



GRG School of Management Studies  
PSGR Krishnammal College for Women



## **CURRICULUM AND SYLLABUS**

### **POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES (PGDMFS) [2019 - 2020]**

**April 2019**

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## **POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES**

### **PROGRAMME AND CURRICULUM OBJECTIVES**

#### **PROGRAMME OBJECTIVES**

In line with the vision and mission of the institution, the Post Graduate Diploma in Management of Financial Services (PGDMFS) programme is designed to provide the students with knowledge, skills and attitude for a successful career in management of financial services.

#### **PROGRAMME STRUCTURE**

The design of the curriculum of PGDMFS programme is based on the principle of Knowing (Knowledge), Doing (Skills), and Being (Attitude). In this programme the 'Knowing' part comprises a total of nine courses; two basic courses - Business and Management, and Corporate Governance and Ethics; and seven specialisation courses - Indian Financial System, Management of Banking Services, Investment Analysis and Portfolio Management, Risk Management and Insurance, Technology in Financial Services, Investment Banking, and Micro Finance. The 'Doing' part comprises two Field Studies. The 'Being' part comprises Communication, and Essential Skills for Management. The total number of credits is 42.

#### **CURRICULUM OBJECTIVES**

The curriculum is designed to:

1. Familiarise the students to basics of business, management, and issues relating to governance and ethics
2. Enrich their knowledge on key areas relating to management of financial products and services
3. Enable the students to acquire skills necessary to successfully carve a career in financial services management
4. Help students to gain life skills - Communication and Essential Skills for Management through intensive modules of experiential learning

## **POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES**

### **CURRICULUM 2019 - 2020 - AN OVERVIEW**

#### **THE PROGRAMME**

1. The full-time, one-year PGDMFS programme offered by the Department of Management, (GRG School of Management Studies), PSGR Krishnammal College for Women comprises two semesters, each semester being of approximately 90 working days.
2. The programme is of 42 Credits equivalent of courses. One credit is equivalent to 15 classroom sessions of 60 minutes each. Students are expected to spend an equal time outside the classroom for preparation, assignments, library reading etc.
3. The programme includes courses on basics of Business and Management, Corporate Governance and Ethics, and various financial services. Students are also required to carry out two field studies. In addition, they are required to successfully complete the two courses under life skills.

#### **STRUCTURE OF THE PGDMFS CURRICULUM**

The PGDMFS curriculum is structured as below:

1. Two basic courses (5 credits) - Business and Management, and Corporate Governance & Ethics
2. Seven courses from Financial Services domain (21 credits) - Indian Financial System, Management of Banking Services, Investment Analysis and Portfolio Management, Risk Management and Insurance, Technology in Financial Services, Investment Banking, and Micro Finance
3. Two Practice Work (12 credits) - Field Study 1 and Field Study 2
4. Two courses as a part of life skills (4 credits) - Communication, and Essential Skills for Management.

#### **ATTENDANCE**

1. Students are expected to attend a minimum of 75% of all scheduled classroom sessions during each semester.
2. The Principal/Director may condone the shortage in attendance, in exceptional circumstances, up to a maximum of 10%.
3. Students falling short of the required attendance will not be permitted to appear for the End Semester Examination of the semester.
4. Students who do not complete a semester on account of such shortage of attendance may seek to repeat the semester in the subsequent academic year.

## COMPLETION OF THE PGDMFS PROGRAMME

Students are required to complete their PGDMFS programme in all respects within a maximum of three years from the date of their first joining the programme, or as per the rules and regulations of the Bharathiar University in regard.

## ASSESSMENT AND EVALUATION

1. The concerned course facilitator shall announce to the students the broad outline of the pedagogy to be adopted for each course. The details of the pedagogy will also be a part of the session plan and course details uploaded on Moodle or other technology-enabled LMS at GRGSMS.
2. Assessment/evaluation of students' performance will be based on both Continuous Internal Assessment (CIA) and End Semester Examination (ESE) for all courses. CIA shall carry a weightage of 60% and the ESE 40%. The ESE will be conducted at the end of each semester.
3. The CIA shall comprise multiple components of assessment such as quizzes, assignments, case discussion, simulation, classroom participation, student presentations, field study, exercise, peer evaluation and mid-semester examination. The faculty concerned may decide appropriate mixture of components for their courses, provided that the 'mid-semester examination' component of CIA shall carry 20% weightage. The remaining weightage (40%) of the CIA shall comprise four other components.

