). <i>Legal Aspects of Bank Lending</i> . Asia Law House.			
M.L. Tannan. (2014). <i>Banking Law and Practice in India</i> . Eastern Book Company.			
N.S.Toor. (2016). <i>Hand Book for Banking Information</i> . Skylark Publications.			
Robert E. Wright & Vincenzo Quadrini. (2015). <i>Money and Banking</i> . Flat World Knowledge.			
Varshney and Sundaram. (2017). <i>Banking Theory Law and Practice</i> . Sultan Chand & Sons.			
<b>Outcome</b>	➤After learning the course, the learners will gain a comprehensive knowledge on the theoretical and practical aspects of commercial banking which will shape them as successful future bankers.		

**Dr.C.Yogalakshmi**

Semester - I				
Course 632105	Code:	Rural Banking	Credits: 4	Hours: 4
<b>Objective</b>	➤To facilitate the learners to understand the features of the Indian rural economy and the role of banks in financing for rural development.			
<b>Unit – I</b>	<b>Features of the Indian Rural Economy:</b> Demographic features: Population, occupation and literacy – Economic features: Share in national income, trends in per capita income, rural indebtedness, BPL – Rural poverty: Causes and methods of measuring rural poverty – Socio-economic development indicators: health and nutrition status, urbanisation.			
<b>Unit – II</b>	<b>Institutional Sources of Rural Finance:</b> Cooperative Banks, Commercial Banks, Regional Rural Banks and Local Area Banks, Payment and Small Finance Banks: Their functions, Clientele, Progress and Problems – Role of Micro Finance Institutions (MFIs), Business Correspondents / Facilitators.			
<b>Unit – III</b>	<b>Institutional supporting Rural Development:</b> Reserve Bank of India – National Bank for Agriculture and Rural Development – Small Industries Development Bank of India – District Industries Centre – District Rural Development Agency (DRDA): Their role and performance – Problems and prospects of Rural Banking.			
<b>Unit – IV</b>	<b>Financing for Rural Development:</b> Lead Bank Scheme: State level and District level Credit Committees – Financing Agriculture and allied activities: Crop loans, Term loans for irrigation, Farm mechanization, Godowns / Cold storage, Allied activities of agriculture: Their Assessment and Sanction of loans – MSME sector: Definition and importance, Financing of MSMEs.			
<b>Unit – V</b>	<b>Priority Sector Lending and Government Initiatives:</b> Priority Sector Lending – Components, Lending norms, RBI guidelines – Financing poor as Bankable Opportunities: Micro Credit – SHG Bank Linkage programme - Government initiatives: Poverty Alleviation Programmes: Swarnajathi Gram Swarozgar Yojana (SGSY) – National Rural Livelihood Mission (NRLM) – Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU – GKY) – Jan Dhan Yojana – Recent initiatives.			
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>			
<b>References and Textbooks:-</b>				
Indian Institute of Banking and Finance. (2015). <i>Inclusive Banking through a Business Correspondent -A tool for PMJDY (in English)</i> . New Delhi. Taxmann Publications (P) Ltd.				
Indian Institute of Banking and Finance. (2017). <i>Rural Banking Operations</i> . New Delhi. Taxmann Publications( P) Ltd.				
Indian Institute of Banking and Finance. (2017). <i>Handbook on Debt Recovery (in English)</i> . New Delhi.Taxmann Publications (P) Ltd.				
Indian Institute of Banking and Finance. (2018). <i>Rural Banking</i> . Mumbai. Macmillan Publishers India Private Limited.				
Indian Institute of Banking and Finance. (2018). <i>Banker’s Handbook on Credit Management</i> .New Delhi. Taxmann Publications (P) Ltd.				
Indian Institute of Banking and Finance. (2018). <i>Inclusive Banking thro’ Business Correspondents</i> . New Delhi. Taxmann Publications( P) Ltd.				
<b>Outcome</b>	➤Learners can understand the existing conditions of rural economy and rural banking scenario in our country which will facilitate them to contribute adequately for the development of Indian rural economy as a professional banker.			

**Dr.R.Alamelumangai**

<b>Semester - I</b>			
<b>Course Code:</b> 632E01	<b>Co-operative Banking</b>	<b>Credits:</b> 3	<b>Hours: 4</b>
<b>Objective</b>	➤To facilitate the learners to gain comprehensive knowledge about the principles and practices of Cooperative Banking.		
<b>Unit – I</b>	<b>Principles and Laws on Cooperative Banking:</b> Principles of Cooperation – Structure of cooperative credit institutions – Membership – Legal aspects of banking operations – Banking related laws: Provisions of Bankers Book Evidence Act – Recovery of Debts Due to Banks and Financial Institutions Act, 1993 – Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) – Tamil Nadu Cooperative Societies Act, 1983 – Banking Ombudsman.		
<b>Unit – II</b>	<b>Cooperative Banking Operations :</b> Different deposit products – Deposit policy – Credit Policy – Loans and Advances – Priority sector lending – MSME financing – Personal finance – Banker – Customer relationship – Garnishee Orders and Attachment Orders – Bankers’ right of lien, set off and appropriation.		
<b>Unit – III</b>	<b>Credit and Investment Management:</b> Indemnities and Bank Guarantees – Loan Policy – Management of NPA – Investment Management – CRR/SLR Management – Financial Markets – Guidelines of RBI/NABARD in regard to investment – Money market – Call money – Repos and Reverse Repos – Foreign Exchanges market – Debt market – Bancassurance: Meaning and Scope of investment policy.		
<b>Unit – IV</b>	<b>Technology and Risk Management :</b> Technology Banking – Electronic Payment Systems – Core Banking Solutions – Electronic Funds Transfer System – Risk Management – Exposure limits – Asset Liability Management – Capital Adequacy – Basel Norms – Approach of banks to profitability – Effects of NPA on profitability.		
<b>Unit – V</b>	<b>Supervisory and Regulatory Aspects:</b> Banking Regulation Act (as applicable to Cooperative Banks) – Role of RBI – Supervision and Control – Branch licensing – Inspection – Statutory audit – Cooperative audit - Reserve requirements - RBI Guidelines on Deposits, Advances, Priority Sector Lending – Role of Directors and Corporate Governance Best Practices – Management Information System.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
K.A. Abdul Kuddus. (2014). <i>Theory, law and Practice of Cooperative Banking</i> . LIMRA publications.			
S.Thirunarayanan. (2016). <i>Cooperative Banking in India</i> . Mittal Publications.			
Indian Institute of Banking and Finance. (2017). <i>Laws of Cooperative Banking</i> . Mumbai. Macmillan Publishers India Private Limited.			
Indian Institute of Banking and Finance. (2017). <i>Cooperative Banking operations</i> . Mumbai. Macmillan Publishers India Private Limited.			
Indian Institute of Banking and Finance. (2017). <i>Technology, Risk Management and Supervision in Cooperative Banking</i> . Mumbai. Macmillan Publishers India Private Limited.			
Indian Institute of Banking and Finance. (2018). <i>Cooperative Banking</i> . Mumbai. Macmillan Publishers India Private Limited.			
<b>Outcome</b>	➤The learners will have an insight into the Cooperative banking operations, various laws relating to cooperative banks and the supervisory and regulatory role of RBI concerning cooperative banks.		

**Dr.B.Sudha**

<b>Semester - I</b>			
<b>Course Code: 632E02</b>		<b>Ethics in Banking</b>	
		<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objective</b>	➤To enable the learners to understand the importance of ethics in banking practices and to equip the learners with the knowledge about different dimensions of banking ethics.		
<b>Unit – I</b>	<b>Understanding Ethics:</b> Introduction to Ethics: An Overview - Ethics, Business Ethics & Banking: An Integrated Perspective - Banking and Normative Ethics in Management - Ethics, Financial Services and Regulation.		
<b>Unit – II</b>	<b>Different Operational Levels of Ethics in Banking:</b> Ethics at the Individual Level - Ethics at the Organisational Level - Ethical Dimensions-Customers: Ethical Dimensions-Marketing: Ethical Dimensions- Ethics at the Corporate Level - Corporate Social Responsibility and Sustainability.		
<b>Unit – III</b>	<b>Workplace Ethics and an Ethical Organisation:</b> Obligation to Bank/ Third Parties, Abuse of Official Position, Sexual Harassment, Conflict of Interest, Fair Accounting Practices, HRM Ethics, Employees as Ethics Ambassadors & Managers as Ethical Leaders - Work Ethics, Benefits of Ethical Behaviour, Unethical Behaviour: Causes and Remedies, Code of Ethics Manual, Whistle blowing in Banks, Whistle blowing Laws in India		
<b>Unit – IV</b>	<b>Wider Aspects of Ethics in Practice:</b> Corporate Governance and Ethical Dimensions - Environmental Ethics - Ethics and Globalisation - Ethics: A Holistic Approach - Business Ethics, Ethical Foundation and Banking Ethics in Global and Indian Contexts.		
<b>Unit – V</b>	<b>Banking Ethics: Changing Dynamics:</b> Ethics and Technology - Data Security and Privacy - Intellectual Property Rights – Patents - Ethics of Information Security - Cyber Threats - Digital Rights Management.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Peter Koslowski. (2015). <i>The ethics of Banking conclusion from the Financial Crisis</i> . Issues in Business Ethics.			
Jes Villa. (2017). <i>Ethics in Banking Role of moral Values and Judgements in Finance</i> . Palgrave Macmillan Studies in Banking and Financial Institutions.			
Indian Institute of Banking and Finance. (2018) <i>Ethics in Banking</i> . New Delhi. Taxmann Publications ( P) Ltd.			
<b>Outcome</b>	➤The learners can realise the need for ethical banking practices and understand about the changing dynamics of banking ethics.		

**Teaching Assistant**

<b>Semester - I</b>			
<b>Course</b> 632E03	<b>Code:</b>	<b>Investment Management</b>	<b>Credits:</b> 3
		<b>Hours: 4</b>	
<b>Objective</b>	➤To make the learners to understand the concepts, significance, avenues, Approaches, Analysis and evaluation of various investments.		
<b>Unit – I</b>	<b>Investment</b> : Concepts and Goals – Types of Investment – Financial – Business – Personal – Institutional – Comparison of Investments, Speculation, Gambling – Hedging – Concepts of Portfolio and Portfolio Management – Goals – Risk and Return Trade Off.		
<b>Unit – II</b>	<b>Financial Investment Avenues:</b> Fixed Income Securities – Bonds – Preference Shares – Debentures – Deposits: Demand & Time Deposits – Varying Income Securities: Equity investment – Government securities – Options & Warrants – Mutual Funds – Investment in Physical assets.		
<b>Unit – III</b>	<b>Investment Analysis:</b> Aspects of Analysis – Analysis – Return Analysis: Concepts, Measures and Computation of Return on Individual Security and Portfolio – Risk Analysis: Concepts, Types, Measures – Computation of Risk of Individual Security and Portfolio – Valuation Analysis: Share Valuation – bond Value – Price - Earnings Analysis.		
<b>Unit – IV</b>	<b>Approaches to Investment Analysis:</b> Fundamental Analysis – Concept and Components – Tools of Economy, Industry and Company Analysis – Technical Analysis: Concept and Tools – Assumption – Theories: Dow Theory – Contrary Opinion The Confidence Index, Breadth of Market and Strength Analysis – Moving Average Analysis – Chart Patterns.		
<b>Unit – V</b>	<b>Portfolio Construction Choice &amp; Performance</b> : Markowitz Diversification Efficient Frontier – Risk – Return in different Curves – Portfolio-Choice Single and Two Factorial Models – Longrange Multiplier Method. <b>Portfolio Performance:</b> Measures: Sharpe, Trynor and Jensen portfolio Audit and Portfolio Revision: Need and Methods – Formula Plans. Capital Asset Pricing Model – Assumptions and Application – Capital Market Line and Security Market Line – Efficient Market Hypotheses – The Weak, Efficient, Semi Strongly Efficient and Strongly Efficient Market form – Random – Walk Theory.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>(Problems : 20%, Theory : 80%)</b>			
<b>References and Textbooks:-</b>			
J.C.Francis. (2015). <i>Investment: Analysis and Management</i> . Himalaya Publishing House.			
J.C.Francis. (2015). <i>Management of Investment</i> . Himalaya Publishing House.			
Preethi Singh. (2016). <i>Investment Management</i> . Himalaya Publishing House.			
V.K.BHALLA. (2017). <i>Investment Management</i> . S.Chand & Co.Ltd.			
G.Jayabal & K.Nagarajan. (2018). <i>Security Analysis &amp; Portfolio Management</i> . New Age International Publishers.			
<b>Outcome</b>	➤The learners will be able to select right securities for investment and offer advisory services to the investor for efficient management their investments.		

