



PSGR Krishnammal College for Women



DEPARTMENT OF MANAGEMENT

OUTCOME BASED EDUCATION SYLLABUS

POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES (PGDMFS) 2021 - 2022 Batch

July 2021

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POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES

PROGRAMME AND CURRICULUM OBJECTIVES

THE PROGRAMME

1. The full-time, one-year PGDMFS programme offered by the Department of Management, (GRG School of Management Studies), PSGR Krishnammal College for Women comprises two semesters, each semester being of approximately 90 working days.
2. The programme is of 45 Credits equivalent of courses. One credit is equivalent to 15 classroom sessions of 60 minutes each. Students are expected to spend an equal time outside the classroom for preparation, assignments, library reading etc.
3. The programme includes courses on basics of Business and Management, Values, Ethics and Governance, and various financial services. Students are also required to carry out one field study. In addition, they are required to successfully complete the two courses under life skills.

PROGRAMME OBJECTIVES

In line with the vision and mission of the institution, the Post Graduate Diploma in Management of Financial Services (PGDMFS) programme is designed to provide the students with knowledge, skills and attitude for a successful career in management of financial services.

PROGRAMME EDUCATIONAL OBJECTIVES

- PEO1: To enable the students to acquire foundational and functional knowledge in the area of financial products and services
- PEO2: To impart critical and analytical thinking, decision making, communication, interpersonal, and leadership skills to students
- PEO3: To enhance the capabilities of students for undertaking career in the field of management of financial products and services

PROGRAMME OUTCOMES

After completion of the course the students will be able to

- PO1: Apply conceptual foundations to solve problems related to management of financial products and services
- PO2: Apply Critical Thinking and Problem-Solving Skills to provide solutions to the management of financial products and services
- PO3: Utilize Leadership, Interpersonal, Team Working and Communication skills in chosen profession to accomplish shared objectives
- PO4: Apply ethical considerations in the management of financial products and services
- PO5: Develop lifelong learning to acquire new knowledge and skills

PEO AND PO MAPPING

	PO1	PO2	PO3	PO4	PO5
PEO1	3	3	3	3	3
PEO2	3	3	3	3	3
PEO3	3	3	3	3	3

3- High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

PROGRAMME STRUCTURE

The design of the curriculum of PGDMFS programme is based on the principle of Knowing (Knowledge), Doing (Skills), and Being (Attitude). The 'Knowing' part comprises a total of eleven courses; two basic courses and nine specialisation courses. The 'Doing' part comprises one Field Study. The 'Being' part comprises Communication, and Essential Skills for Management. The total number of credits is 45.

CURRICULUM OBJECTIVES

The curriculum is designed to:

1. Familiarise the students to basics of business, management, and issues relating to governance and ethics
2. Enrich their knowledge on key areas relating to management of financial products and services
3. Enable the students to acquire skills necessary to successfully carve a career in financial services management
4. Help students to gain life skills - Communication and Essential Skills for Management through intensive modules of experiential learning

CURRICULUM STRUCTURE

The PGDMFS curriculum is structured as below:

1. Two basic courses (6 credits) - Business and Management, and Values, Ethics and Governance
2. Nine courses from Financial Services domain (27 credits) - Financial Services, Management of Banking Services, Indian Financial System, Investment Banking, Microfinance, Personal Finance, Risk Management and Insurance, Security Analysis and Portfolio Management, and Technology in Financial Services
3. One Practice Work (6 credits) - Field Study
4. Two courses as a part of life skills (6 credits) - Communication, and Essential Skills for Management

ATTENDANCE

1. Students are expected to attend a minimum of 75% of all scheduled classroom sessions during each semester.

2. The Principal/Director may condone the shortage in attendance, in exceptional circumstances, up to a maximum of 10%.
3. Students falling short of the required attendance will not be permitted to appear for the End Semester Examination of the semester.
4. Students who do not complete a semester on account of such shortage of attendance may seek to repeat the semester in the subsequent academic year.

COMPLETION OF THE PGDMFS PROGRAMME

Students are required to complete their PGDMFS programme in all respects within a maximum of three years from the date of their first joining the programme, or as per the rules and regulations of the Bharathiar University in regard.