## SCHEME OF EXAMINATION

The End Semester Examinations shall be of 3-hour duration irrespective of credits assigned to the Courses. The maximum marks in ESE shall be 100 to be pro-rated to 40%. Mid Semester Examination shall be of two hours duration irrespective of the credits assigned to the Courses. The maximum mark in the mid semester examination shall be 50 and to be pro-rated to 20%.

The End Semester examination question papers shall comprise three sections.

- Section 1 shall comprise 10 questions (all to be answered - each question carrying 2 marks) of objective type that may comprise a combination of fill-in-the-blank, true-or-false, and multiple-choice questions
- Section 2 shall comprise 10 questions (out of which 7 need to be answered - each question carrying 5 marks) that ask for brief descriptive answers of about 100 words (1 page)
- Section 3 shall comprise 5 questions (out of which 3 need to be answered - each question carrying 15 marks) that ask for detailed analytical, descriptive answers of about 300 words (3 pages).

**GRADING**

The assessment of performance of students in examinations will be based on grade points received instead of numerical marks. For this purpose, letter grades will be used to assess standards of performance. The following letter grades will be used:

<b>Range of Marks</b>	<b>Grade Point</b>	<b>Letter Grade</b>	<b>Description</b>
90 - 100	9.0 - 10	O	Outstanding
90 - 99	9.0 - 9.9	D+	Excellent
75 - 79	7.5 - 7.9	D	Distinction
70 - 74	7.0 - 7.4	A+	Very Good
60 - 69	6.0 - 6.9	A	Good
50 - 59	5.0 - 5.9	B	Average
00 - 49	0.0	U	Re-appear
ABSENT	0.0	AAA	Absent

**POST GRADUATE DIPLOMA IN MANAGEMENT OF FINANCIAL SERVICES**

**LIST OF COURSES FOR PGDMFS PROGRAMME (2019 - 2020)**

<b>Code</b>	<b>Title</b>	<b>Credits</b>
<b>SEMESTER I</b>		
DF19BAM	Business and Management	3
DF19IFS	Indian Financial System	3
DF19IAP	Investment Analysis and Portfolio Management	3
DF19MBS	Management of Banking Services	3
DF19COM	Communication	2
DF19FS1	Field Study 1	6
	<b>Sub - Total</b>	<b>20</b>
<b>SEMESTER II</b>		
DF19CGE	Corporate Governance and Ethics	2
DF19IBK	Investment Banking	3
DF19MCF	Micro Finance	3
DF19RMI	Risk Management & Insurance	3
DF19TFS	Technology in Financial Services	3
DF19ESM	Essential Skills for Management	2
DF19FS2	Field Study 2	6
	<b>Sub - Total</b>	<b>22</b>
	<b>TOTAL</b>	<b>42</b>

## SYLLABUS AND COURSE OUTLINE

### SEMESTER I - COURSES

<b>Code</b>	<b>Title</b>	<b>Credits</b>
DF19BAM	Business and Management	3
DF19IFS	Indian Financial System	3
DF19IAP	Investment Analysis and Portfolio Management	3
DF19MBS	Management of Banking Services	3
DF19COM	Communication	2
DF19FS1	Field Study 1	6
	<b>Total</b>	<b>20</b>



Course Title: **BUSINESS AND MANAGEMENT**  
Course Code: DF19BAM  
Semester/ Credits: I / 3

### **Course Objective**

This course enriches the knowledge of students in the nature and purpose of business and fundamental principles of management. At the end of this course, students will be able to describe the principles, theories, and the process of management.

### **Course Coverage**

#### Part 1 (6 hours)

##### *Nature and Purpose of Business*

Economic activities - Types - Business - Characteristics and Objectives of Business - Structure of Business - Classification of Business activities - Classification of Industries - Business Environment.

