

M.Com (MASTER OF COMMERCE) - COURSE MATRIX II SEMESTER

M.Com (MASTER OF COMMERCE)

Paper code	Subjects	IA	Exam	Total
2.1	Indian Banking	30	70	100
2.2	Risk Management	30	70	100
2.3	Advanced E – Commerce & Mobile Commerce	30	70	100
2.4	Business Research Methods	30	70	100
2.5	Operations Research & Quantitative Techniques	30	70	100
2.6	Business Marketing	30	70	100
2.7	SOFT CORE Micro Finance	30	70	100

2.1 INDIAN BANKING

Objectives:

1. To expose the students to Indian Banking System along with the latest reforms in Banking.
2. To enable the students to understand prudential norms and new technologies in Banking

MODULE 1: Evolution of Banking Institutions in India-Role of Joint stock banks in India, Presidency banks, Imperial Banks, State Bank of India, Commercial Banks, and Nationalized Lead Banks, Regional Rural Banks (RRBs), Local Area Banks, Banking reforms after 1990. Private Banks and Foreign Banks- Salient Features, Objectives, Functions.

MODULE 2: RBI and its Role, monetary and credit policy, CRR, SLR in Banks, Banking system and Banks in India, Banking Regulation Act 1949.

MODULE 3: Monitoring and Follow-up, IRAC Norms (i.e, Income Recognition and Asset Classification norms), Non-performing Assets, Securitization Act. E-Banking, Payment system, settlement system, Business and profit planning

MODULE 4: BASEL I, II and III, CRAR and RBI Prudential norms on New capital Adequacy and framework.

MODULE 5: Banking Innovations-New Technology in banking, E-Services, debit and credit cards, Internet Banking, ATM, Electronic Fund Transfer, MICR, RTGC, DEMAT

Book References

1. Tannan M L: Banking Law and Practice in India
2. Shekar K C: Banking Theory Law and Practice
3. Gorden and Natarajan: Banking Theory Law and Practice
4. S.P. Srivastava: Banking Theory Law and Practice
5. Kiran Prakashan: Banking and Financial Awareness
6. Moorad Choudhry: The Principles of Banking,
7. Mr. Yat-fai Lam, Mr. Edward Tak-wah Kwan and Dr. Kin-keung Lai, Managing Credit Risk Under the Basel III Framework
8. Leonard Matz, Liquidity Risk Measurement and Management: Basel III And Beyond

2.2 RISK MANAGEMENT

Objective

To provide basic knowledge of risk, type of risks and tools of risk management.

MODULE 1: Definition of Risk and uncertainty- Classification of Risk, Sources of Risk- external and internal. Risk Management-nature, risk analysis, planning, control and transfer of risk, Administration of properties of an enterprise, provision of adequate security arrangements. Interface between Risk and Insurance- Risk identification, evaluation and management techniques, Risk avoidance, Retention and transfer, Selection and implementation of Techniques. Various terminology, perils, clauses and risk covers.

MODULE 2: Introduction to Risk Management, Types of Risk, Evolution of Risks, Steps in risk management, RBI guidelines.

MODULE 3: Credit Risks Credit Risk Management models - Introduction, Motivation, Functionality of good credit. Risk Management models- Review of Markowitz's Portfolio selection theory –Credit Risk Pricing Model – Capital and Regulation. Risk management of Credit Derivatives.

MODULE 4: Market Risk (includes asset liability management) Yield Curve Risk Factor- Domestic and global contexts-handling multiple risk factor-principal component analysis-value at Risk (VAR) – implementation of a VAR system- Additional Risk in fixed income markets-Stress testing- Bank testing.

MODULE 5: Operational Risk - Introduction-typology of operational risk- measuring operational risk -Who manages operational risk- key to implementing bank-wide operational risk management- why invest in operational risk management. Technology Risk- Best practice –operational risk systems/Solutions.

MODULE 6: Tools for Risk Management Derivatives Futures, Options, Swaps, ECGS

Book Reference:

1. The professional's Hand book of Financial Risk Management by Marc Lox and Lev Borodorsky.
2. Thomas S. Coleman A, Practical Guide to Risk Management
3. Paul Hopkin, Fundamentals of Risk Management
4. George E Rejda and Michael McNamara, Principles of Risk Management & Insurance
5. John C. Hull, Risk Management & Financial Institutions

2.3 ADVANCED E-COMMERCE AND MOBILE COMMERCE

OBJECTIVE:

This course will provide an analytical and technical framework to understand the emerging world of e-commerce and mobile commerce. E-commerce and mobile commerce poses both a challenge and an opportunity for managers. As a matter of competitive necessity, savvy managers must gain an understanding of the rapidly changing technology and business models.