ASSESSMENT AND EVALUATION

1. The concerned course facilitator shall announce to the students the broad outline of the pedagogy to be adopted for each course. The details of the pedagogy will also be a part of the session plan and course details uploaded on Moodle or other technology-enabled LMS at GRGSMS.
2. Assessment/evaluation of students' performance will be based on both Continuous Internal Assessment (CIA) and End Semester Examination (ESE) for all courses. CIA shall carry a weightage of 60% and the ESE 40%. The ESE will be conducted at the end of each semester.
3. The CIA shall comprise multiple components of assessment such as assignments, case discussion, simulation, classroom participation, student presentations, field study, exercise, peer evaluation and quiz. The faculty concerned may decide appropriate mixture of components for their courses, provided that the quiz component of CIA shall carry 20% weightage. The remaining weightage (40%) of the CIA shall comprise four other components.
4. For the courses that do not have End Semester Examination, the concerned faculty shall decide four or five assessment components for CIA.
5. Two quizzes shall be conducted for 50 minutes and 70 minutes duration respectively. through online mode comprising objective questions. Quiz 1 shall comprise of 40 questions of which 28 questions will be of K1 and K2 levels of Blooms Taxonomy and 12 questions of K3 and K4 levels. Quiz 2 shall comprise of 60 questions of which 42 questions shall be of K1 and K2 levels of Blooms Taxonomy and 18 questions of K3 and K4 levels. The average of the two quizzes shall be pro-rated to 20%.
6. There will not be any ESE for the following, and 100% of marks will be through CIA:
 - Communication (DF21COM)
 - Essential Skills for Management (DF21ESM)
 - Field Study (DF21FSD)
7. There will not be any minimum marks stipulated for passing CIA. However, in the ESE, students shall be required to secure a minimum of 'B' grade [50%] for passing. In order to successfully complete a Course, students will need to secure a minimum total of 50% (50 out of 100 marks - 'B' grade) in CIA and ESE put together.

8. Students who are not satisfied with the CIA score for any Course may appeal for a review to the Director, whose decision in the matter shall be final and binding.
9. The records of CIA and ESE for each student and each Course shall be maintained in safe custody for a period of six months.

SCHEME OF EXAMINATION

The End Semester Examinations shall be of three hours duration. The maximum marks in ESE shall be 100 to be pro-rated to 40%. The End Semester Examination question papers shall comprise two sections.

- Section A shall comprise five questions with internal choice, each question set from the same unit (each question carrying eight marks) and will be of K1 and K2 levels of Blooms Taxonomy.
- Section B shall comprise five questions with internal choice, each question set from the same unit (each question carrying 12 marks) and will be of K3 and K4 levels of Blooms Taxonomy.

GRADING

The assessment of performance of students in examinations will be based on grade points received instead of numerical marks. For this purpose, letter grades will be used to assess standards of performance. The following letter grades will be used:

Range of Marks	Grade Point	Letter Grade	Description
90 - 100	9.0 - 10	O	Outstanding
90 - 99	9.0 - 9.9	D+	Excellent
75 - 79	7.5 - 7.9	D	Distinction
70 - 74	7.0 - 7.4	A+	Very Good
60 - 69	6.0 - 6.9	A	Good
50 - 59	5.0 - 5.9	B	Average
00 - 49	0.0	U	Re-appear
ABSENT	0.0	AAA	Absent

POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES

LIST OF COURSES FOR PGDMFS PROGRAMME (2021-2022)

Code	Title	Credits
SEMESTER I		
DF21BAM	Business and Management	3
DF21FNS	Financial Services	3
DF21IFS	Indian Financial System	3
DF21IBK	Investment Banking	3
DF21MBS	Management of Banking Services	3
DF21TFS	Technology in Financial Services	3
DF21COM*	Communication	3
	Sub - Total	21
SEMESTER II		
DF21MCF	Micro Finance	3
DF21PFN	Personal Finance	3
DF21RMI	Risk Management & Insurance	3
DF21SAP	Security Analysis and Portfolio Management	3
DF21VEG	Values, Ethics and Governance	3
DF21ESM*	Essential Skills for Management	3
DF21FSD*	Field Study	6
	Sub - Total	24
	TOTAL	45

* 100% Continuous Internal Assessment

SYLLABUS AND COURSE OUTLINE

SEMESTER I - COURSES

Code	Title	Credits
DF21BAM	Business and Management	3
DF21FNS	Financial Services	3
DF21IFS	Indian Financial System	3
DF21IBK	Investment Banking	3
DF21MBS	Management of Banking Services	3
DF21TFS	Technology in Financial Services	3
DF21COM*	Communication	3
	Sub - Total	21

* 100% Continuous Internal Assessment

Course Title: BUSINESS AND MANAGEMENT
Course Code: DF21BAM

Course Outcomes

CO1: Explain the nature of business and management (K2)
 CO2: Design appropriate policies and strategies (K6)
 CO3: Demonstrate understanding of managerial functions (K2)
 CO4: Explain control techniques (K2)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	2	-	-
CO2	3	3	-	2	2
CO3	3	-	-	-	-
CO4	3	-	-	2	-

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (6 hours)

Nature and Purpose of Business

Economic activities - Types - Business - Characteristics and Objectives of Business
 Structure of Business - Classification of Business activities - Classification of Industries - Business Environment.

Part 2 (6 hours)

Introduction to Management

Management - Nature and purpose - Evolution of management thought- Systems approach to management process - Functions of managers

Part 3 (10 hours)

Planning

Essentials of Planning and Managing by Objectives - Strategies, Policies - Planning Premises - Decision Making

Part 4 (8 hours)

Organizing

Nature of organizing - Organization Structure - Departmentation

Part 5 (10 hours)

Leading

Motivation: Theories - Leadership - Trait, Behaviour, and contingency approaches.

