

**DR. A.P.J. ABDUL KALAM TECHNICAL  
UNIVERSITY, LUCKNOW**



**PROPOSED EVALUATION SCHEME & SYLLABUS**

**FOR**

**MBA (INTEGRATED) III<sup>rd</sup> Year**

**ON**

**CHOICE BASED CREDIT SYSTEM**

**[Effective from the Session: 2019-20]**

# PROGRAMME STRUCTURE AND EVALUATION SCHEME

## MBA (Integrated)-Third Year

Effective from the Session:2019-20

### Semester-V

S.No.	Course Code	Course	Periods			EvaluationScheme						Total	Credits
			L	T	P	InternalEvaluation			ESE				
						CT	TA	TOT	P	Th.	P		
1.	RMBI 501	Macro Economics	3	2	0	20	10	30	-	70	-	100	4
2.	RMBI 502	Operations Research	3	2	0	20	10	30	-	70	-	100	4
3.	RMBI 503	Research Methodology	3	2	0	20	10	30	-	70	-	100	4
4.	RMBI 504	Total Quality Management	3	2	0	20	10	30	-	70	-	100	4
5.	RMBI 505	Cost Accounting	3	2	0	20	10	30	-	70	-	100	4
6	RMBI 506	MS EXCEL -1	-	-	2	20	10	30		-	70	100	2
<b>TOTAL</b>												<b>600</b>	<b>22</b>

Effective from the Session:2019-20

### Semester- VI

S. No.	Course Code	Course	Periods			EvaluationScheme						Total	Credits
			L	T	P	InternalEvaluation			ESE				
						CT	TA	TOT	P	Th.	P		
1.	RMBI 601	Business Ethics & Corporate Governance	3	2	0	20	10	30	-	70	-	100	4
2.	RMBI 602	Business Outsourcing	3	2	0	20	10	30	-	70	-	100	4
3.	RMBI 603	Business Tax Planning	3	2	0	20	10	30	-	70	-	100	4
4.	RMBI 604	International Business Management	3	2	0	20	10	30	-	70	-	100	4
5.	RMBI 605	Banking & Insurance Management	3	2	0	20	10	30	-	70	-	100	4
6	RMBI 606	Comprehensive Viva Voce	-	-		-	-	-	-	-		100	2
<b>TOTAL</b>												<b>600</b>	<b>22</b>

**Abbreviations used:**

- L/T/P: Lecture/Tutorial/Practical
- CT/TA: Class Test/Teacher's Assessment

# RMBI 501: MACROECONOMICS

Max. Hours: 40

## Course Objective

The objective of this paper is to develop the understanding about the concepts on Macroeconomic variables, working and behavior of the economy as whole, relationships among the broad aggregates, and how business decisions are affected with the influence of macroeconomic variables.

## Unit -I(Session 08)

**Concepts of Macroeconomics and National Income Determination:** Definition, Nature, Scope Importance, of Macroeconomics; National Income Accounting: Meaning of National Income and Circular Flow of National Income in two, three, four sector economy, National Income at Current Price and at Constant Price, Various Concepts of National Income (GNP, GDP, NNP, NDP), Methods for Measurement of National Income.

## Unit- II (Session 08)

**Concepts of Income and Employment:** Meaning of Income and Unemployment, Types of Unemployment, Unemployment Rate, Problems with measuring Unemployment; Theory of Income and Employment - Classical, Modern (Keynesian) Approach.

## Unit- III (Session 08)

**Consumption:** Meaning, determinants and importance. Theories of consumption, Function- Keynes' Psychological Law of Consumption – Average Propensity to Consume (APC), Marginal Propensity to Consume (MPC); Investment Function - Concept of Marginal Efficiency of Capital and Investment.

## Unit –IV (Session 08)

**Analysis of Money Supply and Inflation:** Definition and Functions, Stocks of Money (M1, M2, M3 and M4); Demand for Money - Classical, Keynesian and Friedmanian Approach; Measures of Money Supply; Inflation-Meaning, Types, Causes, Impact and Remedies, Deflation, Stagflation.

