PANJAB UNIVERSITY, CHANDIGARH-160014 (INDIA)

(Estd. under the Panjab University Act VII of 1947-enacted by the Govt. of India)

FACULTY OF BUSINESS MANAGEMENT
AND COMMERCE

OUTLINES OF TESTS SYLLABI AND COURSES OF READING

FOR

B.Voc. (Banking, Insurance and Retailing)

for the session 2014-15
B.Voc.(Banking, Insurance and Retailing)

Scheme of Examinations and Syllabus for the Session 2014-15

Note:

1 Instruction for paper setter: There will be two units in each subject. The question paper of each subject covering entire course shall be divided into three sections:

Section A (20 marks)

This section will have six short answer questions from the entire syllabus. Students are required to attempt any four questions from this section. Each Question will carry five marks.(4x5=20)

Section B (30 marks)

Students are required to attempt any Two questions out of the three questions from syllabus (Unit-I) from this section. Each Question will carry fifteen marks.(2x15=30)

Section C (30 marks)

Students are required to attempt any Two questions out of the three questions from syllabus (Unit-II) from this section. Each Question will carry fifteen marks.(2x15=30)

2 Examination in each subject will be of 3 hours duration.

3 Maximum Marks for External/written examination is 80 Marks and internal assessment is 20 marks except for Viva-voce examination.

N.B Use of non-programmable calculators by the students in the Examination Hall is allowed. The Calculator will not be provided by the university.
# SCHEME OF B.VOC (BANKING, INSURANCE & RETAILING)

## (SEMESTER SYSTEM)

### 1st YEAR

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Code No.</th>
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<td>GFC 101</td>
<td>Communication Skills</td>
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<td>GFC 102</td>
<td>Basic Accounting &amp; Computer Fundamentals</td>
<td>6</td>
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<tr>
<td>3</td>
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<td>Retail Marketing</td>
<td>6</td>
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<td>Business &amp; General Laws</td>
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<tr>
<td>8</td>
<td>BIR 108</td>
<td>Retail stores &amp; Operation Management</td>
<td>6</td>
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<td>9</td>
<td>BIR 109</td>
<td>Financial Markets &amp; Services</td>
<td>6</td>
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<td>10</td>
<td>BIR 110</td>
<td>Elements Of Salesmanship</td>
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**NOTE:** PRACTICAL ORIENTATION WILL BE GIVEN TO STUDENTS IN THE RELEVANT SUBJECTS.
## 2nd YEAR

### 3rd SEMESTER

#### Part A : General Foundation Course

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#### Part B : Skilled Courses

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<td>Management of Banking Services &amp; Operations</td>
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### 4th SEMESTER

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<td>Internet &amp; E–Commerce</td>
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#### Part B : Skilled Courses

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<td>BIR 210</td>
<td>Event Planning &amp; Team Management</td>
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**TOTAL** 60 800 200 1000

**NOTE:** PRACTICAL ORIENTATION WILL BE GIVEN TO STUDENTS IN THE RELEVANT SUBJECTS.
### 3rd YEAR

#### 5th SEMESTER

**Part A: General Foundation Course**

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<td>Global Business Environment &amp; Ethics</td>
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**Part B: Skilled Courses**

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<td>BIR 304</td>
<td>Security Analysis &amp; Portfolio Management</td>
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<td>5</td>
<td>BIR 305</td>
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#### 6th SEMESTER

**Part A: General Foundation Course**

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<td>Soft Skills &amp; Personality Development</td>
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<td>7</td>
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<td>Seminar / Project on Career Key Competency Module</td>
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**Part B: Skilled Courses**

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<td>CRM in Banking &amp; Insurance</td>
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<td>Innovations in Banking &amp; Insurance</td>
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**NOTE:** PRACTICAL ORIENTATION WILL BE GIVEN TO STUDENTS IN THE RELEVANT SUBJECTS.
Course Objective: The objective of this course is to develop communication skills, discover what business communication is all about and learn how to adapt the communication experiences in life and to the business world.

