

HSNC University, Mumbai

(The Cluster University established by Government of Maharashtra vide notification dated 30th October, 2019 under section 3(6) of Maharashtra Public Universities Act)



Ordinances and Regulations

With Respect to

Choice Based Credit System (CBCS)

For the

Programmes

Under

The Faculty of Commerce & Management

With effect from the

Academic year 2021-22



HSNC UNIVERSITY, MUMBAI

Board of Studies in Faculties of Commerce & Management

Board of Studies in the Subject of Banking, Insurance and Financial Markets

1) Name of Chairperson/Co-Chairperson/Coordinator:-

- a) **Dr. Tasneem Razmi** , **Chairperson**, Assistant Professor- Accounting and Finance, HR College, HSNC University Churchgate, Mumbai – 400 020. Email ID- tasneemrazmi@gmail.com Mobile no-9820478500
- b) **Dr Ritika Pathak**, **Co- Chairperson**, Assistant Professor and Head- Department of BAF/BBI/BFM/BMS, KC College, HSNC University Churchgate, Mumbai –400 020. Email ID- ritika.pathak@kccollege.edu.in, Mobile no-9819690065.

2) Two to five teachers each having minimum five years teaching experience amongst the full time teachers of the Departments, in the relevant subject.

- a) **Dr Kulvinder Kaur**, Assistant Professor- KC College, HSNC University Churchgate, Mumbai – 400 020. Email ID kulvinderkaur.batth@kccollege.edu.in, Mobile No- 9833060902
- b) **CA Tanzila Khan**, Assistant Professor-KC College, HSNC University, Email Id: tanzila.khan@kccollege.edu.in, Mobile No- 9892151571
- c) **Ms. Bharti Jethani**, Assistant Professor- HR College, HSNC University, Churchgate, Mumbai –400 020 Email ID-

bharti_jethani06@yahoo.co.in , Mobile No- 9665403944

- d) **Mr Manish Malkani** , Assistant Professor, HR College, HSNC University Churchgate, Mumbai –400 020 Email ID- manish_malkani@yahoo.com, Mobile No- 9820840241

3) One Professor / Associate Professor from other Universities or professor / Associate Professor from colleges managed by ParentBody;

- a) **Prof. Sundar Ram Korivi**, Professor, Senior Consultant, NIFM, Email ID- sundfina9@gmail.com, Mobile No- 9987296128

4) Four external experts from Industry / Research / eminent scholar in the field relevant to the subject nominated by the ParentBody;

- a) **Mr.KunalRambhia**, Fund Manager, The Streets, Mumbai, Email ID – kunal@thestreets.co.in Mobile no-9820368847
- b) **Mr.Madhukar Pant**, National Head, IDFC First Bank, Mumbai, Email ID – pantmadhukar1@gmail.com Mobile no-9833368048
- c) **Dr Ajay Mittal**, Vice president research, training and development, SBI Funds, Mumbai, Email ID – ajay.mittal@sbif.com, Mobile no- 9833112390

5.) Top rankers of the Final Year Graduate and Final Year Post Graduate examination of previous year of the concerned subject as invitee members for discussions on framing or revision of syllabus of that subject or group of subjects for one year.

- a) **Mr.NizarMesani**, Equity research analyst, Goldman Sachs, Email id- nizarmesani99@gmail.com , Mobile no- 9833988771
- b) **Ms.HetanshiKamdar** , Director , ACK Capital Management Pvt Ltd, Email ID- hetanshi.kamdar@gmail.com, Mobile no- 9833590983
- c) **Ms MohiniMahadevia**, Proprietor, Solufin financial planners, Email ID- mohinimahadevia@gmail.com ,Mobile no- 983314032

HSNC University Mumbai
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Ordinances and Regulations
With Respect to
Choice Based Credit System (CBCS)

For the Programmes
Under
The Faculty of Arts and Commerce

With effect from the
Academic year 2021-22

Part I (Section A)

R. ** : The Definitions Of The Key Terms Used In The Choice Based Credit System And Grading System Introduced From The Academic Year 2020-2021 Are As Under:**

Outline of the Choice Based Credit System as outlined by the University Grants Commission:

1. **Core Course:** A course, which should compulsorily be studied by a candidate as a core requirement is termed as a Core course.

2. **Elective Course:** Generally, a course which can be chosen from a pool of courses and which may be very specific or specialized or advanced or supportive to the discipline/subject of study or which provides an extended scope or which enables exposure to some other discipline/subject/domain or nurtures the candidate's proficiency/skill is called an Elective Course.

2.1 **Discipline Specific Elective (DSE) Course:** Elective courses may be offered by the main discipline/subject of study is referred to as Discipline Specific Elective. The University/Institute may also offer discipline related Elective courses of **interdisciplinary** nature (to be offered by main discipline/subject of study).

2.2 **Dissertation/Project:** An elective course designed to acquire Special/advanced knowledge, such as supplement study/support study to project work, and a candidate studies such a course on his own with advisory support by a teacher/faculty member is called dissertation/project. A Project / Dissertation work would be of 6 credits. A Project / Dissertation work may be given in place of a discipline-specific elective paper.

2.3 **Generic Elective (GE) Course:** An elective course chosen generally from an unrelated discipline/subject, to seek exposure is called a Generic Elective.

Note: A core course offered in a discipline/subject may be treated as an elective by another discipline/subject and vice versa and such electives may also be referred to as Generic Elective.

3. **Ability Enhancement Courses (AEC):** The Ability Enhancement (AE)

Courses may be of two kinds: Ability Enhancement Compulsory Courses (AECC) and Skill Enhancement Courses (SEC). "AECC" courses are the courses based upon the content that leads to Knowledge enhancement;

SEC courses are value-based and/or skill-based and are aimed at providing hands-on-training, competencies, skills, etc.

4. Choice Based Credit System (CBCS)

CBCS allows students to choose inter-disciplinary, intra-disciplinary courses, skill-oriented papers (even from other disciplines according to their learning needs, interests and aptitude) and more flexibility for students.

5. Honours Program

To enhance employability and entrepreneurship abilities among the learners, through aligning Inter-Disciplinary / Intra Disciplinary courses with Degree Program. Honours Program will have 40 additional credits to be undertaken by the learner across three years essentially in Inter / Intra Disciplinary course.

A learner who joins Regular Undergraduate Program will have to opt for the Honours Program in the first year of the Program. However, the credits for honours, though divided across three years can be completed within three years to become eligible for award of Honours Degree.

6. Program:

A Program is a set of course that are linked together in an academically meaningful way and generally ends with the award of a Degree Certificate depending on the level of knowledge attained and the total duration of the study.

7. Course:

A 'course' is essentially a constituent of a 'program' and may be conceived of as a composite of several learning topics taken from a certain knowledge domain, at a certain level. All the learning topics included in a course must necessarily have academic coherence, i.e. there must be a common thread linking the various components of a course. Several linked courses considered together are in practice, a 'program'.

8. Bridge Course:

Bridge course is visualized as Pre semester preparation by the learner before the commencement of regular lectures. For each semester the topics, whose knowledge is considered as essential for effective and seamless learning of topics of the Semester, will be specified. The Bridge Course can be conducted in online mode. Online content can be created for the Bridge Course Topics.

9. Module and Unit:

A course which is generally an independent entity having its own separate identity is also often referred to as a 'Module' in today's parlance, especially when we refer to a 'modular curricular structure'. A module may be studied in conjunction with other learning modules or studied independently. A topic within a course is treated as a Unit.

10. Self-Learning:

20% of the topics will be marked for Self-Learning. Topics for Self-Learning are to be learned independently by the student, in a time-bound manner, using online and offline resources including online lectures, videos, library, discussion forums, fieldwork, internships etc.

