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 2015-16
B.Voc.(Banking, Insurance and Retailing)

Scheme of Examinations and Syllabus for the Session 2015-16

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 four 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 four 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)
NOTE: PRACTICAL ORIENTATION WILL BE GIVEN TO STUDENTS IN THE RELEVANT SUBJECTS.

1st YEAR Note:

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<tr>
<th>S.NO</th>
<th>Code No.</th>
<th>PAPER TITLE</th>
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<th>Term End Examinations</th>
<th>Internal Assessment</th>
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<td>1</td>
<td>GFC 101</td>
<td>Communication Skills</td>
<td>6</td>
<td>80</td>
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<tr>
<td>2</td>
<td>GFC 102</td>
<td>Basic Accounting &amp; Computer Fundamentals</td>
<td>6</td>
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<td><strong>Part B: Skilled Courses</strong></td>
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<td>3</td>
<td>BIR 103</td>
<td>Retail Marketing</td>
<td>6</td>
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<td>4</td>
<td>BIR 104</td>
<td>Principle &amp; Practice of Banking &amp; Insurance</td>
<td>6</td>
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<td>Business &amp; General Laws</td>
<td>6</td>
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<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: In B.Voc 1st Semester Paper BIR-104 and 4th Semester Paper GFC-206 in Section B & C there shall be 25% numerical questions.
### 2nd YEAR

#### 3rd SEMESTER

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<td>Retail Strategies</td>
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<td>BIR 204</td>
<td>Management of Banking Services &amp; Operations</td>
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<td>Marketing Research &amp; Consumer Behaviour</td>
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#### 4th SEMESTER

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<td>6</td>
<td>GFC 206</td>
<td>Accounting for Managers</td>
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<td>7</td>
<td>GFC 207</td>
<td>Internet &amp; E–Commerce</td>
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<td>8</td>
<td>BIR 208</td>
<td>Supply Chain and Inventory Management</td>
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<td>9</td>
<td>BIR 209</td>
<td>Laws Governing Banking &amp; Insurance</td>
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<td>10</td>
<td>BIR 210</td>
<td>Human Resource Management</td>
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**TOTAL** | 60 | 800 | 200 | 1000 |

**NOTE:** PRACTICAL ORIENTATION WILL BE GIVEN TO STUDENTS IN THE RELEVANT SUBJECTS.
SYLLABUS: SKILLED COURSE
B.Voc (Banking, Insurance & Retailing)

GFC -101- COMMUNICATION SKILLS

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 - Memos - E-Mail - Agenda - Technological Aids.

Unit-II

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
GFC -102- BASIC ACCOUNTING AND COMPUTER FUNDAMENTALS

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 į Advantages and applications, Toolbars į Creating, Saving and closing a document į Opening and editing a document - Moving and copying text į Text and paragraph formatting, applying Bullets and Numbering į Find and Replace į Insertion of Objects, Date and Time, Headers, Footers and Page Breaks į Auto Correct į Spelling and Grammar checking. MS EXCEL : Features of MS Excel į 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 į 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 - 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

BIR-104 PRINCIPLES AND PRACTICES OF BANKING & INSURANCE

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 — basic 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 skill — writing articles on simple topics given — preparing speeches — preparing reports on various events / functions; Writing letters assuming various capacities and various situations.

UNIT-II
Enhancing the spontaneous speaking skill — self introduction at various forums and during interviews — Effective Public Speaking (EPS) — Role playing. Mock interviews for recruitment — mock press meets; enhancing the presentation skills of the students — 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**
4. Goel, Sandeep.: *Financial services*. Prentice Hall India..

**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 – 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
5. MS Office : Sanjay Saxsena

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 — Financial ratio analysis, cash flow (as per Accounting Standard 3) and funds flow statement analysis.

UNIT- II
Cost Accounting - Classification of costs — 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

Business-to-Customer form of E-Commerce: Introduction to concepts of E-Banking, Electronic Funds Transfer Systems, Electronic payment mechanisms, Merchant Accounts and Payment Gateways, Electronic cash. Customer-to-Customer form of E-Commerce: Concept of Intermediaries and Internet enabled Auctions. Customer to Government form of E-Commerce: Introduction to E-

Text Books:


BIR-208 SUPPLY CHAIN AND INVENTORY 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. Role of Logistics in Supply Chains: Definition of Logistics Management, Scope and role of Transportation, Traffic & transportation. Forecasting importance, different kind of forecasting techniques in estimating demand, method used to determine accuracy of forecast, sourcing and vendor selection, routing and route sequencing.

Unit-II

Inventory management, EOQ, Minimum level and safety stock. Reordering level, maximum level, rationa of discounts of bulk purchase, uncertainty and inventory management, lead time, The role of IT in Supply Chain. Uses of IT in inventories, Transportation & facilities within a Supply Chain. The Supply Chain IT frame work-macro Processes

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.
Course objectives:

To make students familiar with the laws governing banking and insurance sector.

Unit-I


Unit-II


Recommended Books

7. Subhash Chandra Das: Corporate Governance in India, Prentice Hall India
8. U.C. Mathur: Corporate Governance & Business Ethics, Macmillan
BIR-210 HUMAN RESOURCE MANAGEMENT

Objective: The objective of the paper is to familiarize the students with the different aspects of managing human resource in the organization.

UNIT – I


UNIT – II


Reference books: