MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

CURRICULUM & COURSE STRUCTURE

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME CURRICULUM & COURSE STRUCTURE
2008-09 onwards

Non-Credit Bridge Courses:

MBABT 300	: Basics of Business	Hard	No Credits
MBABT 400	: Basics of Accounting	Hard	No Credits
MBABT 301	: Basics of Computer Science	Hard	No Credits
MBABT 401	: Basics of Programming Languages	Hard	No Credits

I SEMESTER

MBABT 411	: Principles of Management and Organisation Behavior	Hard	3 Credits
MBABT 412	: Accounting and Financial Analysis	Hard	3 Credits
MBABT 413	: Quantitative techniques for Managers	Hard	3 Credits
MBABT 414	: Managerial Economics and Indian Business Environment.	Hard	3 Credits
MBABT 415	: Indian Banking and Financial System	Hard	3 Credits
MBABT 416	: Financial Information Systems	Hard	3 Credits
MBABT 417	: Computer Networks for Bankers	Hard	3 Credits
MBABT 418	: Object Oriented Modelling & Design	Hard	3 Credits
MBABT 419	: *Lab I: Banking Practices Internship*	*Hard*	*2 Credits*
MBABT 420	: *Lab II: Financial Information System Lab*	*Hard*	*2 Credits*

II SEMESTER:

MBABT 421	: Management of Banking & Financial Institutions	Hard	3 Credits
MBABT 422	: Strategic Financial Management	Hard	3 Credits
MBABT 423	: Marketing Strategy Management	Hard	3 Credits
MBABT 424	: Merchant Banking & Financial Services	Hard	3 Credits
MBABT 425	: Investment & Portfolio Management	Hard	3 Credits
MBABT 426	: Information Security for Banks	Hard	3 Credits
MBABT 427	: Data warehousing and Data Mining	Hard	3 Credits
MBABT 428	: Banking Technology Management	Hard	3 Credits
MBABT 429	: *Lab III – Oracle: Business Intelligence Lab*	Hard	2 Credits
MBABT 430	: *Lab IV – CMIE: Corporate Finance Lab*	Hard	2 Credits

III SEMESTER:

MBABT 511	: Global Financial Markets & International Banking	Hard	3 Credits
MBABT 512	: Treasury & Derivatives Management	Hard	3 Credits
MBABT 513	: Information System Audit	Hard	3 Credits
MBABT 514	: IT Infrastructure Management for Banks	Hard	3 Credits
Elective – Paper 1		*Soft*	*3 Credits*
Elective – Paper 2		*Soft*	*3 Credits*
Elective – Paper 3		*Soft*	*3 Credits*
Elective – Paper 4		*Soft*	*3 Credits*
MBABT 515	: *Lab V: SAP: Banking Technology lab*	Hard	2 Credits
MBABT 516	: *Lab VI: Stock and Forex Trading lab*	Hard	2 Credits
MBABT 517	: Summer Project & Viva	Hard	4 Credits

IV SEMESTER:

MBABT 561	: Project Work & Viva	Hard	6 Credits
MBABT 562	: Comprehensive Viva-voce	Hard	2 Credits

ELECTIVES:
(Any Four)

MBABT 521	: Software Project Management	Soft	3 Credits
MBABT 522	: Service Oriented Architecture	Soft	3 Credits
MBABT 523	: IT Laws and Cyber Crimes	Soft	3 Credits
MBABT 524	: Enterprise Resource Planning (ERP)	Soft	3 Credits
MBABT 525	: E Commerce & Internet Trading	Soft	3 Credits
MBABT 526	: Financial Enterprise Application Integration	Soft	3 Credits
MBABT 527	: Software Architecture for Financial Software	Soft	3 Credits
MBABT 528	: Smart Banking Technologies	Soft	3 Credits

MBABT 531	: Insurance & Risk Management	Soft	3 Credits
MBABT 532	: International Financial Management	Soft	3 Credits
MBABT 533	: Credit Risk Management in Banks	Soft	3 Credits
MBABT 534	: Bank Mergers & Acquisitions	Soft	3 Credits
MBABT 535	: Forex & Currency Derivatives	Soft	3 Credits
MBABT 536	: EXIM Financing & Documentation	Soft	3 Credits
MBABT 537	: Corporate Taxation Management	Soft	3 Credits
MBABT 538	: Financial Statement Analysis using SPSS	Soft	3 Credits

MBABT 541	:	Branding & Consumer Behaviour For Banks	Soft	3 Credits
MBABT 542	:	Services Marketing for Banks & Financial Institutions	Soft	3 Credits
MBABT 543	:	Retail Marketing & E-tailing	Soft	3 Credits
MBABT 544	:	Bank Customer Relationship Mgt.	Soft	3 Credits
MBABT 545	:	Advertising & Sales promotion For Banks	Soft	3 Credits
MBABT 546	:	Marketing Research-Tools & Techniques	Soft	3 Credits
MBABT 547	:	Cyber Marketing Strategies	Soft	3 Credits
MBABT 548	:	Software Marketing Management	Soft	3 Credits

MBABT 551	:	HRM in Knowledge Based Organisations	Soft	3 Credits
MBABT 552	:	Industrial Relations & Labour welfare in Banks	Soft	3 Credits
MBABT 553	:	Organisational Development & Change	Soft	3 Credits
MBABT 554	:	Human Resources Development & Manpower Planning.	Soft	3 Credits
MBABT 555	:	HR Information Systems for Banks	Soft	3 Credits
MBABT 556	:	Human Resources Accounting for IT Companies	Soft	3 Credits
MBABT 557	:	Employee Legislation: Cases & Practices	Soft	3 Credits
MBABT 558	:	Global HR Practices & Cross Cultural Management	Soft	3 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

Bridge courses – Non Credit*

MBABT 300 : Basics of Business   **Hard No Credits**

MBABT 400 : Basics of Accounting   **Hard No Credits**

MBABT 301: Basics of Computer Science   **Hard No Credits**

MBABT 401: Basics of Programming Languages **Hard No Credits**

* to be organized in the first month of I semester Programme

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
(Bridge courses – Non Credit)

MBABT 300: Basics of Business

- What is Business? Differences between Trade/Commerce/Aids to trade

- Nature of Business : Manufacturing – Services – trading – Banking – Commission Agency, etc

- Types of Organizations – Sole trader – Partnership – Company form – Cooperatives

- Business Organist ions – Company form – Formation – Board of Directors – Memorandum of Association – articles of Association

- Company Law – Provisions – Factories Act – Competition Law – Consumer Protection Law

- Location of Business – Weber's theory – Sargent Florance Theory – Business Locations in India

- Business Combinations – Cartlels – Mergers & Takeovers

- Legal aspects of Business – Law of Contract – Sale of Goods Act

- Taxes – Direct Taxes – Indirect Taxes – Central Sales Act – Octroi – Excise – Customs duties

- Foreign Trade – Exports – Imports – Special Economic Zones – EOUs

- Indian Industrial Policy – IPRs – Public Vs Private Sector – Privatization

- Top Business Houses – Product Concentration – Entry of MNCs

- Institutional facilitating Business – Banks, Markets, Insurance, Infrastructure, Transportation, Credit rating agencies, C&F Agents

- Functional Management – Production – Finance – Marketing – HRM

- Indian Banking – Public Sector Banks – Private Sector Banks – Foreign Banks – RBI – Credit creation by Banks – RBI Credit Policy

- Union Budget – Fiscal deficit – Monetization – Devaluation

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
(Bridge courses – Non Credit)

MBABT 400:   Basics of Accounting

- Accounting Principles and Conventions

- Transaction Processing – Debit and credit classification – Double Entry Book Keeping

- Types of Accounts – Personal, Nominal and Real

- Ledger : Features – Journal Entries – Narration

- Journal : Opening Accounts – Closing Entries

- Day Book – Cash transaction – Entry making

- Subsidiary Books of Accounts – Sales Ledger – Purchase Ledger

- Cash Book –Cash with Bank transactions – BRS

- Trial Balance – Debit accounts – Credit accounts – Balance

- Features of Manufacturing and Trading Account – Determination of Gross Profit

- Profit and Loss account – Preparation, classification of entries

- Income Statement – Preparation with simple adjustments

- Assets – Classification – Fixed and Current Assets – Depreciation Methods

- Liabilities – Share Capital – Reserves & Provisions – Current Liabilities – Outstanding Expenses – Bank Overdraft

- Preparation of Balance Sheet – Simple adjustments

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
(Bridge courses – Non Credit)

MBABT 301:   Basics of Computer Science

A. Computer Architecture

1.   Boolean Algebra, Logic gates, Flip-Flops
2.   Sequential Circuits, Combinatorial Circuits
3.   Computer Organization, Addressing modes, instruction set, opcode format

B. Data Structures & Algorithms

4.   Arrays, Stacks, Queues
5.   Linked Lists, Trees, Graphs
6.   Sample Algorithms

C. System Software
7.   Compilers
8.   Assemblers
9.   Loaders and Linkers

D. Operating System
10.   Process Management
11.   Memory Management
12.   Secondary storage management

E. Database Management System

13.   Definition , Examples of DBMS software
14.   Data structure of DBMS, Instance and schema, Data Independence, Database Models Query statement, various commands, Transaction

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
(Bridge courses – Non Credit)

MBABT 401: Basics of Computer Programming

A. Introduction to Imperative Programming using C
    1. Data Types, Constant, Variables, Assignment Statement, I/0 Functions,
    2. Control and Loop Statements – Arrays, Functions,
    3. Structure and Union – File Functions – Sample Programs

B. Introduction to Object Oriented Programming using C ++
    4. Class, Constructor, Destructor, Data & Method Visibility
    5. Operator Overloading – Function Overloading - Friend Function – Virtual Functions
    6. Template Class – Abstract Class – IO Streams– Sample Programs

C. Introduction to Visual Programming using Visual Basic
    7. Forms – Visual Components – Events – Event Programming Model
    8. DB Connectivity
    9. Files – Object Oriented Programming with VB – Sample Application

D. Introduction Client-side Scripting languages
    10. HTML
    11. Java Script
    12. Sample Application

E. Introduction to Server-side Scripting Language
    13. JSP
    14. JDBC in JSP
    15. Sample Applications

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

I SEMESTER

MBABT 411 :	Principles of Management and Organisation Behaviour	Hard	3 Credits
MBABT 412 :	Accounting and Financial Analysis	Hard	3 Credits
MBABT 413 :	Quantitative techniques for Managers	Hard	3 Credits
MBABT 414 :	Managerial Economics and Indian Business Environment.	Hard	3 Credits
MBABT 415 :	Indian Banking and Financial System	Hard	3 Credits
MBABT 416 :	Financial Information Systems	Hard	3 Credits
MBABT 417 :	Computer Networks for Bankers	Hard	3 Credits
MBABT 418 :	Object Oriented Modelling & Design	Hard	3 Credits
MBABT 419 :	*Lab I: Banking Practices Internship*	*Hard*	*2 Credits*
MBABT 420 :	*Lab II: Financial Information System Lab*	*Hard*	*2 Credits*

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

I SEMESTER
MBABT 411 : PRINCIPLES OF MANAGEMENT & ORGANISATION BEHAVIOUR

Hard Core
3 Credits

1. **Nature of Management** : Tasks of a Professional Manager – Social Responsibilities of Business – Manager and Environment – Systems approach to Management – Levels in Management – Managerial Skills

2. **Planning**: Steps in Planning process – Scope and Limitations – Short Range and Long Range Planning – Flexibility in Planning – Characteristics of a Sound Plan – Management by Objectives (MBO) – Policies and Strategies – Scope and Formulation – Decision Making – Techniques and Process