Evaluative sessions (physical/online), equivalent to the credit allocation of the Self Learning topics, shall be conducted, preferably, every week for each course. Learners are to be

evaluated in real-time during evaluative sessions. The purpose of evaluative sessions is to assess the level of the students' learning achieved in the topics earmarked for Self-Learning.

The teacher's role in these evaluative sessions will be that of a Moderator and Mentor, who will guide and navigate the discussions in the sessions, and offer concluding remarks, with proper reasoning on the aspects which may have been missed by the students, in the course of the Self-Learning process.

The modes to evaluate self-learning can be a combination of the various methods such as written reports, handouts with gaps and MCQs, objective tests, case studies and Peer learning. Groups can be formed to present self-learning topics to peer groups, followed by Question and Answer sessions and open discussion. The marking scheme for Self Learning will be defined under Examination and Teaching.

The topics stipulated for self-learning can be increased or reduced as per the recommendations of the Board of Studies and Academic Council from time to time. All decisions regarding evaluation need to be taken and communicated to the stakeholders preferably before the commencement of a semester. Some exceptions may be made in exigencies, like the current situation arising from the lockdown, but such ad hoc decisions are to be kept to the minimum possible.

11. Credit Point:

Credit Point refers to the 'Workload' of a learner and is an index of the number of learning hours deemed for a certain segment of learning. These learning hours may include a variety of learning activities like reading, reflecting, discussing, attending lectures/counselling sessions, watching especially prepared videos, writing assignments, preparing for examinations, etc. Credits assigned for a single course always pay attention to how many hours it would take for a learner to complete a single course successfully.

12. Credit Completion and Credit Accumulation:

Credit completion or Credit acquisition shall be considered to take place after the learner has successfully cleared all the evaluation criteria concerning a single course. Learner level of performance above the minimum prescribed level (viz. grades/marks obtained) has no bearing on the number of credits collected or acquired. A learner keeps on adding more and more credits as he completes successfully more and more courses. Thus the learner 'accumulates' course wise credits.

13. Credit Bank:

A Credit Bank in simple terms refers to stored and dynamically updated information regarding the number of Credits obtained by any given learner along with details regarding the course/s for which Credit has been given, the course-level, nature, etc. Also, all the information regarding the number of Credits transferred to different programs or credit exemptions given may be stored with the individual's history.

14. Credit Transfer:

(Performance transfer) When a learner completes a program, he/she is allowed to transfer his/her past performance to another academic program having some common courses and Performance transfer is said to have taken place.

15. Course Exemption:

Occasionally, when two academic programs offered by a single university or by more than one university, may have some common or equivalent course-content, the learner who has already completed one of these academic programs is allowed to skip these 'equivalent' courses while registering for the new program. The Learner is 'exempted' from 'relearning' the common or equivalent content area and from re-appearing for the concerned examinations. It is thus taken for granted that the learner has already collected in the past the credits corresponding to the exempted courses.

Part II (Section B)

Note: The Ordinances and Regulations given below apply to Under Graduate Programmes of the University.

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The minimum duration of the Under Graduate Programme will be of 3 years in the Semester pattern i.e. from Sem. I to Sem. VI.

The degree will be awarded to a learner who completes 120 credits of the programme in a period of 3 to 6 years from the year of enrolment to semester VI.

If a learner does not earn 120 credits in 12 semesters from the year of enrolment to semester I, he/she may at his/her option transfer his/her performance in the existing/new program after establishing an equivalence between old and new syllabus. Such a performance transfer will be decided by the Board of Studies / Ad-hoc Board / Ad hoc Committee of the concerned subject. The admission to the program will be governed by the existing rules

O*** The fees for the transfer of credits or performance will be based on the number of credits that a learner has to complete for the award of the degree.**

R ***** Credits earned at one institution for one or more courses under a given program will be accepted under another program either by the same institution or another institution either through Direct Performance Transfer or Course exemption.

R*** The Scheme of Teaching and Examination:**

The Scheme of Teaching and Examination shall be divided into **TWO** components, **internal assessment and External assessment** (semester-end examination) for each course of the program.

The performance of the learners shall be evaluated in two components: Internal Assessment with 40% marks by way of continuous evaluation and by Semester End Examination with 60% marks by conducting the theory examination.

Internal Assessment: -It is defined as the assessment of the learners based on continuous evaluation as envisaged in the credit-based system by way of participation of learners in various academic and correlated activities in the given semester of the programme.

A). Internal Assessment–40%**40marks****1. For Theory Courses**

Sr. No.	Particulars	Marks
1	ONE class test / online examination to be conducted in the given semester	15 Marks
2	One assignment based on curriculum (to be assessed by the teacher Concerned)	10 Marks
3	Self-Learning Evaluation	10 Marks
4	Active participation in routine class instructional deliveries	05 Marks

2. For Practical Courses

Sr. No.	Particulars	Marks	
1	Semester End Practical Examination	15 Marks	
	Journal		05 Marks
	Viva		05 Marks
	Laboratory Work		05 Marks
2.	One assignment/project with the class presentation to be assessed by teacher concerned	10 Marks	
	Presentation		05 Marks
	Written Document		05 Marks
3	Self-Learning Evaluation	10 Marks	
4	Active participation in routine class / Laboratory instructional deliveries	05 Marks	

➤ Project and Assignment:

- Project or Assignment, which can in the following forms
 - Case Studies
 - Videos
 - Blogs

- Research paper (Presented in Seminar/Conference)
- Field Visit Report
- Presentations related to the subject (Moot Court, Youth Parliament, etc.)
- Internships (Exposition of theory into practice)
- Open Book Test
- Any other innovative methods

➤ **Self-Learning Evaluation**

- 20% of the topics of the curriculum are learned by the student through self-learning using online/offline academic resource specified in the curriculum. hence 20% of the lectures shall be allocated for evaluation of students on self-learning topics.
- The identified topics in the syllabus shall be learnt independently by the students in a time-bound manner preferably from online resources. Evaluative sessions shall be conducted by the teachers and will carry 10 Marks.
- The self-learning topics can be evaluated into 3-4 student groups on the topics,
- Prescribe time duration (in days) for completion of each group of the topic and earmark self-learning evaluation lectures in the timetable. hence each group of the topic can be assigned 3 regular lectures for this evaluation for the entire class.

3 Sub Topics

Each evaluative session shall carry 3 Marks (3 x 3 Units = 9 Marks). Students who participate in all evaluative sessions shall be awarded 1 additional Mark.

4 Sub Topics

Each evaluative session shall carry 2.5 Marks (2.5 x 4 Units = 10 Marks).

- Evaluation of self-learning topics can commence in regular lectures assigned for self-learning evaluation in the timetable
- All students will actively participate in the presentation of each of the sub-topics.
- SUGGESTIVE Methods for Evaluation of Self-learning topics in Lectures:
 - Seminars/presentation (PPT or poster), followed by Q&A
 - Objective questions /Quiz / Framing of MCQ questions.
 - Debates
 - Group discussion
 - You-Tube videos (Marks shall be based on the quality and viewership)
 - Improvisation of videos
 - Role Play followed by question-answers

- Viva Voce
- Any other innovative method

Student can be evaluated based on the quality of presentation, quality of Question and Answer, the framing of the quiz, conduct of quiz, performance in debate etc

- Teachers can frame other methods of evaluation also provided that the method, duly approved by the college examination committee, is notified to the students at least 7 days before the commencement of the evaluation session and is forwarded for information and necessary action at least 3 days before the commencement of the evaluation session.

SEMESTER END EXAMINATION: -It is defined as the examination of the learners based on performance in the semester-end theory / written examinations.

B. Semester End Examination-60%

60Marks

1) Duration – These examinations shall be of 2 hours duration.

2) Question Paper Pattern: -

- i. There shall be four questions each of 15 marks.
- ii. All questions shall be compulsory with internal choice within the questions.
- iii. The question may be sub-divided into sub-questions a, b, c, d & e only and the allocation of marks depends on the weightage of the topic.