**Dr.G.Parimalarani**

<b>Semester - I</b>			
<b>Course Code:</b> <b>632701</b>	<b>Information Technology for Business</b>	<b>Credits:</b> <b>3</b>	<b>Hours: 3</b>
<b>Objective</b>	➤ To familiarize the learners with the basics of ICT, to equip the learners with the skill set needed for working with MS office and to enthuse the learners to explore the potentials of e-commerce.		
<b>Unit – I</b>	<b>Introduction:</b> Basics and Evolution of Computing – Operating Systems (System Software) and Application Software – Introduction to Network Setting – LAN and WAN, Internet and Intranet.		
<b>Unit – II</b>	<b>Working with Microsoft Office Suite:</b> MS Word – Creating, Opening, Saving and Formatting Documents – Mail Merge- Working with Spread Sheets: MS Excel – Tables – Formulas and Functions – Data Analysis using excel – Linking Work Sheets and Work Books – Charts – Macros Forms – Pivot Tables.		
<b>Unit – III</b>	<b>MS Power Point:</b> Creating a Power Point Presentation (PPT) Using Slide Master, Animation and Graphics in PPT. MS Access – Creating and Modifying Data Bases – Report Generation – Linking Access Files with Excel Files. MS: Project: Creating Project Design, Schedules, PERT / CPM Charts and Reports.		
<b>Unit – IV</b>	<b>Internet and E-Commerce:</b> E-Mail Etiquette - Usages of Search Engines and Portals – Website and Web Based E-mail, FTP and Net Meeting – WiFi Environment in Modern Offices. Basic Models of E-Business: B2B, B2C, C2C and Mobile Commerce (M-Commerce)		
<b>Unit – V</b>	<b>Buying and Selling through Internet:</b> E-Payment and Electronic Fund Transfer – Payment Gateway and Security Systems – On Line Stores – Internet Banking – Smartcards and Plastic Money.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>Note:</b> This is a computer lab based workshop course and hence the assessment will be based on Continuous Internal Assessment for 25 marks and University Practical Exam for the remaining 75 Marks.			
<b>References and Textbooks:-</b> Rayudu, C.S. (2014). <i>E-Commerce and E-Business</i> . Himalaya Publishing Company. Agarwala and N. Kamlesh. (2015). <i>Business on the Net</i> . Mumbai. MacMillan Publishers. Sudalaimuthu and Anthony Raj. (2016). <i>Computer Applications In Management</i> . HPH. Vijayaraghavan. G. (2016). <i>Computer Applications for Management</i> . Himalaya Publishing Company. Goel Ritendra and D.N.Kakkar. (2017). <i>Computer Applications In Management</i> . New Age International.			
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>➤ Demonstrate effective computing skills.</li> <li>➤ Enhance the professional use of e-mails and internet.</li> <li>➤ Adopt effective ways of application of ICT in business.</li> </ul>		

**Alagappa Institute of Management**



<b>Semester - I</b>		
<b>Course Code: 632CG01</b>	<b>Numerical Ability</b>	<b>Hours: 2</b>
1.	Simple Arithmetic Computation	
2.	Average	
3.	Ratio and Proportion	
4.	Time and Distance	
5.	Time and Work	
6.	Finding Wrong Number in a Series	
7.	Partnership	
8.	Percentage	
9.	Simple and Compound Interest	
10.	Graphs and Charts	

**Teaching Assistant**

<b>Semester – II</b>			
<b>Course Code: 632201</b>	<b>Business Research Methodology</b>	<b>Credits: 3</b>	<b>Hours: 3</b>
<b>Objectives</b>	➤ To Prepare students for conducting an independent study including formulating research questions and selecting a research approach, applying research methodology, designing a study and selecting specific methods and techniques appropriate for answering the questions as well as to Develop practical skills in analyzing both quantitative and qualitative data and in report writing.		
<b>Unit – I</b>	<b>Types, Process &amp; Design of Research:</b> Meaning – Importance- Types of Research – Pure & Applied, Historical & Futuristic, Analytical & Synthetic, Descriptive & Prescriptive, Survey & Experimental, Qualitative & Quantitative and Case & Generic Researches – Process of research – Research problem – Identification, selection and formulation of research problem – Review of literature- Research Gaps and Techniques – Hypothesis –Types and Formulation.		
<b>Unit – II</b>	<b>Research design &amp; Sampling:</b> Meaning, Components and Use of Research Design- Census Vs Sampling- Essentials of a good sampling – Probability and non-probability sampling methods – Sample size – Factors affecting the size of the sample - Sampling and non-sampling errors.		
<b>Unit – III</b>	<b>Sources and Collection of Data:</b> Primary and secondary data – Observation: Types and Techniques –Interview: Type s and conduct Preparation for an interview – Effective interview techniques – Schedule: Meaning, Essentials and kinds – Questionnaire: Meaning and types – Format of a good questionnaire–Scaling techniques: Meaning , Importance, Methods of scale construction- Validity and Reliability- Pre-testing- Pilot Study.		
<b>Unit – IV</b>	<b>Processing of Data:</b> Editing, Coding, Classification and Tabulation – Analysis of Data – measures of Central Value: Arithmetic mean, Median and Mode – Measures of Dispersion: Range, Quartile Deviation, Mean Deviation and Standard Deviation – measures of Relationship: Correlation and Regression Analysis – Association of Attributes . Hypothesis Testing: Parametric tests: Testing for Means – One and Two Populations – One Way and Two Way ANOVA – Testing of Proportions: One and Two Populations – Chi-square Test - Ideas on Non-parametric test-Result Interpretation.		
<b>Unit – V</b>	<b>Report Writing:</b> Meaning, types and contents of research reports –Steps involved in drafting reports – Principles of good report writing Lay-out and Features of a Good Research Report- Grammatical Quality – Language flow- Data Support- Diagrammatic Elucidation- References and Annotations – Clarity and Brevity of expressions.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Earl R. Babbie Robert. (2010). <i>The Practice of Social Research</i> . Cengage Learning.			
B. Burns & A. Burns. (2014). <i>Business Research Methods and Statistics Using SPSS</i> . Sage Publications.			
Jerry W. Willis. (2014). <i>Foundations of Qualitative Research: Interpretive &amp; Critical Approaches</i> . Sage Publications.			
Pauline V Young. (2014). <i>Scientific Social Surveys and Research</i> . Prentice-Hall. (Digitalized).			
Anderson et-al.(2015). <i>Thesis and Assignment Writing</i> . New Delhi. Wiley.			
William Josiah Goode and Paul K. Hatt. (2015). <i>Methods of Social Research</i> . McGraw Hill.			
Wilkinson and Bhandarkar. (2016). <i>Methods and Techniques of Social Research</i> . HPH.			
Christensen, Johnson and Turner.(2016). <i>Research Methods, Design, and Analysis</i> . Allyn & Bacon.			

John W Best & James V. Kahn. (2017). *Research in Education*. Allyn and Bacon.

C.R.Kothari. (2017). *Research Methodology: Methods and Techniques*.New Age International Pvt.Ltd.

**Outcomes**

➤The students will attain a thorough knowledge in Planning, designing, executing, interpreting, evaluating and reporting research within a stipulated time period and to apply a range of quantitative and qualitative research techniques to business and management problems or issues.

**Dr.C.Yogalakshmi**

<b>Semester - II</b>			
<b>Course Code:</b> 632202	<b>Managerial Economics</b>	<b>Credits:</b> 3	<b>Hours: 3</b>
<b>Objective</b>	➤To facilitate the learners to understand the application of economic principles in the process of making business decisions and comprehend them about various aspects viz., demand, supply, production, cost, price and profit etc., of economics.		
<b>Unit – I</b>	<b>Economics &amp; Business Decisions:</b> Meaning, nature and scope of Managerial Economics– Relationship between Economic theory and Managerial Economics –Role of Managerial Economics in Business Decisions- Concepts of Opportunity cost, Time Value of Money, Marginalism, Equilibrium and Equi-marginalism and their role in business decision making.		
<b>Unit – II</b>	<b>Demand and Supply Analysis:</b> Meaning, types and determinants of demand- Elasticity of Demand: Types, Measures and Role in Business Decisions- Determinants of supply- Elasticity of Supply- Measures and Significance.		
<b>Unit – III</b>	<b>Cost, Return and Production Function:</b> Cost function and cost-output relationship – Economics and Diseconomies of scale – Cost control and Cost reduction- Cost Behaviour and Business Decision- Relevant costs for decision-making- Cobb-Douglas and other Production Functions.		
<b>Unit – IV</b>	<b>Price and Profit Function:</b> - Pricing and output decisions under Monopoly, Duopoly, Monopolistic Competition and Perfect Competition –Penetrative and Skimming Pricing- Government control over and decontrol of pricing –Price discrimination --Concept of Profit- Types and Theories of Profit- Profit maximization – Cost volume profit analysis – Risk and Return Relationship.		
<b>Unit – V</b>	<b>Macro-economic Factors and Managerial Decision:</b> Business cycle –Phases and Business Decision- Factors causing Inflation and Deflation- Control measures – Balance of payment Trend and its implications in managerial decision- National Income: Measures and Sectoral and Population distribution- Utility for Business Decision making.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Rangarajan C. (2013). <i>Principles of Macro Economics</i> . Tata McGraw-Hill.			
Bradley Schiller. (2013). <i>Essentials of Economics</i> . McGraw-Hill/Irwin.			
Joel Dean. (2015). <i>Managerial Economics</i> . Prentice-Hall.			
Ivan Png and Dale Lehman. (2015). <i>Managerial Economics</i> . Wiley-Blackwell.			
Mehta P L. (2016). <i>Managerial Economics</i> . Sultan Chand and Sons.			
Dominick Salvatore. (2016). <i>Managerial Economics in a Global Economy</i> , Oxford Univ. Press.			
Gupta G S. (2017). <i>Managerial Economics</i> . Tata McGraw-Hill.			
Varshney and Maheswari. (2017). <i>Managerial Economics</i> . Sultan Chand and Sons.			
<b>Outcome</b>	➤The learner will be in a position to make effective managerial decisions in banks and insurance organizations.		

**Dr.G.Parimalarani**

<b>Semester - II</b>			
<b>Course Code:</b> 632203	<b>Monetary Management</b>	<b>Credits:</b> 3	<b>Hours: 4</b>
<b>Objectives</b>	➤To enable the learners to understand the role of the money market in the economy ➤To make the learners to understand the changing profile of RBI as a regulator and facilitator.		
<b>Unit – I</b>	<b>Money Market</b> – Meaning – Composition – Money Market Vs Capital Market – Characteristics of a Developed Money Market – Importance – Indian Money Market - Structure – Features – Money Market Instruments in India.		
<b>Unit – II</b>	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.		
<b>Unit – III</b>	The Reserve Bank of India – Origin – Organisation: Central Board of Directors, Local Boards, Offices, Branches and Central Office Departments – Traditional Functions of the RBI: Currency Management, Banker to Banks, Banker to the Government, Credit Control and Management of Foreign Exchange Reserves – Regulatory and Supervisory Functions; Licensing, Statutory Pre- emptions, Prudential Norms, Capital Adequacy, Disclosure Norms and KYC Norms – Supervisory Framework – Onsite Inspection and Off-site surveillance – Regulation of NBFCs - Financial Stability and Development Council ( FSDC).		
<b>Unit – IV</b>	Developmental Role of the RBI: Priority Sector Lending – Micro, Small and Medium Enterprises Development – Export Credit – Setting up of Specialised Financial Institutions – DICGC – Financial Inclusion – Customer Service – Policy Research and Data Dissemination.		
<b>Unit – V</b>	Monetary Policy of the RBI – Objectives – Instruments: CRR, SLR, OMOs and Liquidity Adjustment Facility (LAF) – Market Stabilisation Scheme (MSS) – Monetary Policy Transmission – Monetary Policy Committee.		
<b>Unit – VI</b>	<b>Dynamic Component for continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Howard Davies and David Green. (2010). <i>Banking on the future: The fall and Rise of Central Banking</i> . USA. Princeton University Press.			
Reserve Bank of India. (2016). <i>RBI: Functions and Working</i> . Mumbai.			
Sundaram and Varshney. (2017). <i>Banking Theory Law and Practice</i> . New Delhi. Sultan Chand and sons.			
D.M. Mithani. (2017). <i>Money, Banking, International Trade and Public Finance</i> . New Delhi. Himalaya Publishing House.			
Indian Institute of Banking and Finance. (2018). <i>Central Banking</i> . Mumbai. Macmillan Publishers India Limited.			
<b>Outcomes</b>	➤Unfurl the structure of the Indian money market. ➤To evaluate the role of RBI as the Central Bank of our country.		

**Dr.K.Alamelu**

<b>Semester - II</b>			
<b>Course Code: 632204</b>	<b>Banking Law</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objective</b>	➤To comprehend the learners about various legal and regulatory aspects of banking operations with special focus on Banking Regulation Act, Negotiable Instruments Act, Recovery of Debts due to Banks and Financial Institution Act 1993, Prevention of Money Laundering Act and SARFAESI Act.		
<b>Unit – I</b>	<b>Legal Framework of Regulation of Banks:</b> Business of Banking – Constitution of Banks – Reserve Bank of India as Central Banks – Reserve Bank of India as Central Bank and regulator of banks – Government as regulator of banks – Regulation by other authorities – SEBI, IRDA – Control over cooperative banks.		
<b>Unit – II</b>	<b>Control over Organization of Banks:</b> Licensing of Banking Companies – Branch licensing – Branch authorization policy – paid up capital and reserves – Shareholding in banking companies – Subsidiaries of banking companies- Board of Directors – Chairperson of banking companies – Appointment of additional directors – Restrictions on employment – Control over management – Corporate Governance – Directors and Corporate Governance.		
<b>Unit – III</b>	<b>Regulation of Banking Business:</b> RBI's power to issue Directions – Acceptance of Deposits – Nomination – Loans and Advances – Regulation of interest rate – Regulation of Payment system – Regulation of money market instruments – Banking Ombudsman – Reserve Funds – Maintenance of cash Reserve – Maintenance of liquid assets.		
<b>Unit – IV</b>	<b>Legal aspects of Banking Operations:</b> Obligations of a banker: Obligation to maintain Secrecy of customer's account – Obligation to honour cheques– Rights of a banker: Right of Lien – Right of Set off – Right of Appropriation – Right to receive interest and incidental charges – Paying Banker: Rights, Responsibilities and liabilities – Payment in due course – Collecting Banker: Duties and Responsibilities - Statutory Protection to the Collecting bank – Laws relating to Bill finance – Law relating to Securities and modes of creating charges: Mortgage – Pledge – Hypothecation.		
<b>Unit – V</b>	<b>Banking Related Laws:</b> Law of Limitation – Recovery of Debts due to Banks and Financial Institutions Act, 1993 – Prevention of Money Laundering Act, 2002 – Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 – Major provisions.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
R.K.Gupta. (2012). <i>Banking Law and Practice</i> . Modern Law Publications.			
P.N.Varshney. (2013). <i>Banking Law and practice</i> . New Delhi. Sultan Chand & Sons.			
Sundaram and Varshney. (2014). <i>Banking Theory Law and Practice</i> . New Delhi. Sultan Chand & Sons.			
R.N. Chaudhary. (2015). <i>Bank Laws</i> . Central Law Publications.			
R.K.Bangia. (2015). <i>Banking Law and Negotiable Instruments</i> . Allahabad Law Agency.			
M.L.Tannan revised by C.R.Datta & S.K.Kataria. (2016). <i>Banking Law and Practice</i> . New Delhi. Taxmann Publications.			
E.Gorden & Natarajan. (2016). <i>Banking Theory, Law and Practice</i> . Bengaluru. Himalaya Publishing House.			
Dr. Anjani Kant. (2016). <i>Lectures on Banking Law for Law students</i> . Allahabad. Central Law Publications.			
Institute of Banking and Finance. (2018). <i>Legal and Regulatory aspects of Banking</i> . Mumbai. Macmillan Publishers India Limited,			

Indian Institute of Banking and Finance. (2018). *Principles and Practices of Banking*. Mumbai.  
Macmillan Publishers India Limited.