3. **Organizing**: Organization Structure and Design – Authority Relationships – Delegation of Authority and Decentralization – Interdepartmental Coordination – Emerging trends in Corporate structure, strategy and Culture – Impact of Technology on Organizational design – Mechanistic Vs Adoptive structures – Formal and Informal Organizations

4. **Staffing**: Overview of staffing and directing functions – Controlling – Prerequisites of Control systems – Control process – Methods, Tools and Techniques of Control – Design of Control Techniques – Choices in Control

5. **Comparative Management Styles** and Approaches: Japanese Management Practices – Organizational Creativity and Innovation – Management of Innovation – Entrepreneurial Management – Bench Marking – Best Management Practices across the World – Management of Diversities – Select cases of domestic and international corporations

Basic Text Book & References:

1. ***Koontz, Harold, Cyril O' Donnell and Heinz Weihrich., Management, Tata Mc Graw Hill, New Delhi (Text Book)***
2. Richard M Hodgets, Management, Academic Press, New Jersey
3. Drucker, Peter F., Practice of Management, Pab Books, NY
4. Drucker, Peter F., Innovation and Entrepreneurship, Heinman, NY
5. Rao VSP., Organisational Behavior, S Chand & Co., New Delhi, 1995.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 412 : ACCOUNTING & FINANCIAL ANALYSIS

Hard Core
3 Credits

1. **Financial Accounting**: Accounting Concepts and Conventions – Recording of Business Transactions – Double Entry System – Journal – Ledger – Trail Balance – Preparation of Final accounts

2. **Joint Stock Company Accounts**: Issue of Shares (Principles only) – Final Accounts of Companies (Format only) – Banking Company accounts – Capital and Reserves- Preparation of Final Accounts of Banking Companies- Non-Performing assets – Asset Classification and Provisioning

3. **Management Accounting**: How Management accounting differs from Financial Accounting – Financial Analysis – Tools of Financial Analysis – Ratio Analysis – Computation and Interpretation of Ratios - **Funds Flow analysis** – Preparation of Funds Flow Statement – Cash flow Analysis – Preparation of Cash Flow statement – Evaluation of Funds and cash Flow analysis

4. **Marginal Costing and Profit Planning**: Cost-Volume-Profit analysis – Applications of Marginal Costing Techniques - **Budgetary Control and Standard Costing**: Budgets and Budgetary Control – Preparation of Budgets – Standard Costing and Variance Analysis – Calculation of Material Cost Variance and Labour Variance – Utility of Variance Analysis.

5. **Introduction to Tally** - Basic features – Undervalue, Preparation of Ledger accounts on Tally- Preparation of Invoices- subsidiary books -Display__ of final accounts - Ratios (Practice sessions: 10)

Basic Text Book & References:

1. *Gupta R L and Radhaswamy M, Advanced Accounts, Vol I , Sultan Chand & Sons, New Delhi (Text Book)*
2. Jain S P and K L Narang, Advanced Accounts, Kalyani Publishers, Ludhiana
3. Jain S P and K L Narang, Cost Accounts, Kalyani Publishers, Ludhiana
4. Maheswary S N, Management Accounting, Sultan Chand & Sons, New Delhi
5. Shukla M C and Grewal T S, Advanced accounts, Vol I , S Chand & Co, New Delhi

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 413 : QUANTITATIVE TECHNIQUES FOR MANAGERS

Hard Core
3 Credits

1. **Correlation and Regression** – Types of Correlation – Measurement – Scatter Diagram – Karl Pearson's Coefficient of Correlation – Rank Correlation – Utility of Correlation Analysis – Regression Analysis – Estimation of Simple linear regression equation – Testing – Coefficient of Determination – Relationship between Correlation and Regression

2. **Probability, Sampling and Testing of Hypothesis** – Theories of Probability – Probability distribution – Binomial – Normal distribution – Relationship between binomial and normal distributions – Testing of Hypothesis – Steps involved – Level of Significance – Comparison between Sample Mean and Population Mean – Comparison between two sample means – Type I and Type II errors – t test – ANOVA – F test

3. **Linear Programming and Assignment Problems**: Basics of LP – Fields of application – Minimization and Maximization – Graphic solution – Simplex Method – Degeneracy – Non-feasible solution – Unbound solution – Dual ; Assignment Problem formulation – areas of application – Balanced and unbalanced – Minimization and Maximization Problems

4. **PERT & CPM** : Critical Path method – Meaning – Utility – Assumptions – Network Diagram – Computation of critical path – Time Cost trade off – Limitations of CPM; PERT – Calculation of probabilities – Expected Time-variances – PERT area control device – Usefulness of PERT.

5. **Waiting Line theory** – Meaning – Objectives – Applications – M/M/1 Queueing model – Elements of Waiting Line problem – Fixed arrival and Fixed service time – Random arrival and random service time – Limitations of Waiting line theory - **Game Theory** – Meaning – Types – Value of a Game – Pure Game – Mixed Game – Rule of Dominance – Finding value of Game for various types of Games – Linear programming solution to two person Zero sum game – Short Cut Method – Limitations

Basic Text Book & References:

1. *Levin & Rubin., Statistics for Management, Prentice Hall, New Delhi (Text Book)*
2. Gupta, S P., Statistical Method, Sultan Chand, New Delhi
3. Arora & Arora, Statistics for Management, S Chand & Co, New Delhi
4. Kothari C. R., Quantitative Techniques, Vikas, New Delhi
5. Tulsian PC & Vishal Pandey., Quantitative Techniques, Pearson Education, Mumbai
6. Srivastava, Shenoy & Sharma., Quantitative Techniques for Managerial Decision Making, Wiley Eastern Ltd

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 414 : MANAGERIAL ECONOMICS AND INDIAN BUSINESS ENVIRONMENT

Hard Core
3 Credits

1. **Nature and scope of Managerial Economics** – Objective of a firm – Economic theory and Managerial Theory – Managerial economist's role and responsibilities – Demand Analysis – Individual and market demand functions – Law of demand, determinants of demand – Elasticity of demand – Its meaning and importance – Price elasticity – Income elasticity – Cross elasticity – Using elasticity in managerial decisions.

2. **Production Theory** – Production function – Production with one and two variable inputs – Stages of production – Economies of scale – Estimation of production function – Cost theory and estimation – Economic value analysis – Short and long run cost functions – their nature, shape and inter-relationship – Law of variable proportion – Law of returns to scale.

3. **Price determination under Different Market conditions** – Characteristics of different market structures – Price determination and firm's equilibrium in short-run and long-run under perfect competition – monopolistic competition – oligopoly and monopoly – Pricing practices – Methods of price determination in practice – Pricing of multiple products – Price discrimination – International price discrimination and dumping – Transfer pricing.

4. **National Income & Business cycles** – Introduction to Macro Economics Environment – Aggregate Demand – Aggregate Supply – Multiplier – Accelerator – Classical and Keynes Theory of Employment – Inter rate determination – IS & LM curve analysis – National Income – Measurement & Significance – Nature and phases of a business cycle – Theories or business cycles – psychological, profit, monetary, innovation, cobweb, samuelson and Hicks theories – Inflation – definition – characteristics and types – Inflation in terms of demand-pull and cost push factors – Effects of Inflation.

5. **Indian Economy** – Mixed Economy – Role of public and private participation – Five year plans – Indian Agriculture – Industrial policy Resolution – Exim policy – Union Budget – RBI and credit policy – Role played by DFIs – overview of role of state in Indian Industrial Development – Natural Resources – Liberalisation and Globalisation – Measures.

Basic Text Book & References:

1. *Paul Samuelson., 'Economics' Dryden Press, New york 1995 (Text Book)*
2. Watson, Price Theory, LPrentice Hall, New Jersy, 1996
3. Maddala GS., 'Micro Economics', Prentice Hall, NewJersey 2001.
4. Jhingan, M L., Micro Economics, Sultan Chand, New Delhi, 2000
5. Bhusan Y.K., 'Indian Economy', Sultan Chand & co., New Delhi, 2005

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 415 : INDIAN BANKING & FINANCIAL SYSTEM

Hard Core
3 Credits

Introduction: Definition and Meaning of Banking – Systems of Banking – Branch Banking – Unit banking – Correspondence Banking – Indian Banking – Central Banking – RBI – Origin and growth – Functions – Bank Nationalization in India - Banking Regulation Act – Banking Sector Reforms.

Financial System: Meaning – Concepts – Financial System and Economic Development – Theoretical development and Empirical evidence of Gurley and Shah, Donaldson, etc – Financial structure – Financial Markets

Structure of Indian Financial System – Money and Capital Markets – Money Market : Sub markets – Characteristics of well developed Money Market – Bill Market scheme – Components – Reforms in Indian Money Market

Capital Market : Meaning, Components – New Issue Market, Private Placements – Book Building, Secondary Market – Stock exchange – Reforms in Indian Capital Market – Regulations by SEBI – Indian Debt market – Government and Private - **Non-Banking Financial Intermediaries** – Chit funds companies – Nidhis – Finance companies – Hire Purchase and Leasing and Insurance sector.

Foreign Exchange Market : Meaning and structure – Regulatory authority in India – Players in Forex Market – Authorized dealers and Money changers

Basic Text Book & References:

Bhole L M., Financial Markets and Instittuions , Tata Mc Graw Hill, Delhi, 2001 (Text Book)
Srivastava R M., Management of Indian Financial Institutions, Himalaya Publishing House, Mumbai
Khan M Y., Indian Financial System, Tata Mc Graw Hill, Delhi
Tennan M L., Banking : Law and Practice in India, India Law House, New Delhi
Dekock: Central Banking: Crosby Lockwood Staples, London

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 416 : FINANCIAL INFORMATION SYSTEM

Hard Core
3 Credits

Basic concepts of Data, Information and System – Evolution and need of information system – Decision making concepts – organizational decision making – information concepts as a quality product – classification of the information – Methods of Data and information collection – Human as a information processor – information system concepts – Characteristics of Information system – Types of information system – Technology of information systems.

Database Management Systems – Concepts – Structure of Database System – Data Independence – Structure of DBMS - Characteristics of DBMS – Data Models – Relational Model – Database Design – Database analysis and ER Modelling – SQL – Normalization – Concurrency, Transactions and Implementations – Metadata, Security and DBA – Types of DBMS.

Role and impact of MIS – Role and importance of management – Approaches to Management – Functions of the manager – Management as a control system – MIS & Client Server Architecture – Process of management – Planning – Organization – Staffing – Co-ordination and Controlling – Management by exception – MIS as a support to management – Organization structure and Theory – Basic model and organization structure – Organizational Behaviour.

System analysis and design – Need for system Analysis – System Analysis of existing System – System Development Model – Structured Systems Analysis and Design – Development of MIS – Development of long Range plans of the MIS. **Deterministic systems** – Artificial intelligence – Knowledge Based Expert System – MIS and the role of DSS – Enterprise management systems – EMS – Enterprise Resource Planning (ERP) system – ERP basic features – benefits – selection – implementation.

Financial Information System – Concepts – Financial Decision Support System – Financial Decision Process – Internet and Web based Information System – Next Generation Information System – Electronic commerce – Electronic Business – Commercial applications – Information system in Banks – Case Studies – Design and development using CASE Tools.