The marks of the internal assessment should not be disclosed to the students till the results of the corresponding semester is declared by the university.



HSNC University Mumbai

(2021-2022)

Ordinances and Regulations

With Respect to

Choice Based Credit System

(CBCS)

For the Programmes under

The Faculty of Commerce and Management

For the programme

Bachelors of Vocation (BVOC) in

Wealth Management

Curriculum –Second Year : Semester-III and Semester-IV

Section C

Bachelors of Vocation (BVoc) in Wealth Management

Part 1- Preamble

The three year Bachelors of Vocation is a outcome of the Government of India, taking note of the requirement for skill development among students as per the National Vocational Education Qualification Framework (NVEQF) which was later on assimilated into National Skills Qualifications Framework (NSQF). The University Grants Commission (UGC) had launched a scheme on skills development based higher education as part of college/university education, leading to Bachelor of Vocation (B.Voc.) Degree with multiple exits such as Diploma/Advanced Diploma under the NSQF.

The B.Voc.programme is focused on universities and colleges providing undergraduate studies which would also incorporate specific job roles and their National Occupation Standards' along with broad based general education. This would enable the graduates completing B.Voc. to make a meaningful participation in accelerating India's economy by gaining appropriate employment, becoming entrepreneurs and creating appropriate knowledge.

Course objective:

The B Voc in Wealth Management is a three year full time undergraduate program spread across six semesters, an ideal mix of general education and skill development components. Skill component of the courses have a minimum of 60% of the total credits and may go up to a maximum of 70% of the total credits, and the balanced credits shall be of general education component. The broad objective of B.Voc in Wealth Management are:

- (i) To understand the financial environment and its functioning
- (ii) To learn the practical aspect of the wealth management industry
- (iii) To develop an objective thought-process and long term thinking
- (iv) To sensitise the student to the current financial system scenario and pave the way to adopt ethical practices to ensure an efficient and responsible professional
- (v) To get oriented to the different asset classes and the risk associated with each asset class
- (vi) To review the life cycle of an investor

- (vii) To suggest appropriate methods to assess an individual's personal financial position
- (viii) To construct portfolio by asset allocation as per the client needs and the risk appetite.
- (ix) To assimilate and analyse micro-events in the financial sector based on macro-understanding of the financial system.

Salient features, how it has been made more relevant.

The B.VOC Program allows the learner the following:

- Mobility between vocational and general education by alignment of degrees with NSQF.
- Recognition of Prior Learning (RPL), allowing transition from non-formal to organized job market.
- Standardized, consistent, nationally acceptable outcomes of training across the country through a national quality assurance framework.
- Global mobility of skilled workforce from India, through international equivalence of NSQF.
- Mapping of progression pathways within sectors and cross-sectorally.
- Approval of NOS/QPs as national standards for skill training.
- It shall consist of 33 modules of 100 marks each & 3 projects of 100 marks each.
- Projects, case studies, presentations, moot courts, mock stock and industrial visits ensure a good blend of theory and practical in the course.
- Industry endorsed program that provides the exposure of working in the industry during the Summer Internship which is a compulsory component.
- The department also conducts various seminars and workshops to make the students well-versed in vocational courses.
- The subject combinations are better suited to current environments, industry requirements and employment opportunities

- The structure of the course is holistic and is aimed at making students not just successful wealth managers but aware and responsible too
- The subject matrix aims at building the pyramid of their knowledge with a steady base of general subjects with each higher level adding precise specialisation
- Through various practical sessions and simulations, students will be shown what the first few weeks at the first job will look like. So, when they actually are at their job, they will be better prepared to take on challenges.

Learning Outcomes.

Indian Financial Market helps in promoting the savings of the economy - helping to adopt an effective channel to transmit various financial policies. The Indian financial sector is well-developed, competitive, efficient and integrated to face all shocks. In the India financial market there are various types of financial products whose prices are determined by the numerous buyers and sellers in the market. The other determinant factor of the prices of the financial products is the market forces of demand and supply. The various other types of Indian markets help in the functioning of the wide India financial sector.

This 3-year undergraduate course is a comprehensive program which covers all the different aspects of capital markets. While the course is primarily theoretical, there is a good blend of projects, case studies and industrial visits to enable a student to get well-versed with the functioning of the industry. There is also exposure to working in the industry during the Summer internship Programs. It helps the students to:

- To provide judicious mix of skills relating to a profession and appropriate content of General Education.
- To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme.
- To provide flexibility to the students by means of pre-defined entry and multiple exit points.
- To integrate NSQF within the undergraduate level of higher education in order to enhance employability of the graduates and meet industry requirements. Such

graduates apart from meeting the needs of local and national industry are also expected to be equipped to become part of the global workforce.

- To attain the skills, knowledge, morals and mindset necessary to perform ethically and responsibly in the highly regulated financial services industry.
- To learn about the essential terms, concepts and theories of wealth management.
- To apply theoretical knowledge and skills in real-life practical situations for themselves as well as clients.
- To learn to establish and maintain long term client relationships.
- To be able to advise the client about what is suitable for them after understanding their individual situation.
- To fill the huge demand for well-skilled, responsible wealth managers in our country. Serve the general population, High Net Worth individuals and corporates who need employees who are ready to jump into challenging roles.
- To provide vertical mobility to students coming out of 10+2 with vocational subjects.

Input from stakeholders

For drafting the syllabus, department has taken inputs from industry experts, parents and notable alumni. The stakeholders have been impressed with the inclusion of e-learning options for the learners provided in the syllabus. They have suggested subsequently to add more practical hands on examples, learning through games and GIS certificate programs. For more advanced related topics, there can be sharing of video lectures and seminars, workshops, short term courses could be organized.

Part 2 :The Scheme of Teaching and Examination is as under:

SecondYear Semester – III
Summary

Course	Module		Course Code
General Component (core paper)	3.1	Business Statistics	UV-SWM-301
General Component (core paper)	3.2	Macro-Economics	UV-SWM-302
General Component (Core paper)	3.3	Entrepreneurship Management	UV-SWM-303
Vocational Component (skill based)	3.4	Principles and Practices of Insurance	UV-SWM-304
Vocational Component (skill based)	3.5	Equity Markets	UV-SWM-305
Vocational Component (skill based)	3.6	Experiential/ E- learning	UV-SWM-306

Second Year Semester III Internal and External Detailed Scheme

Sr No	Subject Code	Subject Title	Periods Per Week					Credit	Internals					Total Mark
			U	SL	L	T	P		SLE	CT	AP	TA	SEE	
1	UV-SWM-301	Business Statistics	4	20%	4	0	0	4	10	15	5	10	60	100
2	UV-SWM-302	Macro-Economics	4	20%	4	0	0	4	10	15	5	10	60	100
3	UV-SWM-303	Entrepreneurship management	4	20%	4	0	0	4	10	15	5	10	60	100
4	UV-SWM-304	Principles and Practices of Insurance	4	20%	4	0	0	8	10	15	5	10	60	100
5	UV-SWM-305	Equity Markets	5	20%	4	0	0	4	10	15	5	10	60	100
6	UV-SWM-306	Experiential/ E-learning						6						100
Total Hours / Credit								30	Total Marks					600

SL: Self Learning, L: Lecture, T: Tutorials, P: Practical, SLE- Self learning evaluation,