#### Part 2 (6 hours)

##### *Introduction to Management*

Management - Nature and purpose - Evolution of management thought- Systems approach to management process - Functions of managers

#### Part 3 (10 hours)

##### *Planning*

Essentials of Planning and Managing by Objectives - Strategies, Policies - Planning Premises - Decision Making

#### Part 4 (8 hours)

##### *Organizing*

Nature of organizing - Organization Structure - Departmentation

#### Part 5 (10 hours)

##### *Leading*

Motivation: Theories - Leadership - Trait, Behaviour, and contingency approaches

#### Part 6 (5 hours)

##### *Controlling*

The System and Process of Controlling - Budgetary and non-budgetary Control Techniques

**Pedagogy**

Lecture, Case Discussion, Seminar, Exercises

**Evaluation and Grading**

Case Discussion	...	10%
Presentation	...	10%
Exercises	...	10%
Quiz	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

**Reference Books**

1. Koontz, Harold and Weihrich, Heinz (2016). *Essentials of Management: An International, Innovation and Leadership Perspective*, 10/e; New Delhi: McGraw Hill Education
2. Tulsian P.C. & Vishal Pandey (2002). *Business Organisation and Management*; New Delhi: Pearson Education
3. Robbins, Stephen P, and Mary Coulter (2017). *Management*, 13/e; New Delhi: Pearson Education

Course Title: **INDIAN FINANCIAL SYSTEM**  
 Course Code: DF19IFS  
 Semester/ Credits: 1 / 3

**Course Objective**

This course aims at enabling the students to examine the structure, functions and regulatory framework of Indian Financial System. At the end of this course the students will be able to discuss about various components of financial system such as financial markets, financial instruments, financial institutions and financial services.

**Course Coverage****Part 1** (5 hours)*Introduction to Financial System*

Financial System - Meaning, Components and Functions - Overview of Indian Financial System - Financial System and the Economy - Reforms in the Financial System

Part 2 (12 hours)

*Financial Markets and Instruments*

Money Market - Capital Market - Primary Market and Secondary Market - derivatives Market - Debt Market - Corporate Debt and Government Securities - New Financial Instruments

Part 3 (11 hours)

*Financial Institutions*

Development Financial Institutions - Banking and Non-Banking Institutions - Mutual Fund Organizations - Insurance Companies

Part 4 (12 hours)

*Financial Services*

Investment Banking - Depositories and Custodians - Credit Rating - Factoring and Forfeiting - Leasing and Hire Purchase - Financial Inclusion and Microfinance

Part 5 (5 hours)

*Financial Regulation*

Regulations of the Capital Market - Role and Functions of Securities and Exchange Board of India - Role and Functions of Reserve Bank of India

**Pedagogy**

Lectures, Case Discussion, Seminar

**Evaluation and Grading**

Quiz	... 10%
Presentation	... 10%
Assignment	... 10%
Case Discussion	... 10%
Mid Semester Examination	... 20%
End Semester Examination	... 40%

**Reference Books**

1. Pathak V. Bharathi (2014). *Indian Financial System: Markets, Institutions and Services*, 4/e; New Delhi: Pearson Education
2. Khan M.Y. (2015). *Indian Financial System*, 9/e; New Delhi: McGraw Hill Education
3. Gurusamy S. (2011). *Indian Financial System*, 2/e; New Delhi: McGraw Hill Education

Course Title: **INVESTMENT ANALYSIS AND PORTFOLIO MANAGEMENT**  
Course Code: DF19IAP  
Semester/ Credits: I / 3

### **Course Objective**

This course provides insights on using fundamental and technical analysis as a technique for optimal security investment; understand the nuances of stock market operations; and deciding upon the purchase or sale of securities. On completion of this course the students will be able to analyse the securities and make investments for optimum returns.

### **Course Coverage**

#### Part 1 (8 hours)

##### *Investment Setting*

Financial and economic meaning of Investment - Characteristics and objectives of Investment - Types of Investment - Investment alternatives - Choice and Evaluation

#### Part 2 (7 hours)

##### *Risk and Return*

Risk and return concepts - Security returns, Systematic and Unsystematic risk, Risk in Contemporary mode, Using Beta to estimate return.

#### Part 3 (10 hours)

##### *Fundamental Analysis*

Economic Analysis - Economic forecasting and stock Investment Decisions - Forecasting techniques - Industry Analysis - Industry classification, Industry life cycle - Company Analysis - Measuring Earnings - Internal and External Information.

#### Part 4 (10 hours)

##### *Technical Analysis*

Fundamental Analysis Vs Technical Analysis - Dow Theory - Charting methods - Market Indicators. Trend - Trend reversals - Patterns - Moving Average - Exponential moving Average - Oscillators - Market Indicators - Efficient Market theory.