Basic Text Book & References:

W.S.Jawadekar, Management Information Systems, Tata McGraw Hill Publishing Company Limited, 1997. (Text Book)
Kenneth C Landon and Jane P.Laudon, "Management Information Systems", Prentice Hall, Sixth edition, 2000.
Effy Oz, Management Information Systems, Thomson Learning, 2001.
Gordon B. Davis and Margerethe H.Olson, Management Information System, McGraw Hill 1988.
Jerome Karnter, Management Information System, III edition, PHI, 1990.
C.J.Date, An Introduction to Database Systems, Pearson Addison Wesley, Eighth Edition, 2003.
Abraham Silberschatz, Henry F.Korth and S.Sudarshan, Database System Concepts, McGraw-Hill, Fourth Edition, 2001.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 417: COMPUTER NETWORKS FOR BANKERS

Hard Core

3 credits

Introduction to Network Architecture: Review of Layering & Protocols. Network Hardware, software, Reference Models (OSI). Physical layer issues-Transmission Media, Wireless Transmission, PSTN, ISDN, ATM, VPN, Leased lines. Circuit switching, Packet switching - concepts, principles. **Case Study** – Introduction to INFINET.

Medium access sub layer: MAC address-DHCP-Multiple Access Protocols: Channel partitioning protocol - Random access protocol - Taking Turns protocol. Local Area Network (LAN): IEEE standard 802 for LANs. Network Interconnection devices: Hub, Switch, Router, Bridge. **Case Study** – INFINET VSAT Hub & network, NFS.

Network Layer: Forwarding- Routing - Virtual circuit – Datagram networks. IP address- Classes- Special IP addresses- subnet identifier -Routing algorithms: Link-State (LS)-Distance vector- Hierarchical Routing. Routing in the Internet: Intra-AS Routing: RIP, OSPF. Inter-AS Routing: BGP. Broadcast & Multicast Routing. **Case Study** - INFINET Traffic Management.

Enterprise Applications: Internet Building Blocks-IETF-IANS-DNS-Applications over network-Telnet-FTP-HTTP-Mail & web applications. Transport Layer: Introduction to TCP/IP architecture. **Advanced application Networks:** Introduction to Peer-to-Peer Networking-Grid computing-Active Networks. **Case Study** – INFINET SFMS, MMS.

Enterprise Network Security: Introduction – Principles of cryptography– Authentication – Integrity – Introduction to Key Distribution center & Public Key Certification –Firewall – Packet filtering , Application Proxy, Circuit level gateway -. Security attacks: Mapping, Packet sniffing, Spoofing, DoS, DDoS, Session Hijacking. IPSEC, DNSSEC, IDS. **Case Study** - INFINET CA – Design and Development of Network for Financial Applications

Basic Text Book and References:

James F. Kurose, Keith W.Ross, "Computer Networking- A Top-Down Approach Featuring the Internet" Pearson Education, 2005

Andrew .S. Tanenbaum, "Computer Networks", Prentice Hall Inc, NY, 2002(Text Book)

Gaig Zacker, "The Complete Reference on Networking", Tata Mc Graw Hill, New Delhi 2004.

Stallings, "Crytography & Network Security: Principles & Practice", Prentice Hall, New Delhi. 1998.

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MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 418: Object Oriented Modeling and Design

Hard Core
3 Credits

1. **Overview of Object-Oriented Systems Development** - Object Basics - Object-Oriented Systems Development Life Cycle - Object-Oriented Methodologies - Patterns – Frameworks - Unified Approach (UA) - layered Architecture

2. **Unified Modeling Language** - Object-Oriented Analysis Process - Identifying Use Cases - Object Analysis: Classification - Modeling Object Relationships, Attributes, and Methods

3. **Patterns** – Analysis Patterns – Design Patterns - How to Select a Design Pattern - How to Use a Design Pattern - Creational Patterns - Structural Patterns - Behavioral Patterns -Software Architecture - Definition - Architectural Patterns

4. **The Object-Oriented Design Process and Design Axioms** - Designing Classes - Access Layer: Object Storage and Object Interoperability - View Layer: Designing Interface Objects

5. **Case Study**: Modeling and Design of Banking Applications

Basic Text Books and References:

1. *Ali Bahrami, Object Oriented System Development, Mc Graw Hill International Edition, 1999. (Text Book)*
2. Fowler, Analysis Patterns, Addison Wesley, 1994.
3. Erich Gamma, Design Patterns, Addision Wesley, 1994.
4. Mary Shaw David Garlan, "Software Architectural Perspectives on an emerging discipline ", EEE, PHI 1996.
5. Frank Buschmann, Pattern-Oriented Software Architecture Volume 1: A System of Patterns,Wiley; 1996.
6. Craig Larman, Applying UML and patterns, Addison Wesley, 2000.
7. Grady Booch, James Rumbaugh, Ivar Jacobson, The Unified Modeling Language User Guide, Addison - Wesley Longman, 1999.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
I SEMESTER
MBABT 419: BANKING PRACTICES LAB

Hard Core
2 Credits

List of Practicals to be undergone during internship in Banks:

Practicing the formalities regarding opening a Savings Bank Account

Practicing the formalities regarding opening a Current Account

Practicing the formalities regarding opening Term Deposits

NRE / FCNR accounts opening formalities

Administration of Cash Departments in the Branch

Securities aspects in the Bank branch

Activities regarding withdrawal of cash

List of activities carried out Teller / Cash Counter

Procedures for calculation of interests on deposits and loan account

Inward and outward Bills Collection activity

Clearing House Operations. – MICR clearing, High value clearing and RTGS

Electronic Funds Transfer, DD, Mail Transfer, Telegraphic / Telephonic transfer

Different types of crossing cheque and activities associated with them

Extension of Bank overdraft facility in SB and CD accounts

Procedure to be followed for sanctioning a gold loan

Appraisal of loan application of ISB loan

Sanctioning of working capital credit line

Formalities associated with documentation of Security

Agency Services : Issue of drafts

Periodic Payments

Merchant Banking activities : Bankers to IPO issues

Treasury operations: Barriers to Government

List of subsidiary books operated and writing final ledger

Checking the balances

Day-to-day vouching procedures

Miscellaneous services offered by banks

Gift Cheques, Pay orders, Bankers Cheque.

Power of Attorneys

Fore closing accounts and activating dormant deposits

Discounting bills and cheques

Locker facility – safe deposit services

Loan against securities / deposits / LIC policies

Advances against hypothecation of goods

Advances against book debts and supply bills

LC / LG facilities / documentation

Precautions for averting frauds / Preventive vigilance

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I SEMESTER
MBABT 420: FINANCIAL INFORMATION SYSTEM LAB

Hard Core
2 Credits

Design and Develop Financial Information Software applying Object Oriented Modeling approach using typical Case Tool as given below:

Problem Statement
1. Study of the problem
2. Identify project scope
3. Objectives and infrastructure.

Business modeling and requirements specification

1. Prepare Software Requirements Specification
2. The specification language
3. Unified Modeling Language (UML)

UML
1. Design data dictionary
2. Use case diagrams
3. Activity diagrams

Build and Test

1. Class diagrams
2. Sequence diagrams
3. Collaboration diagrams
4. Add interface to class diagrams.

Software Implementation

1. Coding
2. Use tools for automatic code generation from system specifications.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

II SEMESTER

MBABT 421 :	**Management of Banking & Financial Institutions**	**Hard 3 Credits**
MBABT 422 :	**Strategic Financial Management**	**Hard 3 Credits**
MBABT 423 :	**Marketing Strategy Management**	**Hard 3 Credits**
MBABT 424 :	**Merchant Banking & Financial Services**	**Hard 3 Credits**
MBABT 425 :	**Investment & Portfolio Management**	**Hard 3 Credits**
MBABT 426 :	**Information Security for Banks**	**Hard 3 Credits**
MBABT 427 :	**Data warehousing and Data Mining**	**Hard 3 Credits**
MBABT 428 :	**Banking Technology Management**	**Hard 3 Credits**
MBABT 429 :	*Lab III – Oracle: Business Intelligence Lab*	**Hard 2 Credits**
MBABT 430 :	*Lab IV – CMIE: Corporate Finance Lab*	**Hard 2 Credits**

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

II SEMESTER
MBABT 421: MANAGEMENT OF BANKING & FINANCIAL INSTITUTIONS

Hard Core
3 Credits

1. **Financial System in India** : Introduction – Evolution of Banking – Phases of development – RBI and the Financial System – Committees on Banking Sector Reforms – Prudential Banking –– RBI Guidelines and directions

2. **Organization, Structure and Functions of RBI and Commercial Banks**: Introduction – Origination, Structure and Functions of RBI and Commercial Banks – Role of RBI and Commercial Banks – Lending and Operation policies – Banks as Intermediaries – NBFCs – Growth of NBFCs – FDI in Banking Sector – Banking Regulations – Law and Practice.

3. **Risk Management in Banks** : Introduction – Asset/Liability Management Practices – Credit Risk Management – Credit Risk Models – Country Risk Management – Insurance Regulations and Development Authority (IRDA)

4. **Financial Institutions and Development Banking** : Introduction – Origin, Growth and Lending Policies of Terms lending Institutions – Working of IDBI – IFCI – STCs – SIDBI – LIC – GIC – UTI – Role of Financial Institutions in Capital Market.

5. **New Financial Instruments and Institutions** : Private Banks – Old generation and New generation private banks – Foreign Banks – NSE – Depositories – DFHI – New Equity and Debt Instruments – SEBI and RBI guidelines

Basic Text Book & References:

1. *Koch W Timothy and Scott S Macdonald, "Bank Management" Thomson (South-Western), Bangalore 2005 (Text Book)*
2. Khan M Y., "Indian Financial System", Tata Mc Graw Hill, New Delhi, 2004
3. Srivastava, RM ., "Management of Indian Financial Institutions", Himalaya Publishing House, Mumbai, 2005
4. Avadhani V A., "Investments and Securities Markets in India", Himalaya Publishing House, Mumbai, 2004
5. Srinivasan NP and Saravanavel, P., "Development Banking in India and Abroad", Kalyani Publications, Ludhiyana, 2001

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 422 : STRATEGIC FINANCIAL MANAGEMENT

Hard Core

3 Credits

1. **Financial Management**: Meaning, Nature and Scope of Finance, Financial Goals, Profit Vs Wealth Maximization, Finance Function – Investment, Financing and Dividend decisions

2. **Capital Budgeting**: Nature of Investment Decisions; Investment evaluation criteria, Net Present Value, Internal Rate of Return, Profitability Index, Payback Method, Accounting Rate of Return, NPV and IRR comparison, Capital rationing, Risk analysis and Capital Budgeting - **Cost of Capital**: Meaning and significance; Calculation of cost of Debt, Preference Capital, Equity capital and Retained earnings; Combined Cost of Capital (Weighted), Cost of Equity and CAPM

3. **Financial Leverage**: Measurement, Effects of Leverage on EPS, EBIT-EPS analysis, Indifference Point, Degree of Financial Leverage - **Capital structure Theories**: NI approach, NOI approach; Traditional Theory, MM Hypothesis – Without taxes and with taxes, Determinants of Capital structure in practice - **Dividend Policies** : Issues in dividend decisions, Walter's Model, Gorden's Model, MM Hypothesis, Dividend Policies, Forms of Dividend, Corporate dividend behavior

4. **Management of Working Capital** : Meaning, Significance, Types, Determinants, Calculating Operating Cycle period, Estimating working Capital requirements, Financing working capital and Norms of Bank finance, Management of Cash, Receivables and Inventory

5. **Strategic Issues in Financial Management** – Mergers & Takeovers – Evaluations – valuation of diversification – Estimating cost of capital with Euro currency components – Real Estate Financing – Special Financial vehicles – Financial Planning

Basic Text Book & References:

1. *Pandey I M., Financial Management, Vikas Publishing House, Delhi, 2004 (Text Book)*
2. Chandra, Prasanna: Financial Management, Tata Mc Graw Hill, Delhi, 2005
3. Van Horne, James C: Financial Management and Policy, Prentice Hall, Delhi, 2001
4. Khan MY, Jain PK., Financial Management, Tata Mc Hill, New Delhi,2002
5. Brigham, Eugene and Ehrhardt C Michael., Financial Management: Theory and Practice, 10th Edition, 2004

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 423: MARKETING STRATEGY MANAGEMENT

Hard Core
3 Credits

1. **Introduction to Modern Marketing** - Nature and Scope of Marketing – Definition of Marketing – Marketing Concept – Traditional and Modern – Selling Vs Marketing – Marketing Mix – Marketing Environment.