CT-Commutative Test, SEE- Semester End Examination, TA-Teacher Assessment

Second Year Semester – III Units – Topics – Teaching Hours

S.N	Subject Code	Subject Unit Title		No. Of Lectures
1.	UV-SWM-301	Business Statistics		
		I	Introduction to Statistics	15
		II	Measures of Central Tendency	15
		III	Measures of Dispersion	15
		IV	Correlation and Regression	15
2.	UV-SWM-302	Macro Economics		
		I	Introduction to macroeconomics	15
		II	Money, inflation and monetary policy	15
		III	Constituents of fiscal policy	15
		IV	Open economy: Theory and Issues of International trade	15
3.	UV-SWM-303	Entrepreneurship management		
		I	Entrepreneur :Concepts, Value and Culture	15
		II	Entrepreneur Project Development & Business Model Canvas	15
		III	Key Areas of New Ventures	15
		IV	Evolving Concepts in Entrepreneurship	15
4.	UV-SWM-304	Principles and Practices of Insurance		
		I	Introduction to Insurance	15
		II	Life Insurance	15
		III	General Insurance	15
		IV	Operational Aspects of Insurance Business	15
5.	UV-SWM-305	Equity Markets		
		I	Introduction to Equity Markets	5
		II	Primary Market	15
		III	Secondary Market	15
		IV	Fundamental analysis and equity valuation	15
		V	Introduction to Technical Analysis	10

Lecture Duration – 60 Minutes = 1 Hours. (60 Lectures equivalent to 60 hours)

For 2 Credits subject- 1 credit = 30 hours

For 4 Credits subject- 1 credit= 15 hours

For 6 Credits subject-1 credit= 10 hours

For 8 Credits subject- 1 credit = 7.5 hours

UV-SWM-301 Business Statistics

Objectives :

- To develop arithmetical and numerical abilities.
- To develop the abilities to apply concepts to real life problems in commerce, economics and management.
- To develop logic and quantitative thinking.
- To prepare for competitive examinations.
- To make a student job ready.
- The assignments/projects, which will be part of internal assessment, aim at improving the problem solving ability of the student as also his/her ability to do teamwork. They will also help the student to get an in depth understanding of the topic.
- The presentations for the assignments/projects will improve presentation and interpersonal communication skills.

Learning Outcomes:

At the end of the course, students will be able to

- Apply statistical techniques in a diverse variety of disciplines
- solve problems on their own by analysing the topics
- recognize the importance and value of mathematical and statistical thinking which can be measured through a structured feedback
- do research independently

Detailed Syllabus

Unit	MODULE/UNITS	No. of Lectures
1	Introduction to Statistics	15
	1.1 Functions of statistics, its importance, uses and limitations. 1.2 Data – Relevance of data, types of data, Primary and Secondary data, merits and demerits of primary and secondary data. 1.3 Presentation of data: Diagrams and Graphs, Histogram and Cumulative Frequency Curves	
2	: Measures of Central Tendency	15
	2.1 Definition of Average, Types of Averages: Arithmetic Mean, Median, and Mode for grouped as well as ungrouped data. Combined Arithmetic Mean, Quartiles, Deciles and Percentiles. 2.2 Locating Median and Mode graphically. Using cumulative frequency curve locate median and using Histogram locate mode. 2.3 Merits and demerits of averages	

3	Measures of Dispersion	15
	3.1 Concept and idea of dispersion. 3.2 Range 3.3 Quartile Deviation 3.4 Mean Deviation from arithmetic mean, median and mode 3.5 Standard Deviation	
4.	Correlation and Regression	15
	4.1 Correlation: Meaning, Types of Correlation, Determination of Correlation using Scatter diagram, Karl Pearson's Product Moment method of Correlation and Spearman's Rank Correlation Coefficient 4.2 Regression: Meaning, Concept of Regression equations, Slope of the regression line and its interpretation. Finding the equations of Regression lines by method of Least Squares	

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to Statistics 1.1 Functions of statistics, its importance, uses and limitations. 1.2 Data – Relevance of data, types of data, Primary and Secondary data, merits and demerits of primary and secondary data.
2	2	Measures of Central Tendency
	2.3	Merits and Demerits of averages

Online Resources:

1. https://nptel.ac.in/courses/110/107/110107114/ (Units 1 and 2)
2. 4.1 Introduction to Statistical Data - YouTube

Reference Books:

Sr. No.	Title Author/s Publisher
1.	Fundamental of Statistics by S.C.Gupta, Himalaya Publication House
2.	Statistics for Management by Levin & Rubin, Prentice Hall of India
3.	Statistics Theory, Method & Applications by D.S.Sancheti&V.K.Kapoor
4.	Statistics for Business & Economics by Anderson, David &Sweney, Dennis, Thompson Publication

UV-SWM-302 Macro Economics

Objectives:

- Students will be able to identify and explain macroeconomic variables and understand the economic forces that influence and determine them.
- Students will be able to integrate theoretical knowledge with quantitative and qualitative evidence in order to explain past economic events and to formulate predictions on future ones.
- Students will be able to evaluate the consequences of economic activities and institutions at the macro level
- Students will be able to identify the basic features of alternative representations of human behaviour in economics.

Learning Outcomes:

- Learners will be able to identify and explain macroeconomic variables and understand the economic forces that influence and determine them.
- Learners will be able to integrate theoretical knowledge with quantitative and qualitative evidence in order to explain past economic events and to formulate predictions on future ones.
- Learners will be able to evaluate the consequences of economic activities and institutions for individual and social welfare.

Detailed Syllabus

Sr. no.	Modules/ units	No. of Lectures
1	INTRODUCTION TO MACROECONOMICS: DATA AND THEORY 1.1 Macroeconomics: Meaning, Scope and Importance 1.2 Circular Flow of Aggregate Income and Expenditure: closed and open economy models 1.3 The Measurement of National Product: meaning and importance – conventional and Green GNP and NNP concepts- relationship between national income and economic welfare 1.4 Short Run Economic Fluctuations- features and phases of trade cycles	15

2	MONEY, INFLATION AND MONETARY POLICY 2.1 Money Supply: Determinants of money supply- factors influencing Velocity of Circulation of money 2.2 Inflation: Demand Pull inflation and Cost push inflation- Effects of inflation – Nature of inflation in a developing economy 2.3 Monetary Policy: meaning, objectives, instruments, Inflation Targeting	15
3	CONSTITUENTS OF FISCAL POLICY 3.1 Role of a Government to provide public goods- principles of Sound and Functional Finance 3.2 Fiscal Policy: meaning, objectives – Contracyclical and Discretionary Fiscal Policy 3.3 Instruments of Fiscal Policy: canons of taxation – factors influencing incidence of taxation – effects of taxation.	15
4	OPEN ECONOMY: THEORY AND ISSUES OF INTERNATIONAL TRADE 4.1 Foreign Investments: FDI and FPI, their comparison, merits and demerits of FDI – Globalization and Role of Multinational Corporations, Transnational corporation 4.2 Balance of Payments – structure – types of disequilibrium – measures to correct disequilibrium in BOP 4.3 Foreign Exchange and Foreign Exchange Markets: Spot and Forward rate of exchange -Hedging, Speculation, Arbitrage – Fixed and Flexible exchange rates – Managed Float exchange rate system	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	2	Money
2	4	Globalization

Online Resources

<https://nptel.ac.in/courses/109/104/109104073/#>

<https://nptel.ac.in/noc/courses/noc15/SEM1/noc15-hs08/>

References

- Mankiw N. G. , Macroeconomics
- Ahuja H. L., Modern Economics—S. Chand Company Ltd. New Delhi
- Dornbush, Fisher and Startz, Macroeconomics--Tata – McGraw Hill , New Delhi
- Dwivedi, D.N. (2001), Macro Economics : Theory and Policy, Tata McGraw Hill, New Delhi

UV-SWM-303 Entrepreneurship management

Objectives:

1. To understand the role and fundamentals of Entrepreneurship and the ability to identify and create business opportunities that can be commercialized successfully.
2. To learn problem solving, creativity and to elaborate on the understanding of the process and types of innovation.
3. To understand the relevance and application of Business Canvas Model, how to start up a venture and launching formalities for a new venture.
4. The students develop and can systematically apply an entrepreneurial way of thinking and understand the process adopted for protection of intellectual property involving patents, trademarks, and copyrights.