MODULE 1 Threats in e-commerce, Encryption overview, Elements of an encryption system, Secret key encryption, Public-key encryption, Digital signatures, Digital Certificates, Types of Cryptographies, Secure Sockets Layer (SSL), Smart Cards and its applications. Electronic Data Interchange- Evolution, uses, Benefits, Working of EDI, EDI Standards, EDI Components, EDI Services, ANSI X12 and EDIFACT

MODULE 2 Overview of Electronic Payment Systems, Cybercash, Smart Cards, Electronic Banking - types, Electronic Fund Transfers - Digital Token-based Electronic Payment Systems, E-cash, e-Cheque, Payment Systems on internet- Risk of Electronic Payment Systems. Secure Electronic Transactions (SET) Protocol

MODULE 3 M-Commerce - Introduction – Infrastructure Of M-Commerce – Types Of Mobile Commerce Services – Technologies Of Wireless Business – Benefits And Limitations, Support, Mobile Marketing & Advertisement, Non – Internet Applications/services in M-Commerce – Wireless/Wired Commerce Comparisons

MODULE 4 A Framework For The Study Of Mobile Commerce – NTT Docomo's I – Mode – Wireless Devices For Mobile Commerce – Towards A Classification Framework For Mobile Location Based Services – Wireless Personal And Local Area Networks – The Impact Of Technology Advances On Strategy Formulation In Mobile Communications Networks, 2G, 3G and 4G technology

MODULE 5 The Ecology Of Mobile Commerce – The Wireless Application Protocol – Mobile Business Services – Mobile Portals – Factors Influencing The Adoption Of Mobile Gaming Services – Mobile Data Technologies And Small Business Adoption And Diffusion – M-Commerce In The Automotive Industry – Location – Based Services: Criteria For Adoption And Solution Deployment – The Role Of Mobile Advertising In Building A Brand – M-Commerce Business Models

REFERENCE BOOKS:

1. Dave Chaffey, —E-Business and E-Commerce Management, Third Edition, 2009, Pearson Education
2. Brian E. Mennecke, Troy J. Strader, —Mobile Commerce: Technology, Theory and Applications, Idea Group Inc., IIR press, 2003.
3. P. J. Louis, — M – Commerce Crash Course, McGraw – Hill Companies February 2001.
4. Paul May, —Mobile Commerce: Opportunities, Applications, and Technologies of Wireless Business, Cambridge University Press March 2001.
5. Michael P. Papazoglou, Peter M.A. Ribbers, —e – business organizational and Technical foundation, Wiley India 2009
6. Dr.Pandey , Saurabh Shukla E-commerce and Mobile commerce Technologies , Sultanchand ,2011

2.4 BUSINESS RESEARCH METHODS

Objectives:

1. To familiarize students with concepts, tools and techniques of the methodology of business research.
2. To enable students to do a research / consultancy project in the fourth semester.

MODULE – 1: Research: Meaning, Purpose, Scientific method, types of research; scope of business research. Review of literature: need, purpose, notes taking.

MODULE – 2: Selection and formulation of a research problem, formulation of hypothesis, operational definition of concepts, sampling techniques. Research Design: Meaning, nature, process of preparation, components of research design.

MODULE – 3: Data: Sources of data, methods, of collection; observation interviewing, mailing; tools for collection data; interview schedule, interview guide, questionnaire, rating scale, socio-metry, check list; pre-testing of tools, pilot study. Processing of data; checking, editing, coding, transcription, tabulation, preparation of tables, graphical representation.

MODULE – 4: Analysis of data; Simple statistical techniques and their uses. Testing of Hypothesis, Research Applications – market survey. Report – Writing: Planning report writing work-target audience, type of report, style of writing synoptical outline of chapters; steps in drafting the report.