2. **Marketing Process -** Marketing Planning – Marketing Process – Situation Analysis – Nature and Scope and Significance of consumer Behavior – Market Segmentation – Concept and importance – Bases for market segmentation – Targeting and Positioning

3. **Product and Pricing Strategies** - Concept of Product – Types of products – Planning and development of New Product – Product strategy – Branding and Packaging – Pricing : Important factors affecting Price – Methods and strategies of Pricing – New Product Pricing

4. **Promotion and Distribution** - Introduction to promotion and promotion mix – Advertising – Sales Promotion – Personnel Selling – Publicity – Marketing distribution Channels – Developing Channel strategy – Warehousing – Inventory control – Order processing

5. **Marketing Research and Contemporary Issues** - Marketing Research & Information systems – Research Methods – Tools and Techniques – International Marketing – Contemporary Issues in Marketing

Basic Text Book & References:

1. *Philip Kotler, "Marketing Management" Engle Wood clifs Printice Hall, NY 2004 (Text Book)*
2. Philip Kotler and Armstrong Gary, "Principles of Marketing" Prentice Hall of India, New Delhi, 2004
3. Stanton, William, J., "Fundamentals of Marketing", Mc Graw Hill, NY, 1999
4. Neelamegham S., "Marketing in India: Cases and Readings" Vikas, New Delhi 1998
5. Ramasamy VS and Namakumar S., "Marketing Management : Planning & Control", Macmillan, New Delhi 1990

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 424: MERCHANT BANKING & FINANCIAL SERVICES

Hard Core

3 Credits

1. **Financial system -** Introduction, Contemporary Trends in its growth and Development - Regulatory Framework – Financial Services : Nature and Introduction, Evolution of specialized Institutions – Merchant Bankers – Fund Mangers – NBFCs – Leasing Companies – Factors – Venture Capital Funds - **Merchant Banking** – Functions, Merchant Banking in India, SEBI guidelines for Merchant Bankers - Role of merchant bankers in fund raising -Managing public issue- Pre and Post issue –Book Building - private placement-raising of Funds through Bonds and public deposits.

2. **Security Markets** – Legal Environment: SEBI Act, 1992, Securities Contract Regulation Act 1956, Companies Act 1956 (various provisions relating to securities), RBI rules and guidelines for FII'- Types of Markets: Primary and Secondary market, primary market – its role and functions-Methods of selling securities in primary market-New financial instruments.

3. **New Issues -** SEBI guidelines for public issues – pricing of issue, promoters contribution, appointment and role of merchant bankers, underwriters, brokers, registrars and managers, bankers etc., Underwriting of issues: Allotment of shares, Procedures for new issues, e-trading.- **Secondary market -** Role, importance, organization of stock exchanges- listing of securities in stock exchanges; Trading mechanism-Screen based trading: insider trading; Take-over: Internet based trading.

4. **Mutual Funds** – Types – Schemes – Role of private and Public sector Funds – Evaluation of Performance of Fund Manager – SEBI Guidelines on Mutual Funds - Depositories **-** Role and need: The depositories Act 1996; SEBI (Depositories and Participants Regulation) 1996; SEBI (Custodian of securities) Regulation 1996; National Securities Depository Ltd. (NSDL); Depository participant.

5. **Activities of Other Financial Service Providers -** Credit Rating Agencies – Nature – Factors considered – Rating procedure – Instruments rated – Revisions in rating ; Leasing Companies – Lease rental determination – Break even lease rentals – Factoring Service – Recourse and Non Recourse factoring; Venture Capital Funds – Role and Progress in India

Basic Text Book & References:
1. ***Machi Raju, H.R: Merchant Banking; Wiley Eastern Ltd.; New Delhi.(Text Book)***
2. Dalton, John M,: How the stock Market works, Prentice Hall, New Delhi.
3. Gupta, L.C.: Stock Exchange Trading in India; Society for Capital Market Research and Development, Delhi.
4. Machi Raju, H.R: Working of Stock Exchanges in India; Wiley Eastern Ltd.; New Delhi.
5. Website of bseindia.com, nse-india.com
6. Chandratre KR:, et al: Capital issue, SEBI & Listing; Bharat Publishing House, New Delhi.
7. Donald E. Fisher, Ronald J.Jordan: Security Analysis and Portfolio Management ; Prentice Hall, New Delhi.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 425: INVESTMENT AND PORTFOLIO MANAGEMENT

Hard Core
3 Credits

1. **Investment** : Basics of Investment – Investment, Speculation and Gambling – Investment Categories – Stock Market Functions – Primary Markets and Secondary Markets – Processes of Buying and Selling Securities – Secondary Market Indicators.

2. **Risk – Return Framework** : Security Returns – Measurement of Returns – Risk – Systematic and Unsystematic Risk

3. **Fundamental Analysis** : Basics of Economic, Industry Analysis – Company analysis – Financial and Non-Financial Parameters – Analysis of Financial Statements – Technical Analysis – The Dow Theory – Technical indicators – Charting Techniques

4. **Portfolio Analysis** : Portfolio Returns and Risk – Mean Variance Criterion – Markowitz Diversification – Efficient Frontier – Dominance Principle – Capital Market Line – Optimal Portfolio – Sharpe's Single Index Model – Characteristic Line.

5. **Asset Pricing Model** – Capital Asset Pricing Model (CAPM) – Security Market Line – Assumptions – Arbitrage Pricing Model (APT) – Portfolio Performance Models

Basic Text Book & References:

1. ***Bhalla V K, Investment Management: Security Analysis and Portfolio Management, S Chand, New Delhi 2002 (Text Book)***
2. Alexander, Gordon J and Sharpe, William F., Fundamentals of Investment, Englewood Cliffs, New Jersey, Prentice Hall Inc, 2004
3. Elton, Edwin J and Gruber, Martin J., Modern Portfolio Theory and Investment Analysis, John Wiley, NY, 2001
4. Lee, Cheng F., et. al., Security Analysis and Portfolio Management, Foresman, Scott, 1999 Jack Clark Francis, Investments, Prentice Hall Inc, NY, 2004
5. Fisher & Jordan, 'Portfolio Management", Prentice Hall, New York, 2002.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 426: INFORMATION SECURITY FOR BANKS

Hard Core
3 Credits

1. **Introduction** – Elementary Cryptography – Substitution Ciphers – Transpositions – Data Encryption Standard – AES Encryption Algorithm – Public Key Encryption – Uses of Encryption - **Operating System Security** – Control of Access to General Objects – File Protection Mechanisms – User authentication – security policies – models of security – trusted operating system design – assurance in trusted operating system – case studies – windows NT - Linux

2. **Database Security** – Security Requirements – Reliability and Integrity – Sensitive Data – Inference – Multilevel Databases – Multilevel Security - **Security in Networks** – Threats in Networks – Network Security controls – Firewalls – Intrusion Detection – Secure E-Mail

3. **Administering Security** – Security Planning – Risk Analysis – Organizational Security Policies – Physical Security – Legal, Privacy, and Ethical Issues in Computer Security – Protecting Programs and Data – Information and the Law – Rights of Employees and Employers – Software Failures – Computer Crime- Privacy – Ethical issues in Computer Security- case studies of ethics

4. **Kerberos** – ISO Authentication Framework – Privacy Enhanced Mail (PEM) – Message Security Protocol (MSP) – Pretty Good Privacy (PGP) – Public-Key Cryptography Standards (PKCS) – Universal Electronic Payment System (UEPS)

5. **Security Agencies** – Certifying Authorities –National Scenario and International Scenario – Recent trends in Security – case studies: Analyze Information security for financial software.

Basic Text Book & References:

1. *Charles P. Pfleeger, Shari Lawrence Pfleeger, Security in Computing, Low Price Edition, 2003 (Text Book)*
2. Bruce Schneier, Applied Cryptography, John Wiley & Sons, Second Edition
3. William Stallings, Cryptography and Network Security Principles and Practices, PHI Third Edition
4. Caelli, J., and Longley D. and Shain M., Information Security Handbook, Macmillan, 1991
5. Mcclure S., Scambray J. and Kurtz G., Hacking exposed: Network security secrets and solutions, McGraw-Hill, 1999
6. Davice and Price, Security of Computer Networks, Wiely (1989)

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

MBABT 427: DATA WAREHOUSING & DATA MINING

Hard Core
3 Credits

1. **Data Warehousing** – Introduction – architecture – meta data management – data quality management – Infrastructure Development – overview – current capabilities – establishing Warehouse organizational infrastructure – development life cycle – architecture design and implementation strategy

2. **Initiating a Data Warehouse Project** – techniques for data warehouse requirements analysis – designing and implementing the data warehouse – techniques for constructing and implementing the architecture – production performance tuning – data warehouse support and maintenance overview

3. **Data Mining** – Introduction – Definitions – comparison with other research areas – DM application areas – case studies – Association rules – introduction – methods to discover association rules – Clustering techniques – introduction – clustering paradigms – partitioning algorithms – k-Medoid algorithms – Hierarchical Clustering – Categorical Clustering Algorithms

4. **Decision Trees** – Introduction – Tree Construction Principle – Decision Tree Construction Algorithms – Decision Tree Construction with Presorting – Pruning Technique – Integration of pruning and construction – Other Techniques – Neural Network Learning – Data Mining using Neural Network

5. **Case studies** on Data Warehousing and Mining applications and tools in Banks.

Basic Text Book & References:

1. *Data warehouse lifecycle toolkit: expert methods for designing, developing, and deploying data warehouses - Kimball, Ralph; Reeves, Laura et al, John Wiley & Sons, 1998 (Text Book)*
2. Arun K. Pujari, Data Mining Techniques, Universities Press, 2001 (Text Book)
3. Understanding and Implementing Successful Data Marts – Douglas Hackney, Addison-Wesley Developers Press, 1997
4. Data mining: concepts and techniques - Han, Jiawei; Kamber, Micheline, Morgan Kaufmann Publishers, 2001

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

MBABT 428: BANKING TECHNOLOGY MANAGEMENT

Hard Core
3 Credits

1. **Branch Operation and Core Banking -** Introduction and Evolution of Bank Management – Technological Impact in Banking Operations – Total Branch Computerization – Concept of Opportunities – Centralized Banking – Concept, Opportunities, Challenges & Implementation

2. **Delivery Channels -** Overview of delivery channels – Automated Teller Machine (ATM) – Phone Banking – Call centers – Internet Banking – Mobile Banking – Payment Gateways – Card technologies – MICR electronic clearing

3. **Back office Operations** - Bank back office management – Inter branch reconciliation – Treasury Management – Forex Operations – Risk Management – Data centre Management – Net work Management – Knowledge Management (MIS/DSS/EIS) – Customer Relationships Management (CRM)

4. **Inter bank Payment System -** Interface with Payment system Network – Structured Financial Messaging system – Electronic Fund transfer – RTGSS – Negotiated Dealing Systems & Securities Settlement Systems – Electronic Money – E Cheques

5. **Contemporary Issues in Banking Techniques** – Analysis of Rangarajan Committee Reports – E Banking - Budgeting – Banking Softwares – Case study: Analysis of Recent Core Banking Software.