Learning Outcome:

1. Sharpen creative, innovative and problem solving skills of students
2. Students will learn life skills and how to tackle failures and uncertainties
3. Identification of best entrepreneurial opportunities
4. Learn new business models and entrepreneurial ethics

Detailed Syllabus

Unit	Content	No. of Lectures
I	Entrepreneur –Concepts, Value and Culture 1.1 Entrepreneur: Meaning, Nature, origin and development of entrepreneurship in India, Need and Importance, Functions, Concept of entrepreneurship management, Motives behind being an entrepreneur, Entrepreneurial Process 1.2 Theories of Entrepreneurship: Innovation Theory of Schumpeter and Economic Theory of Entrepreneurship. 1.3 Entrepreneurial Values and Attitudes, Dominant characteristics of successful entrepreneurs, Internal and external factors for entrepreneurial motivation. Culture and Subculture of an entrepreneur.	15
II	Entrepreneur Project Development & Business Model Canvas 2.1 Critical Factors for starting a new enterprise: Personal, Environmental, Sociological factors 2.2 Problems of a New Venture- Financial, administrative, marketing, production and other problems. 2.3 Entrepreneurial Skills, Identifying business opportunities, 2.4 Role of creativity in Entrepreneurship, the creative process, 2.5 The Innovation process, types of innovation, sources of innovation, principles of innovation, Safeguarding innovations - Concept of Intellectual Property Rights; Patents; Patenting trends; trademarks; Industrial designs; Copyrights; Trade secrets	15

	<p>2.6 Sources of Business Ideas, method of Business idea generation</p> <p>2.7 Business Plan: Meaning, Benefits, Developing a business plan, Environment scanning, Elements/Areas to be covered in a Business Plan, Project Report preparation, Contents of a Project Report.</p>	
III	<p>Key Areas of New Ventures</p> <p>3.1 Launching formalities (licensing, registration, GST no and other formalities)</p> <p>3.2 Marketing: New Product Development, Marketing Strategy for the new venture, Branding strategies, Distribution strategies, Pricing Strategies, Promotion strategies for new venture, Concept of Marketing Mix and Market segmentation, Marketing Plan, customer profiling, Channel of Marketing , avenues of marketing (digital and offline) Sales: B2B vs B2C, Customer pitch</p> <p>3.3 Operations: Size and location of Enterprise, Layout, Inventory Control, Quality Control.</p> <p>3.3 Finance: Sources of long term and short term finance, Debt fund-Meaning, Merits and limitations, Equity Fund- Meaning, merits and limitations, Concept of Break Even analysis, Venture Capital-Meaning, Merits and Limitations, Criteria for Evaluating New Venture Proposals by Venture Capitalist</p> <p>3.4 Human Resource: Forms of Ownership HR Function, Organisational Structure, Managing teams Role of HRD in new ventures.</p>	15
IV	<p>Evolving Concepts in Entrepreneurship</p> <p>4.1 Social Entrepreneurship: Meaning, Social responsibility of an entrepreneur</p> <p>4.2 Barriers to entrepreneurship: Environmental, economic, non-economic, personal and entrepreneurial barriers.</p> <p>4.3 Intrapreneurship: Meaning, Characteristics, Intrapreneurs Activities, Types of Corporate Entrepreneurs, Fostering Intrapreneurial culture, Establishing intrapreneurial ventures.</p> <p>4.4 Ethics and Entrepreneurship: Defining Ethics, Approaches to Managerial ethics, ethics and business decisions, Ethical practices and code of conduct, Ethical considerations in corporate entrepreneurship.</p> <p>4.5 Transition from Campus to Entrepreneurial Life: Elevator pitch, Entrepreneur communities</p> <p>4.6 Successful cases of Entrepreneurs</p>	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1.3	Entrepreneurial Values and Attitudes
2	2.5	Entrepreneurial Skills
3	4.1	Social Entrepreneurship
4	4.4	Ethics and Entrepreneurship

Online Resources

https://nptel.ac.in/courses/110/107/110107094/
https://nptel.ac.in/courses/110/106/110106141/

References

1. Dynamics of Entrepreneurial Development Management - Vasant Desai, Himalaya Publishing House.
2. Entrepreneurial Development - S.S. Khanna
3. Entrepreneurship & Small Business Management - CL Bansal, Haranand Publication
4. Entrepreneurial Development in India - Sami Uddin, Mittal Publication
5. Entrepreneur Vs Entrepreneurship- Human Diagno

UV-SWM-304 Principles and Practices of Insurance

Objectives :

- To understand insurance as a measure of risk management and understand the suitability of various insurance products.
- To teach the students how insurance has evolved over period of time.
- To make students learn about the essential elements of insurance and its importance.

Learning Outcomes :

1. To understand the meaning and concept of insurance and its principles.
2. To understand insurance operations
3. To understand different kind of insurance products particularly with regard to life and general insurance.
4. Students can understand the marketing activities and the distribution channels of the insurance companies.
5. Students can understand the functions performed by insurance producers.

Detailed Syllabus

Unit	MODULE/UNITS	No. of Lectures
1.	Introduction to Insurance	15
	<ul style="list-style-type: none">• Evolution and growth of insurance business in India• The Insurance Mechanism• Fundamental Principles of Insurance• Importance of life & general insurance: Need, role, assessment, suitability• Mathematics in insurance: Percentages, simple and compound interest, future and present value of lumpsum and annuity, rate of return• Sources of Risk -Primary and secondary• Pooling of risk and Risk Identification• Learn Money laundering and how its used in insurance	
2.	Life Insurance	15
	<ul style="list-style-type: none">• Introduction to life insurance• Understanding concept of Human Life Value, Mortality• Examine life insurance contracts, its significance and its important clauses• Life Insurance Products-Traditional(Term plan, endowment plan) and Non Traditional(ULIP) - Purpose, Advantage and Disadvantages• Understanding Riders on insurance products and premium calculations• Keyman and group insurance• Tax benefits in life insurance• Micro Insurance - Meaning and importance, schemes like Rashtriyaswasthyabimayojna, Pradhanmantrisurakshabimayojna	
3.	General Insurance	15

	<ul style="list-style-type: none"> • Introduction to General Insurance • Need for knowledge of insurance products' • Motor Insurance - Need and Types of policy • Marine Insurance - Meaning and nature • Fire Insurance - Meaning and features • Travel Insurance - Domestic and overseas policies and Claim process • Health Insurance- products and their features • Property Insurance 	
4.	Operational Aspects Of Insurance Business	15
	<ul style="list-style-type: none"> • Types of insurance companies • Role of IRDA • Life Insurance Underwriting- Objectives • Life Insurance in Operation- from proposal to policy, • Marketing of insurance products including E-Marketing • Distribution Channels- Direct Selling, Corporate Agents, Group Insurance, Brokers and Co-operative Societies, Bancassurance, Mall assurance. • Acquiring clients, retention, claim settlement, sensitivity • Documentation and KYC • Ethics in insurance • Grievanceredressal mechanism • Actuarial role in insurance 	

Self-Learning topics (Unit wise)

Sr. No	Unit	Topic
1	2	Life Insurance Products
2	3	Travel Insurance - Domestic and overseas policies
3	4	Life Insurance in Operation- from proposal to policy
4	2	Micro Insurance – meaning, importance and products

Online Resources

https://www.youtube.com/watch?v=4C_P0osCZ8c

<https://www.youtube.com/watch?v=lfCd5LT0rkM>

<https://www.youtube.com/watch?v=PaTmG3mFsm8>Reference Books:

Reference books

- Life & General Insurance -Manjula V.; Marwa Mona and Narasimha Murthy H.
- Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22 nd Edition
- Insurance Claims Solutions – DR L.P Gupta Revised Edition
- Introduction to Risk Management & Insurance – Mark S Dorfman& David A. Cather –Tenth Edition
- Risk Management Insurance – S. Arunajatesan& T.R Vishwanath

UV-SWM-305-Equity Markets

Objectives:

To learn the concept of equity shares, markets and its constituents

To understand the dealings in stock exchanges

To learn methods of valuation of equities

Learning Outcomes:

1. To understand the meaning , features and types of equity
2. To understand primary markets and its instruments
3. To understand secondary markets, its operations and functioning.