## Unit -V (Session 08)

**Business Cycle:** Meaning, Nature, Characteristics and Phases of Business Cycle, Effects of Business Cycle on major Macroeconomic Indicators, Remedies to neutralize the adverse effects of Business Cycle; Monetary Policy - Meaning and Nature of Monetary Policy, Role of Reserve Bank; Fiscal Policy - Meaning and Nature of Fiscal Policy, Role of Government.

## References:

1. Hubbard, Glenn R., O'Brien & Anthony Patrik, *“Macroeconomics”*, Pearson Education.
2. Dwivedi, D.N., *“Macroeconomics”*, McGraw Hill Education.
3. Mishra, S.K. & Puri, V.K., *“Modern Macroeconomics Theory”*, Himalaya Publishing house.
4. Soga Erol, *“Macroeconomics”*, Pearson Education.
5. Agarwal, *“Macroeconomics Theory and Policy”*, Pearson Education.

# RMBI 502: OPERATIONS RESEARCH

Max. Hours: 40

## Course Objective

This Course is designed to develop a deeper understanding of the quantitative techniques, which could be successfully used for improving the quality of managerial decisions. The students will study this course with a generalise approach and avoid the minor details of the topics prescribed hereunder:

### Unit -I (Session 06)

**Operations Research:** Uses, Scope and Applications of Operation Research in managerial decision-making. Decision-making environments: -Decision-making under certainty, uncertainty and risk situations; Decision tree approach and its applications.

### Unit- II (Session 08)

**Linear programming:** Mathematical formulations of LP Models for product-mix problems; graphical and simplex method of solving LP problems; sensitivity analysis; duality. Transportation problem: Various methods of finding Initial basic feasible solution and optimal solution.

### Unit -III (Session 10)

**Assignment model:** Algorithm and its applications. Game Theory: Concept of game; Two-person zero-sum game; Pure and Mixed Strategy Games; Saddle Point; Odds Method; Dominance Method and Graphical Method for solving Mixed Strategy Game.

### Unit -IV (Session 10)

**Sequencing Problem:** Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems. Queuing Theory: Characteristics of M/M/I Queue model; Application of Poisson and Exponential distribution in estimating arrival rate and service rate; Applications of Queue model for better service to the customers.

### Unit -V (Session 06)

**Replacement Problem:** Replacement of assets that deteriorate with time, replacement of assets which fail suddenly. Project Management: Rules for drawing the network diagram. Applications of CPM and PERT techniques in Project planning and control; crashing of operations.

## References:

1. Sharma J K, "*Operations Research*", Macmillan Publishers India Ltd.
2. Hira Dr. D.S. & Gupta Er. Prem Kumar, "*Opertaions Research*", S.Chand Company Pvt. Ltd.
3. SwarupKanti, Gupta P.K. & Manmohan, "*Opertaions Research*", Sultan Chand & Sons.
4. Kapoor V.K., "*Operations Research*", Sultan Chand & Sons.
5. Kalawathy S, "*Operations Research*", Vikas Publishing House Pvt. Ltd.
6. Goel B.S. & Mittal S.K., "*Operations Resaerch*", PragatiPrakashan Meerut.
7. PaiPradeepPrabhakar, "*Operations Research*", Oxford University Press
8. Gupta R.K., "*Operation Research*", Krishna Prakashan.
9. Vohra, "*Quantitative Techniques in Management*", McGraw Hill.

## **RMBI 503: RESEARCH METHODOLOGY**

**Max. Hours: 40**

### **Course Objective**

The objective of this course is to develop research skills of the students in investigating the business problems and interpreting the results of their investigation in the form of systematic reports.

### **Unit- I (Session 08)**

**Introduction:** Meaning and Types of Research, Steps in Research Process, Methods of Research Design.

### **Unit- II (Session 08)**

**Sampling:** Concept of Sample, Various Types of Sampling Techniques. Types of Data- Primary and Secondary. Various Methods of Collection of Data. Preparation of Questionnaire.

