

SEMESTER - II

COMMUNICATION SKILLS

I. Concept of communication :

Definition, Need & Importance of Communication, Process of Communication, Characteristics of Effective Communication, Methods & Modes of Communications.

II. Reading :

Reading with fluency & speed, Ways of reading, Skimming, Scanning, Extensive reading, identifying, inferring, Interpreting, Collecting & Re-ordering relevant information from text vocabulary, Grammar Language Structure & Punctuation.

III. Writing :

Organised presentation of matter (Factual/Informative, Descriptive or Persuasive)

A. Editing, summarizing, considering, (practice to be given through comprehension passages, summarization, book review, note-making précis writing from literary texts, business & financial journals, magazines & news papers. Familiarity & acquaintance with business & financial terms should be encouraged.)

B. Correspondence in different registers :-

- Theory of Letter Writing
- 7 Cs of Letter Writing
- Revision of structure of forms of layout
- Appearance of B.L
- Use of Computer for Letter Writing.

Official a) Enquiries / Complaints & Replies, Representations

b) Letters of applications for jobs, Inter-departmental Memos

c) Letters to Bank

d) Request for loans, Overdraft, Current A/c, Credit Facility, Status Enquiry, Letters related to Share Market, Capital Market.

Semi Official - Letters to Editors

Social Correspondence :

e) Invitations, Congratulations, Condolences.

f) Appeal e.g. blood donations, environmental and other civic issues.

IV. Speaking / Listening :

Fluency, pronouncing, voice modulation, tone pitch, sensitivity to audience. How to listen effectively - listening comprehension meaning & sequence of thought

(practice may be given through audio-video methods) passages/exercises to be set to highlight the objective of communications with special emphasis on 'You' attitude.

V. Barriers to Communication :

Types of Barriers : Physical, Mechanical, Psychological, Linguistic, Socio-Cultural,

Barriers to Listening. How to overcome barriers (to be taught along with case studies, assignments, tasks, field visit etc.)

VI. Group Communication :

A) Written aspects :

1. Drafting Notice, Agenda, resolutions, Minutes of Meetings.
2. Drafting of Reports structure of Business Report, Various Types of Reports- Following reports to be studied - Routine, Investigative, Projects, Director's Report etc.

B) Oral aspects :

1. Interviews
2. Group Discussions
3. Presentations
4. Speeches : Social/Corporate Situations

SEMESTER - II

ENVIRONMENT OF FINANCIAL SYSTEM

UNIT I

Financial System :

Meaning, Significance & Components, Composition of Indian Financial Systems, RBI - Organisation, Management, Functions - Credit Creation & Credit Control, Monetary Policy.

UNIT II

Commercial Banks :

Meaning, Functions ; Management & Investments, Policies of Commercial Banks, Recent trend in Indian Commercial Banks. All India Development Banks : Interest Rate Structure : Determinants of interest rate structure, Differential rate structure : Recent changes in interest rate structure, State level Development Banks : State Financial Corporation; Development banks in Industry Financing.

UNIT III

Insurance Organisations :

Objective & Functions, various schemes of LIC & GIC, Unit Trust of India : Objective & Functions, various schemes of UTI & Role of UTI in Industrial Financing

UNIT IV

Financial Markets :

Indian Money Market, Indian capital Market

SEMESTER - II

MACRO ECONOMICS

MODULE I

MONEY & RELATED ISSUES

- Introduction to Money-Functions-Demands & Supply of Money
- IS-LM Curves
- Inflation - Causes & Effects
- Philips Curve

MODULE II

I (A) ROLE OF FUNCTION OF BANKING

- Commercial Banks - Functions-Creation (multiple expansion of credit)
- Evolution of Central Banks- Functions (in detail)
- Monetary Policy

II (B) BANKING SECTOR REFORM

- Banking Sector Reforms- Evaluation
- Financial Liberalisation - Universal Banking, Private Banking, Foreign Banks
- Banks run & Systematic fragility

MODULE III

FINANCIAL & CAPITAL MARKETS

- Structure of the money market in India - Features, Limitations & Measures to strengthen the market
- Capital Market - Share Market in India - Function of the Stock Exchange
- SEBI - Need & Role
- Financial Soundness - credit rate agencies
- New Financial instruments of the Capital Market (Zero coupon bonds, Warrants, Secured premium notes, Stock invest, Swaps, Options, Derivatives deep discount bonds)

MODULE IV

FOREIGN CAPITAL - POST GLOBALISATION SCENARIO

- Balance of Payment - Structure
- Convertibility - Pros & Cons of Capital account convertibility
- Capital Movements - Direct & Portfolio Investments - MNC's & FDI
- Impact of Foreign Capital