Detailed Syllabus

Sr no.	MODULE/UNITS	No. of Lectures
1.	Equity Markets- Introduction	5
	<ul style="list-style-type: none"> • Meaning and Definition of equity shares and Preference Shares • Types of Equities • Importance of Equity Markets • Depositories and Dematerialisation (NSDL and CDSL) • Types of Investors – QIB, HNIS, Retail investors, FDI & FPI etc • Role of SEBI in Equity Markets 	
2.	Primary Market	15
	<ul style="list-style-type: none"> • Types of issues in the equity market – IPO, FPOs, OFS, Private Placement, Preferential Allotment, Qualified Institutional Placement, Right, Rights Issue and Bonus Issue • IPO – Types of IPO (SME and Mainline), Methods followed: Book Building, Fixed Price Method, Eligibility Criteria • Entities in the Primary Market - Investment Bankers, Underwriters, Bankers to the Issue, Brokers to the Issue and Registrar and Transfer Agents • Prospectus – Draft Red Herring Prospectus and Red Herring Prospectus • ASBA - Features and Advantages • Green Shoe option • Corporate Actions – Mandatory, Mandatory with Choice and Voluntary • Sweat equity, ESOP, Non-voting shares • International Equity Market – ADR, GDR, IDR 	
3.	Secondary Market	15
	<ul style="list-style-type: none"> • Stock Exchange – Functions • NSE, BSE, SME Exchanges, OTCEI and Overseas Stock Exchanges • Stock Market Indices, Calculation of Index, Eligibility criteria for stocks to be a part of the Index (Nifty 50 and/or SENSEX) • Stock Classification • Entities in the market – Brokers, Type and Role • Screen Based Trading Systems: NEAT and BOLT • Procedure for buying & selling shares in Indian and Foreign stock market • Terminologies: SLBS, Market Phases, Circuit Breakers and Price Bands, Corporate Actions, Auction, Types of Orders and Order Matching • Market Segments – Rolling Settlement, Limited Physical Market, 	

	Institutional Segment, Qualified Foreign Investor Segment, Trade for Trade Segment, Block Trading Session, Post Close	
4	Fundamental Analysis and Equity Valuation	15
	<ul style="list-style-type: none"> • Fundamental Analysis – Components, Process and Factors Affecting Share Prices • Balance Sheet Valuation (Sums) • Dividend Discount Model (Zero Growth, Constant Growth and Multiple Growth Model) (Sums) • Relative Valuation Models – PE Model, EV/EBIDTA and EV/Revenue 	
5	Technical Analysis – An Introduction	10
	<ul style="list-style-type: none"> • Technical Analysis, Basic Assumption, Strengths and Weakness • Dow Theory • Types of Charts and Trends • Types of Patterns – Support and Resistance, Head and Shoulders, Double top and double bottom • Technical indicators – RSI, MACD, Moving Averages and VWAP 	

Self-Learning topics (Unit wise)

Unit	Topics
1	Types of Equities
2	IPO
3	Stock Exchanges in India
4	Role and types of Broker

Online Resources

<https://nptel.ac.in/courses/110/105/110105121/>
<https://www.youtube.com/watch?v=ohtQuGhUFCw>
<https://www.youtube.com/watch?v=Xn7KWR9EOGQ>
<https://www.youtube.com/watch?v=3UF0ymVdYLA>

References

1. One Up On Wall Street – Peter Lynch
2. The Intelligent Investor-Benjamin Graham
3. Beating the street- Peter Lynch

Part 4 The Scheme of Teaching and Examination is as under:

Second Year Semester – IV

Summary

Course	Module		Course Code
General Component (Core paper)	4.1	Management Accounting	UV-SWM-401
General Component (Core paper)	4.2	Business Law	UV-SWM-402
General Component (Core paper)	4.3	Customer Relationship Management	UV-SWM-403
Vocational Component (Skill based)	4.4	Principles and Practices of Banking	UV-SWM-404
Vocational Component (Skill based)	4.5	Money & Debt Markets	UV-SWM-405
Vocational component (Skill based)	4.6	Internship based project	UV-SWM-406

Second Year Semester IV Internal and External Detailed Scheme

Sr No	Subject Code	Subject Title	Periods Per Week						Cr edit	Internals				SE E	Total Marks
			U ni ts	SL	L	T	P	SLE		CT	AP	TA			
1	UV-SWM-401	Management Accounting	4	20%	4	0	0	4	10	15	5	10	60	100	
2	UV-SWM-402	Business Law	4	20%	4	0	0	4	10	15	5	10	60	100	
3	UV-SWM-403	Customer Relationship Management	4	20%	4	0	0	4	10	15	5	10	60	100	
4	UV-SWM-404	Principles and Practices of Banking	4	20%	4	0	0	8	10	15	5	10	60	100	
5	UV-SWM-405	Money & Debt Markets	4	20%	4	0	0	4	10	15	5	10	60	100	
6	UV-SWM-406	Internship based project						6						100	
Total Hours / Credit									30	Total Marks				600	

SL: Self Learning, L: Lecture, T: Tutorials, P: Practical, SLE- Self learning evaluation, CT-Commutative Test, SEE- Semester End Examination, TA-Teacher Assessment

Second Year Semester – IV Units – Topics – Teaching Hours

S.N	Subject Code	Subject Unit Title		No. Of Lectures
1.	UV-SWM-401		Management Accounting	
		I	Introduction to Management Accounting	15
		II	Analysis and Interpretation of Accounts	15
		III	Financial Statement analysis: Ratio analysis	15
		IV	Cash Flow Analysis	15
2.	UV-SWM-402		Business Law	
		I	Indian Contract Act, 1872	15
		II	Special contracts	15
		III	Negotiable instrument	15
		IV	Sale of goods Act	15
3.	UV-SWM-403		Customer Relationship Management	
		I	Introduction to Customer Relationship Management	15
		II	Technological support in Customer Relationship Management	15
		III	Implementing Customer Relationship Management	15
		IV	E-CRM	15
4.	UV-SWM-404		Principles and Practices of Banking	
		I	Introduction to banking	15
		II	Banking scenario in India	15
		III	Digitisation in Banking	15
		IV	Risk Management in Banking	15
5.	UV-SWM-405		Money and debt markets	
		I	Introduction to the Debt markets	15
		II	Instruments & Players in Debt Markets	15
		III	Introduction to Money markets	15
		IV	Regulatory framework of Indian Money Markets	15

Lecture Duration – 60 Minutes = 1 Hours. (60 Lectures equivalent to 60 hours)

For 4 Credits subject- 1 credit= 15 hours

For 6 Credits subject- 1 credit = 10 hours

For 8 Credits subject- 1 credit = 7.5 hours

UV-SWM-401 Management Accounting

Objectives:

- This subject helps the students to get familiar with the management accounting techniques.
- To impart knowledge about the practical aspects of the subject.
- The course aims at explaining the core concepts of management accounting and its importance in managing a business.

Learning Outcomes:.