#### Part 5 (10 hours)

##### *Portfolio Management*

Portfolio analysis - Portfolio Selection - Capital Asset Pricing Model - Portfolio Revision - Portfolio Evaluation

**Pedagogy**

Lecture, Exercises, Case Discussion

**Evaluation and Grading**

Case Discussion	...	10%
Quiz	...	10%
Exercises	...	10%
Presentation	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

*Note: The coverage in this course will not have numerical problems*

**Reference Books**

1. Fischer, E. Donald and Ronald, J. Jordan (2018). *Security Analysis and Portfolio Management*, 14/e; New Delhi: Pearson Education
2. Chandra, Prasanna (2017). *Investment Analysis and Portfolio Management*, 5/e; New Delhi: McGraw Hill Education
3. Ranganathan, M and Madhumathi, R (2012). *Security Analysis and Portfolio Management*, 2/e; New Delhi: Pearson Education

Course Title: **MANAGEMENT OF BANKING SERVICES**  
 Course Code: DF19MBS  
 Semester / Credits: I / 3

**Course Objective**

This course provides an overview of management of banking in terms of sources and uses of funds, credit risk management and e-banking. At the end of this course, the students will be able to assess the credit risk, analyse the assets and liability of banks and recognise the role of technology in banking.

**Course Coverage****Part 1 (8 hours)*****Managing Banking and Financial Service***

Financial System - Current Issues and Future challenges - Monetary policy - Implications for Bank Management - Financial Statements of Banks operating in India - Analysing Banks Financial Statement

Part 2 (8 hours)

*Sources and Uses of Bank Funds*

Sources of Bank Funds - Bank Liabilities - Deposits - Non-Deposit Sources - Uses of Bank Funds - Lending Function - Credit Process - Fund Based and non-fund based lending - Loan pricing and customer Profitability Analysis

Part 3 (9 hours)

*Credit Delivery, Monitoring and Managing Credit Risk*

Credit Delivery and Legal aspects of Lending -Credit Monitoring, Sickness and Rehabilitation - Managing Credit Risk - An Overview - Measuring Credit Risk - Credit Risk models

Part 4 (10 hours)

*Banks and Risk Management*

Uses of Bank Funds - Investments - Measuring Market Risk with VaR - Banks investment portfolio in India -Capital Adequacy Risk - Risk Management in Banks - The Changing Face of Banking Risk, Asset Liability Management, Interest Rate Risk Management and Liquidity Risk Management

Part 5 (10 hours)

*Retail Banking and Electronic Banking*

Banking Functions - Retail Banking and Laws in Everyday Banking - International Banking - Foreign Exchange and Trade Finance - Nature and Scope - High - Tech Banking - E-Payment systems and Electronic Banking - Currents trends

**Pedagogy**

Lecture, Case Discussion, Exercises, Seminar

**Evaluation and Grading**

Presentation	...	10%
Quiz	...	10%
Exercises	...	10%
Case Discussion	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

**Reference Books**

1. Suresh, Padmalatha and Paul, Justin (2018). *Management of Banking and Financial Services*, 4/e; New Delhi: Pearson Education

2. Hubbard R. Glenn, O' Brien Patrick Anthony (2019). *Money, Banking and the Financial System*, 2/e; New Delhi: Pearson Education
  3. Peter S. Rose, Sylvia C. Hudgins, (2014). *Bank Management and Financial Services*, 8/e; New Delhi: McGraw Hill Education
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Course Title:                   **COMMUNICATION SKILLS**  
Course Code:                   DF19COM  
Semester/ Credits:           1 / 2

### **Course Objective**

The course is designed to build oral and written communication skills of students essential to professionals. At the end of the course students will be able to understand and use effective speaking techniques; apply the elements of nonverbal communication, and design and deliver effective presentations using slides and other Audio-visual aids. They would be able to write concretely and effectively business messages and emails using techniques of business writing

### **Course Coverage**

#### Part 1 (8 hours)

##### *Communicating at Work*

Importance of Communication Skills - Understanding the communication Process - Barriers to effective communication - Communication Styles - Communicating assertively, Persuasive communication - Functions of nonverbal communication - Body language - Appearance and Grooming

#### Part 2 (8 hours)

##### *Designing and Delivering Oral Presentations*

Adapting to Audience - Composing the Presentation - Enhancing presentations with slides and other visuals - Art of Delivering the presentation - Body Language - Handling Questions

#### Part 3 (4 hours)

##### *Effective Writing*

Fundamentals of business writing - Adapting your words to your readers -Constructing clear sentences and paragraphs - Writing for positive effect - Crafting messages for electronic media

#### Part 4 (5 hours)

##### *Writing Business Messages*

Directness in good-news and neutral messages - Indirectness in bad-News Messages and persuasive messages - email etiquette

Part 5 (5 hours)

*Writing Reports*

Writing Reports - Short reports and long informal reports

**Pedagogy**

Lecture and Discussion, Class activities, Writing exercises, Role-play

**Evaluation and Grading**

Presentation	...	25%
Assignment on Writing Business Message	...	25%
Class Participation	...	25%
Online Course	...	25%

**Reference Books**

1. Bovee, Courtland L, Thill, John V. and Raina, Roshan Lal (2017). *Business Communication Today*, 10/e; New Delhi: Pearson Education
  2. Chaturvedi, P. D. and Chaturvedi, Pramilla (2017). *The Art and Science of Business Communication*, 5/e; New Delhi: Pearson Education
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Course Title:                   **FIELD STUDY 1**  
Course Code:                   DF19FS1  
Semester/ Credits:            I / 6

**Guidelines for Field Study 1**

A field study is one of the most effective methods of learning by experience. It helps students to get immersed in the business environment and provides an opportunity for them to observe key details of a company, learn contemporary management practices and gain insights into application of theories.

**Objectives of the Field Study**

- To gain exposure to and experience in any well-established company in the financial services sector.
- To be able to apply their theoretical knowledge in a real time situation in the organisation and integrate with practical business operations.
- To be able to provide own perspectives and insights based on their experience with the company.



## **Choice of Organisation**

The students can carry out their field study work in any of the leading companies in the financial services sector (banking, insurance, mutual funds/asset management, capital markets etc.) in Coimbatore.

The company identified by the student should be approved by the faculty guide. An acceptance letter issued by the company should be submitted to the programme administrator before the commencement of the field study. Complete details of the company guide should be intimated to the faculty guide for the smooth flow of the process.

## **Focus area for Field study**

Students should spend about 4 weeks full-time in the company. During this period, they should gather all possible information relating to the company, its organisational structure and systems, businesses, operations, processes, customers, and transactions. This list is only indicative and not exhaustive. The required information may be collected through continuous interaction and discussion with the company executives, physical observation, published materials like annual reports, newsletters, organisation manuals, company websites etc.

A further period of about 2 weeks should be spent in analysing the information so gathered with a view to identifying a few major challenges faced by the company and suggesting ways and means for addressing such challenges. These could be relating to risk management strategies, leverage on technology and its impact on business, ability of the company to maintain its disclosure norms, understanding customer needs and requirements, ethical dilemma, transparency in operations, compliance policies, inflationary pressure, savings pattern, lending and investment practices, competitive advantage in business, global challenges, financial performance and stake holder engagement. Application of the student's theoretical knowledge to practice is the key in this work.

## **Credits**

The field study entails 6 Credits (approx. 50 hours of intense hands-on work, excluding preparation, analysis, and report writing of approx. 25 hours of work).

## **Report and Presentation**

- At the end of their field study, students are required to submit a written report to their faculty guide. The report should be clear, comprehensive, and bring out their learning.
- Students are required to make a presentation to a faculty group (including the faculty guide) on their field study.

## **Outcome**

At the end of the field study, the student should be able to:

- Explain in detail the organisation, products, services, and operations of a company in the financial services sector.
- Provide insights for improvement in the performance of a company in the financial services sector.
- Communicate and relate to peers, customers and others in a more effective manner.
- Be better equipped to be employed in a financial services company.

## **Evaluation**

Evaluation of a student's field study will be based on four factors:

- Assessment and feedback from the company guide - 20%
  - Assessment by the faculty guide - 30%
  - Presentation - 30%
  - Written report - 20%
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## SYLLABUS AND COURSE OUTLINE

### SEMESTER II - COURSES

<b>Code</b>	<b>Title</b>	<b>Credits</b>
DF19CGE	Corporate Governance and Ethics	2
DF19IBK	Investment Banking	3
DF19MCF	Micro Finance	3
DF19RMI	Risk Management & Insurance	3
DF19TFS	Technology in Financial Services	3
DF19ESM	Essential Skills for Management	2
DP19FS2	Field Study 2	6
	<b>Total</b>	<b>22</b>

Course Title: **CORPORATE GOVERNANCE & ETHICS**  
Course Code: DF19CGE  
Semester / Credits: II / 2

### **Course Objectives**

This course is intended to provide students with a broad knowledge issues relating to corporate governance and ethical dilemmas. At the end of the course the student would be able to recognise the theory and practice of corporate governance and analyse and resolve ethical dilemmas in business

### **Course Coverage**

#### Part 1 (6 hours)

##### *Understanding Corporate Governance*

Corporate Governance: An Overview - The Theory and Practice of Corporate Governance - Landmark in the emergence of Corporate Governance

#### Part 2 (10 hours)

##### *Stakeholders in Corporate Governance*

Rights and Privileges of Shareholders - Investors' Problems and Protection - Corporate Governance and Other Stakeholders

#### Part 3 (7 hours)

##### *Role of Directors and Auditors in Governance*

Board of Directors: A Powerful Instrument in Corporate Governance - Role, Duties and Responsibilities of Auditors

#### Part 4 (7 hours)

##### *Facilitators and Regulators*

Business Ethics and Corporate Governance - Corporate Social Responsibility - SEBI: The Indian Capital Market Regulator - The Role of Government in Ensuring Corporate Governance

### **Pedagogy**

Lectures, Role Play, Seminar, Case Discussion

### **Evaluation and Grading**

Case discussion	...	10%
Presentation	...	10%

Assignments	...	10%
Role Play	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

### Reference Books

1. Mandal, S.K (2017). *Ethics in Business and Corporate Governance*, 2/e; New Delhi: McGraw Hill Education
  2. Fernando, A.C (2012). *Corporate Governance: Principles, Policies and Practices*, 2/e; New Delhi: Pearson Education
  3. Ghosh, B.N (2012). *Business Ethics and Corporate Governance*, New Delhi: McGraw Hill Education
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Course Title:	<b>INVESTMENT BANKING</b>
Course Code:	DF19IBK
Semester/ Credits:	II / 3

### **Course Objective**

The objective of the course is to make the students to understand the functions of global and Indian investment banking paradigm. It will also enable the students to understand the role of investment banks in securities market and various advisory services rendered by investment banks.

### **Course Coverage**

#### Part 1 (6 hours)

##### *Introduction to Investment Banking*

Global and Indian Investment Banking Paradigm - Functions of Investment Banks - Types of Investment Banks - Services offered by Investment Banks

#### Part 2 (13 hours)

##### *Fund Raising Services*

Domestic Issue Management - Underwriting - Global Security Issuances - Buybacks and De-listing

#### Part 3 (13 hours)

##### *Financial Advisory Services*

Corporate Restructuring - Mergers and Acquisitions - Divestitures - Leveraged Buyouts - Venture Capital - Private Equity and Placements

**Part 4 (13 hours)***Other Advisory Services*

Debt Syndication - Disinvestment of Public Sector Enterprises - Stock Broking and Depository Services - Credit Rating - Infrastructure Advisory Services

**Pedagogy**

Lectures, Case Discussion, Seminar

**Evaluation and Grading**

Quiz	...	10%
Presentation	...	10%
Assignment	...	10%
Case Discussion	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

**Reference Books**

1. Giri Pratap S. (2017). *Investment Banking: Concepts, Analyses and Cases*, 3/e; New Delhi: McGraw Hill Education
  2. Khan, M.Y. (2018). *Financial Services*, 9/e; New Delhi: McGraw Hill Education
  3. Machiraju, H.R (2011). *Merchant Banking*, 4/e; New Delhi: New Age International
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Course Title: **MICRO FINANCE**  
 Course Code: DF19MCF  
 Semester / Credits: II / 3

**Course Objective**

This course introduces microfinance as a tool for social and rural development. On completion of this course the students will be able to, recognize various credit lending models, identify role of microfinance institutions and assess the risk associated with microfinance.

**Course Coverage****Part 1 (8 hours)***Microfinance Perspectives*

Poverty, Rural Credit and Financial Inclusion, Microfinance - An Introduction - Microfinance - Lessons from international exposure

Part 2 (15 hours)

*Models of Microfinance*

Models of Microfinance across the world - Microfinance delivery methodologies - Legal and Regulatory framework - Evolution and Characteristics of Microfinance in India - Financial Inclusion - Impact of Microfinance

Part 3 (14 hours)

*Microfinance: Operational Aspects*

Financial products and services, financial accounting and reporting - Revenue models of Microfinance - Risk management - Basics of banking - Compliance to various regulations

Part 4 (8 hours)

*Microfinance and Disaster*

Recent developments of Microfinance in India - Microfinance and Disaster - Cases on Women SHGs - Linkage Building and Successful Micro Entrepreneurs

**Pedagogy**

Lecture, Case Discussion, Field Study

**Evaluation and Grading**

Quiz	...	10%
Case Discussion	...	10%
Assignment	...	10%
Presentation	...	10%
Mid Semester Examination	...	20%
End- Semester Examination	...	40%

**Reference Books**

1. Bhaskaran, R. (2017). *Microfinance - Perspectives and Operations*, 2/e; Macmillan Education
2. Panda, Debadutta K. (2015). *Understanding Microfinance*, New Delhi: Wiley India
3. Armendáriz Beatriz and Morduch Jonathan. (2010). *The Economics of Microfinance*, 2/e; PHI Learning

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Course Title: **RISK MANAGEMENT AND INSURANCE**  
Course Code: **DF19RMI**  
Semester / Credits: **II / 3**

## Course Objective

This course provides an overview of various risks associated with individual, organization and property. The course introduces to the students insurance as a tool for risk management. On completion of this course, the students will be able to identify and classify various risks, analyse the provisions relating to Insurance contract and identify appropriate insurance based on the need.

## Course Coverage

### Part I (4 hours)

#### *Introduction to Risk Management*

Understanding Risk - Risk Management - Enterprise Risk Management

### Part 2 (4 hours)

#### *Fundamentals of Insurance*

Introduction to Insurance - Principles of Insurance - Insurance contract and provisions

### Part 3 (3 hours)

#### *Insurance in India & Legal Framework*

Insurance Sector in India - Historical framework - Insurance sector reforms - Players in Insurance Sector - Primary Insurance Laws - IRDA and its functions

### Part 4 (10 hours)

#### *Function of Insurers*

Underwriting - Rating and Rate Making - Marketing of Insurance Products - Claim Management - Insurance Intermediaries - Risk Management - Reinsurance

### Part 5 (10 hours)

#### *Life Insurance*

Fundamentals of Life Insurance - Life Insurance Contracts and Policy Provisions - Types - Claim Management of Life Insurance - Group Insurance

### Part 6 (14 hours)

#### *General Insurance*

Introduction to General Insurance - Practice of Non-Life Insurance - Fire Insurance - Marine Insurance - Automobile Insurance - Social Insurance - Liability Insurance - Miscellaneous Insurance



**Pedagogy**

Lecture, Case Discussion, Exercises, Seminar

**Evaluation and Grading**

Quiz	...	10%
Presentation	...	10%
Case Discussion	...	10%
Assignments	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

**Reference Books**

1. Rejda, E. George (2017). *Principles of Risk Management and Insurance*, 13/e; New Delhi: Pearson Education
2. Gupta, P. K. (2012). *Insurance and Risk Management*, 2/e; Mumbai: Himalaya Publishing
3. Vaughan, J., Emmett and Vaughan, M., Therese (2015). *Fundamentals of Risk Management and Insurance*, 11/e; New Delhi: Wiley India

Course Title: **TECHNOLOGY IN FINANCIAL SERVICES**  
 Course Code: DF19TFS  
 Semester/ Credits: II / 3

**Course Objectives**

This course introduces the new age technologies which have made a paradigm shift in management of financial services. On completion of this course, the student will be able to discuss various technologies used in banking and identify the problems in dealing with electronic banking. The participant will also be able to comprehend the value of CRM systems in financial services.

**Course Coverage**Part I (8 hours)*Introduction to Electronic Payment*

Overview of Electronic Payment and Settlement Systems - Framework of Payment Settlement systems - Entities involved Payment process

Part 2 (15 hours)*Technology in Banking*

Electronic Clearing Service - MICR Clearing - Core Banking Solutions - NEFT and Real Time Gross Settlement - Structured Financial Messaging System - Plastic Money and e-Money - Internet Banking & Mobile Banking

Part 3 (10 hours)

*Challenges in Hi-tech Banking and RBI Guidelines*

Security Issues in Electronic Banking - Threats and Challenges - RBI role in Hi-tech Banking - Case on challenges of Hi-tech Banking - RBI regulations for Electronic Banking

Part 4 (12 Hours)

*Technology in other Financial Services and Legal Framework*

Online trading systems in Stock broking - Risk Management Information System (RIMS) in Insurance - CRM for Financial Services - Information Technology Act 2000 - Amendment of IT Act 2008

**Pedagogy**

Lectures, Exercises, Case Discussion

**Evaluation and Grading**

Quiz	...	10%
Case Discussion	...	10%
Exercises	...	10%
Assignments	...	10%
Mid Semester Examination	...	20%
End Semester Examination	...	40%