### **UNIT – III (Session 08)**

**Presentation of Data:** Various charts & diagrams, editing, coding, tabular representation of data, cross tabulation.

### **Unit- IV(Session 08)**

**Hypothesis Testing:** Formulation of Hypothesis and Testing of hypothesis - 't', Z and Chi-Square. Use of statistical software packages.

### **Unit –V (Session 08)**

**Report Preparation:** Types and Layout of Research Report, Bibliography and Annexure in the Report.

### **References:**

1. Cooper and Schindler, *“Business Research Methods”*, Tata McGraw Hill.
2. Kothari C. R, *“Research Methodology”*, New Age International Publishers.
3. Naval Bajpai, *“Business Research Methods”*, Pearson Education.
4. Deepak Chawla&NeenaSondhi, *“Research Methodology”*, Vikas Publishing House Pvt. Ltd.
5. Alan Bryman& Emma Bell, *“Business Research Methods”*, Oxford University Press.

# RMBI504: TOTAL QUALITY MANAGEMENT

Max. Hours: 40

## Course Objective

To facilitate the understanding of Total Quality Management principle, process, tools and techniques.

### Unit- I (Session 08)

**Introduction:** Definitions, TQM framework, benefits, awareness and obstacles. Quality – vision, mission and policy statements. Customer Focus – customer perception of quality, Translating needs into requirements, customer retention. Dimensions of product and service quality. Cost of quality.

### Unit -II (Session 08)

**Principles and Philosophies of Quality Management:** Overview of the contributions of Deming, Juran, Crosby, Masaaki Imai, Feigenbaum, Ishikawa, Taguchi techniques: introduction, loss function, parameter and tolerance design, signal to noise ratio. Concepts of Quality circle, Japanese 5S principles and 8D methodology.

### Unit- III (Session 08)

**Statistical Process Control and Process Capability:** Meaning and significance of Statistical Process Control (SPC) – construction of control charts for variables and attributed. Process capability – meaning, significance and measurement – Six sigma concepts of process capability. Business Process Re-engineering (BPR) – principles, applications, reengineering process, benefits and limitations.

### UNIT- IV (Session 10)

**Tools and Techniques for Quality Management:** Quality Functions Development (QFD) – Benefits, Voice of customer, information organization, House of Quality (HOQ), building a HOQ, QFD process. Failure Mode Effect Analysis (FMEA) – requirements of reliability, failure rate, FMEA stages, design, process and documentation. Seven old (statistical) tools. Seven new management tools. Bench marking and POKA YOKE.

### Unit- V (Session 06)

**Quality Systems Organizing And Implementation:** Introduction to IS/ISO 9004:2000 – quality management systems – guidelines for performance improvements. Quality Audits. TQM culture, Leadership – quality council, employee involvement, motivation, empowerment, recognition and reward- Introduction to software quality. Case Study related to the Entire Syllabus.

## References:

1. Dale H. Besterfield, *“Total Quality Management”*, Pearson Education.
2. Shridhara Bhat K, *“Total Quality Management – Text and Cases”*, Himalaya Publishing House.
3. James R. Evans & William M. Lindsay, *“The Management and Control of Quality”*, Cengage Learning.
4. Suganthi L. & Anand Samuel, *“Total Quality Management”*, Prentice Hall (India) Pvt. Ltd.
5. Janakiraman B. & Gopal R. K., *“Total Quality Management – Text and Cases”*, Prentice Hall (India) Pvt. Ltd.

# RMBI 505: COST ACCOUNTING

Max. Hours: 40

## Course Objective

The objective of this course is to expose the students to the applied aspect of cost accounting and making them familiar with the techniques of using Cost Accounting information for decision making. Having been introduced to these techniques and having acquired the ability to understand accounting language, the students should be in a position to make effective use of accounting information in resolving the problems, which they may face as managers. Applied side of the subject will be given more emphasis and attentions compared to its conceptual aspect.