Part 6 (5 hours)

Controlling

The System and Process of Controlling - Budgetary and non-budgetary Control Techniques

Pedagogy

Lecture, Case Discussion, Seminar, Exercises

Evaluation and Grading

Case Discussion	- 10%
Exercises	- 20%
Assignment	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Koontz, Harold, Weihrich, Heinz, and Cannice, Mark (2020). Essentials of Management: An International, Innovation and Leadership Perspective, 11/e; New Delhi: McGraw Hill Education
2. Tulsian P.C. & Vishal Pandey (2011). Business Organisation and Management; New Delhi: Pearson Education
3. Robbins, Stephen P, and Mary Coulter (2017). Management, 13/e; New Delhi: Pearson Education

Course Title: FINANCIAL SERVICES
Course Code: DF21FNS

Course Outcome

- CO1: Demonstrate knowledge of the theoretical and professional disciplines of financial service industry (K2)
 CO2: Explain financial products offered by financial services organization (K2)
 CO3: Design the options based on industry information (K6)
 CO4: Evaluate and devise strategies to promote venture capital financing and mutual funds (K5)
 CO5: Recommend specialized technical advice, knowledge and ideas about financial services (K5)

CO - PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	2	-	2
CO2	3	-	-	-	-
CO3	3	3	2	-	2
CO4	3	3	-	2	2
CO5	3	3	2	2	2

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (9 hours)

Introduction to Financial Services

Financial Services - Concept, Participants and Functions, Regulatory Framework, Non-banking Financial Companies - Types

Part 2 (6 hours)

Leasing & Hire Purchase

Leasing - Concept and Classification, Significance, Contract Act, Reporting framework and taxation in leasing; Hire Purchase - Conceptual & legal framework

Part 3 (6 hours)

Factoring and Bills Discounting

Factoring - Types - Evaluation of factoring as off Balance Sheet Finance - Concept and Mechanism, Functions - Forms of factoring, Bills discounting - Bill of exchange, Discounting bill of exchange, Types of bills

Part 4 (12 hours)

Venture Capital Financing and Mutual Funds

Venture Capital Financing - Features, Selection of investment, structuring the deal, Investment nurturing, Structural aspects, Indian venture capital scenario; Formation and Management of Mutual funds - Regulatory mechanism

Part 5 (12 hours)

Advisory Financial Services

Corporate Restructuring - Conceptual and Financial Framework, Tax and Legal aspects; Custodial Services; Depository system; Credit Rating - Agencies, Process, Symbols

Pedagogy

Lecture, Field Study, Case Discussion, Seminar

Evaluation and Grading

Assignment	- 10%
Presentation	- 10%
Field Study	- 10%
Case Discussion	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Khan, M Y (2019). Financial Services, 10/e; New Delhi: McGraw Hill
2. Thummuluri Siddaiah (2015). Financial Services, 1/e (reprint); New Delhi: Pearson India
3. Renuka Sharma and Kiran Mehta (2017). Financial Services, 1/e; New Delhi: Cengage

4. Shanmugam, R. (2017). *Financial Services, 2/e*; New Delhi: Wiley India

Course Title: INDIAN FINANCIAL SYSTEM
Course Code: DF21IFS

Course Outcomes

CO1:Relate the economy with the financial system (K1)
 CO2:Explain the significance of financial markets and their instruments (K2)
 CO3:Identify the role of financial intermediaries (K3)
 CO4:Summarize the functions of financial services (K2)
 CO5:Explain the functions and powers of regulators (K2)

CO - PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	-
CO2	3	2	-	-	-
CO3	3	-	-	-	3
CO4	3	-	-	-	-
CO5	3	-	-	-	-

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (5 hours)

Introduction to Financial System

Financial System - Meaning - Functions - Overview - Financial System and the Economy - Reforms in the Financial System

Part 2 (15 hours)

Financial Markets and Instruments

Money Market - Capital Market - Regulatory Framework: Primary and Secondary Market - Derivatives Market - Debt Market - Government Securities - Foreign Exchange Market - Foreign Direct Investment - FDI Regulations - New Financial Instruments

Part 3 (10 hours)

Financial Intermediaries

Commercial Banking - Regional Rural Banks - Development Banking - Non-Banking Financial Companies - Mutual Funds and Investment Trust - Regulations and operations

Part 4 (9 hours)

Financial Services

Meaning - Features - Types of Financial Services - Factoring, Leasing, Venture Capital, Consumer Finance - Housing Finance - Vehicle Finance - Financial Inclusion and Microfinance

Part 5 (6 hours)**Financial Regulatory Institutions**

Reserve Bank of India - Role and Functions - Monetary Policy - Credit Control Methods
- Securities and Exchange Board of India - Functions and Powers