SEMESTER - II

MANAGEMENT ACCOUNTING

- I. Introducing to Financial Statements Analysis :**
 - a) Meaning, Nature, Uses, Scope & Function of Management Accounting.
Role of Management Accounting in decision making, Tools & Techniques of Management Accounting.
 - b) Financial Statements Analysis :
 - 1) Meaning & Types of Financial Statements, Limitations of Financial Statements, Objectives of Financial Statements
 - 2) Interpretation of Financial Statements, Inter - Firm & Intra - Firm.
Comparison with the help of ratio, comparative, commonsize & trend analysis
 - 3) Fund Flow, Cash Flow.

- II. Working Capital Management :**
 - a) Operations cycle, Need & Importance, Monitoring & Control, Estimation & Calculation W.C. for trading & other.
 - b) Management of Current Assets : Management of Cash & Marketing Securities, Receivables.

- III. a) Long Term Funds Management :**
Sources, Capital Investment Decisions, Risk analysis in Capital Budgeting
b) Capital Structure :
Theories & Determinations

- IV. a) Operating & Financial Leverage**
b) Concept in Valuation :
The time of Money, P.V. IPR of yield, Bond Returns, Returns from Stock Investments, Dividend modules & Measuring Risks-Standard Deviation

SEMESTER - II

PRINCIPLES OF BUSINESS MANAGEMENT

UNIT I

Management - Definitions - Objectives - Importance & Nature - Management - Arts, Science or Profession. Levels of Management & Managerial Skills.

UNIT II

Functions of Management

- a) Planning - Meaning, Nature, Importance-Types of Plans, Steps in Planning.
- b) Organizing - Meaning, Process of Organizing, Span of Management, Authority & Responsibility, Delegation of Authority.
- c) Controlling - Meaning, Steps, Types of Control, Feed Forward Control, concurrent Control, Feedback Control, Contemporary issues in Control.
- d) Staffing - Meaning, Nature & Purpose - Selection training & Performance appraisal.
- e) Co-ordination - Need Techniques of Co-ordination, Difficulty of Co-ordination.
- f) Motivation - Definition - Motivation, & Motivators.

Self Motivations, the need/want satisfaction chain, motivational techniques : Financial & non Financial incentives, Theories of Motivation - Hierarchy of need Theory; Mc Gregor's theory X & Y, Herzberg's Two factor theory, Theory Z by Ouchi.

UNIT III

Development of Management thought - Scientific management - Frederick W.Taylor

Modern Operational Management thought - Henry Fayol

Behavioral approach - Elton Mayo

System Approach - Chester Barnard

Contingency Approach

UNIT IV

Organization Structures

Roles & Functions of Manager

Roles of Values & Ethics in Management.

SEMESTER - II

STATISTICAL APPLICATION

UNIT I

TESTING OF HYPOTHESIS

Concepts of a statistical population and sample from a population, Primary data, Secondary data sample surveys, Concept of Hypothesis, Testing of Hypothesis, Null & Alternative Hypothesis, Types of Error, (Consumer & Producers Risk), Level of Significance. Large Sample Tests : Hypothesis testing for proportion & Means of single & two sample test Chi-Square test of goodness of fit (with special reference to Finance)

UNIT II

LINEAR PROGRAMMING PROBLEM

Formulation of Linear Programming Problems (LPP), Graphic solution to LPP, Cases of unique & multiple optimal solutions, unbounded solutions & infeasibility & redundant constraints.

Solution to LPP using simple method - maximization & minimization cases. Shadow prices of the resources & the ranges of their validity. Identification of unique & multiple optimal solutions, unbounded solution, infeasibility & degeneracy.

UNIT III

APPLICATION OF STATISTICS IN FINANCE I

Rate of Interest - Nominal, Effective - and their inter-relationships, Compounding & Discounting a sum using different types of Rates. Types of Annuities, like immediate, due, deferred, perpetual, and their future & present value using different types of rates of interest, PV, NPV and IRR Depreciation of assets. Valuation of simple loans & debentures. Sinking Funds (General annuities to be excluded).

UNIT IV

APPLICATION OF STATISTICS IN FINANCE II

Network Analysis : PERT, CPM (Without crashing)

Modern Portfolio Theory : Markowitz Theory, Sharpe's Theory & random : Walk Theory.

Risk Analysis : Measures of Risk & Performance : Range, Variance, Standard Deviation, Expected value & Beta.

Measures of Risks related to portfolio : Covariance & Correlation

Return on security & Market Returns.