## Unit- I (Session 08)

**Introduction:** Meaning, objectives and advantages of cost accounting, difference between cost accounting and financial accounting. Cost concepts and classifications, Cost unit, Cost centre, Cost object. Elements of cost- Material, Labour and Overheads. Unit Costing- Cost Sheet.

## Unit –II (Session 10)

**Accounting and Control of Material Cost:** Issue of material, Methods of Pricing of Material - FIFO, LIFO, Weighted Average. Inventory Control: concept and techniques- fixing of stock levels, EOQ, ABC analysis, perpetual & periodic inventory systems. Overview of Labour and Overheads Costing. Reconciliation of Cost and Financial Accounts.

## Unit-III (Session 08)

**Methods of Costing:** Job Costing, Batch Costing, Contract Costing and Process Costing. **Differential and Incremental costing:** concept, uses and applications, limitations, their role in decision making.

## Unit-IV (Session 08)

**Standard costing:** Concept of standard costs, establishing various cost standards. Types of Variances, Variance analysis. Calculation of Material Variance, Labour Variance and Overhead Variance, their application & implications.

## Unit-V (Session 06)

**Neo-Concept of decision making-** Responsibility Accounting, Transfer Pricing, Activity Based Costing, Value Chain Analysis, Target Costing, Life Cycle Costing, Uniform Costing.

## References:

1. Reddy T.S. & Hariprasad Reddy Y., “*Cost Accounting*”, Margham Publishers.
2. Pandey I. M., “*Management Accounting*”, Vikas Publishing House Pvt. Ltd.
3. Gupta Shashi K., Sharma R. K. “*Cost and Management Accounting*”, Kalyani Publishers.
4. Khan and Jain, “*Management Accounting*”, McGrawHill Education.
5. Sinha, “*Accounting and Costing for Management*”, Excel Books.
6. Horngren et al, “*Introduction to Management Accounting*”, Prentice Hall.
7. S.P. Iyengar, “*Cost Accounting: principles and Practice*”, Sultan Chand & Sons.

## **RMBI 506: M S EXCEL -1**

This course is to be conducted in a computer lab under the trained and qualified trainer. All computers should have licensed MS Office on which students will learn and practice. The following topics shall be covered:

1. Spread Sheet terminologies and basic concept
2. Entering various data type in MS Excel worksheet like date, strings, decimal etc
3. Working with small functions like sum, sum if, average, mini, max count
4. Creating simple chart in ms excel
5. Simple sorting and filtering data
6. Becoming familiar with power point presentation



# RMBI 601: BUSINESS ETHICS & CORPORATE GOVERNANCE

Max. Hours: 40

## Course Objective

The basic objective of this course is to gain insight into ethical behavior and to become familiar with inherent conflicts in being ethical. To understand the ethical dilemmas in business situations and to find out ways to resolve them. To learn to make decisions effectively based on ethical thinking and decision making processes.

## Unit –I (Session 08)

**Business Ethics:** Definition, Characteristics and Significance; Values and Value Systems; Ethical Theories and Approaches; Causes of Unethical Behaviour; Ethical Principles; Levels and Types of Ethical Dilemmas; Business Ethics in Indian Perspective

## Unit- II(Session 08)

**Managing Business Ethics:** Ethical Decision Making Processes and Guidelines; Building an Ethical Value System in the organization; Role of Laws and Enforcement; Training in Business Ethics; business and ecological/ environmental issues in the Indian context.

## Unit –III (Session 08)

**Business Ethics & Society:** Ethics in Marketing and Industrial Espionage; Ethics in SCM and Intellectual Property; Ethics in Production & Operations; Ethics in Accounting, Finance & Investments; Ethics in HRM; Ethics in Information Technology

## Unit- IV (Session 06)

**Global Business and Ethical Convergence:** Role of International bodies like WTO in establishing Model Codes of Conduct; Cross-Cultural Ethical Dilemmas and their Resolution.