Pedagogy

Lectures, Case Discussion, Seminar

Evaluation and Grading

Exercise	- 10%
Presentation	- 10%
Assignment	- 10%
Case Discussion	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Saha , Sankar, Siddhartha (2020). Indian Financial System: Financial Markets, Institutions and Services, 2/e, New Delhi: McGraw Hill Education
2. Khan M.Y. (2019). Indian Financial System, 11/e; New Delhi: McGraw Hill Education
3. Pathak V. Bharathi (2018). Indian Financial System: Markets, Institutions and Services, 5/e; New Delhi: Pearson Education
4. Machiraju H. R. (2018). Indian Financial System, 5/e: Vikas Publishing House

Course Title: INVESTMENT BANKING
Course Code: DF21IBK

Course Outcomes

CO1: Demonstrate an understanding of the scope of investment banking (K2)

CO2: Plan the fund raising services (K3)

CO3: Explain the procedures associated with various financial advisory services (K5)

CO4: Explain allied investment banking services (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	2	-	-	1
CO2	3	2	-	-	1
CO3	3	2	-	1	-
CO4	3	2	-	1	-

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (6 hours)

Introduction to Investment Banking

Global and Indian Investment Banking Paradigm - Functions of Investment Banks - Types of Investment Banks - Services offered by Investment Banks

Part 2 (13 hours)

Fund Raising Services

Domestic Issue Management - Underwriting - Global Security Issuances - Buybacks and De-listing

Part 3 (13 hours)

Financial Advisory Services

Corporate Restructuring - Mergers and Acquisitions - Divestitures - Leveraged Buyouts - Venture Capital - Private Equity and Placements

Part 4 (13 hours)

Other Advisory Services

Debt Syndication - Disinvestment of Public Sector Enterprises - Stock Broking and Depository Services - Credit Rating - Infrastructure Advisory Services

Pedagogy

Lectures, Case Discussion, Seminar

Evaluation and Grading

Exercise	- 10%
Seminar Presentation	- 10%
Assignment	- 10%
Case Discussion	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Giri Pratap S. (2017). *Investment Banking: Concepts, Analyses and Cases*, 3/e; New Delhi: McGraw Hill Education (India) Private Limited
2. Khan, M.Y. (2018). *Financial Services*, 9/e; New Delhi: McGraw Hill Education (India) Private Limited
3. Machiraju, H.R (2011). *Merchant Banking*, 4/e; New Delhi: New Age International

Course Title: MANAGEMENT OF BANKING SERVICES
Course Code: DF21MBS

Course Outcomes

CO1:Outline the role of Banks in Indian Financial System (K2)

CO2:Analyse the bank's financial statement to assess the assets and liability management (K4)

CO3:Distinguish the various risks involved in banking (K4)

CO4:Assess the credit risk involved in lending function of a bank (K5)

CO5:Explain the role of technology in banking (K2)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	2	-	-
CO2	3	2	-	3	-
CO3	3	3	1	-	3
CO4	3	3	-	2	3
CO5	3	-	-	3	-

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (8 hours)

Managing Banking and Financial Service

Financial System - Current Issues and Future challenges - Monetary policy - Implications for Bank Management - Financial Statements of Banks operating in India - Analyzing Banks Financial Statement

Part 2 (8 hours)

Sources and Uses of Bank Funds

Sources of Bank Funds - Bank Liabilities - Deposits - Non-Deposit Sources - Uses of Bank Funds - Lending Function - Credit Process - Fund Based and non-fundbased lending - Loan pricing and customer Profitability Analysis

Part 3 (9 hours)

Credit Delivery, Monitoring and Managing Credit Risk

Credit Delivery and Legal aspects of Lending -Credit Monitoring, Sickness and Rehabilitation - Managing Credit Risk - An Overview - Measuring Credit Risk - Credit Risk models

Part 4 (10 hours)

Banks and Risk Management

Uses of Bank Funds - Investments - Measuring Market Risk with VaR - Banks investment portfolio in India - Capital Adequacy Risk - Risk Management in Banks - The Changing Face of Banking Risk, Asset Liability Management, Interest Rate Risk Management and Liquidity Risk Management

Part 5 (10 hours)

Retail Banking and Electronic

Banking Functions - Retail Banking and Laws in Everyday Banking -International Banking - Foreign Exchange and Trade Finance - Nature and Scope - High-Tech Banking - EPayment systems and Electronic Banking - Currents trends

Pedagogy

Lecture, Case Discussion, Exercise, Seminar

Evaluation and Grading

Case Discussion	- 10%
Presentation	- 10%
Exercise	- 10%
Assignment	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Suresh, Padmalatha and Paul, Justin (2018). Management of Banking and Financial Services, 4/e; New Delhi: Pearson Education
2. Hubbard R. Glenn, O' Brien Patrick Anthony (2019). Money, Banking and the Financial System, 2/e; New Delhi: Pearson Education
3. Peter S. Rose, Sylvia C. Hudgins, (2014). Bank Management and Financial Services, 8/e; New Delhi: McGraw Hill Education