Unit-I

Communication Concept; Communication Process; Principles of Communication; Types of Communication - Interpersonal Communication - Gateway to effective interpersonal Communication; Barriers to Communication- Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers; Importance of Communication. Organizational Communication; Communication Problems of the organization; Informal Communication system; Approaches to Organizational Communication; Non-Verbal Communication - Written Communication Processes - Business Letters ï Memos - E-Mail ï Agenda - Technological Aids.

Unit-II

Report Writing - Business and Academic Report writing Methodology Procedure Bibliography - Communication Networks Intranet Internet SMS Teleconferencing Videoconferencing; Business reports, Types, Characteristics, Importance, Elements of structure, Process of writing, Order of writing, the final draft, check lists for reports. Business Correspondence- Inviting quotations, Sending quotations, Placing orders, Inviting tenders, Sales letters, claim & adjustment letters and social correspondence.

Practical: Writing correspondence to vendors, dealers or customers for relation building, conducting video conferencing.

References:

2. Rocky W. Griffin -Management Biztantra
4. Developing Communication Skills, Krishmohan and Meera Banerjee, Macmilan India Ltd.
5. Communication Skills - Sanjay Kumar & Pushp Lata, Oxford University Press
6. Business Communication Hory Sankar Mukherjee, Oxford University Press
Course Objective: The course provides students a fundamental understanding of Accounting and Computer concepts and their role in contemporary business.

UNIT –I


UNIT-II

MS Word -processing ‐ Advantages and applications, Toolbars ‐ Creating, Saving and closing a document ‐ Opening and editing a document - Moving and copying text ‐ Text and paragraph formatting, applying Bullets and Numbering ‐ Find and Replace ‐ Insertion of Objects, Date and Time, Headers, Footers and Page Breaks ‐ Auto Correct ‐ Spelling and Grammar checking. MS EXCEL : Features of MS Excel ‐ Spread sheet / worksheet, workbook, cell, cell pointer, cell address etc., Parts of MS Excel window . MS Power Point: Features, advantages and application of MS Power point ‐ Parts of MS Power point window.

Recommended books

1. Grewal, T.S. : Double Entry Book Keeping
2. Jain and Narang : Advanced Accountancy
3. Shukla and Grewal : Advanced Accountancy
4. Gupta and Radhaswamy : Advanced Accountancy
5. Gupta R.L. : Advanced Accountancy
7. Introduction to information technology, Turban, Rainer and Potter, John Wiley and sons.
BIR-103 RETAIL MARKETING

Course Objective

The objective of this course is to introduce students to the basic scope, benefits and types of retailers; and understand the steps involved in designing an appropriate retail organization structure.

Unit I:

Retailing-Definition and Scope. Retailer's Role in Distribution Channels - Benefits of Retailing, Benefits to Customers, Benefits to manufacturers and wholesalers, Benefits to the economy. Evolution of Retailing-Factors behind the change of Indian retailing industry.


Unit II:

Designing a Retail Organization Structure - Defining Organisational objectives, Identifying Organisational tasks. Forms of Retail organization ñ levels of organization. Retail Organization Structures - Independent store organizational structure, Department store organizational structure, Chain store organisational structure.

Retail store layout & design- Types of Retail Location, Classify the different Locations of retail store, Identify the factors affecting choice of store location, Identify the steps in store layout, Competencies required for store operations in retail knowledge, Identify the formalities required for store layout, Identify the elements of store design decision, Formulate the process for Retail Store Design.

Recommended books

Course Objective

To familiarize students with the basic principles of Banking sector and throw a light on the changing scenario of banking principles, practices and governance and discuss the perspectives in the current banking environment.

Unit I:


Preparation of final accounts of Banking Companies.

Unit II:


Preparation of final accounts of Insurance Companies.

Recommended books

2. A. Ranga Reddy, C. Rangarajan: Rural Banking and Overdues Management, Mittal Publications


**BIR-105 STRATEGIC MANAGEMENT**

**Course Objective**

The objective of the subject is to make students conversant with a set of management guidelines which specify the firm's product-market position, the directions in which the firm seeks to grow and competitive tools it employs, the strengths it will seek to exploit and the weaknesses it will seek to avoid. Strategy is a concept of the firm's business which provides a unifying theme for all its activities.

**Unit I:**


**Unit-II:**


**Recommended books**

GFC -106- FUNCTIONAL ENGLISH

Course Objective: To develop the language and communication skills of the students.