- To develop financial analysis skills among students.
- To study the components of financial statements and measures and ratios used to assess companies' financial health
- To understand accounting standards and tools
- Students will learn to interpret cash flow and financial statements

Unit	Content	No. of Lectures
1	Introduction to Management Accounting 1.1 Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting	15
2.	Analysis & Interpretation of Accounts 2.1 Vertical Form of Balance Sheet & Profit & Loss Account suitable for analysis 2.2 Trend Analysis 2.3 Comparative Statements 2.4 Common size statement Simple Problems based on the above	15
3	Ratio Analysis and interpretation based on vertical financial statements Ratio analysis: Meaning, classification, Du Point Chart, Advantages & limitations. 3.1 Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio, CASA ratio, Provisioning coverage ratio, Gross NPA ratio, Net NPA Ratio, Capital Adequacy Ratio, Credit-deposit ratio 3.2 Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Net	15

	Interest margin, Stock Turnover Ratio 3.3 Combined Ratio: Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover, Return on Assets	
4	Cash Flow Statements 4.1 Preparation of cash flow statements with reference to Accounting Standard No. 3 – Indirect Method only	15

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	I	Introduction to Management Accounting

Online Resources:

https://www.icsi.edu/media/webmodules/publications/FULL_BOOK_PP-CMA-2017-JULY_4.pdf
<https://resource.cdn.icai.org/62098bosinp8cp1.pdf>

Reference Books:

- Srivastava R M, Essentials of Business Finance, Himalaya Publications
- Anthony R N and Reece JS. Accounting Principles , HoomwoodIllinos , Richard D. Irvin
- Bhattacharya SK and Dearden J. - Accounting for Management. Text and Cases , New Delhi.
- Hingorani NL and ramanthan AR - Management Accounting , New Delhi
- Ravi M. Kishore , Advanced management Accounting , Taxmann , NewDelhi
- Maheshwari SN - Management and Cost Accounting , Sultan Chand , New Delhi
- Financial Of Management Accounting by S.R.Varshney,Wisdom

UV-SWM-402 Business Law

Learning objective:

- Understanding the Legal principles governing contracts.
- Know about authentication of documents, proceedings, and contracts, execution of bills of exchange
- Understand the legal and fiscal structure of different forms of business organizations and their responsibilities as employer

Detailed Syllabus

Unit	Content	No. of Lectures
I	<p>Indian Contract Act, 1872</p> <p>1.1 Definitions: Agreement, Kinds of Agreements, Contract-Kinds of Contracts: Valid, Void, Voidable, Contingent and Quasi Contract and E-Contract, Distinguish between Agreement and Contract.</p> <p>1.2 Offer or Proposal – Definition, Essentials of Valid proposal or offer, Counter offer, Standing or Open offer, distinguish between offer and Invitation to offer, Acceptance- Definition, Essentials of a Valid Acceptance, Promise.</p> <p>1.3 Communication of Offer and Acceptance and Revocation.</p> <p>1.4 Capacity to contract, Consent and Free Consent.</p> <p>1.5 Consideration and Void Agreements.</p> <p>1.6 Contingent Contract Quasi Contract and Its Types</p> <p>1.7 Performance of Contract Effects of Performance of Contract Time and Place of Performance of Contract, Time is Essence of Contract</p> <p>1.8 Discharge of Contract Remedies of Breach of Contract</p>	15
II	<p>Special contracts</p> <p>2.1 Definitions of Contract of Indemnity, Object, Essentials, Rights of Indemnity Holder</p> <p>2.2 Definitions of Contract of Guarantee Essentials, Difference between Contract of indemnity and Contract of Guarantee, Kinds Guarantee, Revocation of Continuing Guarantee, Circumstances under which surety is not discharged, Rights of Surety</p> <p>2.3 Contract of Bailment, Essentials of Bailment, Types of Bailment, Rights of Bailor, Duties Bailor, Rights of Bailee, Duties of Bailee, Lien, Pledge,</p> <p>2.4 Contract of Agency, Method of Creating an Agency, Rules Governing Ratification, Relationships between principal agent and sub-agent, Rights of an agent, Personal Liability of an Agent, Termination of Agency</p>	15

III	<p>Negotiable instrument</p> <p>3.1 Meaning and Characteristics of Negotiable Instrument, Operational Rules of Evidence –Presumptions, Classifications of Negotiable Instruments.</p> <p>3.2 Promissory Notes and Bills of Exchange: Essential Elements of Promissory Note and Bills of Exchange, Distinguish between Promissory Note and Bills of Exchange. Acceptor and Acceptance, Definition of Acceptor, Acceptance for Honour, Absolute and Qualified or Conditional Acceptance, Drawer, Drawee in case of Need Payee.</p> <p>3.3 Cheques, Types of Cheque and Penalties in case of Dishonour of certain cheques, Distinguish between Cheque and Bill of Exchange</p>	15
IV	<p>Sale of goods act</p> <p>4.1 Introduction, Definitions, Formalities of the Contract of Sale, Distinction between ‘Sale’ and ‘Agreement of Sell’, Distinction between ‘Sale and Hire-Purchase Agreement’.</p> <p>4.2 Conditions and Warranties</p> <p>4.3 Transfer of Property as between the Seller and the Buyer</p> <p>4.4 Rights of an Unpaid Seller</p>	15

Self – learning topics (unit wise):

Sr no.	Unit	Topic
1	4.2	Conditions and warranties
2	2.1 2.3	Indemnity and guarantee Bailment and Pledge

Online resources

https://www.icai.org/post.html?post_id=15532

https://www.icai.org/post.html?post_id=16944

Reference book:

- Indian Contract Act , Sale of Goods Act and Partnership Act – Desai T R – S C – Sarkar and sons
- The Negotiable Instruments Act – Khergamwala J S – N M Tripathy
- The Principles of Mercantile Law – Singh Avtar – Eastern Books Co.
- Elements of mercantile Law – N.D.Kapoor
- Business Law – P.C. Tulsian
- Business Law – SS Gulshan
- Indian contract Act – Dr.Avtar Singh

UV-SWM-403-Customer Relationship Management

Objectives

- To develop skills to analyse and synthesise information and issues related to customer relationship management from multiple perspective.
- To examine customer relationship management as a business strategy that integrates internal processes and external networks to create and deliver value for targeted customers and for the organisation
- To ensure that students understand the relevance of building long term relationship with customers and other internal and external stakeholders in business
- To update learners with customer relationship management practices and techniques to achieve organisation's vision and mission.

Learning Outcome

- The students will be able to understand the fundamental of customer relationship management such as customer behaviour, relationship marketing, customer satisfaction and loyalty
- There will be improvement in the analytical skills of the learners as they understand the key components of customer relationship management and explore ways to integrate it within an organization.
- The students will be able to study the impact of customer relationship management on sales & marketing strategy.
- The students will be updated with basic technological infrastructure and organisations involved in current and emerging customer relationship management practices.
- There will be an awareness regarding consumer privacy concerns and the students will also learn methods to deal with privacy and ethical compliance.

Detailed syllabus

Unit	Content	No. of Lectures
I	Introduction to Customer Relationship Management (CRM) 1.1 Meaning, Definition of CRM, Development in CRM, 1.2 Benefits of CRM, 1.3 Effective CRM through Customer Knowledge Management, 1.4 CRM Cycle, 1.5 CRM programmes, 1.6 Relationship marketing & effectiveness of Relationship marketing, 1.7 Factors responsible for growth of Customer Relationship Management (CRM) Building Customer Relationship , 1.8 Customer Profiling and Segmentation , 1.9 Building Customer Loyalty 1.10 Recent trends, challenges and opportunities	15