Course Title: TECHNOLOGY IN FINANCIAL SERVICES
Course Code: DF21TFS

Course Outcomes

CO1: Explain the electronic payment and settlement process (K2)
 CO2: List the various technology enabled services in banking (K4)
 CO3: Explain the threats and challenges in electronic banking (K5)
 CO4: Demonstrate the role of technology in stock broking and insurance industries (K2)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	2	-
CO2	2	2	-	2	-
CO3	3	3	-	-	3
CO4	3	-	-	2	-

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part I (8 hours)
Introduction to Electronic Payment

Overview of Electronic Payment and Settlement Systems - Framework of Payment Settlement systems - Entities involved Payment process

Part 2 (15 hours)

Technology in Banking

Electronic Clearing Service - MICR Clearing - Core Banking Solutions - NEFT and Real Time Gross Settlement - Structured Financial Messaging System - Plastic Money and e-Money - Internet Banking & Mobile Banking

Part 3 (10 hours)

Challenges in Hi-tech Banking and RBI Guidelines

Security Issues in Electronic Banking - Threats and Challenges - RBI role in Hi-tech Banking - Case on challenges of Hi-tech Banking - RBI regulations for Electronic Banking

Part 4 (12 Hours)

Technology in other Financial Services and Legal Framework

Online trading systems in Stock broking - Risk Management Information System (RIMS) in Insurance - CRM for Financial Services - Information Technology Act 2000 - Amendment of IT Act 2008

Pedagogy

Lectures, Exercises and Case Discussion

Evaluation and Grading

Exercise	- 10%
Case Discussion	- 10%
Assignments	- 20%
Quiz	- 20%
End Semester Examination	- 40%

Reference books

1. Suresh, Padmalatha and Paul, Justin (2018). *Management of Banking and Financial Services*, 4/e; New Delhi: Pearson Education
2. Vijayaraghavan Iyengar, G. (2009). *Introduction to Banking*, 1/e; New Delhi: Excel Books
3. Text from Information Technology Act, 2000 and 2008

Course Title: COMMUNICATION SKILLS
Course Code: DF21COM

Course Outcomes

CO1: Demonstrate understanding of Professional Communication (K2)
CO2: Design and deliver effective presentations (K6)

CO3:Apply techniques of business writing and write effective messages and professional emails (K3)

CO4:Demonstrate the ability of preparing reports (K2)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	1	-	3	-	3
CO2	1	3	3	-	3
CO3	1	-	3	-	3
CO4	1	-	3	-	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation,- No Correlation

Course Coverage

Part 1 (10 hours)

Communicating at Work

Professional Communication in a Digital, Social, Mobile World - Importance of Communication Skills - Understanding the communication Process - Barriers to effective communication - Communication Styles - Communicating assertively, Persuasive communication - Functions of nonverbal communication - Body language - Appearance and Grooming

Part 2 (10 hours)

Designing and Delivering Oral Presentations

Adapting to Audience - Composing the Presentation - Enhancing presentations with slides and other visuals - Art of Delivering the presentation - Handling Questions

Part 3 (9 hours)

Effective Writing

Fundamentals of business writing - Adapting your words to your readers - Constructing clear sentences and paragraphs -- Crafting messages for electronic media - Digital Media - Social Media - Visual Media

Part 4 (8 hours)

Writing Business Messages

Writing Routine and Positive Messages - Writing Negative Messages - Writing Persuasive Messages - E mail etiquette

Part 5 (8 hours)

Preparing Reports

Short reports and long informal reports - Planning Reports and Proposals - Writing Reports and Proposals- Completing Report and Proposals - Developing and Delivering Business Presentation

Pedagogy

Lecture and Discussion, Class activities, Audio and video aids, Writing exercises, Role play

Evaluation and Grading

Presentation	- 25%
Assignment	- 25%
Exercise	- 25%
Online Course	- 25%

Reference Books

1. Bovee, Courtland L, Thill, John V. and Raina, Roshan Lal (2021). Business Communication Today, 15/e; New Delhi: Pearson Education
2. Chaturvedi, P. D. and Chaturvedi, Pramilla (2017). The Art and Science of Business Communication, 4/e; New Delhi: Pearson Education

SYLLABUS AND COURSE OUTLINE

SEMESTER II - COURSES

Code	Title	Credits
DF21MCF	Micro Finance	3
DF21PFN	Personal Finance	3
DF21RMI	Risk Management & Insurance	3
DF21SAP	Security Analysis and Portfolio Management	3
DF21VEG	Values, Ethics and Governance	3
DF21ESM*	Essential Skills for Management	3
DF21FSD*	Field Study	6
	Sub - Total	24

* 100% Continuous Internal Assessment

Course Title: MICROFINANCE
Course Code: DF21MCF

Course Outcomes

CO1: Explain the development of microfinance (K2)
 CO2: Examine various lending models of microfinance (K4)
 CO3: Analyse the operational aspects of microfinance (K4)
 CO4: Explain the linkage between SHG and microfinance (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	-
CO2	3	-	-	3	-
CO3	3	-	-	3	2
CO4	3	3	-	-	2