Basic Text Book & References:

1. **Financial Services Information Systems - Jessica Keyes Auerbach publication; 2nd edition (March 24, 2000)(Text Book)**
2. Kaptan S S & Choubey N S., "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi, 2003
3. Vasudeva, "E – Banking", Common Wealth Publishers, New Delhi, 2005
4. Turban Rainer Potter, Information Technology, John Wiely & Sons Inc
5. Banking Technology - Indian Institute of Bankers Publication

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 429 : BUSINESS INTELLIGENCE LAB

Hard Core
2 Credits

- Defining Business Requirements –
  - Dimensional Analysis
  - Developing Information Packages
  - Requirements Definition

- Architecture and Infrastructure Specification

- Metadata definition

- Multi-Dimensional Modeling
  - Star Schema
  - Snow Flake Schema

- Extraction, Transformation and Loading
  - Defining rules for ETL
  - Usage of ETL Tools

- Information Delivery – OLAP, ROLAP and MOLAP

- Data Mining – Usage of Data Mining Tools

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
II SEMESTER
MBABT 430: Corporate Finance Lab

Hard Core
2 Credits

List of Practicals

Based on Annual Reports of Companies:

- Analysis of Financial Statements based on the any five select annual reports, Important Ratios, Funds Flow Analysis statements, Examining the trends over a period of time, Comparison between cross category ratios, cross sectional analysis

CMIE Based:

- Extraction of Industry wise data on select fundamentals
- Extraction of Company specific data on Fundas
- Annual data on select indicators across companies in a given industry
- Data on select Big Business Houses in India
- Data on Capital structure designs of select industries
- Sector wise Stock Price Indices
- Company specific Price charts and identification of events

Excel Based Exercises:

- Estimation of Daily Returns, Weekly Returns, Monthly, Quarterly and Half yearly returns
- Calculation of Geometric Mean and Standard deviation to returns
- Estimation of Beta for select stocks in select industries
- Working out leads and lags in the stock market

SPSS Based Exercises:
- Calculation of correlation between fundas and stock returns
- Estimation of Multiple Regression Equation between select firm values and market returns
- Dummy value regressions, step-wise regressions
- Multivariate Analysis : Factor Analysis and Principle Component Analysis
- Discriminate functions and Credit Rating
- Cluster Analysis and Data distances

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME

III & IV SEMESTERS

III SEMESTER:

MBABT 511 :	Global Financial Markets & International Banking	Hard	3 Credits
MBABT 512 :	Treasury & Derivatives Management	Hard	3 Credits
MBABT 513 :	Information System Audit	Hard	3 Credits
MBABT 514 :	IT Infrastructure Management for Banks	Hard	3 Credits
Elective – Paper 1		*Soft*	*3 Credits*
Elective – Paper 2		*Soft*	*3 Credits*
Elective – Paper 3		*Soft*	*3 Credits*
Elective – Paper 4		*Soft*	*3 Credits*
MBABT 515 :	*Lab V: SAP: Banking Technology lab*	Hard	2 Credits
MBABT 516 :	*Lab VI: Stock and Forex Trading lab*	Hard	2 Credits
MBABT 517 :	Summer Project & Viva	Hard	4 Credits

IV SEMESTER:

MBABT 561 :	Project Work & Viva	Hard	6 Credits
MBABT 562 :	Comprehensive Viva-voce	Hard	2 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 511: GLOBAL FINANCIAL MARKETS AND INTERNATIONAL BANKING

Hard Core
3 Credits

1. **International Business Environment** – Framework – International Economic Institutions – WTO – UNCTAD – IMF and World Bank – Regional Economic Cooperation – Growth and Development of MNCs – Types and Rationale – Gains for of International Trade

2. **Foreign Exchange Markets** – Fixed and Flexible Exchange Rates – Spot and Forward Markets – Exchange Rate Quotes – LERMS – Factors affecting Exchange Rates – Basic Theories – PPP – Interest Rate Parity – Fisher Effect – Currency derivatives – Futures and Options – Currency Swaps

3. **International Finance** – International Financial System – Bretton wood Conference afterwards – European Monetary System – International Financial Markets – Creation of Euro – Emergence of Euro Currency Markets – International Money Market Instruments – GDRs – ADRs – Euro Bonds – Repos – CPs – Loan Syndicates – Euro Deposits

4. **Multinational Financial Management** – Complexities – Working Capital Management – Investment and Financing Decisions – Capital Budgeting – Cost of capital of Overseas Investment – Risk Exposure – Types – Measurement and Management of Exposure - International Portfolio Management

5. **International Banking** – Banking Practices of European Banks – Large Banking Centers – Japanese Banking – American Banking System – Basel I and Basel II guidelines – LIBOR – Portfolio of Operations of Global Banking – Swiss Banking Practices.

Basic Text Book & References:

1. *Shapiro A C., Multinational Financial Mangement, Prentice Hall, New Delhi (Text Book)*
2. Buckley, Adrian., Multinational Finance, Prentice Hall of India, New Delhi
3. Henning C N, Piggot W and Scott W H., International Financial Mangement, Mc Graw Hill Int Ed, NY
4. Apte P G., International Financial Management, Tata Mc Graw Hill, New Delhi
5. Maurice, Levi., International Finance, Mc Gaw Hill Int Ed, New York

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 512: TREASURY & DERIVATIVES MANAGEMENT

Hard Core
3 Credits

1. **Debt Instruments**: Fundamental Features – Indian Debt Markets – Market segments – Participants - Secondary Market for Debt instruments – Bond Market – SEBI (Disclosure and Investor Protection) guidelines 2000

2. **Central Govt Bonds** : G Secs – Tenor and Yields – Primary Issuance Process, Participants – SGL accounts – Dealers – Secondary Market – Negotiated Dealing system – T bills – Cut off Yields – State Govt Bonds – Call Money Markets – Participants **Corporate debt** : Bonds – Market Segments – Issue Management and Book Building – Terms of Debenture Issue – Credit rating – Guidelines for Commercial Paper – Repos – Yield Curves and Term Structure of Interest Rates – Duration – Fixed Income Derivatives

3. **Introduction to Derivatives:** Products – Participants – Exchange Traded – Derivatives at NSE – Distinction between Futures and Forwards and Options – Index derivatives – Payoffs in Futures and Options – Cost Carry Model – Black and Scholes Model of Option Valuation

4. **Strategies** : Simple strategies of Hedging, Speculation and Arbitrage from Index futures and stock futures – Long stock, short Nifty; short stock and long Nifty; Bullish index and long Nifty; Bearish index, short Nifty Futures; Strategies using Options : Bullish Index, Buy Nifty calls and sell Nifty puts – Bull spreads – Buy a call and sell another – Put/Call Parity with spot options arbitrage.

5. **Trading & Clearance: Trading system** – Trader Workstation – Clearing entities – Open position calculation – Margin and settlement – Regulatory Framework – Risk Management – Accounting Issues

Basic Text Book & References:

1. *Hull J C, Options, Futures and Other Derivatives, Prentice Hall, NJ 2002 (Text Book)*
2. Baye and Jansen, "Money, Banking and Financial Markets- An economics approach, AITBS Publishers & Distributors, Delhi, 1996
3. Marshal JF, "Futures and Options Contracting: Theory and Practice' south Western Publishing Company, NY 1991
4. Kolb R W, Futures, Options and Swaps, Blackwell Publishers, NY 2002
5. Rules, Regulations and Bye-laws (F&O Segment) of NSE & NSCCL

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 513: INFORMATION SYSTEM AUDIT

Hard Core
3 Credits

1. **Introduction** – Overview of Information Systems Auditing – Need for Control and Audit of Computers – Effects of Computers on Internal Controls – Effects of Computers on Auditing – Foundations of Information Systems Auditing - Conducting an Information Systems Audit – Audit risks – Types of Audit Procedures – Auditing around or through the computer

2. **The Management Control Framework** – Top Management Controls – Evaluating the Planning Function – Evaluating the organizing Function – Evaluating the Leading Function – Evaluating the Controlling Function - Systems Development Management Controls – Approaches to Auditing Systems Development – Normative models of systems development process – evaluating the major phases in the systems development process - Programming Management Controls – Program Development Life Cycle – Organizing the Programming Team – Managing the System Programming Group – Case Studies

3. **Data Resource Management Controls** – Motivations– Functions of the DA and DBA – Some Organizational Issues – Data Repository Systems Control over the DA and DBA - Security Management Controls – Conducting a Security Program – Major Security Threats and Remedial Measures – Controls of Last Resort – Operations Management Controls – Computer Operations – Network Operations – Data Preparation and Entry – Production Control – File Library – Documentation and Program Library – Help Desk – Capacity Planning and Performance Monitoring – Management of Outsourced operations - Quality Assurance Management Controls – Motivations – QA Functions – Organizational Considerations – Case Studies

4. **The Application Control Framework** – boundary Controls – Cryptographic Controls – Access Controls – Personal Identification Numbers – Digital Signatures – Plastic Cards – Audit Trail Controls - Input Controls – Data Input Methods – Source Document Design – Data-entry Screen Design – Data Code Controls – Check Digits – Batch Controls – Validation of Data Input – Instruction Input – Validation of Instruction Input – Audit Trail Controls – Existence Controls - Communication Controls – Communication Subsystem Exposures – Physical Component Controls – Line Error Controls – Flow Controls – Link Controls – Topological Controls – Channel Access Controls – Controls over Subversive Threats – Internetworking Controls – Common Architectures and Controls – Audit Trail Controls – Existence Controls – Case Studies

5. **Processing Controls** – Processor Controls – Real Memory Controls – Operating System Integrity – Application Software Controls – Audit Trail Controls – Existence Controls Database Controls – Access Controls – discretionary Access Controls – Integrity Controls – Application Software Controls – Concurrency Controls – Cryptographic Controls – Audit Trail Controls – Existence Controls - Output Controls – Inference Controls – Batch Output Production and Distribution Controls – Batch Report Deisgn Controls – Online output Production and Distribution Controls – Audit Trail Control – Existence Controls – Case Studies

Basic Text Book and References:

1. *Ron Weber, "Information System Control and Audit", Prentice Hall, 1998. (Text Book)*
2. Dube, D.P. and Gulati D.P., "Information System Audit and Assurance (Including Case Studies and Checklists from the Bank), Tata McGraw-Hill, 1st edition.
3. Frederick Gallegos, Daniel P. Manson, Sandra Senft, and Carol GonzalesGallegos, "Information Technology Control and Audit", Auerbach Publications, Second Edition, 2004

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 514: IT INFRASTRUCTURE MANAGEMENT FOR BANKS

Hard Core
3 credits

1. **Introduction to IT Governance** – Corporate Governance and IT Governance - IT Governance Institute – IT compliance initiatives – Sarbanes Oxley – Basel II – Relationships to other IT disciples – overview of IT Governance Frameworks – COSO, ITIL, COBIT, ISO 17799, CMMI

2. **Risk Management** – Introduction – COSO – COSO's Enterprise Risk Management Integrated Framework – Internal Environment – Objectives Setting – Event Identification – Risk Assessment – Risk Response – Control Activities – Information and Communication – Monitoring – Case Studies of COSO

3. **IT Infrastructure Management and ITIL** - Introduction to ITIL Framework – IT Services Management Forum – ITIL publications – IT Service Management – Service Support – Incident Management – Problem Management – Configuration Management – Change Management – Release Management – Service Desk Management

4. **Service Delivery** - Service Level Management – Financial Management for IT Services – Capacity Management – IT Service Continuity Management – Availability Management – Security Management – Case Studies of ITIL Framework

5. **Introduction to COBIT Framework** – IT Governance and COBIT – Focus Areas – COBIT framework reference process model – Maturity Models – COBIT Framework – Plan & Organize – Acquire & Implement – Deliver and Support – Monitor and Evaluate – COBIT Case Studies: Application of existing IT framework for financial Institutions.