**Reference Books**

1. Padmalatha Suresh, Justin Paul (2018). *Management of Banking and Financial Services*, 3/e; New Delhi: Pearson Education
2. Vijayaraghavan Iyengar, G. (2009). *Introduction to Banking*, 1/e; New Delhi: Excel Books
3. Joshi and Joshi (2009). *Managing Indian Banks*, 3/e; New Delhi: McGraw Hill Education
4. Text from Information Technology Act, 2000 and 2008

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Course Title: **ESSENTIAL SKILLS FOR MANAGEMENT**  
Course Code: DF19ESM  
Semester/ Credits: II / 2

## Course Objective

This course is designed to build the essential soft skills required to be successful in management. At the end of this course, students will be able to display desirable personality traits critical to be successful in management.

## Course Coverage

- Self-Discovery and Goal setting
- Positive Thinking
- Decision Making
- Stress Management
- Time Management
- Emotional Intelligence
- Conflict Management
- Interpersonal Skills
- Teamwork

## Pedagogy

Discussion, Experiential Class Activities, Exercises

## Evaluation and Grading

Presentation	...	30%
Assignments	...	30%
Class Participation	...	20%
Exercises	...	20%

## Reference Books

1. Hayes, John (2012). *Interpersonal skills at work*, 2/e; New Delhi: Routledge
2. Alex.K. (2011). *Soft Skills*, 2/e; New Delhi: S Chand
3. Ghosh. B.N. Ed. (2012). *Managing Soft Skills for Personality Development*, New Delhi: McGraw Hill Education

Course Title: **FIELD STUDY 2**  
 Course Code: **DF19FS2**  
 Semester/ Credits: **II / 6**

### Guidelines for Field Study 2

A field study is one of the most effective methods of learning by experience. It helps students to get immersed in the business environment and provides an opportunity for

them to observe key details of a company, learn contemporary management practices and gain insights into application of theories.

### **Objectives of the Field Study**

- To gain exposure to and experience in any well-established company in the financial services sector.
- To be able to apply their theoretical knowledge in a real time situation in the organisation and integrate with practical business operations.
- To be able to provide own perspectives and insights based on their experience with the company.

### **Choice of Organisation**

The students can carry out their field study II work in any of the leading companies in the financial services sector (banking, insurance, mutual funds/asset management, capital markets etc.) in Coimbatore other than the organization in which she has completed field study I.

The company identified by the student should be approved by the faculty guide. An acceptance letter issued by the company should be submitted to the programme administrator before the commencement of the field study. Complete details of the company guide should be intimated to the faculty guide for the smooth flow of the process.

### **Focus area for Field study**

Students should spend about 4 weeks full-time in the company. During this period, they should gather all possible information relating to the company, its organisational structure and systems, businesses, operations, processes, customers, and transactions. This list is only indicative and not exhaustive. The required information may be collected through continuous interaction and discussion with the company executives, physical observation, published materials like annual reports, newsletters, organisation manuals, company websites etc.

A further period of about 2 weeks should be spent in analysing the information so gathered with a view to identifying a few major challenges faced by the company and suggesting ways and means for addressing such challenges. These could be relating to risk management strategies, leverage on technology and its impact on business, ability of the company to maintain its disclosure norms, understanding customer needs and requirements, ethical dilemma, transparency in operations, compliance policies, inflationary pressure, savings pattern, lending and investment practices, competitive advantage in business, global challenges, financial performance and stake holder engagement. Application of the student's theoretical knowledge to practice is the key in this work.

## Credits

The field study entails 6 Credits (approx. 50 hours of intense hands-on work, excluding preparation, analysis, and report writing of approx. 25 hours of work).

## Report and Presentation

- At the end of their field study, students are required to submit a written report to their faculty guide. The report should be clear, comprehensive, and bring out their learning.
- Students are required to make a presentation to a faculty group (including the faculty guide) on their field study.

## Outcome

At the end of the field study, the student should be able to:

- Explain in detail the organisation, products, services, and operations of a company in the financial services sector.
- Provide insights for improvement in the performance of a company in the financial services sector.
- Communicate and relate to peers, customers and others in a more effective manner.
- Be better equipped to be employed in a financial services company.

## Evaluation

Evaluation of a student's field study will be based on four factors:

- Assessment and feedback from the company guide - 20%
  - Assessment by the faculty guide - 30%
  - Presentation - 30%
  - Written report - 20%
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