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (8 hours)

Microfinance - An Introduction - Lessons from international exposure - Development and History of Microfinance in India - Microfinance Perspectives Poverty, Rural Credit and Financial Inclusion

Part 2 (15 hours)

Models of Microfinance Models of Microfinance across the world - Microfinance delivery methodologies - Legal and Regulatory framework - Evolution and Characteristics of Microfinance in India - Financial Inclusion - Impact of Microfinance

Part 3 (14 hours)

Microfinance: Operational Aspects Financial products and services, financial accounting and reporting - Revenue models of Microfinance - Risk management - Basics of banking - Compliance to various regulations

Part 4 (8 hours)

Microfinance and Disaster - Recent developments of Microfinance in India - Cases on Women SHGs - Linkage Building and Successful Micro Entrepreneurs

Pedagogy

Lecture, Case Discussion, Field Study

Evaluation and Grading

Case Discussion - 10%
 Exercise - 10%

Assignment	- 10%
Presentation	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Bhaskaran, R. (2017). Microfinance - Perspectives and Operations, 2/e; Macmillan Education
2. Nadiya Marakkath (2016). Sustainability of Indian Microfinance Institutions: A Mixed Methods Approach, Springer
3. Panda, Debadutta K. (2015). Understanding Microfinance, New Delhi: Wiley India
4. Armendáriz Beatriz and Morduch Jonathan. (2010). The Economics of Microfinance, 2/e; PHI Learning

Course Title: RISK MANAGEMENT AND INSURANCE
Course Code: DF21RMI

Course Outcomes

- CO1:Classify various risks involved in real life scenario (K2)
 CO2:Explain the principles and provisions in an insurance contract (K2)
 CO3:Identify the players in the insurance sector (K3)
 CO4:Explain the various functions involved in insurance companies (K2)
 CO5:Choose an appropriate insurance product based on the requirement (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	-
CO2	3	-	-	-	-
CO3	3	-	-	-	-
CO4	3	-	-	-	-
CO5	2	3	-	3	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part I (4 hours)

Introduction to Risk Management

Understanding Risk - Risk Management - Enterprise Risk Management

Part 2 (4 hours)

Fundamentals of Insurance

Introduction to Insurance - Principles of Insurance - Insurance contract and provisions

Part 3 (5 hours)

Insurance in India & Legal Framework

Insurance Sector in India - Historical framework - Insurance sector reforms - Players in Insurance Sector - Primary Insurance Laws - IRDA and its functions

Part 4 (10 hours)

Function of Insurers

Underwriting - Rating and Rate Making - Marketing of Insurance Products - Claim Management - Insurance Intermediaries - Risk Management - Reinsurance

Part 5 (10 hours)

Life Insurance

Fundamentals of Life Insurance - Life Insurance Contracts and Policy Provisions - Types - Claim Management of Life Insurance - Group Insurance

Part 6 (12 hours)

General Insurance

Introduction to General Insurance - Practice of Non-Life Insurance - Fire Insurance - Marine Insurance - Automobile Insurance - Social Insurance - Liability Insurance - Miscellaneous Insurance

Pedagogy

Lecture, Case Discussion, Exercise, Seminar

Evaluation and Grading

Case Discussion	- 10%
Exercise	- 20%
Presentation	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Reference Books

1. Rejda, E. George (2017). Principles of Risk Management and Insurance, 13/e; New Delhi: Pearson Education
2. Gupta, P. K. (2019). Insurance and Risk Management, 2/e; Mumbai: Himalaya Publishing
3. Vaughan, J., Emmett and Vaughan, M., Therese (2015). Fundamentals of Risk Management and Insurance, 11/e; New Delhi: Wiley India

Course Title: PERSONAL FINANCE
Course Code: DF21PFN

Course Outcome

CO1:Outline the personal financial planning environment (K2)

- CO2:Develop money management strategy (K3)
 CO3:Analyze the tax implications of investment (K4)
 CO4:Choose insurance and investment alternatives (K5)
 CO5:Recommend retirement and estate planning strategy (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	-	-
CO2	3	-	-	-	-
CO3	3	2	-	2	-
CO4	3	2	-	-	3
CO5	3	2	-	2	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (8 hours)

Introduction to Personal Financial Planning Environment

The financial planning process - Developing personal financial goals - Influences on personal financial planning - Opportunity costs and the time value of money - Achieving financial goals

Part 2 (8 hours)

Money Management Strategy

Planning money management - personal financial records - personal financial statements - Budgeting for money management - Achieving financial goals

Part 3 (8 hours)

Tax Strategy

Taxes and financial planning - Income tax fundamentals - Filing Income tax return - Tax assistance and audit process - Tax planning Strategies

Part 4 (13 hours)

Insuring and Investing Financial Resources

Insurance: Property and Motor Vehicle Insurance - Health, Disability and Long-term care insurance - Life insurance; Investment: Investment fundamentals - Investing in stocks, bonds, mutual funds, real estate and other investment alternatives.