<b>Outcome</b>	➤The learners will be able to gain comprehensive knowledge about various legal enactments on banking which will help them to improve their professional competence.
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**Dr.R.Alamelumangai**

<b>Semester - II</b>			
<b>Course Code:</b> 632205	<b>Financial Management</b>	<b>Credits:</b> 3	<b>Hours: 4</b>
<b>Objective</b>	➤To enable the students of banking management to understand the financial market conditions and the practices followed by corporate and regulatory bodies to make perfect financial decisions.		
<b>Unit – I</b>	<b>Functions and Goals:</b> Managerial and Operative functions- Investment, Financing and Income Functions - Goals of Financial Management- Benefit Maximizing and Problem Minimizing Goals- Maximization Vs. Optimization - Risk-return trade off - Environment of Finance: Institutions and Issues – Use of discounting and compounding.		
<b>Unit – II</b>	<b>Financing function:</b> Long term financing sources and instruments – Shares and Debentures – Convertible securities & Term Loans – Foreign equity and debt securities - Capital Issue management: Functions and Functionaries –Working Capital: Components & Estimation – Financing – Sources and approaches.		
<b>Unit – III</b>	<b>Capital structure planning:</b> Cost of capital: Equity, Debt, Retained earnings - Weighted average cost of capital - Capital structure theories - Net income, Net operating income, MM and Traditional Theories - Leverage - Types and significance.		
<b>Unit – IV</b>	<b>Capital Investment Proposals:</b> Nature and types - Evaluation techniques: Payback period - ARR - IRR - NPV - CAPM - Capital Rationing - Concept of Adjusted NPV for Global Projects.		
<b>Unit – V</b>	<b>Dividend Decisions:</b> Dividend policies - Factors affecting dividend decision - Dividend theories - Graham, Gordon, Walter and MM Theories - Ploughing back of earnings for expansion, diversification and modernization.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
James C Van Horne. (2010). <i>Financial Management and Policy</i> . Pearson.			
Stephan Ross, Randolph Westerfield and Bradford Jordon. (2010). <i>Fundamentals of Corporate Finance</i> . McGraw-Hill/Irwin.			
Samuel C. Weaver and Fred Weston. (2012). <i>Strategic Financial Management</i> . South-Western College Publications.			
Ravi M Kishore. (2016). <i>Financial Management</i> . Taxmann’s Publishing House.			
Khan and Jain. (2016). <i>Financial Management</i> . McGraw Hill.			
Eugene F. Brigham and Michael C. Ehrhardt. (2016). <i>Financial Management: Theory &amp; Practice</i> . South-Western College Publications.			
Prasanna Chandra. (2016). <i>Financial Management and Policy</i> . McGraw Hill.			
Apte P G. (2017). <i>International Financial Management</i> . TMH.			
Lucy Ackert & Richard Deaves. (2018). <i>Behavioral Finance: Psychology, Decision-Making, and Markets</i> . South-Western College Publications.			
Pandey L.M. (2018). <i>Financial Management</i> . Vikas Publishing House.			
<b>Outcome</b>	➤The learners are expected to be thorough with the financial market conditions and enable them to make perfect decisions on financial aspects when they assume managerial positions in banks and insurance organizations.		

**Dr.G.Jayabal**



<b>Semester - II</b>			
<b>Course Code:</b> 632206	<b>Introduction to Insurance</b>	<b>Credits:</b> 3	<b>Hours: 3</b>
<b>Objective</b>	➤To facilitate the learners to understand the thrust areas in insurance and to mould the students to fit perfectly with the requirements of an ideal insurer.		
<b>Unit – I</b>	<b>Insurance</b> – Definition – Evolution of Insurance- Functions of Insurance – Nature of Insurance – Benefits of Insurance to Individuals, Business Units and the Society.		
<b>Unit – II</b>	<b>Classification of Insurance</b> - Types of Life Insurance: Pure and Term – Types of General Insurance – Fire, Marine, Motor and Miscellaneous.		
<b>Unit – III</b>	<b>Structure of Indian Insurance Industry</b> – 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.		
<b>Unit – IV</b>	<b>Basic Principles of Insurance</b> – 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.		
<b>Unit – V</b>	<b>Insurance Marketing</b> – Significance – Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion – Distribution Channels – Selling Process.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
National Insurance Academy. (2015). <i>Legal &amp; Regulatory Aspects of Insurance</i> . Cengage Learning.			
Seth Kravitz, Lev Barinskiy and Matt Wilson . (2015). <i>Mastering Insurance Marketing: How to Make Your Agency Forward in the New Media Age</i> . CreateSpace.			
H. Arif Khan. (2016). <i>Theory and Practice of Insurance</i> . Kalyani Publishers.			
Gupta, P.K. (2016). <i>Legal Aspects of Insurance</i> , HPH.			
Mishra,M.N and S.B.Mishra. (2016). <i>Insurance: Principles and Practice</i> . S.Chand publications.			
Insurance Regulatory and Development Authority – IRDA- Publications. (2017).			
Kothari and Bahl. (2017). <i>Principles and Practice of Insurance</i> . S.Chand & Sons.			
<b>Outcome</b>	➤The students will be in a position to understand the various aspects of insurance and to utilise the opportunities in the insurance sector.		

**Dr.B.Sudha**

<b>Semester - II</b>			
<b>Course Code:</b> <b>632E04</b>	<b>Health Insurance</b>	<b>Credits:</b> <b>3</b>	<b>Hours: 4</b>
<b>Objective</b>	➤To acquaint the students with the evolution and growth of health insurance sector in India and to enable the students to gain an insight into the different types of health insurance products - health insurance pricing and the regulatory and legal aspects of health insurance.		
<b>Unit – I</b>	<b>Introduction to Health Insurance:</b> Meaning - Importance - Evolution and growth of Health insurance in India –Features/Coverage of Health Insurance Policy-Exclusions that the insurance policy does not cover- Procedure to be followed for buying Health Insurance Policy: Proposal Form , Declaration of health, medical examination report, Payment of premium, Issue of Policy documents, Issue of photo card by Third Party Administrator-Understanding the Health System in India.–Constitutional provisions in areas of Public Health.		
<b>Unit – II</b>	<b>Health Financing in India:</b> Health Financing Models –Financing of Health in India –National Rural Health Mission –Challenges of access to Health care and Service Quality.		
<b>Unit – III</b>	<b>Health Insurance Products in India:</b> Types of Health Insurance Products in India – Hospitalization Indemnity product –Personal Accident products –Critical Illness Product –Daily Hospital Cash Benefit – Group Health Policy –Overseas Medical Policy-Floater Health Insurance Policy–Disease Management Covers –Outpatient Covers –Products for Senior Citizens –Micro - Insurance Products –Other Specialized health insurance products.		
<b>Unit – IV</b>	<b>Health insurance Data, Pricing and Claims Settlement:</b> Importance and use of data in health insurance for insurers, regulators, government, TPAs and other stakeholders –Data mandated from insurance companies by regulators - Data Warehousing - Insurance Information Bureau –Fundamentals of pricing. <b>Claims Settlement Procedure:</b> Reimbursement of the expenses, cashless facility for planned hospitalization, and cashless facility for emergency hospitalization.		
<b>Unit – V</b>	<b>Regulatory and Legal aspects of Health Insurance:</b> Principles and practice of health insurance regulations –Various kinds of risks in health insurance –Licensing and registration –Monitoring activity by regulators –Health insurance Regulations in India –Role of IRDA in initiatives for standardization.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Health Insurance Primer: (2017). Study guide, Part A–American Health insurance Plans, Washington DC.			
Health Insurance nuts and bolts : (2016). Study guide Part B–American Health Insurance Plans, Washington DC.			
Davis.W. Gregg. (2017). <i>Life and health insurance handbook</i> .			
O.D. Dickerson. (2017). <i>Health Insurance</i> .			
J.M.Wickm. (2016). <i>Evaluating the Health Insurance Risk</i> .			
<b>Outcome</b>	➤The students will be familiar with the health insurance products, practices and the prospects of the sector.		

**Dr.B.Sudha**

<b>Semester - II</b>			
<b>Course Code:</b> 632E05	<b>E-Customer Relationship Management</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objective</b>	➤To acquaint students about the fundamentals of CRM and familiarize them with the methods through which customer loyalty is built with the help of information and communication technologies.		
<b>Unit – I</b>	<b>Services Marketing:</b> Evolution, Concept, Need for services marketing – Differences between Services and Tangible Products – 7Ps of Services marketing – Service gaps framework – Perceived service quality – Models of service marketing.		
<b>Unit – II</b>	<b>Customer Relationship Management:</b> Meaning and Definition of CRM, Importance of CRM – Concept, Growth and Scope of Relationship Marketing – Concept of Lifetime Customer and Customer Loyalty – Benefits and Difficulties of CRM.		
<b>Unit – III</b>	<b>CRM Process and Implementation:</b> Customer Development Process – Customer Retention – Customer Satisfaction – Importance of Customer Retention – Customer Retention Strategies – Customer Life Time Value – Customer Relationship Management – Types of Relationship Management – CRM Process for B2B markets.		
<b>Unit – IV</b>	<b>e-CRM:</b> Concept and importance of e-CRM in services marketing – Challenges involved in formulating and implementing e-CRM strategies – e-CRM architecture and its components – Five engines of e-CRM – Evolution of e-customer and e-marketing – e-CRM for personalized services.		
<b>Unit – V</b>	<b>Technological Support in CRM:</b> Technological Applications in CRM – Types of technological applications – Customer Databases and Information System – Database Marketing Strategies – CRM Software Solutions for B2C and B2B markets – Accounting Systems for Customer Acquisition and Retention Costs – Customer Loyalty and Profitability through technology.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
V.Kumar and Werner Reinartz. (2012). <i>Customer Relationship Management: Concept, strategy and tools</i> . Springer Publications.			
Jerry Fjermestad. (2017). <i>Electronic CRM</i> . PHI.			
Gerardus Blokdyk. (2017). <i>Electronic Customer Relationship Management E-Crm Complete Self-Assessment Guide</i> . 5starcooks publisher.			
<b>Outcome</b>	➤To facilitate the students to understand the application of ICT in customer relationship management.		

**Dr.C.Yogalakshmi**

<b>Semester - II</b>			
<b>Course Code:</b> 632E06	<b>Non Banking Finance Companies in India</b>	<b>Credits:</b> 3	<b>Hours: 4</b>
<b>Objectives</b>	➤ To create an awareness about the multifaceted functions of NBFCs amidst the learners and to make the learners to be familiar with the operating environment of NBFCs in India.		
<b>Unit – I</b>	<b>Indian Financial System and Regulatory Requirements for NBFCs:</b> NBFC-Meaning-Types of NBFCs - Role of NBFCs in promoting inclusive growth- Regulatory environment of NBFCs - Companies Act 2013- RBI guidelines for NBFCs- Corporate Governance - Recent RBI initiatives in the financial space(Small finance banks, payment banks, Mudra bank, etc.) and its impact of NBFCs.		
<b>Unit – II</b>	<b>Resource Mobilisation of NBFCs:</b> Sources of Finance I : Share Capital -Types of share capital - components of various tiers of capital; Debentures and its types - Sources of Finance II: Public deposits, Bank Finance, Commercial Paper; Short term / Long term Bonds, CBLO – Other sources of Finance: Factoring, forfaiting, ADRs, GDRs, ECBs, etc. - Regulatory requirements / Compliance - CRR, SLR, Returns to be submitted by NBFCs- Prudential Norms for NBFCs: CRAR, ALM, Market risk and Operational risk.		
<b>Unit – III</b>	<b>Customer Service and Deposits:</b> Customer Relationship - Types of customers - Services to customers - Fair Practices code for NBFCs - Customer complaints - Redressal system for customers and depositors of NBFCs (Company Law Board) - KYC /AML / CFT Norms - PMLA Act: obligations - records to be maintained.- Marketing and Distribution - Meaning, importance and functions of marketing management- Pricing of products - Role of promotion- direct and indirect channels of distribution.		
<b>Unit – IV</b>	<b>Loans and Advances:</b> Types of Credit Facilities: Demand Loans, Term Loans, Project Loans and Infrastructure Finance, Trade Finance, Home Loans, Personal Loans, Consumer Loans, Vehicle Finance (personal and commercial), lending against shares, Gold Loans, MSME finance and Microfinance.		
<b>Unit – V</b>	<b>Credit Management and Investments:</b> Credit appraisal techniques - Working capital and term loans - Documentation and Credit management and Credit monitoring – Asset classification - NPA management - Recovery of loans- Securities- Different modes of charging, types of collaterals and their characteristics - Types of investments: Govt securities, Bonds, Mutual Funds, Inter corporate deposits and others.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Akhan Jafor Ali. (2017). <i>Non Banking Financial Companies in India</i> . New Century Publications.			
Bharats. (2017). <i>Manual of Banking Financial Companies</i> . Bharat Law House Pvt. Ltd. Edition: 16.			
Institute of Banking and Finance. (2017). <i>Non Banking Financial Companies</i> . New Delhi. Taxmann Publications (P) Ltd.			
<b>Outcome</b>	➤The learners can gain knowledge about the role of NBFCs in the financial markets and understand their business practices and strategies.		

**Dr.G.Jayabal**

<b>Semester – II</b>			
<b>Course Code:</b> 632NME IDC1		<b>PRINCIPLES OF BANKING AND INSURANCE</b>	
		<b>Credits: 2</b>	<b>Hours: 3</b>
<b>Objective</b>	To facilitate the learners to understand the fundamentals of banking and insurance. To enable the learners to have a bird's eye view of emerging trends in the banking and insurance sectors.		
<b>Unit – I</b>	<b>Introduction to Banking:</b> Definition - Functions of a bank, classification of banks - Evolution of Banking in India - origin - Structure and organization of banks; Reserve Bank of India - Commercial banks - Regional rural banks - Cooperative banks - Development banks - Nationalization, Privatization and Globalization of Banks in India - Banking Sector Reforms.		
<b>Unit – II</b>	<b>Commercial Banking in India:</b> Functions – Deposit mobilization by banks – Types of deposits – Opening of accounts – KYC norms – Operation of accounts: pay in slips, withdrawal forms, pass book and cheques – Closure of bank accounts – Crossing of cheques – Lending of money by banks: cash credit, overdraft, term loans – Principles of lending – Retail credit by banks – NPAs.		
<b>Unit – III</b>	<b>Ancillary services rendered by banks:</b> Agency services – General utility services – E-Banking services: ATMs, plastic cards, mobile banking, internet banking, EFTs, CTS – Bank assurance – Marketing of banking services.		
<b>Unit – IV</b>	<b>Introduction to Insurance:</b> Definition of insurance - Basic principles of insurance – Segments of insurance – life insurance and non-life insurance – Types of life insurance policies – Pure and Term - Types of non-life insurance: Fire, Marine, Motor and Miscellaneous - Recent trends in Insurance in India - Role of IRDA in India.		
<b>Unit – V</b>	Insurance Marketing – Significance – Products and Pricing – Positioning and Promotion – Distribution channels – Selling Process – Reinsurance: the concept, uses and advantages.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b> Vasanth Desai: (2018). Nature and Problems of Commercial Banking in India, Himalaya Publishing House. Maheshwari and Paul R.R: (2014). Banking theory law and practice. Sundaram and Varshney: (2014). Banking theory law and practice. Tannans: (2017). Banking law and practice in India. M N Mishra, S B Mishra: (2016). Insurance Principles & Practice, Sultan Chand and Sons . Principles of Insurance (I.C.01) (2016) ( Insurance Institute of India, Mumbai) Practice of General Insurance (I.C.11) (2016) (Insurance Institute of India, Mumbai) Practice of Life Insurance (I.C.02) (2014) (Insurance Institute of India, Mumbai) Principles of Insurance & Risk Management (2011) – Alka Mittal (Sultan Chand & Sons, New Delhi) Insurance & Risk Management – Dr. P.K.Gupta (Himalaya Publishing House, Delhi).			
<b>Outcome</b>	To gain familiarity with procedure of transacting with a bank To understand the principles of insurance and its practicalities.		