Basic Text Book and References:

1. *IT Governance: How top performers manage IT decision right for superior results, Peter Weill, Jeanne Ross, Harvard Business School Press, June 2004(Text book)*
2. COSO Enterprise Risk Management: Understanding the New Integrated ERM Framework (Hardcover), Robert Moeller, Wiley Publishers
3. COBIT Framework Reference Manual
4. Foundations of IT service management based on ITIL, Jan Van Bon, Van Haren Publishing, 2 Rev. Ed. 2005
5. ITIL Complete Library (OGC Best Practice Series), Office of Government Commerce, Stationery Office 2nd Edition,2000

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 515: BANKING TECHNOLOGY LAB

Hard Core
2 Credits

Lab Exercises

Design and Develop the following Banking Software using the appropriate technologies:

- **Mobile Banking**
  - Balance Enquiry
  - Cheque Book Request
  - Stop Cheque
  - Credit/Debit Notification
  - Bill Payment

- **Internet Banking**
  - Electronic Funds Transfer
  - Account Management
  - Loan Application
  - Registering of new bank services
  - Customer Information Management

- **ATM system**
  - Balance Enquiry
  - Withdrawal
  - Deposit
  - Pin change
  - Mini statement

- **Financial Middleware**
- Design of
  - Online Banking Middleware
  - ATM Middleware
  - Mobile Middleware
  - Banking Software Middleware

- **Study on the recent Core Banking Software.**

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER
MBABT 516: STOCK & FOREX TRADING LAB

Hard Core
2 Credits

List of practicals

- Evaluation of New Issue application forms

- Identification of Risk Factors and Project viability in New Issues

- Exploring the NEAT and BOLT screen based trading

- Order types, Order Booking

- Opening up of a DP account, PAN, etc

- Trading and Settlement activities of on-line trading

- Preparation of Technical Charts, exploring trends

- Fundamental Analysis of Industry and identification of growth stocks

- Company specific events and identification of stock price reaction to Dividend and Bonus announcements

- Index Preparation and examining the portfolio performance

- Clearing and Settlement activities and MIS Reporting

- Marketing of Mutual Funds and Infrastructure Bonds – Critical Factors

- F&O Segment – Broader features of the Screen trading

- F&O Segment – Calculation of Cost of Carry, impounded costs

- F&O Segment – Sport Market linkage

- Forex trading – Basics

- Determination of Merchant Rates

- Forward Trading

- Currency Derivatives

MBA: BANKING TECHNOLOGY
DEGREE PROGRAMME

ELECTIVES

ELECTIVE: SYSTEM STREAM

MBABT 521 :	Software Project Management	Soft	3 Credits
MBABT 522 :	Service Oriented Architecture	Soft	3 Credits
MBABT 523 :	IT Laws and Cyber Crimes	Soft	3 Credits
MBABT 524 :	Enterprise Resource Planning (ERP)	Soft	3 Credits
MBABT 525 :	E Commerce & Internet Trading	Soft	3 Credits
MBABT 526 :	Financial Enterprise Application Integration	Soft	3 Credits
MBABT 527 :	Software Architecture for Financial Software	Soft	3 Credits
MBABT 528 :	Smart Banking Technologies	Soft	3 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 521: SOFTWARE PROJECT MANAGEMENT

Soft Core
3 Credits

1. **Product, Process and Project** – Definition: Product Life Cycle: Project Life cycle Models. Process Models- ISO-9001 Model, Capability Maturity Model. **Metrics** – Metrics strategy, Setting Targets and Tracking, Metrics implementation checklists and Tools.

2. **Software Quality assurance** – Quality control and Quality assurance, cost and benefits of quality, Software quality assurance tools, Software Quality analyst's functions. **Software Configuration Management** – Processes and activities. **Risk Management** – Processes and activities.

3. **Project Schedule planning -** Top down and bottom up planning – initial and final project schedule plans – types of activity relationships – estimating the duration of an activity – critical path – identifying milestones – activity responsibility matrix – project check list.

4. **Project tracking** - Overview of project progress – project outlook – occurrence of tracking – tracking meetings – tracking meeting agenda - tracking meeting ground rules – recovery plans – the role of escalations. **Project estimation** – Processes and activities.

5. **Project Management in Testing phase** – Testing, Activities of Testing, Test scheduling and types of tests. Management structures for Testing in Global teams. **Project Management in Maintenance Phase –** Processes, activities, management issues, configuration management, skill sets, metrics – Case study

Basic Text Book & References:

1. *Ramesh, Gopalaswamy: "Managing Global Software Projects ", Tata McGraw Hill, 2001. (Text Book)*
2. Neal Whitten: " Managing Software Development Projects, Formula for Success". John Wiley and sons, Inc, II edition, 1995.(Text Book)
3. Humphrey, Watts: "Managing the software process ", Addison Wesley, 1986.
4. Pressman, Roger, "Software Engineering – A Practitioner's approach", McGraw Hill, 2001.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 522: SERVICE ORIENTED ARCHITECTURE FOR MANAGERS

Soft Core
3 Credits

1. **Introduction to SOA**- Understanding of SOA - Evolution of SOA - Concepts of services and SOA - Design principles of SOA - Relationship between SOA and web services - Advantages and risks of SOA - Service Oriented Methodology - Introduction to a SOA adoption roadmap - Service lifecycle - Three analysis approaches - Service oriented analysis - Service oriented design - Introduction to service oriented patterns - Traditional EAI Approach - Problems With Traditional EAI Approach - Building the Services - Advantages of SOA - Business Advantages - Adoption Stages - Benefits of employing SOA - Review of common business goals - Evaluating tradeoff strategies

2. **SOA Past and Present** - From XML to Web Service to SOA - How SOA was done before - Emerging standards for SOA - Compare SOA with other architectures - Basic Concepts - Building from components - Modeling concepts - Object – Containment - Messages and methods - Object interaction - Introduction to Business Process - Collection of services - Simple request response interaction - Complex interaction involving many services - Need for a coordinator service emerges - Orchestration or Business process - Composing processes using processes - Business Process Execution Language (BPEL)

3. **Service Enablement** - Basic web services elements - Core web services standards stack - The Importance of WSDL - The design of SOAP - The use of registries via UDDI - The basic concepts of service orientation - Distributing Services Across a Network - Aligning functional and nonfunctional requirements - The role of Intermediaries in Service Networks - Modeling SOA building blocks - Using UML to analyze and design interfaces - Generating a domain model - Implementing and realizing Use Cases - Showing web service collaboration - Usage of communication diagrams

4. **Enterprise Service Bus (ESB)** - Objectives - Service Invocation - Legacy System Integration - The role of ESB in SOA - Security and ESB - Process Driven Services - Service layer abstraction - Introduction to business process layer - Process patterns - Orchestration and choreography - WS-BPEL for process automation - Layered Architecture -The layers pattern - Classic three-their architecture - Application service layer - Business service layer - Orchestration service layer - Service Oriented Reference Model - Reference models and reference architectures - SOA vendors and their relationship with SOA - SOA support in .NET and J2EE platforms

5. **SOA in Banking Domain** - Banking business processes – SOA in Core Banking Software – Case Studies

Basic Text Book & References:
1. *Service-Oriented Architecture: Concepts, Technology and Design, Thomas Erl, Prentice Hall PTR, First edition, 2007 (Text Book)*
2. Service-Oriented Architecture: A Field Guide to Integrating XML and Web Services, Thomas Erl, Prentice Hall PTR, First edition, 2007
3. Enterprise SOA: Service-Oriented Architecture Best Practices,   Dirk Krafzig, Karl Banke and Dirk Slama, Prentice Hall PTR, 2004
4. SOA Principles of Service Design, Thomas Erl, Prentice Hall PTR, First edition, 2007
5. SOA Design Patterns, Thomas Erl, Prentice Hall PTR, First Edition, 2008

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 523 : IT LAWS & CYBER CRIMES

Soft Core
3 Credits

1. **Introduction to Cyber crime** – Computer Forensics – Digital Evidence – Computer Hardware, Software and Internet overview- Understanding how cyber criminals and hackers work **-** Types of cyber crimes - Hacker Methodology - Trojans, Worms and Viruses. Cyber Forensics **-** Forensic cloning and bit stream imaging - Mathematical authentication - iPod forensics - Application forensics - Disk forensics.

2. **Investigation Techniques -** Whois search and IP tracing - Analyzing web server logs - Tracking email accounts - Recovering deleted evidence - Password breaking - Handling encrypted files - Handling steganography - Handling hidden data - Using keyloggers for investigation - Keyword searching - Investigating emails - Search and Seizure of Computers - Data acquisition on a "live" system - Investigation Tools **–** tracing and recovering electronic evidence

3. **The criminalization of on-line conduct** – identity theft – access device fraud - child pornography - Internet fraud - threatening communications -interstate stalking - computer fraud - copyright infringement - economic espionage - trade secret theft - Electronic evidence and communication - Intercepting electronic communications

4. **Real World Cyber Crime Investigations -** Source code theft - Accounting fraud - Forgery and counterfeiting - Cyber Pornography case - Divorce case - Kidnapping and Murder case - Tax evasion and money laundering - Phishing - Cyber Sabotage case - Online Banking Fraud - Online Share Trading Fraud - Tracking the author of virus - Tracking a terrorist - Online Lottery Fraud

5. **Litigating Cyber-Crime** - Digital Evidence – availability, reliability and admissibility - Forensic Evidence - Digital footprints - Assembling the evidentiary puzzle - New defenses/ claims - Trojan horse defense - Chain of custody - Emerging Surveillance, Control and Enforcement Methods - New Issues and New Technologies - PDAs, cell phones, wireless networks E-Vision and Crime - Towards a Sustainable Vision - Privacy – The Patriot Act - Electronic Communications Privacy Act.

Basic Text Book & References:
1. ***Eoghan Casey, Digital Evidence & Computer Crime, Forensic Digital Science, Computers and the Internet (Academic Press, 2000) (Text Book)***
2. Lawrence Lessig, *The Law of the Horse: What Cyberlaw Might Teach*, 113 Harv.L.Rev. 501 (1999);
3. Scott Charney, *The Internet, Law Enforcement and Security*, Internet Policy Institute (2001);
4. James Boyle, Foucault in CyberSpace: Surveillance, Sovereignty, and Hardwired Censors, 66 U. Cin. Rev. 177 (Excerpt)

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 524   : ENTERPRISE RESOURCE PLANNING

Soft Core
3 Credits

1. **Integrated Management Information Seamless Integration**-Supply Chain Management- Integrated Data Model- Benefits Of ERP-Business Engineering And ERP- Definition Of Business Engineering- Principles of business engineering- Business engineering with information technology.