Books for References:

1. Moses, C.A. *Survey Methods in Social Investigation*.
2. Goode & Hatt, *Methods in Social Investigation*.
3. William Emory, *Business Research Methods*.
4. Vernon Colver & H.L. Balsleg, *Business Research Methods*.
5. Krishnaswamy O.R, *Methodology of Research in Social Sciences*, Himalya Publishing house.
6. Kothari. C.R, *Methodology of Research*, Vikas Publishing House.
7. K.R. Sharma, *Research Methodology*, National Publishers , Jaipur.
8. Wilkinson & Bhandarkar, *Methodology and Techniques of Social Research*.
9. Cooper D.R and P.S. Schindler, *Business Research Methods*, Tata McGraw Hill

2.5 OPERATIONS RESEARCH & QUANTITATIVE TECHNIQUES

Objectives:

1. To impart knowledge in concepts and tools of OR and QT
2. To make students apply these in managerial decision making.

MODULE – 1 Linear programming, problem formulation, graphical method and simplex method of solution, description of software packages for solving LLP, product mix problems, other managerial applications. Transportation Models, Assignment models.

MODULE – 2 Probability- basic rules, random variables, probability distributions, expected value, variance, Normal distribution, risk analysis in capital – budgeting.

MODULE – 3 Network analysis, PERT,CPM-drawing the network activity times, event times, critical path, total and free slack-cost time trade off and crashing. Software packages (Description only) Inventory models, EOQ model, sensitivity analysis, model with one, price break inventory control systems in practice.

MODULE – 4 Decision making under uncertainty, different decision criteria, decision trees. Simulation, model building, the process, problems with special reference inventory and financial managements. Critical evaluation of software.

Books for Reference

1. Srivastava V. K. etal – *Quantitative Techniques for Managerial Decision Making*, Wiley Eastern Ltd
2. Richard, I.Levin and Charles A.Kirkpatrick – *Quantitative Approaches to Management*, McGraw Hill, Kogakusha Ltd
3. Budnik, Frank S Dennis Mcleaavey, Richard Mojena – *Principles of Operation Research -* AIT BS New Delhi.
4. Sharma J K – *Operation Research- theory and applications*-Mc Millan,New Delhi
5. Kalavathy S. – *Operation Research* – Vikas Pub Co
6. Gould F J – *Introduction to Management Science* – Englewood Cliffs N J Prentice Hall.
7. Naray J K, *Operation Research, theory and applications* – Mc Millan, New Dehi.
8. Taha Hamdy, *Operations Research*, Prentice Hall of India
9. Tulasian: *Quantitative Techniques*: Pearson Ed.
10. Vohr.N.D. *Quantitative Techniques in Management*, TMH.
11. Stevenson W.D, *Introduction to Management Science*, TMH.

2.6 BUSINESS MARKETING

Objectives

1. To facilitate indepth understanding of similar and differences between Business to business Marketing and Consumer Marketing.
2. To equip students, with application tools towards formulating and implementing Business marketing strategies.

MODULE – 1: Nature of Business Marketing What is Industrial/Business Marketing; Differences between Business and Consumer Marketing; Nature of Demand in Industrial Markets. Organisational Buying and Buying Behaviour Organisational Buying Decision Process; Buying Situations; Buy grid Frame Work; Buying Centre Roles; Key Members of Buying Centre. Models of organizational Buying Behaviour; The Webster and Wind Model; The Sheth Model.

MODULE – 2: Buyer – Seller Relationship Buyer and Seles representative Interaction; Relationship Marketing; Sales Presentation; Negotiation; Reciprocity; Dealing with Customers‘ Customer; Customer Service; Management of Major and National Accounts. Relationship marketing, Managing Buyer Seller relationship, Customer Relationship Management. Defining E-Commerce, Key Elements Supporting E-Commerce, Internal Strategy implementation. Supply Chain Management Concept of Supply Chain Management, Strategic Role of Logistics, Business to Business Logistical Management.