<b>Semester - II Career Guidance</b>		
<b>Course Code: 632CG02</b>	<b>Reasoning Ability</b>	<b>Hours:1</b>
1.	Alphabet Test	
2.	Word Formation	
3.	Logical Order of Words	
4.	Coding – Decoding	
5.	Classification	
6.	Analogy	
7.	Mathematical Operations	
8.	Inserting Missing Character	
9.	Number Series	
10.	Letter Series	
11.	Blood Relations	
12.	Direction Sense Test	
13.	Logical Venn Diagrams	
14.	Clock and Calendar	
15.	Logical Reasoning	

**Teaching Assistant**

<b>Semester - III</b>			
<b>Course Code:</b> 632301	<b>Risk Management in Banking &amp; Insurance</b>	<b>Credits:</b> 3	<b>Hours: 3</b>
<b>Objective</b>	➤To enable the students to understand the concept of risk management and its importance in the globalised environment in general and the risk management practices adopted by commercial banks and insurance companies in particular.		
<b>Unit – I</b>	<b>The Concept and Definition of Risk</b> – 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.		
<b>Unit – II</b>	<b>Measurement and Management of Risks in Banks</b> – 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.		
<b>Unit – III</b>	<b>Tools for Risk Management in Banks</b> – 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)		
<b>Unit – IV</b>	<b>Measurement and Management of Risks in Insurance</b> – 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.		
<b>Unit – V</b>	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.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Christopher L.culp. (2018). <i>Credit Default swaps</i> . Palgrave Macmillan Publishers. Kindle Edition.			
E.Rejda Geporge. (2018). <i>Principles of Risk Management and Insurance</i> . Pearson Publications.			
Hamington Niehaus. (2015). <i>Risk Management of Insurance</i> . Mumbai. McGrawHill Publications.			
Indian Institute of Banking & Finance. (2016). <i>Risk Management</i> . Mumbai. Macmillan Publication.			
Indian Institute of Banking & Finance. (2017). <i>Banker’s Hand book on Credit Management</i> . New Delhi. Taxmann Publications (P) Ltd.			
Vivek & P.N.Asthana. (2017). <i>Financial Risk Management</i> . Himalaya Publications.			
<b>Outcome</b>	➤ To make the learners to develop a comprehensive and practical knowledge in the emerging field of risk management in Banks and Insurance organizations and which will facilitate them to face the challenges of risk management in these industries easily.		

**Dr.C.Yogalakshmi**

<b>Semester - III</b>			
<b>Course Code:</b> 632302	<b>Digital Banking</b>	<b>Credits:</b> 3	<b>Hours: 3</b>
<b>Objectives</b>	<ul style="list-style-type: none"> <li>➤ Have an insight into the rudiments of digital banking and Understand the fundamentals of computerisation, LAN, WAN, UPS and Core Banking system.</li> <li>➤ Be proficient in the operational aspects of ATMs, Electromagnetic cards, Electronic cheque and Electronic cash.</li> <li>➤ Be adapt at the usage of SWIFT, ECS, NEFT, RTGS and Digital signature, Identify the risks in technology usage and assimilate ideas about risk control mechanism.</li> </ul>		
<b>Unit – I</b>	<b>Digital Banking</b> – Meaning – Evolution – Channels of Digital Banking: ATMs, Mobile Banking, Internet Banking, Cards, Cash Deposit Machines Cash Recyclers, Prepaid instruments, Point of Sale Terminals , Kiosks, Mobile Wallets and Digital lockers – Significance of Digital Banking in the Demonetized Era – Digital Banking as an enabler for financial Inclusion – Marketing of Digital Banking products.		
<b>Unit – II</b>	<b>Infrastructure for Digital Banking:</b> Bank computerization – LAN – Topology – Protocols - WAN – Core Banking Systems – Signature Storage and Retrieval System – INFINET – SWIFT – HR Competencies and Capacity building – Customer Education on digital Channels.		
<b>Unit – III</b>	<b>Mobile Banking:</b> Access Channels such as Interactive Voice Responses (IVR), Short Messaging Services (SMS), Wireless Access Protocol (WAP) sites, Unstructured Supplementary Service Data (USSD), Mobile Banking Applications – Regulatory Frame work for Mobile Banking – Internet Banking – Models of Internet Banking: Segments of Internet banking – IoT enabled banking.		
<b>Unit – IV</b>	<b>Digital Payments System:</b> Overview of Domestic Payment System - Role of NPCI – Rupay Cards – IMPS – National Unified USSD platform – Unified Payment Interface – National Automated Clearing House (NACH) - SWITCH - Aadhaar Enabled Payment System (AEPS) - ECS – RTGS – NEFT – Digital Settlement platforms.		
<b>Unit – V</b>	<b>Challenges in Digital Banking:</b> Operational Risk – Solvency and Liquidity Risk – Channel specific risks – Issues of data integrity, authentication and trust – Cyber defence measurers of banks - Regulatory framework for managing risks in digital banking.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b> Andre and Van der Westhuizen. (2014). <i>Digital Channels- Why do Programmes fail?</i> Andrevander Westhuizen. Chris Skinner. (2017). <i>Digital Bank Strategies to launch or become a digital bank.</i> Embassy books. Dan Schatt. (2015). <i>Virtual banking: A guide to innovation and partnering.</i> Audio Studios. Indian Institute of Banking and Finance. (2016). <i>Digital Banking.</i> New Delhi. Taxmann Publications. Nishi Sharma. (2013). <i>E-Banking in India: Issues and Concerns.</i> LAP LAMBERT Academic Publishing. Raj. K. Singh. (2016). <i>Digital the new normal for banks.</i> Adhyan Publications. Vikas Taneja and Sakshi Parashar. (2011). <i>E- banking and E- Commerce.</i> Alfa Publications.			
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>➤ Become tech savvy practitioners and recognize the role of digital banking in the modern era.</li> <li>➤ Understand the different aspects of computerization in banks and competent to handle ATMs, Electromagnetic cards, E-purse etc., professionally.</li> <li>➤ Make use of ECS, NEFT and RTGS as payment gateways and realise the threats in digital banking.</li> </ul>		

**Dr.K.Alamelu**



<b>Semester - III</b>			
<b>Course Code:</b> 632303	<b>Life Assurance</b>	<b>Credits: 3</b>	<b>Hours: 3</b>
<b>Objectives</b>	➤To make the learners to understand the concept of life assurance, its principles, methods of underwriting, the contents of the policy document, the concept of assignment, nomination, loans and surrender of policies and the policy claims.		
<b>Unit – I</b>	Life Assurance-Fundamental Principles of Life Assurance- Available Life Assurance Plans in the Indian Market-Distribution channels of Life Assurance – The National and International dimension of distribution system – Life Assurance Penetration in Indian Market.		
<b>Unit – II</b>	Underwriting Policy- Need for underwriting- Factors affecting rates of mortality-Methods of Underwriting: Rating up age –Numerical Rating Method- Source of underwriting data: Proposal, Personal statement, medical reports, age proof, special examination and test reports, reports by Agents and Field Staff- Non medical insurance.		
<b>Unit – III</b>	Policy document format- Need-Policy preamble-schedule- Attestation-Condition, Privileges-Alteration-Duplicate Policy- Calculation of premium- Premium payment. Lapsation of the policy: Concept, causes, consequences of lapsation, suggestions to improve the lapsed conditions, Revival methods of lapsed life insurance policies.		
<b>Unit – IV</b>	Assignment- Nomination- Surrenders- Non-forfeiture Options –Foreclosure - Calculation of surrender value- Insurance Repository services.		
<b>Unit – V</b>	Policy Claims: Meaning of claim-Nature of claims and requirements in the settlement of claims-Role of information technology in claim settlement-Role of Central Government, Ombudsman, IRDA, Customer Protection Act in claims settlement. Claims concession-Presumption of Death- Accident benefit- Disability benefit-Post maturity options- Valuations and Surplus.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Committee of Chartered Accountants of India. (2016). <i>Principles and Practice of Life Insurance</i> . New Delhi. ICAI publication.			
Insurance Institute of India. (2017). <i>Practice of Life Insurance</i> . Mumbai. I.I.I publication.			
M.N. Mishra , S.B. Mishra . (2017). <i>Insurance Principles and practices</i> . S.Chand publishers, New Delhi,2017.			
Periasamy. P. (2014). <i>Principles &amp; Practice of Insurance</i> . Himalaya Publishing House.			
Prof. S.L Gupta and Alka mittal. (2016). <i>Principles of Insurance &amp; Risk Management</i> . Sultan Chand & Sons.			
(2016). <i>IUP on Life Insurance in India: Trends and Development</i> (Insurance series). ICFAI University press.			
<b>Outcome</b>	➤The students will develop a comprehensive knowledge on the various aspects of life assurance which will shape them as successful future insurers.		

**Dr.G.Parimalarani**

<b>Semester - III</b>			
<b>Course Code:</b> 632304	<b>Foreign Exchange</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objectives</b>	➤To facilitate the learners to understand the significance of Foreign Exchange management and the steps being taken by the Reserve Bank of India and the Government of India towards this objective and to comprehend the role of RBI, Commercial Banks, EXIM Bank and ECGC in the process of exchange risk management.		
<b>Unit – I</b>	International Trade: Meaning – Significance – Balance of Trade – Balance of Payments: Objectives and methods - <b>Foreign Exchange</b> : 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.		
<b>Unit – II</b>	<b>Foreign Exchange Transactions:</b> Purchase and Sale Transactions, Exchange Quotations, Spot and Forward Transactions – Ready Exchange Rates : Principal Types of Buying and Selling Rates - Forward Exchange Contracts : Features - Types: Fixed and Option Forward contracts - Interbank Deals : Cover Deals, Swap Deals, Arbitrage Operations, Trading and Funding of Nostro Account.		
<b>Unit – III</b>	Exchange Dealings: Dealings Position: Exchange position and Cash position – Accounting and Reporting of Foreign Exchange transactions – Foreign Exchange Markets: Features, participants and settlement of transactions – Currency Exchange Risks and their Management – Foreign Exchange Management Act, 1999 and its philosophy.		
<b>Unit – IV</b>	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.		
<b>Unit – V</b>	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.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Bimal Jaiswal. (2017). <i>International Trade</i> . New Delhi. New Age International Private Limited			
C.Jeevanandam. (2013). <i>Foreign Exchange and Risk Management</i> . New Delhi. Sultan Chand & Sons.			
Indian Institute of Banking and Finance. (2017). <i>International Trade Finance</i> . New Delhi. Taxmann Publications.			
Indian Institute of Banking and Finance. (2017). <i>International Banking Operations</i> . Mumbai. Macmillan Publishers India Private Limited.			
Indian Institute of Banking and Finance. (2017). <i>Foreign Exchange Facilities for Individuals</i> . Mumbai. Macmillan Publishers India Private Limited.			
Paul Krugman, Maurice Obstfeld and Marc Melitz. (2017). <i>International Trade Theory and Policy</i> . London. Pearson Education.			
<b>Outcome</b>	➤The students will be in a position to gain comprehensive and practical knowledge about exchange risk management and the role of different institutions associated with that process.		

**Dr.R.Alamelumangai**

<b>Semester - III</b>			
<b>Course Code:</b> 632305	<b>Executive Communication</b>	<b>Credits: 3</b>	<b>Hours: 3</b>
<b>Objective</b>	➤To facilitate the students to learn fundamentals of communication and enable them to acquire required skills for effective executive communication in future.		
<b>Unit – I</b>	Communication: Need for communication – Objectives of communication – Methods of communication – Barriers to communication – Channels of communication – Essentials for effective communication.		
<b>Unit – II</b>	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.		
<b>Unit – III</b>	Written communication : Essentials of a business letter – Types of letters and their replies – Interbank and Intrapersonal communications – Mechanics of writing circulars, notices, memos, agenda and minutes – Report writing Electronic writing process.		
<b>Unit – IV</b>	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.		
<b>Unit – V</b>	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.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> Contemporary Developments Related to the Course during the Semester concerned.		
<b>References and Textbooks:-</b>			
Indian Institute of Banking and Finance. (2016). <i>Business communication and Customer Relations</i> . New Delhi. Macmillan India Ltd.			
Kaul & Asha. (2017). <i>Effective Business Communication</i> . New Delhi. PHI.			
Mukesh Chaturvedi. (2015). <i>Business Communication Concepts Cases and Applications</i> . Pearson Education.			
Mcgrath E.H (2011). <i>Basic Managerial Skills for All</i> . New Delhi. McGraw hill.			
Taylors and Shirley. (2012). <i>Communication for Business</i> . Pearson Education.			
Rizvi M.Ashraf. (2017). <i>Effective Technical Communication</i> . Tata McGraw Hill.			
Shalini Verma. (2018). <i>Business Communication</i> .Vikas publishing house pvt Ltd.			
<b>Outcome</b>	➤The student are expected to follow professional way of communication with others effectively as executives in various contexts.		