2. **Building The Business model** - ERP implementation – an Overview – Role Of Consultant, Vendors and Users, Customization- Precautions- ERP Post implementation options- ERP Implementation Technology – Guidelines for ERP Implementation.

3. **ERP domain**- MPG/PRO – IFS/Avalon- Industrial and financial systems- Baan IV SAP – Market Dynamics and dynamic strategy.

4. **Description** – Multi- client server solution- Open technology- User Interface- Application Integration.

5. **Basic architectural Concepts**- The system control interfaces- Services-Presentation interface – Database Interface – Case study.

Basic Text Book & References:

1. **Vinod Kumar Garg and N.K.Venkita Krishnan, '*Enterprise Resource Planning- Concepts and Practice'*, PHI, 1998.(Text Book)**

2. Jose Antonio Fernandz, '*The SAP R/3 Handbook'*, Tata McGraw Hill Publications,1998.

3. Ellen Monk and Bret Wagner, "**Concepts in Enterprise Resource Planning"**, **Second Edition**

4. Daniel E. O'Leary, "**Enterprise Resource Planning Systems: Systems, Life Cycle, Electronic Commerce, and Risk** "

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 525 : E COMMERCE & INTERNET TRADING

Soft Core
3 Credits

1. **Electronic Commerce Environment and Opportunities**: Background – The Electronic Commerce Environment – Electronic Marketplace Technologies – Modes of Electronic Commerce: Overview – Electronic Data Interchange – Migration to Open EDI – Electronic Commerce with WWW / Internet – Commerce Net Advocacy – Web Commerce going forward

2. **Approaches to safe Electronic Commerce**: Overview – Secure Transport Protocols – Secure Transactions – Secure Electronic Payment Protocol(SEPP) – Secure Electronic Transaction (SET)- Certificates for Authentication – Security on Web Servers and Enterprise Networks – Electronic cash and Electronic payment schemes: Internet Monetary payment and security requirements – payment and purchase order process - Online Electronic cash

3. **Internet/Intranet Security issues and solutions**: The need for Computer Security – Specific Intruder Approaches – Security strategies – Security tools – Encryption – Enterprise Networking and Access to the Internet – Antivirus programs – Security Teams.

4. **MasterCard / Visa secure Electronic Transaction**: Introduction – Business Requirements – Concepts – Payment processing – E-mail and secure e-mail technologies for electronic commerce. Introduction – The Mean of Distribution – A model for message handling – Working of Email- MIME: Multipurpose Internet Mail Extensions – S/MIME: Secure Multipurpose Internet Mail Extensions – MOSS: Message Object Security Services

5. **Internet and Web site establishment**: Introduction – Technologies for web servers – Internet tools relevant to Commerce – Internet Applications for Commerce – Internet charges – Internet Access and Architecture – Searching the Internet- Case study

Basic Text Book & References:

1. *Daniel Minoli & Emma Minoli, "Web Commerce Technology Handbook", TataMcGraw-Hill , 1999.(Text Book)*
2. K.Bajaj & D. Nag, "E-Commerce", TataMcGraw-Hill, 1999.
3. David S. Nassar**, "**How to Get Started in Electronic Day Trading**"**
4. Bruce C, "How to Use the Internet to Advertise, Promote and Market Your Business or Website with Little or No Money"

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 526   : FINANCIAL ENTERPRISE APPLICATION INTEGRATION

Soft Core
3 Credits

1. **E-Business** - Building a complete e-business system for Business-to-Consumer (B2C), Business-to-Business (B2B), Mobile-to-anything applications - Architecture of Applications – Components – Integration – Integration Techniques – Existing Standards and packages - New standards and packages

2. **Integration of separate systems** - Legacy systems - Client-server systems - Intranets and Extranets - Data warehouses - Major integration technologies - XML - Data analysis and design - XSL - Key application areas – EDI - Programming level EAI - COM, Active X, JAVA, etc.

3. **Pluggability and frameworks for EAI** - Partial models (views) as reusable artifacts - Collaborations – Roles - Synthesis of collaborations - Pluggable code and connector protocols - Component kits and building tools - Component architecture - Common models - Common couplings - Wrapping existing assets - Product Vs Component building – Frameworks - Generic models

4. **Managerial perspectives of EAI** - Business process and existing asset analysis - Financial and project management viewpoint - Outsourcing vs In-house Integration – Security Issues – Wrapping Vs Re-engineering – Capacity Planning and Performance Monitoring

5. **EAI in products - ERP** - Content management systems - Knowledge management repositories - Data warehouses - Web-based OLAP/data mining tools - EAI in Banking Domain – Case Studies

Basic Text Book & References:

1. *Enterprise Application Integration, David S. Linthicum, Addison-Wesley Professional, 1999 (Text Book)*
2. Next Generation Application Integration: From Simple Information to Web Services, David S. Linthicum, Addison-Wesley Professional, 2003
3. Enterprise Application Integration: A Wiley Tech Brief, William A. Ruh, Francis X. Maginnis, William J. Brown, Wiley, First Edition, 2000
4. Understanding EAI: Enterprise Application Integration, Michael Rowell, Sams, 2000
5. Enterprise Applications Integration with XML and Java, J.P. Morgenthal, Prentice Hall, 2000
6. Enterprise Application Integration with CORBA Component and Web-Based Solutions, Ron Zahavi and David S. Linthicum, , John Wiley & Sons, 1999
7. XML: A Manager's Guide, Kevin Dick, Addison-Wesley Pub Co, 1999

MBABT 527 : SOFTWARE ARCHITECTURE FOR FINANCIAL SOFTWARE

Soft Core
3 Credits

1. **Introduction to Software Architecture** – Definition - Architectural Styles – Reference Models – Reference Architectures- Importance of Software Architecture - Architectural Structures - Architecture Business Cycle

2. **Quality Attributes**- Achieving Qualities – Architectural Styles – Organizing Architectural Styles – Refinement of Styles – Unit operations – Applying Unit Operations to User Interface Software – Case Study – World Wide Web – CORBA

3. **Software Architecture Analysis Method(SAAM)** – Analyzing Software Architecture – Overview of Software Architecture Analysis Method- SAAM applied to Financial Management System – Observations on SAAM – Architecture Reviews – Costs and Benefits – Review Techniques – Review Practice

4. **Architecture Based Development** – Forming the Team Structure – Creating a Skeletal System – Patterns in Software Architecture – Building Domain Specific Languages – Product Lines – Creating Products and Evolving a Product Line – Organizational Implications of Product Line – Component based Systems

5. **Communitywide Reuse of Architectural Assets** – Reference Architectures – Open Systems – Process of Engineering an Open System – Standards – Software Architecture in the Future – Architecture and Legacy Systems – Achieving an Architecture – From Architecture to System – Case Study: Design software architecture for Financial Applications

Basic Text Book & References:

1. *Software Architecture in Practice, Len Bass, Paul Clements, Rick Kazman, Pearson Education, Third Indian Reprint, 2002 (Text Book)*
2. Software Architecture : Perspectives on an engineering discipline, Mary Shaw and David Garlan, Prentice-Hall of India private limited, 2000
3. Software Architecture: System Design, Development and Maintenance, Jan Bosch, Springer, 2002
4. Applied Software Architecture. Christine Hofmeister, Robert Nord, and Dilip Soni, Addison Wesley, First edition, 1999
5. Software Product Lines: Practices and Patterns, Paul Clements and Linda Northrop,Addison Wesley, 2002
6. Evaluating Software Architectures: Methods and Case Studies, Paul Clements, Rick Kazman, Mark Klein, Addison-Wesley Professional, 2001

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 528: SMART BANKING TECHNOLOGIES

Soft Core

3 Credits

1. **Smart Banking** – Introduction – Characteristics of Smart Banking environment – Components and Technologies of Smart Banking environments – Issues in Smart Banking

2. **Software Agents** – Introduction – Fundamentals - Agents as Tools of the Information Society - Fundamental Concepts of Intelligent Software Agents - Base Modules of Agent Systems - Development Methods and Tools – Applications - Application Areas for Intelligent Software Agents

3. **RFID** – Introduction – RFID system components – Operating frequency – Close coupling smart cards – Proximity-coupling smart cards, Working of slotted Aloha – OSI layers and RFID, vicinity coupling smart cards, RFID security considerations – RFID Applications – Short range RFID applications, Long range RFID applications

4. **Context Aware Computing** – Introduction – Structure and Elements of Context Aware Pervasive Systems – Context Aware Mobile Services – Context-Aware Artifacts – Context Aware Mobile Software Agents for Interaction with Web Services in Mobile Environment – Context Aware Addressing and Communication for People, Things and Software Agents – Context-Aware Sensor Networks – Context Aware Security

5. **Case Studies in Software Agents**, RFID, Context Aware Computing

Basic Text Books & References:

1. *Intelligent Software Agents: Foundations and Applications, Walter Brenner, Rudiger Zarnekow, Hartmut Wittig, springer verlag 1998 (Text Book)*
2. RFID, Steven Shepard, Mc Graw Hill 2004 (Text Book)
3. Context-Aware Pervasive Systems: Architectures for a New Breed of Applications, Seng Loke, Auerbach, 2006 (Text Book)
4. Agent Technology Handbook, Dimitris N. Chorafas, Mc Graw Hill 1997
5. RFID Implementation, Dennis Brown, Mc Graw Hill Osborne Media, 2006
6. Fast and Efficient Context-Aware Services (Wiley Series on Communications Networking & Distributed Systems) Danny Raz, Arto Tapani Juhola , Joan Serrat-Fernandez, Alex Galis

ELECTIVE: FINANCE STREAM

MBABT 531 : Insurance & Risk Management   Soft   3 Credits
MBABT 532 : International Financial Management   Soft   3 Credits
MBABT 533 : Credit Risk Management in Banks   Soft   3 Credits
MBABT 534 : Bank Mergers & Acquisitions   Soft   3 Credits
MBABT 535 : Forex & Currency Derivatives   Soft   3 Credits
MBABT 536 : EXIM Financing & Documentation   Soft   3 Credits
MBABT 537 : Corporate Taxation Management   Soft   3 Credits
MBABT 538 : Financial Statement Analysis
         using SPSS   Soft   3 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 531: INSURANCE & RISK MANAGEMENT

Soft Core

3 Credits

1. **Nature and History of Insurance Business** - Insurance Business in India- Insurance Act 1938 - General insurance Business - Nationalization - Insurance as a social security tool - Insurance and economic development- IRDA.-Entry of private players into Insurance business - Actuarial profession.

2. **Principles and Legal aspects of Insurance** – Principle of Insurable Interest – Principle of Utmost good faith – Principle of Indemnity – Principle of Subrogation – Doctrine of Proximate Clause – Tariff Advisory Committee – Legal Aspects of Life Assurance – Indian Contract Act – Legal aspects Non-life insurance

3. **Life insurance** – Features – LIC of India – Products – Calculation of Premiums – Surrender Value - Mathematics of life insurance-Mortality Tables, Risk premium, interest table, premium calculations - Factors determining premium - Extra premium - Actuarial aspects - Term assurance annuities-Group insurance and Pension plans-   Health related insurance- Claims settlement.