## Unit- V (Session 10)

**Overview of CSR and Corporate Governance:** Evolution, Need for CSR; theoretical perspectives; Corporate citizenship; business practices; strategies for CSR; challenges and implementation; Evolution of corporate governance; Governance practices and regulation; structure and development of boards; role of capital market and government; Governance ratings; future of Governance – Innovative practices; Good corporate governance.

## References:

1. Hartman Laura P.&ChatterjeeAbha, “*Perspectives in Business Ethics*”, Tata McGraw Hill.
2. Velasquez, Manuel G., “*Business Ethics – Concepts and Cases*”, PHI Publications.
3. Crane Andrew &Matten Dirk, “*Business Ethics*”, Oxford University Press, New Delhi.
4. Weiss Joseph W., “*Business Ethics – Concepts and Cases*”, Cengage Learning.
5. Badi R.V &Badi N. V., “*Business Ethics*”, Vrinda Publications.

# RMBI 602: BUSINESS OUTSOURCING

Max. Hours: 40

## Course Objective

The Objective of the course is to examine Outsourcing from the perspective of its application and implementation in business processes of all sizes. The course aims to give a detail of the BPO Industry and there by stepping towards detailing the models. The course focuses on India as an outsourcing destination and briefly discusses relevant functions and sectors in outsourcing.

## Unit-I (Session 08)

**Genesis of Outsourcing:** Introduction- Origin of Outsourcing, Strategic Objectives of Outsourcing-C K Prahalad's Inside-Out Corporate Strategy Model, Scope of Outsourcing Activities, Significance and Challenges/Barriers in Outsourcing, Sourcing Terminologies.

## Unit-II (Session 08)

**Model based on Business Process Outsourcing:** BPO- Concept.Different Models and their Application- Transactional, Niche and Comprehensive, Types of Functioning: On-shoring, Near-Shoring and Off-Shoring, Advantages and Disadvantages. Types of BPO Participants: Third-Party BPO Providers, Shared Service BPO providers and Software Companies providing BPO services.

## Unit-III (Session 08)

**Business Outsourcing in the Indian Context:** History of Outsourcing in India, Reasons of Outsource to India, India as a preferred destination and size of the industry-Glimpse on Statistics, Identifying the various Business Opportunities in BPO, Career Opportunities in Indian BPO Industry. Legal and Regulatory issues.

## Unit-IV(Session 08)

**Future Challenges Opportunities and Strategies:** Outsourcing in India-A SWOT Analysis, Prospects/Business Opportunities for India in BPO., Challenges for the Indian BPO Industry. Sourcing Strategies- steps and development, Guidelines for choosing Outsourcing Partners. Moving up the value chain- BPO to KPO.

## Unit-V (Session 08)

**Outsourcing in Various Sectors in India:** Indian Manufacturing Sector, Automobile Sector, Financial and Accounting Sector, Insurance Sector, Healthcare Sector, Human Resource Management and Development in Business Outsourcing, Media and Entertainment Sector, Retail Sector, IT Outsourcing Legal Process Outsourcing.

## References:

1. Vinod V., "Business Process Outsourcing – A supply chain of expertise, Eastern Economy", PHI Learning Pvt. Ltd.
2. Schiederjans J. Marc, Schiederjans M.Ashlyn, Schiederjans G. Dara, "Outsourcing and in sourcing-In an international context", Prentice Hall of India.
3. Marcia Robinson & Ravi Kalakota, "Offshore Outsourcing: Business Models, RDI and Best Practices", Mivar Press.
4. Mark Kobayashi, "Outsourcing to India", Springer Berlin Heidelberg.
5. Rich L. Click, "Business Process outsourcing – The competitive advantage", John Wiley & Sons.
6. Patel Alpesh and Hemendra Aran "Outsourcing Success:-The Business Imperative", Tata McGraw Hill.