**Dr.G.Jayabal**

<b>Semester - III</b>			
<b>Course Code: 632306</b>		<b>Credit Management</b>	
		<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objectives</b>	<ul style="list-style-type: none"> <li>➤Equipping the learners with the pragmatic knowledge of different aspects of credit Management.</li> <li>➤Grooming them as successful lenders by imparting the skills of loan Appraisal, disbursement and follow up of credit.</li> </ul>		
<b>Unit – I</b>	Credit Management: Meaning – Principles – Managing Credit to meet Capital Adequacy Ratio – Managing Risks in Lending – RBI guidelines on credit Risk Management – Role of Information Technology in Credit Management – Marketing of Credit – Developing the lending banker.		
<b>Unit – II</b>	Credit Delivery System in Banks: Forms of Advances Cash Credit, Overdraft, Bills financing and Term loans – Priority Sector Lending: Composition – Targets – Issues / Problems – Recent developments - Financial Inclusion – Agriculture/ MSME financing – Retail Credit – Assessment of working capital requirements.		
<b>Unit – III</b>	Project Financing: Bankable Projects - Project report Preparation – Credit Appraisal – Financial Appraisal – Technical Appraisal – Economic Appraisal – Commercial Appraisal – Structuring a credit proposal – Credit Rating : Meaning, Objectives and Benefits – Rating Methodology – Credit Scoring – Role of CIBIL.		
<b>Unit – IV</b>	Documentation: Meaning – Importance– Types of documents - Requisites of documentation – Selection of documents – Stamping of documents- Process of documentation – Law of Limitation.		
<b>Unit – V</b>	Monitoring, Supervision / follow up of advances: Goals of monitoring – Methods of Monitoring – Warning Signals of early problem credit – Non Performing Assets – Legal measures of recovery – Non Legal measures of recovery – RBI’s Scheme for Sustainable Structuring of Stressed Assets (S 4 A scheme) - Process of rehabilitation of sick units.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
D.D. Mukherjee. (2015). <i>Credit Monitoring, Legal aspects and recovery of bank loan</i> . Mumbai. Snow White publishers.			
D.D. Mukherjee. (2015). <i>Hands on Credit- Doing it yourself</i> . Mumbai. Snow White Publications.			
D.D. Mukherjee. (2016). <i>Credit Appraisal, Risk Analysis and Decision Making</i> . Mumbai. Snow White Publishers.			
G.S. Popli and S.K. Puri. (2013). <i>Strategic Credit Management in banks</i> . New Delhi. PH learning.			
G. Vijayaraghavan. (2013). <i>Bank Credit Management- Text and cases</i> . Himalaya Publishing House.			
Hrshikes Bhattacharya. (2011). <i>Banking Strategy, Credit Appraisal and lending decisions: A Risk – Return framework</i> . Oxford Publisher.			
Institute of Banking and Finance. (2017). <i>Banker’s Handbook on Credit Management</i> . Mumbai. Macmillan Publishers India Limited.			
Johnkay. (2013). <i>Other People’s money – Masters of universe or servants of the people?</i> Profile Publisher			
K. Vaidyanathan. (2013). <i>Credit risk management for Indian Banks</i> . California. Sage Publishing.			
N.S. Toor. (2017). <i>Analysis of Balance sheet</i> . New Delhi. Skylark Publications.			
N.S. Toor. (2017). <i>Bank Credit Management – A practical Approach</i> . New Delhi. Skylark Publications.			
S. Murali and K.R. Subbakrishna. (2019). <i>Bank Credit Management</i> . Himalaya Publishing House.			
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>➤ Able to evaluate the loan proposal properly and Fine tuned to assess the credit needs of the borrowers.</li> <li>➤ Exposed to the intricacies involved in the management of NPA in banks.</li> </ul>		

**Dr.K.Alamelu**

<b>Semester - III</b>		
<b>Course Code: 632777</b>	<b>Institutional Training</b>	<b>Credits: 3</b>
A Student has to undergo practical training for a minimum of 45 working days in a scheduled commercial bank / Co-operative bank / Insurance company. After the successful completion of training, the student has to produce a certificate from the training institution and submit the Training Record in the stipulated format. The evaluation of comprises of :		
Training Record marks		50
Training Record Viva – Voce Examination marks		50
<b>Total</b>		<b>100</b>

<b>Semester - III</b>			
<b>Course Code:</b> 632E07	<b>Financial Derivatives</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objectives</b>	➤ To enable the students to understand the concept of Derivatives and its types and the Derivatives market in India.		
<b>Unit – I</b>	<b>Derivatives:</b> Definition- Features – Significance- Types of Financial Derivatives - Basic Financial derivatives – History of Derivatives Markets – Uses of Derivatives – Critiques of Derivatives – Forward Market: Pricing and Trading Mechanism – Forward Contract concept – Features of Forward Contract – Classification of Forward Contracts – Forward Trading Mechanism – Forward Prices Vs Future Prices.		
<b>Unit – II</b>	<b>Options and Swaps (Theory and Problems)</b> – Concept of Options – Types of options – Option Valuation – Option Positions - Naked and Covered Option – Underlying Assets in Exchange-traded Options – Determinants of Option Prices – Binomial Option Pricing Model – Black-Scholes Option Pricing – Basic Principles of Option Trading – SWAP: Concept, Evaluation and Features of Swap – Types of Financial Swaps – Interest Rate Swaps – Currency Swap – Debt-Equity Swap.		
<b>Unit – III</b>	<b>Futures (Theory and Problems)</b> – Financial Futures Contracts – Types of Financial Futures Contract – Evolution of Futures Market in India – Traders in Futures Market in India – Functions and Growth of Futures Markets – Futures Market Trading Mechanism - Specification of the Future Contract – Clearing House – Operation of Margins – Settlement – Theories of Future prices – Future prices and Risk Aversion – Forward Contract Vs. Futures Contracts.		
<b>Unit – IV</b>	<b>Hedging and Stock Index Futures (Theory and Problems)</b> – Concepts – Perfect Hedging Model – Basic Long and Short Hedges – Cross Hedging – Basis Risk and Hedging – Basis Risk Vs Price Risk – Hedging Effectiveness – Devising a Hedging Strategy – Hedging Objectives – Management of Hedge – Concept of Stock Index – Stock Index Futures – Stock Index Futures as a Portfolio management Tool – Speculation and Stock Index Futures – Stock Index Futures Trading in Indian Stock Market.		
<b>Unit – V</b>	<b>Financial Derivatives Market in India</b> – Need for Derivatives – Evolution of Derivatives in India – Major Recommendations of Dr. L.C. Gupta Committee – Equity Derivatives – Strengthening of Cash Market – Benefits of Derivatives in India – Categories of Derivatives Traded in India – Derivatives Trading at NSE/BSE – Eligibility of Stocks – Emerging Structure of Derivatives Markets in India -Regulation of Financial Derivatives in India – Structure of the Market – Trading systems – Badla system in Indian Stock Market – Regulatory Instruments.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Amuthan. R. (2014). <i>Financial Derivatives</i> . Himalaya Publishing House. New Delhi.			
Chance, Don M. (2016). <i>Derivatives and Risk Management Basics</i> . Cengage Learning Publications. New Delhi.			
Gupta.S.L. (2017). <i>Financial Derivatives Theory, Concepts and Problems</i> . PHI publications. New Delhi.			
Kumar S.S. (2017). <i>Financial Derivatives</i> . PHI Publications. New Delhi. 2017.			
Parasuraman, N.R. (2014). <i>Fundamentals of Financial Derivatives</i> . Wiley Publications.			
Stulz M. Rene. (2016). <i>Risk Management &amp; Derivatives</i> . Cengage Learning Publications. New Delhi.			
<b>Outcomes</b>	➤The learners will develop a sound theoretical knowledge on financial derivatives and the derivatives market in India.		

**Dr.C.Yogalakshmi**

<b>Semester - III</b>			
<b>Course Code: 632E08</b>	<b>Micro Finance</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objective</b>	➤To facilitate the learners to acquire comprehensive knowledge about Microfinance.		
<b>Unit – I</b>	<b>Principles of Lending with special reference to Rural and Retail Lending:</b> Loans and Advances – Guiding Principles of Lending – Appraisal and Monitoring – Working Capital Vs Term Loans – Different Categories of Loans – Retail Lending – Consumer Loans, Home Loans, Vehicle Loans – Agricultural Finance including Kisan Credit Cards and Gold Loans – Financing MSMEs – Lending to other Priority Sectors – Recent Developments – Eligibility norms – Repayment Terms and EMI setting – Different types of securities and modes of creating charge on them – Security documents and Documentation procedures.		
<b>Unit – II</b>	<b>Microfinance :</b> Microfinance – concept and significance – Evolution and character of microfinance in India – Microfinance as a Development Tool: The Indian experience – Microfinance Delivery Methodologies – Legal and Regulatory framework – Innovative and creative microfinance models – Revenue models of microfinance: productivity, efficiency and profitability – Impact of microfinance – Emerging issues – Stamping of Documents – Legal aspects of recovery of bank loans - Asset Classification Norms – Appraisal and Processing Techniques and Sanction Procedures – Follow-up for repayment – Recovery of bank loans.		
<b>Unit – III</b>	<b>Financial Inclusion:</b> Financial Inclusion: Concept, Features, Progress and Problems - Micro Finance and its importance in Financial Inclusion – Channels for delivering micro credit – SHG–Bank Linkages – Group Dynamics and peer pressure in SHG Model.		
<b>Unit – IV</b>	<b>Business Correspondents and Business Facilitators:</b> Need for and Role of Business Facilitators and Business Correspondents – Scope of activities performed by Business Facilitators and Business Correspondents and how are they different? – Who can become Business Facilitators and Business Correspondents? – Different activities outsourced by banks – Eligibility Criteria for engagement of individuals and institutions as Business Facilitators and Business Correspondents – Precautions to be observed before their enrollment – Area of operations – Due diligence check – Duties of Business Facilitators and Business Correspondents – Check and Balance System – Training Needs – Various Risks faced by banks: Strategic Risk – Reputation Risk – Compliance Risk – Operational Risk – Concentration Risk – Legal Risk and their Mitigation – Confidentiality and Secrecy – Monitoring and Control of BFs/BCs. – Ethical issues and Do’s & Don’ts for Business Facilitators and Business Correspondents.		
<b>Unit – V</b>	<b>Skill sets that make BCs/BFs effective with rural people:</b> An overview of various skills needed by Business Facilitators / Business Correspondents – Skills that make them effective in their role: Communication and Interviewing Skills – Borrower profiling Skill – Debt Management Skill – Cash Flow Working aid Cash Budgeting Technique – Credit Counseling and Financial Advising Skills – Financial Literacy and Financial Education – Marketing Skill – Cross Selling Skill.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Indian Institute of Banking and Finance. (2018). <i>Inclusive Banking thro’ Business Correspondents</i> . New Delhi. Taxmann Publications (P) Ltd.			
Todol A Watkins. (2018). <i>Introduction to Micro Finance</i> . World Scientific Publishing company.			
<b>Outcome</b>	➤The learners will have a thorough knowledge about Practical aspects of Microfinance.		

**Dr.G.Jayabal**

<b>Semester - III</b>			
<b>Course Code:</b> 632E09	<b>International Banking and Finance</b>	<b>Credits: 3</b>	<b>Hours: 4</b>
<b>Objectives</b>	➤To facilitate the learners to understand the concept of international banking, the international banking operations of Indian banks, the international banking systems. ➤To make the learners to understand the nuances of international finance.		
<b>Unit – I</b>	<b>International Banking:</b> Definition – Meaning – Significance – Origin – functions – Global trends and developments – International Financial Centres – Offshore Banking Units (OBUs)-Special Economic Zones (SEZs) – Profitability of international banking operations – Correspondent Banking.		
<b>Unit – II</b>	<b>International Banking Systems:</b> Banking practices of European Banks – Japanese Banking System – American Banking System - British Banking System – Swiss Banking Practices – Basel I, Basel II and Basel III guidelines – London Inter-Bank Offered Rate( LIBOR) – Portfolio Operations of global banking.		
<b>Unit – III</b>	<b>International Financial Institutions:</b> International Monetary Fund(IMF): – Need – Objectives – Functions - Operational Performance - International Bank for Reconstruction and Development(IBRD): - Need – Objectives – Functions – Operational Performance – International Development Association(IDA): - Need – Objectives – Functions – Operational Performance – International Finance Corporation(IFC): - Need – Objectives – Functions – Operational Performance – Asian Development Bank – Need – Objectives – Functions – Operational Performance – Bank for International Settlements – Functions.		
<b>Unit – IV</b>	<b>International Finance:</b> Meaning – Nature and scope – International Financial System – Brettonwoods Conference and afterwards – European Monetary system – International Financial Markets – Creation of Euro – Emergence of Euro-currency markets - Fundamental principles of lending to NCs,documentation and monitoring – Global Capital Markets.		
<b>Unit – V</b>	<b>International Financial Instruments:</b> International equities – Global Depository Receipts(GDRs) – American Depository Receipts(ADRs) - Euro Bonds – Foreign Currency Convertible Bonds –Euro-currency Deposits – International loan syndication – Other innovative instruments.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b> Annual Reports of IMF & ADB. (2017). Alan C.Shapiro. (2016). <i>International Financial Management</i> , New Delhi. Prentice Hall of India. Indian Institute of Banking & Finance. (2015). <i>International Banking</i> . New Delhi. Macmillan Publishers. K.C.Shekar and Lakshmy Shekhar. (2018). <i>Indian Banking System</i> . New Delhi. Vikas Publishing House private Ltd. V.Sharan. (2017). <i>International Financial Management</i> . New Delhi. Prentice Hall of India. 4 <sup>th</sup> edition.			
<b>Outcome</b>	➤The learners after studying the course will gain a comprehensive knowledge on international banking and finance.		

**Dr.G.Parimalarani**



<b>Semester - III</b>			
<b>Course Code:</b> 632NME IDC2	<b>Principles of Insurance</b>	<b>Credits: 2</b>	<b>Hours: 3</b>
<b>Objective</b>	➤To facilitate the learners to understand the thrust areas in insurance and to mould the students to fit perfectly with the requirements of an ideal insurer.		
<b>Unit – I</b>	<b>Insurance</b> – Definition – Evolution of Insurance- Functions of Insurance – Nature of Insurance – Benefits of Insurance to Individuals, Business Units and the Society.		
<b>Unit – II</b>	<b>Classification of Insurance</b> - Types of Life Insurance: Pure and Term – Types of General Insurance – Fire, Marine, Motor and Miscellaneous.		
<b>Unit – III</b>	<b>Structure of Indian Insurance Industry</b> – 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.		
<b>Unit – IV</b>	<b>Basic Principles of Insurance</b> – 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.		
<b>Unit – V</b>	<b>Insurance Marketing</b> – Significance – Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion – Distribution Channels – Selling Process.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
H. Arif Khan. (2016). <i>Theory and Practice of Insurance</i> . Kalyani Publishers.			
Gupta, P.K. (2016). <i>Legal Aspects of Insurance</i> , HPH.			
Insurance Regulatory and Development Authority – IRDA- Publications. (2017).			
Kothari and Bahl. (2017). <i>Principles and Practice of Insurance</i> . S.Chand & Sons.			
Mishra,M.N and S.B.Mishra. (2016). <i>Insurance: Principles and Practice</i> . S.Chand publications.			
National Insurance Academy. (2015). <i>Legal &amp; Regulatory Aspects of Insurance</i> .Cengage Learning.			
Seth Kravitz, Lev Barinskiy and Matt Wilson . (2015). <i>Mastering Insurance Marketing: How to Make Your Agency Forward in the New Media Age</i> . CreateSpace.			
<b>Outcome</b>	➤The students will be in a position to understand the various aspects of insurance and to utilise the opportunities in the insurance sector.		