Part 5 (8 hours)

Retirement & Estate Planning

Retirement planning: Retirement planning analysis - Planning retirement income
 Estate planning: Legal aspect of estate planning - Wills - Trusts and Estates - Estate taxes

Pedagogy

Lecture, Exercise, Peer Learning

Evaluation and Grading

Assignment	- 10%
Exercise	- 10%
Case Discussion	- 10%
Field Study	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Note: The coverage in this course will not have numerical problems.

Reference Books

1. Jack R.Kapoor, Les R.Dlabay, RoberyJ.Hughes, Melissa Hart (2020), Personal Finance, 12(e): New Delhi: McGraw Hill Education.
2. Jeff Madura (2020), Personal Finance, 12/e:New Delhi: Pearson Education
3. Arthur J. Keown (2019), Personal Finance, 8/e: New Delhi: Pearson Education

Course Title: SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT
Course Code: DF21SAP

Course Outcomes

- CO1:Analyze different financial assets for investment decisions (K4)
 CO2:Evaluate the performance stock or portfolio within a complex professional setting (K5)
 CO3:Explain fundamental, technical and efficient market analysis (K2)
 CO4:Develop investment strategies in stock market (K6)
 CO5:Design optimal portfolio using theories and practices (K6)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	2	-	-	-
CO2	3	3	-	-	-
CO3	3	-	2	-	-
CO4	3	3	-	2	3
CO5	3	3	-	2	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage**Part 1 (6 hours)****Introduction to Securities**

Investment Vs. Speculation, Investment Process, Investment Categories, Markets for securities and their functions, Institutional Investors and changing markets.

Part 2 (6 hours)

Risk and Return

Security returns, Systematic and Unsystematic risk, Risk in Contemporary mode, Using Beta to estimate return.

Part 3 (8 hours)

Fundamental Analysis

Economic Analysis - Forecasting techniques and stock investment decision; Industry Analysis - Industry life cycle; Company Analysis - Internal and External Information.

Part 4 (13 hours)

Technical Analysis

Technical Analysis - Dow Theory - Market Indicators - MACD - RSI - ROC - Bollinger Band - ADX and Alligator

Part 5 (12 hours)

Efficient Market Theory & Portfolio Analysis

Random walk, Efficient market hypothesis, Empirical tests; Markowitz Portfolio Theory - CAPM - APT - Portfolio process - Portfolio Selection - Implementation and Monitoring- Evaluation Measures of Portfolio

Pedagogy

Lecture, Exercise - Live Market Analysis, Company Analysis & Peer learning

Evaluation and Grading

Market Analysis	- 10%
Presentation	- 10%
Assignment	- 10%
Virtual Stock Trading	- 10%
Quiz	- 20%
End Semester Examination	- 40%

Note: The coverage in this course will not have numerical problems.

Reference Books

1. Chandra, Prasanna (2017). *Investment Analysis and Portfolio Management*, 5/e: New Delhi: McGraw Hill Education
2. Fischer, E. Donald and Ronald, J. Jordan (Fourteen impression, 2018). *Security Analysis and Portfolio Management*, 6/e; New Delhi: Pearson Education.
3. Ranganathan, M and Madhumathi, R (2012). *Security Analysis and Portfolio Management*, 2/e; New Delhi: Pearson Education

Course Title: VALUES, ETHICS AND GOVERNANCE
Course Code: MB21VEG

Course Outcomes

CO1: Explain the importance of Corporate Governance (K2)

CO2: Illustrate the role of stakeholders in Corporate Governance (K2)

CO3: Examine the role of Government and Regulators in promoting Corporate Governance (K4)

CO4: Identify the implications of Indian culture and heritage in business (K3)

CO5: Analyse the ethical practices adopted by various organisations in India (K5)

CO-PO Mapping

	PO1	PO2	PO3	PO4	PO5
CO1	3	-	-	2	-
CO2	3	-	-	2	-
CO3	3	-	2	2	2
CO4	3	2	-	2	2
CO5	3	2	-	2	2

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

Part 1 (8 hours)

Understanding Corporate Governance

Corporate Governance: An Overview - Theory and Practice of Corporate Governance
- Landmarks in the Emergence of Corporate Governance - Corporate Governance in India

Part 2 (10 hours)

Stakeholders in Corporate Governance

Rights and Privileges of Shareholders - Investors' Problems and Protection - Corporate Governance and Other Stakeholders

Part 3 (9 hours)

Role of Directors and Auditors in Governance

Board of Directors - Role, Duties and Responsibilities of Auditors- The Role of Government in Ensuring Corporate Governance- Corporate Social Responsibility

Part 4 (9 hours)

Introduction to Ethics and its Applications in Business

Values - Indian culture and heritage - Ethics - Morality and Moral Standards - Principles of Ethics - Law, Ethics and Business

Part 5 (9 hours)

Individual and Organisational Ethics

Rights and Obligations of Individuals in the organisation - Professional Ethics - Ethics and Environment