UNIT-I
Speech ìbasic grammar rules in English; Enhancing the reading ability of students (at a speed of minimum 150 words per minute with appropriate stress, voice modulation and correct pronunciation). Practice of reading newspapers viz., The Hindu, Indian Express, Business Line, Economic Times., etc. and magazines like business world etc.; Enhancing the spontaneous writing skillî writing articles on simple topics given ì preparing speeches - preparing reports on various events / functions; Writing letters assuming various capacities and various situations.

UNIT-II
Enhancing the spontaneous speaking skillsî self introduction at various forums and during interviews ì Effective Public Speaking (EPS) î Role playing. Mock interviews for recruitment î mock press meets; enhancing the presentation skills of the students î Individual seminar presentation and Group seminar presentation. Enhancing the interpersonal communication skill, Reading ability of students.

Practical: Group Discussion (organized into 4 or 5 groups and the groups may be given a management problem relating to real life experiences of Banking, Insurance and Retailing industry in the country or the world)

Recommended books

1. Functional English, Rachna Sagar
2. The Functional Analysis Of English, Thomas Bloor

GFC 107- BUSINESS AND GENERAL LAWS

Course Objective: The main objective of this course is to acquaint the students with general principles of General & Business Law. It intends to give an exposure to the students with some of the important Business Laws.
UNIT I

**Indian Contract Act, 1872:** Definition & Nature of Contract & Classification, Discharge of contract, Remedies for breach of contract.

**Sale of Goods Act, 1930:** Contract of sale of goods, Conditions & warranties; Transfer of ownership; Performance of the contract; Remedial measures; Auction sales

UNIT II

**Negotiable Instruments Act, 1881:** Definition, Acceptance and Negotiation, Rights and Liabilities of parties, Dishonour of Negotiable Instrument, Hundis, Bankers and Customers.

**The Consumer Protection Act, 1986:** Introduction, Objectives Commencement & application, definitions, Salient features, Grievance Redressal Machinery.

**Right to Information Act, 2005:** Salient Features of RTI Act

**Books Recommended:**

1. Avtar Singh : The Principles of Mercantile Law
2. M.C. Kuchhal : Business Law
3. N.D. Kapoor : Business Law

**BIR-108 RETAIL STORES AND OPERATION MANAGEMENT**

**Course Objective**

The objective of this course is to introduce students to the basic scope, benefits and types of retailers; and understand the steps involved in designing an appropriate retail organization structure.

**Unit-I**

Setting up Retail organization, Size and space allocation, location strategy, factors affecting the location of Retail, Retail location Research and Techniques, Objectives of Good store Design.


**Unit-II**

Store Management, Responsibilities of Store Manager, Store Security, Parking Space Problem at Retail Centers, Store Record and Accounting System, Coding System, Material Handling in Stores, Mall Management, Factors influencing Mall establishments.
Logistic and Information system, Improved product availability, Improved assortments, Strategies, Quick Response System.

Recommended books

1. Swapana Pradhan- Retailing Management
2. Dravid Gilbert- Retail Marketing
4. A. J. Lamba- The Art of Retailing

BIR-109 FINANCIAL MARKETS AND SERVICES

Course Objective

The objective of this paper is to introduce students to the different aspects and components of financial markets and financial services in the financial system. This will enable them to take the rational decision in financial environment.

Unit I


Unit II

Recent developments in the Indian Financial system; market structure and financial innovation. RBI, SEBI, IRDA etc. their major functions Role and Functions of banks - Regulatory provisions/enactments governing banks Retail banking: Approach, products, marketing etc Wholesale Banking: international banking; Role and functions of Capital markets Role and Functions of Mutual Funds Role and Functions of Insurance Companies - Bancassurance Importance of risk management in banks-types of risk-impact and management Factoring & Forfeiting Alliances.

Merchant Banking in India: Role and functions, SEBI guidelines relating to merchant banking, venture capital: meaning, characteristics, and SEBI guidelines relating to venture capital funds.
Credit rating: Meaning, types and functions of credit rating agency, process and methodology of credit rating.

**Recommended books**

**BIR-110 ELEMENTS OF SALESMANSHIP**

**Course Objective**

The objective of this course is to introduce students to the basic scope, benefits and types of salesmanship; and understand the steps involved in selling & marketing.