MODULE – 3: Marketing Research and Marketing Intelligence Nature and Scope of Industrial Marketing Research; Marketing Research Process; Industrial Marketing, Intelligence System. Strategic Planning, Implementing and Controlling in Industrial Marketing Role of Marketing in Strategic Planning; Strategic Planning at Corporate Level; Strategic Planning Process at Business Unit Level; Developing Industrial Marketing Plan; Implementing and Controlling Marketing Plans; Industrial Market Segmentation, Target Marketing, and Positioning. **MODULE – 4:** Product, Pricing Strategies and New Product Development Meaning of Industrial Product; Changes in Product Strategy; Strategies for Existing Products; Product life Cycle and Strategies, Pricing Strategies Impact of Technology; High Tech Marketing; New product Classification, Development Process and Strategy. Distribution Channels and Marketing Logistics Alternative structures of Industrial Channels; Types of Business Intermediaries; Channel Design; Managing Channel Members. Business Logistics System; Tasks of physical Distribution; Total Distribution Cost and Customer Service. **MODULE – 5:** Business Communication Developing Business Communication Programme; Functions performed by Industrial Advertising; Media used for Industrial Advertising. Page Promotion – Trade shows, Seminars, Demonstrating; Role of Indirect Marketing – On-line marketing, Telemarketing, Direct Mail; Publicity and Public Relations. Business – To – Business Selling: Team Selling Approach; Solution – Oriented effort; Entrepreneurial Philosophy. Selling Structure: Direct sales force; sales coverage through Manufacturer’s representative and Distributors. Sustaining customer relationship.

Books for Reference:

1. Michael Dhutt Thomas W Spen, A Strategic View of Industrial and Organisational Markets, homson Publications.
2. Robert R. Reeder, Edward G. Brierty and Betty H. Reeder, Industrial Marketing – Analysis, Planning and Control, Prentice Hall, India, 1998.
3. Richard Hill, Alexander Rosph and James S. Cross, Industrial Marketing, AITBS, 2001
4. James C. Anderson, James A. Narus, Business Market Management, Pearson Education, 1999.
5. Krishna K Havaldar, Industrial Marketing, Tata Magraw Hill.

2.7 MICRO FINANCE

Objectives:

- 1) To make the student understand the concept of Financial Benefits and RBI guidelines to Micro Finance.
- 2) To have an overview of different players, institutions and regulatory agencies influencing the Micro Finance activity.
- 3) To examine & compare the changing scenario of the rural people with the use of Microfinance.

MODULE 1: Introduction to Finance: Meaning & definition of Finance -- Who, where, what, how & when of financial Arrangements -- Types of Financial or credit arrangements.

MODULE 2: Financial Institutions: Financial institutions – establishments -- objectives & functions -- NABARD, IFCI, SIDBI, ICICI, SFC & GRAMEEN BANKS Role of Commercial Banks and Rural Credit-Objectives and functions of commercial Banks-The Progress of Commercial Banks-Types of Rural Credit- Short term and long term credit-Terms and Conditions of finance-Repayment conditions-Lead Banks Scheme and Rural Credit Institutional Linkages Need for Readjustment of Rural Development Strategies Need for Sustainable Rural Development

MODULE 3: Micro Credit: Micro finance: Concept, Elements, Importance and Brief History-Sustainable community Banking-role of Micro finance in Poverty Reduction. Meaning & Definition of Micro Credit – Micro Finance -- Features – Models – Channels – Micro Finance Institution – Introduction – establishment – objectives – their operations – pros & cons of MFI's.

MODULE 4: Self Help Groups: Meaning of SHG's – Pattern of their functions – Funding Agencies of these SHG's – Activities of SHGs: Savings, Credit, Marketing and Insurance – Role of SHG's in Financial & Social Inclusion. Self-help, Self-help Groups and Self-help Promotion: concepts, Elements, Stages and Significances - Structure of Self-help groups - Precautions to be taken while forming the SHGs

MODULE 5: Functioning of SHG's Various Models of SHGs existing in India -- their features, objectives, functions – Govt. schemes – NGO Activeness – Present state - Role of NGOs in Rural Development Interface between NGOs and GOs : Need and Strategies of Non-Governmental Organizations :Concept - Structure – Funding.

Books for references:

1. A.N.Agarwal and Kundana Lal: - Rural Economy of India – Vikas publishing House Ltd. – New Delhi-110014, 1990
2. The Economics of Microfinance by Jonathan Morduch and Beatriz Armendáriz
3. Women at the Centre: Grameen Bank Borrowers after One Decade by Helen Todd
4. Small, Short and Unsecured: Informal Rural Finance in India by F J A (Fritz) Bouman
5. Micro Finance – Impact and insights S.Rajagopalan Nirali Parikh the ICFAI University press 2007
6. Micro Finance and Poverty eradication - Indian and global experiences Dr. Daniel Lazar Prof. P.Palanichany New Century Publication, New Delhi 2008
7. Macro Dynamic of Micro Finance Daniel Lazar P. Natarajan Malabika Deo Excels Books 2010.