Pedagogy

Lecture, Case Discussion, Exercises

Evaluation and Grading

Presentation	-	10%
Assignment	-	10%
Exercise	-	10%
Case Discussion	-	10%
Quiz	-	20%
End semester Examination	-	40%

Reference Books

1. Fernando, A.C (2018). Corporate Governance: Principles, Policies and Practices, 3/e; New Delhi: Pearson Education
2. Mandal, S.K (2017). Ethics in Business and Corporate Governance, 2/e; New Delhi: McGraw Hill Education
3. Ghosh, B.N (2017). Business Ethics and Corporate Governance, New Delhi: McGraw Hill Education

Course Title: ESSENTIAL SKILLS FOR MANAGEMENT
Course Code: DF21ESM

Course Outcomes

- CO1:Recognise the essential soft skills required for management professionals (K2)
 CO2:Demonstrate emotional intelligence and stress resilience (K3)
 CO3:Employ the techniques of resolving conflicts (K3)
 CO4:Demonstrate leadership skill (K3)

CO-PO Mapping

COS	PO1	PO2	PO3	PO4	PO5
CO1	-	-	3	-	3
CO2	-	-	3	-	3
CO3	-	-	3	-	3
CO4	-	-	3	-	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Course Coverage

- Self-Discovery
- Goal setting
- Positive Thinking
- Motivation
- Decision Making

- Stress Management
- Time Management
- Emotional Intelligence
- Conflict Management
- Negotiation
- Interpersonal Relations
- Teamwork
- Leadership

Pedagogy

Discussion, Experiential Class Activities, Exercises

Evaluation and Grading

Presentation	- 30%
Assignments	- 30%
Field Work	- 20%
Exercises	- 20%

Reference Books

1. Hayes, John (2012). Interpersonal skills at work, 2/e; New Delhi: Routledge
2. Alex.K. (2011). Soft Skills, 2/e; New Delhi: S.Chand.
3. Ghosh. B.N. Ed. (2012). Managing Soft Skills for Personality Development, New Delhi: Tata McGraw Hill.

Course Title: FIELD STUDY
Course Code: DF21FSD

Course Outcomes

- CO1:Outline the financial service industry and operations (K2)
 CO2:Apply theoretical knowledge in the organisation and integrate with business operations (K3)
 CO3:Evaluate the services offered and provide insights (K5)

CO-PO Mapping

COS	PO1	PO2	PO3	PO4	PO5
CO1	3	-	2	-	3
CO2	2	2	-	-	3
CO3	-	3	-	2	3

3 - High Correlation, 2 - Medium Correlation, 1 - Low Correlation, - No Correlation

Guidelines for Field Study

A field study is one of the most effective methods of learning by experience. It helps students to get immersed in the business environment and provides an opportunity for them to observe key details of a company, learn contemporary management practices and gain insights into application of theories.

Objectives of the Field Study

- To gain exposure to and experience in any well-established company in the financial services sector.
- To be able to apply their theoretical knowledge in a real time situation in the organization and integrate with practical business operations.
- To be able to provide own perspectives and insights based on their experience with the company.

Choice of Organization

The students can carry out their field study work in any of the leading companies in the financial services sector (banking, insurance, mutual funds/asset management, capital markets etc.) in Coimbatore.

The company identified by the student should be approved by the faculty guide. An acceptance letter issued by the company should be submitted to the programme administrator before the commencement of the field study. Complete details of the company guide should be intimated to the faculty guide for the smooth flow of the process.

Focus area for Field study

Students should spend about 4 weeks full-time in the company. During this period, they should gather all possible information relating to the company, its organisational structure and systems, businesses, operations, processes, customers, and transactions. This list is only indicative and not exhaustive. The required information may be collected through continuous interaction and discussion with the company executives, physical observation, published materials like annual reports, newsletters, organisation manuals, company websites etc.

A further period of about 2 weeks should be spent in analysing the information so gathered with a view to identifying a few major challenges faced by the company and suggesting ways and means for addressing such challenges. These could be relating to risk management strategies, leverage on technology and its impact on business, ability of the company to maintain its disclosure norms, understanding customer needs and requirements, ethical dilemma, transparency in operations, compliance policies, inflationary pressure, savings pattern, lending and investment practices, competitive advantage in business, global challenges, financial performance and stake holder engagement. Application of the student's theoretical knowledge to practice is the key in this work.

Credits

The field study entails 6 Credits (approx. 50 hours of intense hands-on work, excluding preparation, analysis, and report writing of approx. 25 hours of work).

Report and Presentation

- At the end of their field study, students are required to submit a written report to their faculty guide. The report should be clear, comprehensive, and bring out their learning.
- Students are required to make a presentation to a faculty group (including the faculty guide) on their field study.

Evaluation

Evaluation of a student's field study will be based on four factors:

- | | |
|--|-----|
| • Assessment and feedback from the company guide | 20% |
| • Assessment by the faculty guide | 30% |
| • Presentation | 30% |
| • Written report | 20% |