**Unit-I**

Introduction, Concept of Salesmanship, Changing Roles and Functions of a Salesman. Importance of Personal Selling In the Context of Competitive Environment, Types of Selling, Salesman Career.

Career Counselling & Guidance - Types Of Salesman ŋ Retail, Whole Sale and Specialized Sales Man. - Duties, Responsibilities, Opportunities And Growth In The Sales Field. - Qualities: Physical, Mental, Psychological, Social and Cultural - Rewards In Selling: Financial and Non-Financial (Incentives) - Sources of Recruitments of Sales Force - Methods Of Training Salesmen..


**Unit-II**

Objections:- Objections regarding Price, Quality, Compensative Disadvantages, Genuineness - methods/Techniques to be followed to overcome Objections Specialised Categories Of Salesman Auction Salesman Conductor - Insurance Agent - Real Estate Dealer - Investment Salesman Export Salesman - Maintenance Service Salesman - Mail Order Sales - Mobile Salesman/Door To Door - Travel Agency Salesman/Tourism - Health Care (Hospital) Agent.

Recommended books


GFC-201- PSYCHOLOGY FOR MANAGERS

Course Objectives: The objective of this paper is to provide broad understanding about basic concepts and techniques related to the study of human behaviour in work environment so as to equip, the participants to manage behavioural aspects of business.

UNIT- I


Personality: Meaning, Characteristics, Determinants and Theories of personality

Perception—Nature & Importance, perception process, Perceptual Selectivity, Perceptual Organization, Perpetual Errors and Distortions

Attitudes and Values: Components of attitude, Sources of attitudes, Measurement of attitudes. Concept, sources and types of values.

Group Dynamics: Definition and Features of Group Dynamics, Types of groups. Theories of Group Formation .

UNIT II

Motivation: Meaning and importance of motivation, Theories of Motivation

Inter Personal Behaviour and Transactional Analysis (TA)
Leadership - Definition - Importance - Leadership Styles - Models and Theories of Leadership Styles

Stress Management - Concept of stress - Sources of stress - Work Stressors, Consequences, Prevention and Management of stress

Conflict Management - Traditional vis-a-vis Modern view of conflict - Types and Causes of Conflict - Conflict Resolution

Organizational Change - Meaning and Importance - Forces responsible for change - Resistance to change - Overcoming resistance to change

Suggested readings

1. Robbins, Stephens P., Organisational Behavior
2. French, W and C. Bell, Organisational Development
3. Davis, Keith, Human Behaviour at Work: Organisational Behaviour
4. Luthans, Fred, Organisational Behaviour

GFC-202 FUNDAMENTALS OF INFORMATION TECHNOLOGY

Unit – I :

Introduction to computers: Definition, Characteristics and limitations of computers - Elements of Computers - Hardware - CPU - Primary and Secondary memory - Input and Output devices. IT enabled services - BPO, KPO, Call centers.

Modern communications: (Concepts only)- communications - FAX, Voice mail, and information services - E Mail - Creation of email id - group communication - Tele conferencing - Video conferencing - File exchange - Bandwidth - Modem - Network Topologies - Network types LAN, MAN, WAN and their architecture - Dial up access

Unit – II :


Recommended books

1. Information Technology : Dennis P. Curtin, McGraw Hill International
BIR-203 RETAIL STRATEGIES

Course Objective

The objective of this course is to understand the importance of formulating a retail market strategy and the elements of financial strategies to measure the performance of retail organisations.

Unit- I:

Definition of Retail Market Strategy, Target market and Retail format, Building Sustainable Competitive Advantage - Location, Merchandise, Price, Service and Communications, Achieving Strategic Positioning - Operations. Purchasing/Logistics.


Unit-II:

Obtaining resources needed to compete, Developing positioning strategy, Strategy implementation, Evaluating results and Controlling operations. Strategic Profit model - An overview.


Recommended books

2. O.C. Ferrell and Michael Hartline, Marketing Strategy, Thomson Publication.,
5. Dunne, Lusch & Gahle: Retailing, South Western
BIR-204 MANAGEMENT OF BANKING SERVICES & OPERATIONS

Course Objective

The focus of the course is directed towards the various operations performed in banks and the different ways of managing risk faced by banks giving knowledge about the use of technology in banking.