<b>Semester - III Career Guidance</b>		
<b>Course Code: 632CG03</b>	<b>Language Ability</b>	<b>Hours:1</b>
1.	Grammar	
2.	Synonyms	
3.	Antonyms	
4.	Sentence Completion	
5.	Selection Of Appropriate Word/Phrases	
6.	Comprehension	
7.	Error Recognition	
8.	Re – Ordering Of Sentences	
9.	Passage Completion	
10.	Idioms And Phrases	

**Teaching Assistant**

<b>Semester - IV</b>			
<b>Course Code:</b> 632401	<b>General Insurance</b>	<b>Credits: 3</b>	<b>Hours: 5</b>
<b>Objectives</b>	➤ To help students understand general Insurance Market in India and to examine the issues related to risk management in view of insurance.		
<b>Unit – I</b>	<b>Introduction to General Insurance:</b> History of General Insurance - The Insurance Market - Insurance Intermediaries - Insurance Intermediaries in Overseas Markets - Loss Prevention Association of India (LPA) - Insurance legislations: General Insurance Business Nationalization Act, 1972 - The Insurance Act, 1938 - Insurance Regulatory Authority - Insurance Regulatory and Development Authority - Other legislations governing insurance business in India.		
<b>Unit – II</b>	<b>Insurance Forms:</b> Proposal forms - Cover notes - Certificate of insurance - Policy forms –Endorsements - Interpretation of policies - Co-insurance - Renewal notice - General Insurance policy provisions and conditions.		
<b>Unit – III</b>	<b>Property and Casualty Insurance – I:</b> Fire Insurance - Principles of Fire Insurance Contract - Scope And Coverage Under a Standard Fire And Special Perils Policy - Types Of Fire Policies - Fire Claims - Termination of Fire Insurance Policy – Marine Insurance: Principles - Marine Insurance Act, 1963 - Marine Insurance Coverage - Types of Losses - Types Of Marine Policies: Hull, Cargo, Freight – Warranties - Claims - Preliminary procedures for claims - Investigation and Assessment of claims - Settlement of claims – Role of surveyor – Re-Insurance.		
<b>Unit – IV</b>	<b>Property and Casualty Insurance – II:</b> Motor Insurance – Principles – Types of Motor Vehicles-Motor Vehicle and Road traffic (Amendment) Bill 2017.Motor Policies – Standard form for Liability Only Policy – Liability to Third Parties - Package Policies for Private Cars and Two Wheelers – Policies for Commercial Vehicles . 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: Disability in non Fatal Accidents. Motor Accident Claims Tribunal – Judgments of Criminal Courts – Motor Insurance Claims – Minimization Measures and Loss Control Programme.		
<b>Unit – V</b>	<b>Miscellaneous Insurance: Engineering Insurance</b> - Crop insurance - Aviation Insurance - Personal Accident Insurance - Travel Insurance - Overseas Travel Insurance - Golfer’s Insurance - Crime Insurance - Burglary Insurance - Baggage Insurance - Bankers’ Indemnity Insurance - Plate Glass Insurance - Fidelity Guarantee Insurance – Arbitration.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b> Alka Mittala and Prof.S.L.Gupta, Sultan. (2013). <i>Principles of Insurance &amp; Risk Management</i> . Chand & Sons Insurance Institute of India. (2010). <i>IC 45 – General Insurance Underwriting</i> . Mumbai. Insurance Institute of India. (2010). <i>IC 72 - Motor Insurance</i> . Mumbai. Insurance Institute of India. (2015). <i>IC 32- Practice of General Insurance</i> . Mumbai. Insurance Institute of India. (2015). <i>IC 70 – Marine Hull Insurance Underwriting and Claims</i> . Kannan& Vijayaragavan. (2016). <i>Motor Vehicle Law</i> . Lexis Nexis Publishing house M.N.Mishra, S.B.Mishra. (2016). <i>Insurance Principles and Practices</i> . S.Chand. New Delhi. P.Periasamy. (2017). <i>Principles &amp; Practice of Insurance</i> . Himalaya Publishing House.			
<b>Outcome</b>	➤The students will be in a position to understand the various aspects of insurance and to utilise the opportunities in the insurance sector.		

**Dr.B.Sudha**

<b>Semester - IV</b>			
<b>Course Code:</b> 632402	<b>Financial Services</b>	<b>Credits: 3</b>	<b>Hours: 5</b>
<b>Objective</b>	➤To introduce the spectrum of services offered in the financial market to the students of bank management and enable them to understand the intricacies of such services.		
<b>Unit – I</b>	<b>Financial services:</b> Importance – Scope – Characteristics – Types – Financial Services Market: Concept – Constituents viz., Market Players, Instruments, Specialized Institutions, Regulatory Bodies – Growth of Financial Services in India – Problems.		
<b>Unit – II</b>	<b>Merchant Banking:</b> 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.		
<b>Unit – III</b>	<b>Mutual Funds:</b> – 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 Estate Financing: Models of Housing Projects – Real Estate Finance Institutions – Refinance – Issues associated with real estate financing – Growth Factors.		
<b>Unit – IV</b>	<b>Leasing:</b> 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. Forfaiting : Meaning – Mechanism – Factoring Vs. Forfaiting.		
<b>Unit – V</b>	<b>Securitisation:</b> 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.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Batra G.S and Deep. (2017). <i>Financial Services and Markets</i> . New Delhi. Deep Publications Pvt. Ltd.			
Gurusamy.S. (2017). <i>Merchant Banking and Financial Services</i> . Tata McGraw Hill Publications. 2 <sup>nd</sup> Edition.			
Gordon & Natarajan. (2018). <i>Financial Markets and Services</i> . Himalaya Publishing House.			
Khan, M.Y. (2018). <i>Financial Services</i> . New Delhi.Tata McGraw – Hill Education (India) Private Ltd.			
<b>Outcome</b>	➤The learners will be able to understand the role, significance and problems of the financial service industry thoroughly and to use the knowledge gained to solve the practical problems.		

**Dr.G.Jayabal**

<b>Semester - IV</b>			
<b>Course Code:</b> 632403	<b>Marketing of Banking Services</b>	<b>Credits: 3</b>	<b>Hours: 5</b>
<b>Objective</b>	➤To enable the students to learn the concepts of bank marketing, its relevance and impact on customer service and various components of marketing mix.		
<b>Unit – I</b>	<b>Introduction to Marketing</b> – Relevance of Marketing in Banking – Marketing Mix – Marketing Plan: Bank’s Business Objectives – Marketing Audit – SWOT Analysis – Marketing Objectives and Marketing Strategies.		
<b>Unit – II</b>	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 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.		
<b>Unit – III</b>	What is ‘product’ in banking? Need for new Products – Process of Product Development – Constraints – Product Management – Desirable Product Mix – Technology based Products in Banking – Banc assurance – Branding of Banking Products – Globalising Banking Products.		
<b>Unit – IV</b>	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.		
<b>Unit – V</b>	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.		
<b>Unit – VI</b>	<b>Dynamic Component for Continuous Internal Assessment only:</b> <i>Contemporary Developments Related to the Course during the Semester concerned.</i>		
<b>References and Textbooks:-</b>			
Bapat Dhananjay. (2018). <i>Marketing of Financial Services</i> . Wiley Publications.			
Hooman Estelami. (2012). <i>Marketing of Financial Services</i> . Bertrams Publications.			
K.Ramamohan Rao. (2018). <i>Services Marketing</i> . Pearson Publication.			
Valarie Zeithamal. (2018). <i>Services Marketing</i> .Mcgraw Hill Publications.			
Wirtz Jochen & others. (2018). <i>Services Marketing</i> . Pearson Publication.			
<b>Outcome</b>	➤The learners are expected to develop a comprehensive and updated knowledge in the emerging area of Bank Marketing to become a successful future marketers of bank products.		

**Dr.C.Yogalakshmi**

<b>Semester - IV</b>			
<b>Course Code: 632999</b>	<b>Project Report</b>	<b>Credits: 6</b>	<b>Hours: 13</b>
<p>Project reports are to be evaluated by a banker / academician and a teacher examiner from the department for 75 marks each. The average of both the valuations will be the final mark.</p> <p>Every student has to face the viva-voce examination for which the Project Report will form the base. For the viva voce examination, the Board comprises of a banker / academician, a teacher and the Head of the department. All the three join together have to evaluate the student for a maximum of 25 marks. The Head of the department shall be the ex-officio Chairman for the Viva Board.</p>			

<b>Semester - IV Career Guidance</b>		
<b>Course Code: 632CG04</b>	<b>Soft Skills</b>	<b>Hours: 2</b>
1.	Group Discussion	
2.	Debates	
3.	Interview Skills	
4.	Preparation of Curriculum Vitae & Applications for Jobs	
5.	Seminar Presentation	
6.	Reflective Practices	

**Teaching Assistant**

## ***CURRICULUM VITAE***

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### **Educational qualification:**

- M.Com -1985
- M.Phil - 1987
- M.Ed – 1992
- M.B.A - 1997
- PH.D - 2001
- PGDFM - 1999
- PGDBA - 2000

### **Professional experience:**

- Assistant Professor Of Commerce – 1988 -89
- Lecturer in Commerce – 1989 - 95
- Lecturer in Management – 1995 -2000
- Senior Lecturer in Management – 2000 -2004
- Reader in Management – 2004 -2010
- Professor of Bank Management – 2010 -2011
- Professor & Head i/c (Department of Bank Management) -2011 - 2012
- Professor & Head (Department of Bank Management) -2012 – Till Date

### **Honours and Awards:**

- NIL

### **Recent publications:**

- “A study on quality of work life and job performance of employees in paper mills of Tamilnadu” , International journal of management studies ,vol.VI ,special issue 5, June 2019 – UGC approved journal no – 44925.Impact factor (IBI): 2.26, ISSN : 2249 – 0302,EISSN : 2231 -2528.
- “Factors influencing the Farmers to avail agricultural credit sanctioned by various financial institutions in Sivaganga District”, Global Journal for Research Analysis (GJRA), Vol.8, Issue-8, August 2019, Print – ISSN No.2277-8160.
- “Collective bargaining by trade union for wage revision: present scenario with reference to Indian Banking Industry” PARIPEX – Indian Journal Of Research – An International Journal ,vol.8/Issue -2/February 2019 – UGC Sr.no – 47432 – Impact Factor : 6.761 .
- “Opportunities and Threats in Mobile Banking” – SHANLAX Publication – ISBN : 978-93-88398-62-6,Page no – 121-124.
- “Attrition control and retention strategies in business organizations” PARIPEX – Indian Journal Of Research,vol.7/Issue – 4/April 2018 /ISSN -2250-1991/Impact factor : 6.761/ IC value : 86.18.
- “Changing paradigm in Indian capital market”, Management – vol.7/Issue -9 /September 2017/ISSN – 2249 – 555X/IF – 4.894/IC value : 79.96
- “Customer’s satisfaction regarding green banking in sivagangai district” INTERNATIONAL JOURNAL OF MANAGEMENT RESEARCH - REVIEW / Vol-07/Issue - 8/Article No. 2/ 822-830 /ISSN-2249-7196.



- “Agricultural productivity in India – An Analysis” contemporary changes in Business Management, ISBN: 987-81-92597-40-g/September 2017.
- “Agricultural credit: problems and prospects” International journal of commerce – special issue, UGC Approved journal No.44120/ vol 6/ Issue – 3/ March 2018/ ISSN-2320-4168 / Impact factor : 3.017.
- “Challenges faced by Indian agricultural supply chain” NXT Gen Logistics Management 4.0, edited volume, February 2018 / ISB: 978-0-6482502-1-0.
- “Customer’s perception on threats towards green banking in selected public sector banks – with special reference to Sivagangai district” Shanlax International journal of management, UGC approved journal No. 44278, Vol 5/ Special Issue – 3/ March 2018 / ISSN: 2321-4643 4168 / Impact factor : 2.082.
- “Impact of GST on Indian Agriculture sector – An overview” international conference on GST(ICGST-2017) special Issue / ISBN: 978-93-87102-06-4.
- “Green Banking: As Banks initiative for sustainable Development”, International Journal of Management (IJM) – Vol.7 Issue 7, November – December 2016, PP.276-280 – ISSN online – 0976-6510 – JI. Impact Factor (2016): 8.1920 Calculated by GISI-IAEME Publication.

Cumulative Impact factor: 31.46

Total Citation: 12

h- index: 2

i10- index: NIL

## CURRICULUM VITAE

K. Alamelu  
Designation: Professor  
Address: Department of Banking Management  
Alagappa University, Karaikudi-630 004  
Phone: 9787328309  
Fax: -Email: alakkn@gmail.com



### Educational qualification:

Examinations	Name of the University	Year of Passing
M.com	Alagappa University	1988
M.Phil.	Alagappa University	1989
Ph.D.	Alagappa University	2002

### Professional experience:

Designation	Department	Date of joining	
		From	To
Lecturer	Bank Management	08.02.1991	26.07.1998
Senior Lecturer	Bank Management	27.07.1998	26.07.2003
Reader	Bank Management	27.07.2003	26.07.2006
Associate Professor	Bank Management	27.07.2006	07.02.2011
Professor	Banking Management	08.02.2011	Till date

### Honours and Awards:-

#### Recent publications:

- Impact of NPA on the profitability of Life Insurance Corporation, Paripex Indian Journal of Research, ISSN -2250-1991, Volume 7 (8), August 2018,100-101, **Impact Factor:** 6.761.
- Trends in NPA of Public Sector Banks, International Journal of Advanced Research in management and social science, Vol 7(8) ISSN-2278-6236, August 2018, 66-80, **Impact Factor:** 7.065.
- Management of Non-Performing Assets with special reference to restructuring of advances by Public Sector Banks, St. Theresa Journal of Humanities and Social Sciences, July- December 2018, Volume 4(2),ISSN- 2539-5947, 93-109.
- Impact of Corporate Governance on the performance of SBI, Research Explorer, ISSN- 2250-1940, September 2018, Volume6, 267-270.
- Management of Nonperforming Assets, Financial frauds and scams in India, ISBN- 978-81-934616-7-9, October 2018.
- Insurance Penetration and Insurance Density in India – An Analysis, International Journal of Research and Analytical Review, volume 5(4) October – December 2018, ISSN 2348 – 1269,229-232, **Impact Factor:** 4.2366.
- Financial Literacy, Perceived Risk Attitudes And Investment Intentions Among Women, PARIPEX - Indian Journal of Research, Volume-7 | Issue-11 | November-2018 | ISSN - 2250-1991, Pp 468-470, **Impact Factor:** 6.761.
- Digital Credit- An imperative marketing knack of contemporary bankers, Facets of digital marketing , February 2019, ISBN 938839852, pp 59-64.
- Awareness and usage of mobile banking services by women, Facets of digital marketing , ISBN 938839852, pp 169-174.
- Landscape of RTGS in BRICS countries, International Journal of Research and Analytical reviews, February 2019, Volume 6, Issue 1, ISSN : 2348-1269, **Impact Factor:** 5.75.
- Financial Inclusion in BRICS – An Analysis, International Journal of Advance and Innovative Research, April-June 2019, Volume 6, Issue-2 (XXXV), ISSN 2394 – 7780, **Impact Factor:** 7.36.

Cumulative Impact factor: -  
Total Citation: 62  
h- index: 5  
i10- index: 2

## Curriculum Vitae

Name : Dr.R.Alamelumangai  
Designation : Professor  
Address : Department of Banking Management  
Phone : 9442432856  
Email : [mangai1905@gmail.com](mailto:mangai1905@gmail.com)



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### Educational Qualification:

- M.Com - April 1988
- M.Phil - March 1989
- DRD - April 1994
- Ph.D - March 2001

### Professional Experience:

- For PG - 30 Years
- For M.Phil - 29 Years

### Honours and Awards:

- Received a Certificate of Commemoration for having completed 25 years of unblemished service from our university in 2014.

