

## **SEMESTER - III**

### **BANKING IN FINANCIAL SYSTEM**

#### **UNIT I**

##### **PRINCIPLES AND PRACTICES OF BANKING**

- Indian Financial System
- Types and Function of Banks
- Banking Technology
- Marketing of Banking Services / Products

#### **UNIT II**

##### **ACCOUNTING AND FINANCE FOR BANKERS**

- Basics of Business Mathematics
- Accounting in Banks / Branches
- Bank Accounting and Balance Sheet
- Other Accounts and Computerized Accounting

#### **UNIT III**

##### **BANKING PRODUCTS AND SERVICES**

- Accounts (Current, Saving, Fixed)
- Loans (Short Term and Long Term)
- Advisory Services (Investment)
- Other Services (Insurance Credit Card etc.)
- Hire Purchase, Leasing, Factoring
- Tax Services

#### **UNIT IV**

##### **GENERAL BANK MANAGEMENT**

- Managing Interest Rate Risk, GAP and Earning Sensitivity
- Managing Liabilities and the Cost of Funds
- Effective use of Capital
- Liquidity Planning and Managing Cash Assets

## **SEMESTER - III**

### **BUSINESS ETHICS**

- ❖ Business Ethics and Values – Work Culture – Un ethical Behavior in Business and its reasons – fair and unfair Business Practices
- ❖ Corporate Governance in Globalised Economy – MNCs / TNCs and Business Ethics – Accountability of Managers and Directors – Functioning of private and public sector Cos. – Governance in Banking and Financial Institutions – Good corporate Governance- protection of interest of customers and investors-customer friendly business activities.
- ❖ Code of conduct in Business Houses – fairness and Justice in Administration – Social Responsibilities of Business.
- ❖ Business Ethics an important tool in building Business reputation – Professional Board of Directors – Transparency in decision –making and operations – Importance of effective and efficient system of Governance in globalized economy- Ethics and corporate integrity, measure for improving ethical standards and morals
- ❖ Corruption , Frauds and Scams in Financial Institutions – Economical and Social effects of corruption, frauds, scam etc. Banking Operations and ethics – Functioning of Insurance Cos. And ethics – Measures to reduce corruption
- ❖ a) Preventive Measure      b) Curative Measures – Role of computerization and IT in detecting fraud, scams etc. – Zero Tolerance of corruption.

## **SEMESTER - III**

### **COMPUTER APPLICATION IN INVESTMENT**

#### GUIDELINES

- The C Programming Language should develop basic programming skills
- Unit IT contains more advanced topics in C language & are to be handled at an elementary level

#### **UNIT – I**

C programming languages & OOP's concept.

##### **1. Introduction :**

Evolution of C language, Unix & C, C Compiler, Running a C program, Object & executable file, preprocessor, Characteristics of C language, case sensitiveness.

##### **2. Variables & Expressions :**

C Character set, Identifiers keywords, variables, reading and displaying variables, scanf & print, characters & character strings, integer, float double, constants, operators & expressions, arithmetic, relations, logical assignment, conditional, increment & decrement, bit wise, comma, typed of statement typecasting, operator precedence, writing simple programs to illustrate the above.

##### **3. Basic Input Output :**

Getchar, putchar, string input & output, format specifiers, types of characters in format strings like % scanf width specifies, Input field for scanf.

4. Control Structures (decision making statement) if-else, multiway decisions, switch, (loop construct) for-loop, while-loop, do while-loop, compound statements, break statement, continue statement, go to statement.

#### **UNIT - II**

##### **5. Arrays :**

Single dimensional array, element type, multidimensional array, strings, simple examples & programs, arrays of strings, programming examples

##### **6. Functions :**

Main include, placement of a function & return values, parameter set of a function, combining function definition & declaration, passing arguments, return statements and function call, user defined and library functions , simple examples of recursion .

##### **7. Introduction to Pointers & Structures & Unions & Files :**

Definition and simple use of pointers , declaring and using structures , structure initialization , unions , operating on union , scope of union , opening files, writing to files , reading from files , closing files, file handling functions, fscanf, fprintf, fopen,fgetc , fgets, fputc, fputs, fwrite.

## **8. Object Oriented Programming Concepts :**

OOP's overview, classes and objects, fundamental Concepts, Functions, Inheritance, Abstraction, Polymorphism, overloading and overriding, OOP's using C++

### **UNIT – III**

#### **Electronic Commerce**

What is E-Commerce, Advantages & Limitations of E-Commerce, the role of strategy in E-Commerce, Value Chain in E-Commerce, Infrastructure for Electronic Commerce, Web-Based tools for E-Commerce, Electronic Commerce Software, Security Threats to Electronic Commerce, Implementing Security for Electronic Commerce, Electronic Payment Systems, Strategies for Marketing, Sales & Promotion, Strategies for Support activities, Electronic Markets & Communities, Business Plans for Implementing Electronic Commerce.