Unit – I :


Services Design and Delivery Strategies in Banks: Products and Services Offered by Banks, Response of Banks with Newer Services & Delivery Mechanisms and Delivery Strategies in a Bank.

Information technology in Indian Banks: Key issues and Challenges.

Introduction to e-Banking: Origin of e-Banking, Role of Technology in e-Banking, Significance, latest trends in e-banking, Constraints.

Unit – II :


Recommended books

1. K.P.M. Sundaram and P.N. Varshney: Banking Theory Law and Practice, Sultan Chand and Sons.
6. S. Padmalatha and Justin Paul: Management of Banking and Financial Services, Pearson Education.
BIR-205 MARKETING RESEARCH AND CONSUMER BEHAVIOUR

Course Objective

The course is intended to help students planning to become marketing executives to develop their thinking about the nature of research in marketing to get acquainted with various research concepts, techniques and procedures and to develop their ability to conduct, evaluate, use and present research findings. The course will also help students to understand the various factors effecting consumer behavior and to understand the process of consumer buying.

Unit- I:

Introduction to Consumer Behaviour: Introduction, Applications of consumer behaviour, Consumer behaviour and marketing strategy, Consumer decision process, Situational characteristics and consumption behaviour, Consumer decision making process, Post purchase behaviour.

Factors Influencing Consumer Behaviour: Consumer specific factors influencing buying behaviour, psychological processes (motivation, perception, learning and memory) affecting consumer behaviour, the buying motive, high involvement and low involvement buying situations, Consumer behaviour in adapting new products, participants in buying decisions, Group influence- Definition, types of group (primary, secondary and formal etc.), Family influence, roles, FLC application.

Unit-II:

Introduction to Marketing Research: Meaning, scope and importance of marketing research, Defining the market research problem and developing an approach, Research design formulation, Rating Scales Juster, Likert, Semantic Differential, Thurston, Attitude Scales, Preparing a written research report, organization of the report, Ethical issues in marketing research.

Applications of marketing research: Research design classification, Product research- developing products, Specifications and attributes, Concept of test marketing, Advertising research, Market and sale analysis research, Sales forecasting, Demand measurement.

Recommended books

7. A. Parasuraman et.al.: Marketing Research, Biztantra.
GFC-206 - ACCOUNTING FOR MANAGERS

Course objectives: Understanding the applications of Accounting.

UNIT – I
Introduction to Financial, Cost and Management Accounting. Analysis of financial statements ï Financial ratio analysis, cash flow (as per Accounting Standard 3) and funds flow statement analysis.

UNIT - II
Cost Accounting-Classification of costs ï Preparation of Cost Sheet. Marginal costing including decision making- Budgetary Control & Variance Analysis - Standard costing.

Recommended books

4. Saxena Vashisht, Cost Accounting
5. S. N. Maheshwary, Cost Accounting

GFC-207 INTERNET & E COMMERCE

Course Objective:-This course will provide an analytical and technical framework to understand the emerging world of e-Business. They also need to acquire knowledge of the underlying technological infrastructure in order to have a clear idea of the business and organizational possibilities inherent in these developments.

Unit-I


Unit-II


Text Books:


BIR-208 SUPPLY CHAIN MANAGEMENT

Course Objective

The objective of this course is to acquaint the students with the concepts and tools for analyzing, designing and improving the supply chain in an organisation and also to understand the changing distribution scenario.

Unit-I

Introduction to Supply Chain Management: Definition, Scope & Importance of Supply Chain Management, Key drivers of the SCM, Features of Supply Chain Management, Suppliers and Customers, Customer Service

Role of Logistics in Supply Chains: Definition of Logistics Management, Scope and role of Transportation, Traffic & transportation, Relationship between transportation and other business functions, Transport Economics: Distance ï volume-density, Freight Cost, Handling, Liability, Market factors, Third party logistics (3 PL) & fourth party logistics service provider (4 PL), Logistics equipment, Reverse Logistics, Government Rule & Regulations related to Logistics, Purchase Cycle, Make or Buy, Price analysis, Negotiations.