# **RMBI 603: BUSINESS TAX PLANNING**

**Max. Hours: 40**

## **Course Objective**

The present course aims at familiarizing the participants with the principles, problems and structure of different types of business taxes in Indian and relevance of these taxes in business decisions. Besides, a broad understanding or role of taxation in economic and industrial development of an economy will also be given.

## **Unit-I (Session 06)**

**Introduction to Income Tax:**Background of Income Tax Act,1961. Definitions: Income, agricultural income, Person, Assessee, Assessment Year, Previous Year, Gross Total Income. Residential Status and Tax Liability, Income Exempt from Tax.

## **Unit-II (Session 10)**

**Income under the head salaries:** Different forms of Salary, Retirement Benefits, Allowances & Perquisites, Provisions regarding Provident Fund, Deductions under this head of Income.

## **Unit-III (Session 10)**

**Income under the head Profits and Gains of business and Profession and Other heads of Income:**Incomes covered under this head, Allowable expenses and expressly disallowed expenses. Set off and carry forward of losses. Deductions, Rebates and Reliefs. Basic knowledge about Income from- house property, capital gains and other sources.

## **Unit- IV (Session 06)**

**Income Tax Authorities:** Their appointment- Jurisdiction-Powers and functions- Provisions relating to collection and recovery of tax- Refund of tax, appeal and revision provisions, offences and penalties. Filing of Returns.

## **Unit- V (Session 08)**

**Tax Planning and other Indirect Taxes:**Nature & Scope of Tax Planning, objectives of Tax Planning, Tax Management, Tax Avoidance and Tax Evasion. Introductions to Central Excise Act-1994, Customs Act, Wealth Tax Act, VAT, GST.

## **References:**

1. Bhatia H. L., *“Public Finance”*, Vikas Publishing House Pvt. Ltd.
2. Lakhotia R. N., *“How to Save Wealth Tax”*, Vision Book.
3. Prasad Bhagwati, *“Income Tax Law & Practice”*, VishwaPrakashan.
4. Santaram R., *“TaxPlanning by Reports”*, Taxmann Publications Pvt. Ltd.
5. Singhania V. K., *“Direct Taxes, Law & Practice”*, Taxmann Publications Pvt. Ltd.
6. Datey V.S., *“Indirect Taxes–Law & Practice”*, Taxmann Publications Pvt. Ltd.
7. GirishAhuja, *“Direct Tax – Laws & Practice”*, Bharat Publication.

# RMBI 604: INTERNATIONAL BUSINESS MANAGEMENT

Max. Hours: 40

## Course Objective

This course will provide the students an opportunity to learn and understand how business is conducted in the international arena. The syllabus is designed to allow students to gain managerial skills to meet the challenges they will face in the global workplace.

### Unit- I (Session 06)

**An Overview of International Business:** Introduction, Definition of International Business, Changing Environment of International Business, Globalization of Markets, Trends in Globalization, Effects and Benefits of Globalization.

### Unit- II (Session 10)

**International Trade and Investment Theories:** Mercantilism; Absolute Cost theory, Comparative Cost theory, Opportunity Cost theory, factor endowment theory, Complimentary trade theories – Stolper – Samuelson theorem, International Product life Cycles. Investment Theories – Theory of Capital Movements, Market Imperfections theory; Internationalisation Theory; Location Specific Advantage Theory; Eclectic Theory and other theories, Instruments of Trade Policy- Tariffs, Subsidies, Import Quotas, Voluntary Export Restraints, Administrative Policy, Anti-dumping Policy.

### Unit -III (Session 08)

**Foreign Exchange Determination Systems:** Basic Concepts Relating to Foreign Exchange, Various types of Exchange Rate Regimes – Floating Rate Regimes, Managed Fixed Rate Regime, Purchasing Power Parity, Mint Parity, Interest rates, other Factors Affecting Exchange Rates, Brief History of Indian Rupees Exchange Rates.