### Recent Publications:

- (2017). Revolution in Payment and Settlement Systems in India. *Business Success hinges on Business Strategies*. ISBN: 978-81-935783-1-5. pp.31-35.
- (2017). Bancassurance in India. *Business Success hinges on Business Strategies*. ISBN: 978-81-935783-1-5. pp.49-51.
- (2017). Mobile Banking: Issues and Strategies. *Business Success hinges on Business Strategies*. ISBN: 978-81-935783-1-5. pp. 248-252.
- (2017). NPA Crisis in IDBI Bank – An Analysis. *International Research Journal of Management Science and Technology*.vol.8 Issue 11. ISSN: 2348 – 9367.
- (2018). Women Empowerment through special education for disabled persons. *Education system in the Nation: Perspectives and Approaches*. ISBN: 978-81-935866-0-0. pp.100-108.
- (2018). E-Banking in India: Challenges and Strategies- An Overview. *SELP Journal of Social Science*. Special issue. ISSN: 0975-9999(P). pp.168-173.
- (2018). A Study on Applicability of Economic Value Added Concept in Indian Banking Sector. COMFEST 2018. *Shanlax International Journal of Commerce*. ISSN: 2320-4168. UGC Approved Journal Number: 44120. vol.6. Special Issue 3. pp.11-15.
- (2018). Green Banking: A Step towards Sustainable Development. *Special Issue on Sustainable Green Business*. UGC Approved Journal Number: 44278,ISSN: 2321-4643.vol.5. Special Issue 3. pp.231-234.
- (2018). Green,Green,Green: Mantra for Tranquil Environment. *Special Issue on Sustainable Green Business*. UGC Approved Journal Number: 44278,ISSN: 2321-4643. vol.5. Special Issue 3. pp.19-21.
- (2018). Green Logistics: Improving Environmental Sustainability. *Nxt Gen Global Supply Chain Managaement*. ISBN: 978-0-6482502-3-4. pp.25-29.
- (2018). FDI Equity Flows in Services Sector. FDI – Astute Conduit for Trade Integration and Sustainable Development, *International Journal of Multidisciplinary Researches*. ISSN: 2349-8684. UGC Approved Journal Number:48991. vol.4. Special Issue 1. March 2018.pp.155-157.
- (2018). Reinsurance - A Mechanism in Mitigating Risk. *International Journal of Advance and Innovative Research*.Volume 5. Issue 4(XVI). ISSN:2394-7780. pp.127-132.
- (2018). Green Human Resource Management:Way to Sustainable Use of Business Resources. *International Journal of Reseach in Engineering. IT and Social Sciences*. Volume 8. ISSN - 2250-0588. pp.142-143.

- (2019). Effect of Credit Exposure on the Risk Weighted Assets of the new Generation Private Sector banks. *International Online Multidisciplinary Journal Review of Research*. Volume-8. Issue-9. ISSN:2249-894X. pp. 05-18.

**Cumulative Impact Factor** : 4.249

**Total Citation** : 3

**h – index** : 1

**i10 index** : -

## CURRICULUM VITAE

Name: Dr. C.YOGALAKSHMI  
Designation: PROFESSOR  
Address: DEPARTMENT OF BANKING MANAGEMENT  
ALAGAPPA UNIVERSITY ,  
KARAIKUDI – 630 004.  
Phone: 9486188959 (Mob.)  
Fax: -----  
Email: yogalakshmic@alagappauniversity.ac.in



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### Educational qualification:

- M.Com.
- M.Phil
- Ph.D

### Professional experience:

- Teaching experience – 28 years – PG Teaching
- Research experience – 28 years
- Acted as the Co-ordinator of Women Harrasment Prevention Cell of Alagappa University during 2010 - 2015
- Acted as the Co-ordinator of Swami Vivekananda Centre, Alagappa University during 2014 – 2016.
- Acted as the Director of Curriculum Development cell of Alagappa University during 2016 – 2017.

### Honours and Awards:

- Received Certificate of Appreciation for Unblemished Service in Alagappa University on account of completion of 25 years of service in 2017.
- Awarded the Best Research Paper Award with a Gold Medal in September 2009 by the National Conference organised by the Tamil Science Congress.
- Financial Education Trainer Certified by the SEBI.

### Recent publications:

- Stock Market Response To Macro Economic Events: Evidence From Indian Banking Sector , International Journal Of Applied Business And Economic Research(SCOPUS INDEX JOURNAL), Volume 15, No.6, April 2017, pp 128, ISSN:0972-7302
- FDI – Astute Conduit For Trade Integration And Sustainable Development – Vol 4, SPECIAL ISSUE 1, MAR 2018, ISSN: 2349-8684, UGC APPROVED JOURNAL NO: 48991, PP 197.
- Dr.C.Yogalakshmi, S.Siddharthan, Efficiency of Business Corresponds in Select District of Tamil Nadu , Indian Journal of Applied Research, Vol.6 Issue 2, ISSN 2249- 555X , pp9-16(Impact Factor 3.919)
- Dr.C.Yogalakshmi, S.Suresh, (2016) IPO Research in India. A literary Review, Global Journal for Research Analysis, Vol.5 Issue-6, June 2016, 3.62, ISSN:2277-8160 (Impact Factor 3.62)
- Dr.C.Yogalakshmi, S.Siddharthan, (2016) An Analysis if Financial Inclusion initiatives at Odisha Gramya Bank , Emerald Emerging Market case studies Vol.6 No.3, Oct.2016 P.P.20, ISSN:2045-0621
- Dr.C.Yogalakshmi, S.Suresh, (2016) Recent Trends in Bancassurance in India., Emerging Trends in Indian Insurance Sector

- Dr.C.Yogalakshmi, B.Sudha (2016) “Retail Banking Challenges and Strategies – An Overview” Bonfring International Journal of Industrial Engineering and Management Science, ISSN 2321-4643.
- Dr.C.Yogalakshmi, .Siddharthan, (2016),”Financial Inclusion and Agricultural Development- Forecasting a New Scenario in India”, Shanlax International Journal of Management,Vol.3, Special Issue 2, ISSN.2321-4643, pp.25-31
- Dr C.Yogalakshmi,(2016),”Recent Trends in Electronic Banking in India”,Shanlax Journal  
Dr C.Yogalakshmi,(2016),”RTGS as a tool of systematically important Financial market Infrastructure (SIFMIS)- An Analysis”, Vol.3 Special Issue 2, ISSN 2321-4643, pp363-367.

Cumulative Impact factor: -----

Total Citation: -----

h- index: 8

i10- index: -----

## CURRICULUM VITAE

Name: G.PARIMALARANI  
Designation: Associate Professor  
Address Department Of Banking Management  
Alagappa University, Karaikudi – 630 003, Tamil Nadu, India  
Phone: 9940913388  
Email: [parimalaranig@alagappauniversity.ac.in](mailto:parimalaranig@alagappauniversity.ac.in) / [vini\\_parimal@yahoo.com](mailto:vini_parimal@yahoo.com)



### Educational qualification:

B.Com	MBM	Ph.D	MA	MBA	PGDCA
1994	1996	2008	2013	2016	1996

### Professional experience:

Designation	Institution	Year	Experience
Associate Professor	Alagappa University, Department of Banking Management	2015- To till date	4 Years
Associate Professor	Wollega University, Nekemte, Ethiopia	2013-2015	2 Years
Assistant Professor	Dayananda Sagar business Academy, Bangalore	2008-2013	5Years
Teaching Assistant	Alagappa University, Department of Banking Management	2007-2008	1 Year

**Honours and Awards:** - Innovative Research (Management Science) & Dedicated Academician Award by Innovative scientific research professional Malaysia

### Recent publications:

- Factors and Motives of Saving and investment of teaching faculty in the Affiliated colleges of Alagappa University, Paripex – Indian Journal of Research, A Peer Reviewed, Referred, Refereed & Indexed International Journal, ISSN: 22501991, July 2018, Vol 7, Issue 7, Pp:533, UGC No. 47532 Impact factor 6.761.
- Employment Skills in Banking Industry: A Shift in the Focus , Research Explore, Indian Academic Researchers Association, ISSN 22501040, Vol 6 Special issue Sep 2018, Pg,254 ,Impact factor 2.014
- Research Explore, Indian Academic Researchers Association, ISSN 22501040, Vol 6 Special issue Sep 2018, Impact factor 2.014
- Technotrends In Indian Banking Sector, International Journal of Advance and Innovative Research, ISSN 2394-7780, Vol 5, Issue 4(XVI), Oct-Dec 2018, Pg,78, UGC No:63571 ,Impact factor 7.12
- Micro Insurance: Innovation for Uplifting Rural Sector, International Journal of Advance and Innovative Research, ISSN 2394-7780, Vol 5, Issue 4(XVI), Oct-Dec 2018, Pg,16 UGC No:63571, Impact factor 7.12
- Factor Influencing Jobsatisfaction of Bank Employees in Madurai City. Journal of Emerging Technologies and Innovative Research, ISSN23495162,Vol 5, Issue 12,Dec 2018 Pg 13 UGC No:63975,Impact factor 5.87
- Bancassurance: A growthing Channel for Insurance Distribution, Journal of Emerging Technologies and Innovative Research, ISSN23495162,Vol 5, Issue 12,Dec 2018 Pg 13 UGC No:63975,Impact factor 5.87
- A Paradigm Shift Towards Digital Recruitment and Selection Practices Adopted in Public sector bank , International Interdisciplinary Research, ISSN 2249-9598, Vol 09, Feb 2019, Special Issue 3,pp: 218, UGC No: 46964 , Impact factor 4.318



- Digital marketing: Strategies Adopted by banking sector, Shanlax Publications, Madurai , 2019 ISBN- 9789388398626 Feb 2019
- Digital transformation in Life Insurance Sector, Shanlax Publications, Madurai, 2019. ISBN- 9789388398526, Feb 2019
- Gamification: A New Tool for Recruitment, International Journal of Advance and Innovative Research ISSN-23947780 Vol 6, Issue 2, UGC.No: 63571 April 2019, Impact factor 7.36

Cumulative Impact factor:

Total Citation: 5 (Google Scholar)

h- index: 2 (Google Scholar)

## CURRICULUM VITAE

Name: B.Sudha  
Designation: Associate Professor  
Address: Department of Banking Management  
Phone: 9698285711  
Fax: -  
Email: sudha.pooja.78@gmail.com



### Educational qualification:

B.Com	M.Com	M.Phil	Ph.D
1998	2000	2006	2015

### Professional experience:

Designation	Institution	Year	Experience
Lecturer	Sri Sarada Niketan College for Women, Amaravathipudur.	2006-2011	5 years
Assistant Professor	SRM University, Kattankulathur	2011-2012	1 year
Assistant Professor	Sri Sarada Niketan College for Women, Amaravathipudur.	2012-2015	3 years
Associate Professor	Alagappa University	2015 to till date	3 years 7 months

### Honours and Awards: -

### Recent publications:

- Reinsurance –A mechanism in mitigating risk, International Journal of advance and innovative research (Dec-2018, ISSN 2394-7780), Impact Factor: 7.12
- State Bank of India : Key Trends and Performance, IJRAR February 2019, Volume 6, Issue 1, ISSN 2348-1269, 1483-1485, Impact Factor: 5.75
- . Digital marketing for digital banks Research Guru ISSN:2349-266X UGC approved Journal 63726, 1051-1056, Impact Factor: 4.081
- Performance Evaluation of Selected Banks Using Economic Value Added, JETIR February 2019, Volume 6, Issue 2, ISSN- 2349-5162, Impact Factor: 5.87
- Issues and Challenges of E-Commerce in India, IJRAT ,Volume 7, Issue 3, March 2019, E-ISSN-2321-96375.153, Impact Factor: 5.87
- Entrepreneurship: A Global Perspective, IJRAT ,Volume 7, Issue 3, March 2019, E-ISSN-2321-96375.153, Impact Factor: 5.87
- IRDAI - A Regulator Of Insurance Business, IJRAT ,Volume 7, Issue 3, March 2019, E-ISSN-2321-96375.153, Impact Factor: 5.87

Cumulative Impact factor: ---

Total Citation: 5 (Google Scholar)

h- index: 2 (Google Scholar)

i10- index: -



**Dr. R. Darwin Joseph**  
**(Senior Lecturer – MDIS Business School)**

Dr R. Darwin Joseph is a full-time HRM/OB/General Management senior lecturer in Management Development Institute of Singapore. He has more than 27 years of working experience including 23 years of teaching experience at various Higher Educational Institutions in Singapore, Malaysia, Uzbekistan, China and India. He lectures in Singapore and overseas for various universities like Bangor University (UK) and University of Sunderland (UK). He is also involved in curricular development for various universities and worked in the capacity of Professor and Head of Department in various Institutions in India and Abroad.

His main area of research is in organizational climate/culture, business ethics, workforce diversity and change management.

Dr. Darwin has a number of publications to his credit in Journals and proceedings. He has presented a number of research papers in International and National conferences, seminars and edited a conference proceedings book with an ISBN number. He has written a chapter for a text book named 'Emerging Trends in Retail Management'. He has also participated in more than 40 national and international seminars, conferences, lectures and workshops.

Dr. Darwin obtained his Doctor of Philosophy (PhD) from Dravidian University (an Inter-State University), India and Master of Philosophy (Business Administration) & Master of Business Administration (MBA) degrees from Annamalai University, India and a Bachelor of Science degree from Madras Christian College (an autonomous institution under Madras University), Chennai, India.



**PROFESSIONAL : A.Selvam**

QUALIFICATION : B.Sc. ( Botany)

JOINED IN INDIAN BANK ON 04.6.1984 AS CLERK/SHROFF THROUGH BANKING SERVICE RECRUITMENT BOARD.

WORKED IN DIFFERENT PLACES OF TAMILNADU.

TAKEN PROMOTION IN 2004 AS ASSISTANT MANAGER.

Worked in Andhra Pradesh, and Karnataka., and TAMILNADU.

Assignment: As Assistant Manager: 6 years.

As Assistant Branch Manager: 2 Years

As Branch Manager : 7 Years.

Completed 35 years of service In INDIAN BANK.



**Naganathan Muthuswamy, B.Com, FIII**

**Mobile:** 99943-92537

**Email:** nagans1954@yahoo.co.in

### **SENIOR TOP MANAGEMENT EXECUTIVE**

**Regional Manager - Manager – Divisional Manager – Branch Manager**

#### **Exceeded Growth & Profit Objectives – Creating Enterprise Value**

Respected Senior Insurance Executive with **46+** years of excellent service in leading Public Sector Insurance Company and Stand alone Health Insurance Company – STAR HEALTH AND ALLIED INSURANCE COMPANY as ASSISTANT VICE PRESIDENT (MARKETING) – Always successful in win-win situation in the market – Lead Techno Development department and successfully managed 17 divisions, 29 branch offices & 80 Micro Offices – Subject Matter Expert in bancassurance, Liability & Underwriting claims – Excellent coordination in legal matters MACT, Consumer cases and Ombudsman issues – Capable of handling any given situation in any field of non-Life insurance.