Unit-II

Retailing- role of information, information flow, and information sources, internal information, external information. Information Systems in Retail Logistics - logistics, distribution center, outsourcing, store vs. distribution center delivery, pull vs. push logistics strategies. Strategic Advantages of Information Systems in Logistics - improved product availability, improved assortment, improved return on investment.
Co-ordination in the supply chain - Bull whip effect. Planning & Sourcing in Supply Chain, Demand forecasting, Type and Time horizon of forecast and category of forecasting, aggregate planning, Financial issues in Supply Chain, Global supply chain perspectives - New business models, Role of IT in SCM.

**Recommended books**
4. RP Mohanty: Supply Chain Management-Theories and Practice, Biztantra.
5. Robert B. Handfield, Ernest L. Nicholas, Jr.: Introduction to Supply Chain Management, Pearson Education.

**BIR-209 LAWS GOVERNING BANKING AND INSURANCE**

**Unit-I**

**Unit-II**
IRDA: Introduction-Objectives-Powers-Duties-Functions-Advisory Committee-
Central Government Powers-Deposit-Advertising Disclosures-Inspections and Investigations  

**Recommended Books**

7. Subhash Chandra Das: Corporate Governance in India, Prentice Hall India
8. U.C. Mathur: Corporate Governance & Business Ethics, Macmillan

**BIR-210 EVENT PLANNING & TEAM MANAGEMENT**

**Unit I**


Feasibility, Keys to success, SWOT Analysis, Aim of event, Develop a mission, Establish Objectives, Preparing event proposal, Use of planning tools, Protocols, Dress codes, staging, staffing

**Unit II**

Leadership, Traits and characteristics, Leadership skills, Managing team, Group development, Managing meetings

Crowd management, Security, Occupational safety, Incident reporting, emergency procedures, Basic event accounting- Budget, break even point, cash flow analysis, Profit & loss statement, balance sheet, panic payments, financial control system

**Recommended books**

1. Successful Event Management: Anton Shone & Bryn Parry
2. Event Management: Lynn Van Der Wagen & Brenda R Carlos.
3. Event Management: A Blooming Industry and an Eventful Career: Devesh Kishore, Ganga Sagar Singh - Har-anand Publications Pvt. Ltd. -
4. Event Management: Swarup K. Goyal - Adhyayan Publisher
GFC-301 QUANTITATIVE METHODS & BUSINESS RESEARCH

Course Objective: To expose students to Quantitative Technique in management decision-making

Unit-I

Introduction to business research: Definition; Nature and Scope of Business Research, The Research Process; Collection and Analysis of data. Transportation Problem, Assignment Problems and Sequencing.

Unit-II

Introduction to Decision Theory, Decision under certainty, risk and uncertainty, Decision tree Analysis, Marginal Analysis, Game Theory: Characteristics, Two Person Zero Sum Game, Pure and Mixed Strategy, Law of Dominance, Modified Dominance, Graphical Method, Linear Programming Graphical solution and Simplex Method. Sensitivity Analysis

Recommended Books

2) Statistical Methods, Gupta S.P & Gupta, M.P (2003), Sultan Chand & Sons, New Delhi.

GFC-302 GLOBAL BUSINESS ENVIRONMENT AND ETHICS

Course Objective: To examine the role and purpose of ethics in business and to present methods of moral reasoning, case analysis and of resolving ethical dilemmas. To present the ethical values considered especially relevant to business activity - respect for human dignity, honesty, fairness, and the development of trust.

Unit I

International economic & trading environment: Regional integration and trade blocks, regionalism v/s. multilateralism, european union, integration of developing countries - SAARC, NAFTA; World trade in goods and services - Major trends and developments; World trade and protectionism - Tariff and non-tariff barriers ; Counter trade, Economic institutions International Monetary Funds (IMF), World Bank, Asian Development Bank, UNCTAD, WTO, GATT, GATS, TRIM, TRIPS.
Unit II

Business ethics: Difference between values, morals and ethics, ethical dilemmas, unethical issues in business (unethical issues relating to manufacturing, marketing or advertising products/services). Ethical principles in business (utilitarianism: weighing social cost and benefits, rights and duties, Justice and fairness, ethics of care), integrating utility, rights, justice and caring. Corporate Social Responsibility (CSR): Understanding CSR, CSR models, common indicators for measuring business social performance, reporting social responsibility measures in annual report; Business ethics and CSR in Indian perspective.