### Unit -IV (Session 10)

**International Institution:** UNCTAD, Its Basic Principles and Major Achievements, IMF, Role of IMF, IBRD, Features of IBRD, WTO, Role and Advantages of WTO.**Regional Economic Integration:** Introduction, Levels of Economic Integration, Regional Economic Integration in Europe, Regional Economic Integration in U.S.A., ASEAN, SAARC, Integration for Business.

### Unit -V (Session 06)

**International HRM:**Strategic Functions of International HRM, Staffing Policy – Ethnocentric, Polycentric and Geocentric Approach, Expatriate Preparation and development, Expatriate Repatriation, International Labor Relations.

## References:

1. Agarwal Raj, *“International Trade”* Excel Books.
2. Varshney R.L & Bhattacharya B., *“International Marketing Management”*, Sultan Chand & Sons.
3. Cherunilam F., *“International Trade and Export Management”*, Himalaya Publication.
4. Hill C.W., *“International Business”*, Tata McGraw Hill.
5. Daniels, *“International Business”*, Pearson Education.

# RMBI 605: BANKING & INSURANCE MANAGEMENT

Max. Hours: 40

## Course Objective

To disseminate knowledge among the students and make them aware of the theoretical structures of banking and insurance sectors. To train and equip the students with the latest trends with which modern banking and insurance sectors run.

## Unit- I (Session 08)

**Overview of Banking:** Banking Regulation Act 1949 – features, objectives. Evolution of banking. Indian banking system- an overview. Function of commercial banks. RBI – functions, management, relationship with commercial banks, powers. Defining banker, customers, general & special relationship of banker & customers. Concept of CBS, KYC, PMJDY, PMJJBY and other Government Schemes.

## Unit- II (Session 08)

**Banking Services and Customers:** Types of Accounts and their features. Procedure of opening and closing of accounts. Pass book – Statement of account, Demand Draft, Mail Transfer, Telegraphic Transfer, Travellers cheque, Safe Deposit Vaults, Credit Cards, Merchant banking. Customer grievances and their redressal.

## Unit – III (Session 08)

**Bank Loans and Advances:** Principles of Sound Lending, Types of lending, Precautions to be taken by a banker. Various types of credit facilities, Term loans.

**Negotiable Instruments:** Meaning, Types- Cheques, Promissory Notes, Bills of Exchange, Obligations and Statutory Protection to Paying banker and Collecting banker. E-Banking, IT related risks in banking and their Controls.

## Unit - IV (Session 08)

**Introduction and Scope of Insurance:** Historical perspective, Meaning, Nature and Scope of Insurance. Role of Insurance in Economic Development & Insurers' Obligation towards Rural and Social Sectors. Introduction to reinsurance, Governance of Insurance Business.

## Unit– V (Session 08)

**Types of Insurance:** Classification of Insurance Business viz., Life Insurance and General Insurance. Important Life Insurance Products and General Insurance Products. Principles of Life Insurance. Determination of Premiums and Bonuses. Various Distribution Channels. Housing Finance, Mutual Funds.

## References:

1. Sundharam & Varshney, “*Banking Theory Law and Practice*”, Sultan Chand & Sons.
2. Gordon E. & Gupta P.K., “*Banking and Insurance*”, Himalaya Publishing House.
3. Shekhar & Shekhar, “*Banking Theory and Practice*”, Vikas Publishing House Pvt. Ltd.
4. Srivastava D.C. & Srivastava Shashank, “*Indian Insurance Industry Transition & Prospects*”, New Century Publications.
5. Mishra M.N., “*Insurance Principle & Practice*”, Sultan Chand & Company.
6. Agarwal O.P., “*Banking and Insurance*”, Himalaya Publishing House.

## **RMBI 606: Comprehensive Viva ( 100 marks)**

Students will undergo an oral examination with an External Examiner for all the subject they have studied in their III year( both V & VI sem). All students would be examined on their learning and conceptual understanding all subjects which they have studied.