### **QUALIFICATIONS SUMMARY**

**B.Com – FIII (Fellow member of the Insurance Institute of India, Mumbai)**

### **CORE COMPETENCIES**

Business Development & Expansion – Building Alliances & Partnerships – Market Planning & Positioning – Executive Negotiations & Presentations – Key Account Relationship Management - Grievance Redressal.

### **CAREER HIGHLIGHTS**

- Successfully handled the accounts of major Public & Private sector groups such as TNPL, TVS Group of companies, Grasim, PGP group of companies, EID Parry, TANCEM, RAMCO Group, Tamil Nadu Chief Minister Health Insurance
- Identified suspicious motor TP liability Claims and saved huge amount of liability to the company.
- Hosted customer seminars and promoted products in Retail sector through agents by their skills with adequate training. 100%clearance of Customer Grievances. developing
- Secured lots of new GMC Accounts in health insurance and liability insurance.

### **PROFESSIONAL EXPERIENCE**

**United India Insurance Co. Ltd**

**1973 to date**

- Joined the Insurance Industry in 1973 and worked in all technical departments such as Motor, Fire, Miscellaneous, Health and Marine department as underwriting and

- claims in charge of the Division.
- Worked as a Branch Manager from 1991 to 1998.
- Divisional Manager from 1998 to 2008.
- Manager in Miscellaneous Department of Corporate office from 2008 to 2012
- Regional Manager of Technical (Property, Liability & Health) department from Feb 2012 – incharge of
  - Bancassurance, legal, Grievance Resolution, Third party Administrator, Tamilnadu Chief Minister's
  - Health insurance scheme, Accounts, Finance Ministry compliance on financial inclusion, Micro Office
  - and Internal Audit Compliance.
- Joined STAR HEALTH AND ALLIED INSURANCE ON 15<sup>TH</sup> August 2014 and lookingafter Marketing
- and bancassurance as Assistant Vice President.

**Dr.K.S.CHANDRASEKAR**  
**([kscnair@gmail.com](mailto:kscnair@gmail.com)/ 9447268840 )**  
Professor and Head  
Institute of Management in Kerala  
**University of Kerala, Trivandrum 695581**

PGDHP - Public Health Foundation of India (2015)

Certificate in Functional Malayalam – University of Kerala (2014)

CPET - Indian School of Business, Hyderabad (2008)

Post-Doctoral Degree - Commonwealth Open University, Spain (2002)

Ph.D. in Management - Alagappa University, Karaikudi (2001)

M.S (Psy & Counseling) - IPMS, Mumbai (2005)

M.B.A (Distinction) - School of Management,  
Bharathiar University, Coimbatore (1992)

B.Pharm (Hons) - B.I.T.S., Pilani (1988)

- **Vice Chairman, Centre for Management Development (A Government of Kerala institution), Trivandrum since June 2015.**
- **Formerly, Acting VC, Registrar in charge, Dean of Faculty of Management studies, University of Kerala**
- Present Chairman, BoS in Business Management (PG), University of Kerala.
- **Twenty two years of teaching MBA, M Phil** at Alagappa University, Karaikudi , University of Kerala specialising in Marketing , Strategic Management and HRM.
- **50 Ph.Ds in Management awarded and Guiding** 10 Ph.D. scholars in Management at University of Kerala.
- Published the following books:
  - **Product management – text and cases**, Himalaya Publishing House, Mumbai (2001) and revised second edition (2011)
  - **Marketing management- Text and Cases**, McGraw Hill Education through Vijay Nichole publishing, Chennai (2010, revised-2013)
  - **Branding insights-** Himalaya Publishing House, New Delhi (2011)
  - **Business Transformations –** Excel Publishers, New Delhi ( 2011)
  - **Sales promotion- Text and Cases**, Excel Publishers, New Delhi (2011- in press)
  - **Business Ethics and Corporate Governance**, Excel Publishers, New Delhi (2010 – in press)
  - **Business environment- Text and Cases**, John Wiley (2014-draft)
- Published **161 research articles** in various reputed journals and news papers.
- Presented **179 research papers** in International and National seminars
- Published **20 study materials/ books** for Distance Education Wing of the Pondicherry Central University, Annamalai University and Alagappa University.
- Involved in the **structuring of MBA ( Energy Management) KUFOS**, MBA for Central University of Kerala and other universities in India
- Structured and Launched **FOUR** innovative courses through Distance Education:  
MBA - University of Kerala

Bachelor of Marketing Management (BMM)	– Pondicherry Central University,
Master of Marketing Management (MMM)	– Alagappa University, Karaikudi
Diploma in Sales Management (DSM)	– Alagappa University, Karaikudi
Post Graduate Diploma in (PGDPhM)	– Pondicherry Central University
Pharmaceutical Marketing	

➤ **Area of Specialisation:**

Marketing Management – Advertising/Sales/Strategic Marketing/Retail /Rural/ Services Marketing/Strategic Management/ Business Environment/ Organisational Behaviour/ HRM/ Training & Development/ Advanced Behavioural Sciences/ HRD/OD/ Pharmaceutical management and Marketing

➤ **Awards received:**

- Outstanding contribution to Management Education sponsored by Japan Educational Foundation, Higher Education Forum, September 2018.
- Dewang Mehta Outstanding Professor in Management, March 2018.
- MTC Global award for “Outstanding contribution to Management education”, Bangalore, 2017
- Outstanding Ph.D guide award, AIMS-IRMA, 2016 at MICA, Ahmedabad
- Best Paper award-2015, National Seminar on E-Commerce, VHNSN College, Virudhunagar, Tamilnadu
- SMART Journal Life time achievement Award, Bharathidasan University, Trichy, 2015
- Shri P.K.Das memorial Life time Achievement Award (Management), 2013, Nehru Group of Institutions, Coimbatore, 15<sup>th</sup> December 2013 with a trophy, certificate and Cash award of Rs.25000.
- “Asia’s Best Professor in Marketing Management”, CMO Asia, Suntec, Singapore, 22<sup>nd</sup> July 2011
- **The research paper on, “Bubble management using 4Q approach: Model for performance budgeting” coauthored with Dr M Senthil of Alagappa University was adjudged as the best paper among 65 presented during the National seminar on Knowledge management at Kalasalingam University, Virudhunagar, Tamilnadu, 10<sup>th</sup> October 2009.**
- Rm.Vallal Alagappan award 2009, Alagappa University, Karaikudi.
- Best Academic of the Year 2008, Amity University (India’s largest private university)
- Gold medal winner and awarded the Best Business Academic of the year 2006, Indian Commerce Association, Andhra University, Vizag.

Articles published:

1. “Human relations factors in Organisational climate- A comparative study of public and private organisations in Kerala”, *International journal of applied economic research* (ISSN: 0972-7302), Vol.15, April 2017.
2. “Training needs analysis for e-governance implementation in Kerala”, *International Journal Of Applied Economic Research* (ISSN: 0972-7302), Vol.15, April 2017.
3. “Make in India- issues and challenges in the marketing context”, *International journal of multidisciplinary Research review* (ISSN: 2395-1885), Vol.1, Issue 24, February 2017.
4. “Sustainable product development and value creation in a tourist destination”, *Management Innovator*, Vol.10. No.1, January 2017 (ISSN:0974-6749)
5. “Organised retailing in India- are the consumers and employees inspiring changes on retailers?”, *Management innovator*, Vol.10, No.1, January 2017. (ISSN:0974-6749)
6. “Management of Science and Technology institutions: Issues and prognosis”, *Proceedings of the International conference on Science and Technology for national development*, KUFOS, Panangad, 25<sup>th</sup> and 26<sup>th</sup> October 2016.



7. "A critical evaluation of organizational climate practices among Indian Enterprises", *International journal of Latest technology in Engineering, Management and Applied Science*, Vol.V, Issue IV, April 2016 (ISSN: 2278-2540)
8. "E-waste: issues and challenges in Kerala", *TKM International journal for research in Management*, Vol.1, Issue 1, 2016.
9. "A study on the factors influencing the organisational climate in public sector organisations in Kerala", *International Research journal of Human resources and Social sciences*, Vol.2, issue 11, (ISSN-2394-4218), November 2015.
10. Inclusive growth through women entrepreneurship- Case studies in Marketing success from Kerala, *Jamal Academic Research journal: An interdisciplinary* ( ISSN: 0973-0303), Vol.III, Jamal Mohammed College, Trichy, August 2015.
11. "Election symbol equity- issues and challenges", *International journal of Management* (IJM), Vol.6, Issue1, January 2015 (ISSN: 0976-6502)
12. "Make in India- issues and challenges", *Jamal Academic Research Journal: An interdisciplinary*, Vol.II, 24<sup>th</sup> January 2015 (ISSN: 0973-0303)

## PROFILE OF Dr.S.SUDALAIMUTHU



**Name** : Dr.S.SUDALAIMUTHU  
**Designation** : **Professor & Head**  
**Department of Banking Technology**  
**School of Management, Pondicherry University**

### **Academic Qualification** :

**M.Com** (Madurai Kamaraj University, Madurai, TN)  
**B.Ed** (Madurai Kamaraj University, Madurai, TN)  
**M.Phil** (Manonmaniam Sundaranor University, Tirunelveli, TN)  
**PGDCA** (Manonmaniam Sundaranor University, Tirunelveli, TN)  
**SLET** (University of Madras, TN)  
**Ph.D** (Bharathiar University, Coimbatore, TN),

**Experience** : Teaching 25 Years, Research 13 Years  
Served as lecturer at Thiruvalluvar College Papanasam, Tirunelveli District from 1990-1993  
Served as Lecturer, HOD, Principal in-charge at Vidyasagar College, Udumalpet -1993-2003  
Served as Assistant Professor at Bharathiar University, Coimbatore – 2003-2010  
Working as Associate Professor at Pondicherry Central University, Pondicherry – From 2010

**Teaching Area** : Accounts, Finance, Forex & Currency Derivatives, Financial Information System, Software Project Management, Merchant Banking and Financial Services

**Research Area** :  
In Finance : Banking, Corporate Finance, Financial Reporting,  
In System : Mobile Banking Technology, Information System, and Business Correspondent Model

### **Research Projects:** Completed- Two

1. Minor Research project funded by UGC, New Delhi
2. Major Research project funded by ICSSR, New Delhi

### Ongoing Major research Project - One

1. To UGC, New Delhi

### **Research Guidance**

M.Phil

Awarded – 41

Ph.D

Awarded –20

Submitted - 1

Guiding – 7

### **Publications:**

Number of Articles Published – 68

✓ National Journals – 43

- ✓ International Journals - 18
- ✓ Online publication – 7

**Number of Books Published – 7**

**Recent Book: Title of the Book “Information Technology for Managers”**

**Published by “ Himalaya Publishing House, Mumbai, ISBN: 978-93-5024-075-5 – PSM 334, year of publication 2011**

**Awards** : 1. Cash award and Honour by Tamil Nadu State Council for Higher Education and

Department of Higher Education, Government of Tamil Nadu - 2009

2. Best Teacher award from Pondicherry University – 2012
3. Best Teacher award from Pondicherry University – 2013

**Seminar / Workshop Organized**

- ✓ College level - 33
- ✓ State Level workshop – 1
- ✓ State Level Symposium – 1
- ✓ National Level Seminar - 2
- ✓ Orientation program for Teachers – 1
- ✓ Computer Training program for Local fund Audit Members - 1
- ✓ Computer Training Program for the Administrative Staff members - 1

**Seminars / Conferences / workshops and Training programs Participated**

- ❖ Workshop and Training programs attended – 24
- ❖ Seminar / Conferences Attended and Paper presented – 102
  - National – 68
  - International - 34
- Symposium attended and paper presented – 7
  - ❖ National – 4
  - ❖ International - 3

**Achievements**

- Designed and introduced NCCMP course at Bharathiar University
- Familiar in using SPSS statistical package
- Familiar in using Accounting Packages: Tally and EX-Next Generation
- Developed many programs in C++ and Visual Basic for various business applications
- Acted as a Co-ordinator for two U.G.C – Academic Staff College sponsored refresher in Commerce
- Acted as an Associate Editor in the Bharathiar News Letter, Bharathiar University
- Regular Guest Faculty for the Academic Staff College, Pondicherry University and Bharathiar University, Coimbatore
- Served as Co-Ordinator for M.Com Course, School of Distance Education, Bharathiar University, Coimbatore
- Served as a Coordinator for the NAAC committee at Vidyasagar College, Udamalpet
- Served as member of NAAC Re-Accreditation Steering Committee, Bharathiar University
- Served as member of IQAC, Bharathiar University
- Served as Senate member of Bharathiar University From 2000-2003
- Serving as an Editorial Committee member in the “International Journal of Management and Economics”

**Membership in Professional Bodies:**

- Member in Coimbatore District Small Scale Industries Association
- Member in Madras Management Association
- Member in Indian Accounting Association

**Contact Address:** Department of Banking Technology,  
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**Dr. (Mrs). S. LAKSHMI**

Vice Principal cum Head



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Karaikudi-630 002  
Phone

E-mail: [lakshmivcas@gmail.com](mailto:lakshmivcas@gmail.com)

**Academic Qualification** : MBM., M.Com., M.Phil.,  
**Ph.D Teaching Experience** : 20 years  
**Research Experience** : 5 years  
**Area of Interest** : Entrepreneurship, Banking,

Financial Management &amp; Human Resource.

**Publications**

National		International		Others
Journals	Conferences	Journals	Conferences	Books/Chapters/Monograph/Manuals
9	12	3	6	6

**Events**

Particulars	Events Organised in Leading Roles	Events Participated
Conference	6	15
Seminar	12	24
Workshop	10	12
Training Programmes	5	10

**Personal Details**

Date of Birth : 24-10-1975  
Nationality : Indian  
Marital Status : Married

**Additional Positions**

- Member in Ph.D Doctoral Committee, Bishop Heber College, Tiruchirappalli.
- Served as a member of Board of Studies in Alagappa University.
- Serving as a IQAC Coordinator & NAAC Steering committee member.
- Served as a member in Valuation Board/ External Examiner, Alagappa University.
- Serving as a Question paper setter for Madras University, Alagappa University, Vellaichamy Nadar College, Virudhunagar and Vivekananda College of arts & science, Tiruchengode.
- Serving as a convener of various committees.
- Serving as an Organizing secretary of various activities in the college.
- Acted as a resource persons and presented many invited lectures in various seminar, conference and symposium.
- Attended various external programmes as chief guest.