Recommended books


**BIR 303- RETAIL ENVIRONMENT IN INDIA**

Unit I:

Retailing Environments in Developing Countries, Theory and Practice of Retail Studies in Developing Countries, Retail Change and Economic Development.

Retail Structure and Change in India, The Development of Planned Shopping Centres in India, Informal Sector Retailing in the India

Unit II:

The Indian Retail Environment: A Look at Socio-Cultural Impediments, Sector development of Indian retail: food apparels, entertainment music etc

Drivers of retail change. Barriers to development of the modern retail formats in India.

Recommended books

Dairs & Ward: Managing Retail Consumption, John Wiley & Sons.

C. Bajaj: Retail Management, Oxford Publication.

BIR-304 SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Course Objective

The objective of this course is to impart knowledge to students regarding the theory and practice of security analysis and investment decision making process and an in-depth knowledge of the theory and practice of portfolio management.

Unit I:
Investment management: return and risk, operations of Indian stock market, listing of securities, cost of investing in securities, mechanics of investing, markets and brokers, investment companies, market indices and return, security credit ratings. Objectives of security analysis: investment alternatives, valuation theories of fixed and variable income securities, return to risk and investment decision, government securities, non security forms of investment, real estate investment, investment instruments of the money market.

Stock market analysis: fundamentals technical approach, efficient market theory, recent developments in the Indian stock market.

Unit II:


Recent development in investment management, practical problems in security analysis and portfolio management.

Recommended books

BIR-305 MARKETING OF SERVICES

Unit I:
Definition Marketing, Difference between sales and marketing, Types Of Marketing, Marketing Mix (4 Ps Of Marketing Mix), Introduction To Services Marketing, Definition and classification, Characteristics of services, Categories of services, Services marketing mix, Introduction to banking and insurance as services

7 Ps of services marketing mix, Importance of marketing mix elements, Strategies for effective management of services marketing, Mix elements, Banking and insurance as products, Services marketing mix strategies for Banking and Insurance, customer in services marketing, Buying behaviours, Buying roles, Importance of place with regards to services

Unit II
Service Quality model (CAPS model), Managing service gaps, Advertising And Branding of Services (Managing Integrated Marketing Communication), Identifying Target Audience, Determining Communication objectives, Factors in setting marketing communication mix


Recommended books

GFC-306: SOFT SKILLS AND PERSONALITY DEVELOPMENT

Objective: To expose the students to the concept of 'Human Development' (Personal and interpersonal) with emphasis on the latent resources that every human being possesses. To fulfil the need and importance of creating an awareness of these resources and to maximize the same to enable the students meet the challenges of the modern world.

Unit-I


Unit- II

Introduction to Personality- Basic of Personality, Human growth and Behaviour, Theories in Personality, Motivation; Techniques in Personality development, Self-confidence, Mnemonics, Goal setting, Time Management and effective planning, Techniques in Personality Development - Stress Management, Meditation and concentration techniques, Self-hypnotism, Self-acceptance and Self-growth.

Co-ordination while working in a team, Leadership styles, Leader & Team player, Management of conflict, Profiles of great and successful personalities, Role of career planning in personality development, How to face personal interviews and group discussions.

Recommended books

1. Personality Development by Rajiv K. Mishra, Rupa &Co
2. An Approach to Communication Skills by Indrajit Bhattacharya, Delhi : Dhanpat Rai
4. Introduction to Psychology by Atkinson and Hilgard, Edward E. Smith, Susan Nolen-Hoeksema, Barbara Fredrickson, Geoffrey Loftus
5. Communication Today & Tomorrow by Ravi Aggarwal, Sublime Publications, Jaipur
GFC-307 SEMINAR/ PROJECT ON CAREER KEY COMPETENCY MODULE

Unit I
Understanding your place in the world, self assessment, problem solving in the world, business plan and portfolio

Introduction to basics of pragmatics, reading out news from the newspaper, talking in different situation: formal and informal, compeering/anchoring a program, role playing and debating

Unit II
Self actualization, psychology of winning, logical thinking, reasoning and analytical ability, consumer financial management

Group discussion, personal interview, panel discussion, abstract thinking, health and diet. Basic human values individual and society

BIR- 308: BRAND MANAGEMENT & E-RETAILING

Course Objective
To examine all aspect of brand creation, understand the role and importance of branding to the Retailer and to the consumers, Critically analyse product and brand portfolios, Determine the strategic contribution that brands and markets make to a company. The course provides a thoughtful approach to retail differentiation. It will help students to understand how retail organization can leveraging technology your strengths to provide experiences that increase customer loyalty.