### **UNIT – IV**

#### **Web Designing**

(These can be partly done as demonstration and practical)

Basic formatting HTML Pages : Setting Text Preference, Importing Text, Aligning and Indenting Text, Making List, Nesting List, Character Formatting, Adding Special Characters using Flash @ text

Working with Graphics : Using background graphics, Editing Graphics, Assigning names and ALT Text to images, Wrapping text around images, Adding Flash @ buttons, Using a web photo album, Embedding Quick Time @ movies.

Creating Links : Specifying link format, creating hyperlinks, understanding link structure, creating image maps, creating email links.

Designing with Tables : Creating a tables, importing data from spreadsheets

Creating Frames ; Creating a frameset, specifying frame properties, crating and editing frame documents.

Creating Forms : Building a form grouping content, adding buttons, creating hidden fields, creating jump menus.

## **SEMESTER - III**

### **CORPORATE FINANCE –I**

#### **UNIT I**

##### **CORPORATE FINANCE - AN OVERVIEW**

- Functions of finance in a business enterprise
- Emergence of corporate finance as an integral part of business finance
- Need for professional approach in managing corporate finance
- Role and Functions of a corporate financial manager
- Requirements of an efficient corporate financial manager

#### **UNIT II**

##### **PLANNING THE CORPORATE FINANCIAL ACTIVITIES**

- Theories of Capitalization
- Owned capital and borrowed capital- cost of capital
- Break-even analysis

#### **UNIT III**

- Capital structure-meaning and definition
- Factors affecting capital structure. Trading on equity
- Watered capital, over capitalization and under capitalization
- NPV, IRR, DCF Analysis and Pay-Back periods

#### **UNIT IV**

##### **SOURCES AND METHODS OF RAISING CORPORATE FINANCE**

- Types and Features of corporate securities currently available
- Management of new issues including pricing of securities
- Commercial banks and investments banks in financing the corporate sector
- Leasing as a method of corporate finance
- Venture financing
- Credit rating services-role and relevance

## **SEMESTER - III**

### **DEBT MARKETS**

#### **UNIT I**

##### **INTRODUCTION TO THE DEBT MARKETS**

- Evolution of Debt Markets in India
- Money market & Debt Market in India
- Regulatory framework in the Indian debt market

#### **UNIT II**

##### **INSTRUMENTS & PLAYERS IN DEBT MARKETS**

- Government securities, PSU bonds & Corporate Bonds
- Open market operations
- Securities Trading Corporation of India
- Primary dealers in Government Securities

#### **UNIT III**

##### **BONDS**

- Features of bonds
- Types of bonds
- Issuers of bonds
- Bond ratings- importance & relevance, Rating Agencies

#### **UNIT IV**

##### **VALUATION OF BONDS**

- Determinants of the value of bonds
- Primary market & secondary market
- Bond Mathematics
- Yield Curve Analysis

## **SEMESTER - III**

### **EQUITY MARKETS –I**

#### **UNIT I**

##### **INTRODUCTION**

- Meaning and Definition of equity shares
- Growth of corporate sector and the simultaneous growth of equity shareholders
- Divorce between ownership and management in companies
- Development of equity culture in India
- Current position

#### **UNIT II**

##### **MARKET FOR EQUITY – PRIMARY MARKETS**

- IPO – Methods followed
- Book building
- Role of merchant bankers in fixing the price
- Red-Herring Prospectus –it's unique features
- Green Shoe option – Sweat equity, ESOP
- Rights issue of shares
- Non voting shares
- ADR, GDR, IDR

#### **UNIT III**

##### **MARKET FOR EQUITY – SECONDARY MARKETS**

- Definition and functions of Stock Exchanges
- Evolution and Growth of Stock Exchanges
- Stock Exchanges in India
- NSE, BSE, OTCEI and Overseas Stock Exchanges
- Recent Development in Stock Exchanges
- Stock Market Indices
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#### **UNIT IV**

##### **IMPORTANCE OF EQUITY MARKETS IN A DEVELOPING COUNTRY LIKE INDIA**

- Need for attracting more investors towards equity
- Need for strengthening secondary markets
- Link between Primary Market and Secondary Market

## **SEMESTER - III**

### **ORGANISATIONAL BEHAVIOR**

- ❖ Fundamentals of Organisational Behavior – Nature and Scope of Organisational Behavior – Dynamics of people – Models of Organisational Behavior – The behavioral approach to Management
- ❖ Motivation and Leadership – Theories and Models of Motivation Importance of Motivation in Organisational Behavior and performance Appraisal – Leadership and Leadership styles – Empowerment and Participation
- ❖ Individual Behavior and Group Behavior Formula and Informal Groups. Team Building and its importance. Psychological Aspects of Financial Markets.
- ❖ Organizational structure and Design. Kind of Organization structures – Delegation of Authority – Span of control
- ❖ Organizational culture – Emerging Trend in Organizational culture – Organizational climate – Factors affecting organizational climate
- ❖ Organizational Development and changes – Nature and Characteristics of Organizational Development – Techniques of Organizational Development – Definition and Objective of Organizational Change – Effect of Change – Resistance to change and overcoming the resistance – Stress and counseling