II	Technological support in Customer Relationship Management (CRM) 2.1 Introduction, Technological application in CRM, 2.2 Types of Technological application in CRM, 2.3 Database and Information systems, 2.4 Database marketing strategies, 2.5 CRM software solutions for B2C and B2B, 2.6 Accounting systems for Customer Acquisition and Retention Costs, 2.7 Customer loyalty and Profitability through Technology.	15
III	Implementing Customer Relationship Management (CRM) 3.1 Allocation rule of Customer Relationship Management (CRM), 3.2 Customer Satisfaction survey, 3.3 Contact management, 3.4 Effectiveness of Customer Relationship Management (CRM), 3.5 Employee & customer management process 3.6 Winning strategies and processes for effective CRM implementation 3.7 Customer Retention Management 3.8 Customer Life Time Value 3.9 Reasons for Customer Switching 3.10 CRM process for B2B markets 3.11 Customer complaint management strategy	15
IV	E-CRM 4.1 Introduction, 4.2 Importance of e-CRM in Financial Services, 4.3 Challenges involved in formulating and implementing e-CRM strategies, 4.4 e-CRM architecture and its components, 4.5 Five engines of e-CRM, , 4.6 Ethics in e-CRM	15

Self-Learning topics (Unit wise):

Sr.No	Unit	Topic
1	3	Relationship Marketing and CRM
2	3	Reasons for Customer Switching
3	4	E-CRM introduction

Online Resources

<https://nptel.ac.in/courses/110/105/110105145/>

<https://www.youtube.com/watch?v=QA-koewUr-Q>

https://www.youtube.com/watch?v=CZ_oNQ31fXs

References

- Baran Roger J. & Robert J. Galka (2014), Customer Relationship Management: The Foundation of Contemporary Marketing Strategy, Routledge Taylor & Francis Group.
- Andersson Kristin and Carol Kerr (2002), Customer Relationship Management, Tata McGraw-Hill.
- Ed Peelen, Customer Relationship Management, Pearson Education
- BhasinJaspreetKaur (2012), Customer Relationship Management, Dreamtech Press.
- Judith W. Kincaid (2006), Customer Relationship Management Getting it Right, Pearson Education. • Jill Dyche' (2007), The CTM Handbook: A Business Guide to Customer Relationship Management,
- UrvashiMakkar and Harinder Kumar Makkar (2013), CRM Customer Relationship Management,
- Customer Relationship Management: Concepts and Cases (Second Edition)-PHI Learning - Alok Kumar Rai
- Customer Relationship Management- Routledge Inc. - Simon Knox, Adrian Payne, Stan Maklan: Customer Relationship Management (Wiley Dreamtech) - . Bhasi

UV-SWM-404 Principles and Practices of Banking

Objectives :

- To study the role of banks in the financial system
- To study banking instruments
- To study the impact of digitisation in banking and risk management systems and measures.
- To understand the concept of banking, banking products and practices in India

Learning Outcomes :

1. Learners will identify the Banking Operations and Banking Services and get insight into the Current Scenario of the banking sector in India.
2. Students will be able to understand the general structure & the functioning of Banking Sector
3. The course will give students an insight into the Development, Management, & working of Banks
4. It will provide students a basic understanding relating to the role of Regulating Agencies like RBI.

Detailed Syllabus

Unit	MODULE/UNITS	No. of Lectures
1.	Introduction to Banking	15
	<ul style="list-style-type: none">• Basic Concept: Origin, Need, Types of banks• Scope and Functions of Banking• Need for Regulation and Supervision• Financial Inclusion: Meaning, Scope and Importance• Current Scenario	
2.	Banking Scenario in India	15
	<ul style="list-style-type: none">• Banking Operations –KYC, documentation along with account opening• Types of Accounts and rates of interest applicable• Banking instruments: cards, cheques, DD, Pay order, OD, etc• Lending Services• Banking Services-Current Scenario(Insurance, MF, Broking,etc)• Banking Regulations• Role of RBI	

3.	Digitisation in Banking	15
	<ul style="list-style-type: none"> • Understanding Digital Banking • Online Banking Services • Payment through wallets-BHIM, UPI: Features and regulations • NEFT, RTGS,IMPS: Processes, Advantage, Limitations 	
4.	Risks in Online Banking	15
	<ul style="list-style-type: none"> • Types of Risks • Security Protocols in online banking • Potential Threats(phishing, hacking, etc) • Data Management, privacy, security • Risk Management Tools and techniques 	

Self-Learning topics (Unit wise):

Self-Learning topics (Unit wise):

Sr. No	Unit	Topic
1	1	Introduction to banking
2	3	RBI structure objective function

Online Resources

https://swayam.gov.in/nd2_cec20_mg08/preview

<https://nptel.ac.in/courses/110/105/110105121/>

References

- Modern Banking: R Sayers
- Retail Banking Macmillan Education- Indian Institute of Banking and Finance
- Retail Assets Products and Other Related Services- Indian Institute of Banking and Finance
- Corporate Banking – Indian Institute of Banking and Finance

UV-SWM-405-Money and Debt markets

Objectives

To learn the features, nature and structure of the fixed income securities markets in India and the role that it plays in the financial system and monetary system.

Learning Outcomes :

1. To study the components of the fixed income markets
2. To study the various fixed income instruments and their features
3. To understand the regulatory environment for fixed income securities in India

Detailed Syllabus

Unit	MODULE/UNITS	No. of Lectures
1	Introduction to the debt markets	15
	<ul style="list-style-type: none">• Recap of major macro economic events: union budget, Government borrowing program, sovereign rating of India, GDP growth rate inflation tax collection monetary policy of RBI etc• Evolution of Debt Markets in India• Meaning, Features, Classification• Primary & Secondary Debt market• Money Market & Debt Market in India• Regulatory framework in the Indian Debt Market	
2	Instruments & Players in Debt Markets	15
	<ul style="list-style-type: none">• Central Government Securities: Bonds, T-Bills, State Government Bonds.• Role of financial Intermediaries• Role of regulatory agencies• Open Market Operations• Securities Trading Corporation of India• Fundamental features of Debt instruments• Primary dealers in Government Securities• Process of Buying Debt Market Instruments• Framework: Issuers (central, state, municipal and corporate), Investor (banks, MF, insurance, pension fund, HNI and retail) intermediary (primary dealers, brokers, merchant bankers, credit rating , debenture trustees), instruments (G-sec- long dated/treasury, SDL, Municipal bond, debenture, Green Finance and Green Bonds, CP, CD), infrastructure (CCIL, stock exchanges and depositories), incentives(WC/repo, Tax incentives etc) and innovation (securitization, Credit enhancement etc.)	

3	Introduction to money markets	15
	<ul style="list-style-type: none"> • Meaning of Money Market, features and Functions of Money Markets, Importance of money market • Development of trade & Industry • Money Market instruments: Call money , cash management bills, CP, CD, treasury bills, etc • Development of capital market, Smooth functioning of commercial banks, Effective central bank control • Formulation of Suitable Monetary policy, Source of finance to Government 	
4	Regulatory framework of Indian Money Markets	15
	<ul style="list-style-type: none"> • Regulatory framework of RBI, FIMMDA (Fixed Income, Money Market and Derivatives Association) • Foreign Exchange Dealers Association of India (FEDAI), • CONDS, NDS-OM • SEBI's regulation of select MF • Process of buying Money Market Instruments 	

Self-Learning topics (Unit wise):

Sr.No	Unit	Topic
1		Classification of Debt Market Instruments
2		Steps of Buying Debt Market Instruments
3		Classification of Money Market Instruments
		Steps of Buying Money Market Instruments

Online Resources

Reference Money Market Operations in India- A K Sengupta• The Indian Money Market- Krishna Kumar sharma•Stigum's Money Market- Marcia Stigum• CNBC Guide to Money and Markets

Bhardwaj, Gautam, (2008), The Future of India's Debt Market, Tata McGraw Hill. 13

♣Suryanarayan, (2002), Debt Market, ICFAI Publication Press. ♣Fabozzi, Frank, (2004),

Fixed Income Analysis Workbook, 2nd edition , John Wiley & Sons ♣ Shah, Ajay, Thomas,

Sushan and Gorham, Michael, (2008), Indian Financial Markets, Elsevier, USA ♣ FIMMDA- NSE Debt Market (Basic) Module, Workbook from NSE

TN Ravi