Unit -1


Brand Identity: Brand Essence, Brand Personality, Brand Customer Relationships etc., Articulating the Brand Identity: Logos, Mascots, Taglines, Packaging etc., Executing the Brand Identity through the 4P’s, Executing the Brand Identity through Promotion, Brand Extensions, Brand Product Portfolio, Brand Equity: Development and Measurement, Managing the Brand Portfolio over time

Unit II

E-retailing as a format, Assortment Planning for e-retailing, Merchandising for e-retailing, Inventory for e-retailing.
Pricing and Promotional Strategy, Profitability, Vendor Relations for e-retailing, Running a Retail Organization for e-retailing, Direct marketing, direct selling and retailing through Vending machines

**Recommended Books**

Kevin Keller: Strategic Brand Management, Pearson Education.

YLR Moorthi: Brand Management: The Indian Context, Vikas Publications

Judy Strauss & Raymond Frost: E-Marketing, PHI Learning


Paul Phillips: E-business strategy, Mc Graw Hill, Delhi


**BIR-309 CRM IN BANKING AND INSURANCE**

**Course Objective**

- To familiarize with the strategy, tactics, key concepts and best practices of Customer Relationship Management (CRM)
- To apply analytical techniques and concepts to solve real world decision problems in CRM.
- To provide better understanding of how companies gain competitive advantage and improve financial performance through crafting and implementation of better customer retention strategies.

**Unit : 1**

Introduction to Customer Relationship Management (CRM) Historical Perspective of CRM, meaning, definition, purpose and significance, factors responsible for the growth of CRM, winning Markets through effective CRM Advantages / Benefits of CRM Relationship marketing concept, purpose, value creation in Business Measuring the effectiveness of relationship marketing CRM cycle and CRM programmes

Emerging Dimensions Customer Retention Management

Reasons for Customer Switching

Need for Customer Retention, Customer Retention Strategies

a) Customer Complaint Management Strategy b) Service Recovery Strategy

c) Managing Customer Waiting Strategy

Personalisation Strategies, Differentiation Strategies

**Unit: II**

CRM I: A Cost - Benefit Analysis

A) CRM Benefits: a) To the organization b) To the customer

B) CRM Costs: a) To the organization b) To the customer

C) Building customer loyalty in Business to Business

Developing Customer Centric Organizational Structure
Customer Care Management; Customer Service Representative; Customer Care Software
Customer Service Applications; Customer Facilities
Multimedia Contact Centre; Electronic Point of Sale
Winning strategies and processes for effective CRM in Banking and Insurance.

Recommended books


BIR-310 INNOVATIONS IN BANKING AND INSURANCE

UNIT I:


New Financial services provided by banks- investment portfolio management services, advice on money management, tax services Electronic Payment systems (Indian- NEFT, RTGS, International ï SWIFT) Debit Cards and Credit Cards ï Concept and Process. E- Banking, Investment Banking and Products

UNIT II:

Insurance- Concept, functions, Types(Life and General), New Insurance Products. Integration of third party and Re-insurance, Co-existence of Banking and Insurance ï their problems Insurance as a cover to Banking risks, Types of Risks, (systematic and unsystematic) Banc assurance

Privatization of Insurance Business in India, Banking and Insurance Regulation, Self Regulation and Installation of Corporate Governance. Future strategies for promoting insurance in India. Implications for Risk Management, Derivatives in Banking, Innovations in credit appraisal system.

Recommended books

James L Athearn: Risk and Insurance, West Publications
V.V. Bhatt ï Financial System: Sage Publ, New Delhi
Periasamy P. ï Principles and Practices of Insurance ï Himalaya, Mumbai