4. **Non- Life Insurance -**Fire insurance- Standard fire policy; Marine- Cargo and Hull insurance-Types; Motor insurance- Liability insurance, Types of policies; Engineering insurance- Electronic equipment insurance, Burglary insurance- Underwriting Practices – Claims settlement -

5. **Risk management process** - Risk identifications: Perception of risk, Threat analysis, Event analysis, Safety Audit - Risk evaluation - Concept of probability - Statistical methods of risk evaluation – Value at Risk (VaR) – Risk Management Methods – Contingency Planning - Risk Transfer – Captive Insurance agreements – Reinsurance – Catastrophe covers – Legal Aspects of Reinsurance – Reinsurance Markets – Lloyds Markets

Basic Text Book & References:

1. *Mishra M.N: Insurance principles and practices, S.Chand & Co. Delhi.(Text Book)*
2. Vinayakam N, Radhaswamy and Vasudevan SV; Insurance principles and practice, S.Chand & Co. New Delhi.
3. Mishra M.N., Life insurance Corporation of India. Vol I, II and III Raj books, Jaipur.
4. Life Insurance Corporation Act 1956
5. Insurance Regulatory Development Act 1999.
6. Gupta O.S.: Life insurance, Frank Brothers: New Delhi

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 532: INTERNATION FINANCIAL MANAGEMENT

Soft Core
3 Credits

1. **International Monetary and Financial System**: Importance of international finance; Bretton woods conference and afterwards, IMF and the World Bank; European monetary system - meaning and scope.
2. **Balance of Payment and International Linkages**: Balance of payments and its components; International flow of goods, services and capital; Copying with current account deficit.
3. **International Financial Markets and Instruments**: International capital and money markets; Money and capital market instruments; Salient features of different international markets; Arbitrage opportunities; Integration of markets; Role of financial intermediaries.
4. **Foreign Exchange Markets**: Determining exchange rates; Fixed and flexible exchange rate system; Exchange rate theories; Participants in the foreign exchange markets; Foreign exchange market - cash and spot markets; Exchange rate quotes; LERMS; Factors affecting exchange rates - spot rates, forward exchange rates, forward exchange contracts; Foreign exchange and currency futures; Exchange rate arrangement in India; Exchange dealings and currency possession; information and communication; Foreign exchange trades.
5. **International Capital and Money Market Instruments:** GDRs, ADRs, IDRs, Euro bonds, Euro loans, Repos, CPs, floating rate instruments, loan syndication and Euro deposits.

Basic Text Book & References:

1. *Apte, P.G: International Financial Management, Tata McGrawhill, New Delhi. (Text Book)*
2. Buckley, Adrian; Multinational Finance, Prentice Hall, New Defhi.

3. Eitman, D.K. and A.I Stenehilf: Multinational Business Cash Finance, Addison Wesley, New York.

4. Henning, C.N., W Piggot and W.H Scott: international Financial Management, McGraw Hill, International Edition.

5. Levi, Maurice D: International Finance, McGraw-Hill, International Edition.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 533: CREDIT RISK MANAGEMENT IN BANKS

Soft Core
3 Credits

1. **Need for risk management in Banks** –Basle I Accord - Banking supervision - Basle Accord II. – Credit Process – Operational Practices and Credit Environment – Lending Objectives – Credit selection process – Transaction Risk exposure – Financial products in the extension of Business credit

2. **Identification and understanding various types of risks**: Financial risks and non financial – Company specific risks – Risk evaluation – Fundamentals of Credit analysis – Credit Rating Systems – Loan classification – Debt recovery tools

3. **Credit Risk Measurement** – Ratios for Credit Analysis – Cash flow analysis – Quantitative Models – Sensitivity and Simulation – Finding the Certainty levels – Expected default frequency - Value at Risk

4. **Financial Distress Models and Methodology** – Bankruptcy risk – Credit Portfolio Management – Optimizing three variables of share holder's value, cost of capital and credit grade – Mc Kinsey Valuation Model – How do International Banks price loans?

5. **Credit Derivatives** – Pricing and Mechanism – International Swaps and Derivatives Association (ISDA) standard – Credit default swaps – Total Return Swaps – Regulatory concerns of Credit derivatives

Basic Text Book and References:

1. *Joetta Colquitt (2007)., Credit Risk Management, Mc Graw Hill, New Jersey (Text Book)*
2. Michel Crouhy, Dan Galai and Robert Mark(2000), Risk Management, Mc Graw Hill, NJ
3. Alan Waring and A.Ian Glendon (1988): **Managing Risk, Critical Issues for survival and Success into the 21st century**, International Thomson Business Press. New York.
4. Arnaud de Servigny, Olivier Renault (2004), Measuring and Managing Credit Risk", Mc Graw Hill, NJ
5. Robin Kendall (1988): **Risk Management for Executives, A practical Approach to Controlling Business Risks**, FT Pitman Publishers, London.
6. William H Beaver and George Parker (ed) (1995): **Risk Management, Problems and Solutions**, McGraw Hill.NJ
7. Vijaya Bhaskar P and Mahapatra.B (2006): Derivatives simplified An Introduction to Risk Management, Response Books, Sage publications, New Delhi

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: ELECTIVE
MBABT 534: BANK MERGERS AND ACQUISITIONS

Soft core

3 credits

1. **Forms of corporate restructuring**-expansion-sell- offs-corporate control-changes in ownership structure-issues raised by –restructuring-early corporate mergers movement-global banking mergers-mergers in Indian banks-Theory of the firm and corporate activity- rationale for the existence of the firm-transaction cost efficiency-production cost efficiency-the firm as a nexus of contracts-organizational forms-vertical structure-horizontal structure-organization behavior-monitoring and ownership structure

2. **Strategy, diversification and mergers-**strategy-basic steps in strategic planning-diversity in strategic planning processes-alternative analytical frameworks-approaches to formulating strategy-the porter approach-formulating a competitive strategy-diversification strategy-diversification planning, mergers and the carry over of managerial—capabilities-Merger types and characteristics-economic rationales for major types of mergers- a framework for analysis of mergers- managerial synergy and horizontal and related mergers-financial synergy and pure conglomerate mergers-the role of the industry life cycle-product life cycle and merger types.

3. **Theories of mergers and tender offers**-differential efficiency-inefficient management-operating synergy-takeovers as a solution to agency problem-the free cash flow hypothesis (FCFH)-market power-sell-offs and divestitures-divestitures-background materials 0on divestitures-financial effects of divestitures-the porter methodology-spin-offs-equity carve-outs-motives for divestitures-empirical tests of alternative theories-issues in empirical studies-tests of merger theories by residual analysis-the effect of method of payment and managerial resistance-timing of merger activity-tests of the merger wave hypothesis-a model for aggregate conglomerate merger activity.

4. **Deal Structuring**: Tax planning options-sources of tax benefits-pre-tefra tax planning-post-tefra tax changes-methods of payment and leverage-empirical studies of effects of methods of payment theories of the influence of method of payment on abnormal returns-the role of junk bonds-postmerger financial leverage.   Joint   ventures   in   business strategy-rationale for joint ventures-joint ventures and antitrust policy-ESOPs and MLPs-nature and history of ESOPs-the use of ESOPs-going private and leveraged buy-outs-international mergers and restructuring-

5. **Valuation**: The Financial Methodology: Measurement of Cash flows – Free Cash flow basis sof valuation – Dividend Growth Valuation Model – Sensitivity analysis – Comparisons of valuation models – M M Model – Stern's approach – Increasing the value of the Organization – Alternative Measures of Investment Rate – Total Capitalisation – EBIT measure – Operating Assets – NOI measure – Calculating the Cost of Capital – Bond Yield – Average Investor's realized yield – Dividend growth Model – Capital Asset Pricing Model – Cost of Debt - Valuation of Bank Assets

Basic Text Books & References:

1. ***Weston J Fred, Chung S.K. Wang, Hoag E. Susan, "Mergers Restructuring, and Corporate Control", Prentice Hall of India, New Delhi, 1998.***
2. Amihud Yakov, Miller Jeofferey, "Bank Mergers and Acquisitions", Solomon centre series on Financial Markets & Institutions, 1997.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 535 : FOREX & CURRENCY DERIVATIVES

Soft Core
3 Credits

1. **The Foreign Exchange Market** : Organisation – Spot Vs Forward Markets – Bid and Ask rates – Interbank Quotations – International Market Quotations – Cross Rates – Merchant Rates – FEDAI Regulations – Role of RBI
2. **Exchange Rates** - Exchange rate systems – Gold Standard – Bretton Woods – Fixed Vs Floating Exchange Rate systems – Determinants of Exchange Rates – Exchange Controls.
3. **Foreign Exchange Transactions** – Purchase and Sale transactions – Spot Vs Forward transactions – Forward Margins – Interbank Deals – Cover deals – Trading – Swap deals – Arbitrage Operations – Factors determining Forward margins
4. **Ready and Forward Exchange Rates** – Principle types of Ready Merchant rates – Ready rates based on cross rates – Forward exchange contracts – Execution of Forward contracts – cancellation and Extensions - Dealing position – Exchange position – Cash position.
5. **Currency Derivatives** – Currency Forwards – Currency Futures – Currency Options – Exchange traded transactions – Financial Swaps – Forward Rate agreements – Interest Rate Options.

Basic Text Book and Referecnes:

1. *Alan C Shapiro: Multinational Financial Management, Prentice Hall, New Delhi (Text Book).*
2. Francis Cherunilam : International Economics, Tata Mc Graw Hill Pub Ltd, New Delhi
3. Ian H Giddy: Global Financial Markets, AITBS Publishers and Distributors, New Delhi
4. C Jeevanandam, Foreign Exchange: Practice, Concepts, Sultan Chand & Sons, New . Delhi
5. Vijayabhaskar P and Mahapatra B., Derivatives Simplified, Respose Books, Sage Publications, New Delhi

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 536: EXIM FINANCING & DOCUMENTATION

Soft Core
3 Credits

1. **Introduction: Export documentation**; Foreign exchange regulations; ISO 9000 series and other internationally accepted quality certificates; Quality control and pre-shipment inspection ; Export trade control ; Marine insurance; Commercial practices.

2. **Export Procedures**: General excise clearances; Role of clearing and following agents; shipment of export cargo; Export credit; Export credit guarantee and policies; Forward exchange cover; Finance for export on deferred payment terms; Duty drawbacks.

3. **Import Procedures**: Import licensing policy; Actual user licensing; Replenishment licensing; Import-export pass book; Capital goods licensing; Export houses and trading houses

4. **Export Incentives**: Overview of export incentives-EPCG, Duty drawbacks, duty exemption schemes, tax incentives; Procedures and documentation.

5. **Trading Houses**: Export and trading houses schemes – criteria, procedures and documentation; Policy and procedures for EOU/FTZ/EPZ/SEZ units.

Basic Text Book & References:

1. *Cherian and Parab: Export Marketing, Himalaya Publishing House, New Delhi (Text Book)*
2. Government of India: Handbook of Procedures, Import and Export Promotion, New Delhi.
3. Rathod, Rathor and Jani: International Marketing, Himalaya Publishing House, New Delhi.
4. Export – Import manual, Nabhi Publication, New Delhi
   Government of India: Export-Import Policy, procedures, etc. (Volumes I, II and II) New Delhi.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 537: CORPORATE TAXATION MANAGEMENT

Soft Core
3 Credits

1. **Introduction to Tax Management** – Concept of tax planning – Tax avoidance and tax evasions – corporate taxation and dividend tax - Tax Planning for New Business – Tax planning with reference to location – nature and form of organization of new business.

2. **Tax planning and Financial Management Decision** – Tax planning relating to capital structure decision- dividend policy – inter-corporate dividends and bonus shares.

3. **Tax planning and Managerial Decisions** – Tax planning in respect of own or lease - sale of assets used for scientific research – make or buy decision – Repair – replace – renewal or renovation - shutdown or continue decisions.

4. **Special Tax provision** – tax provisions relating to free trade zones – Infrastructure sector and backward areas – Tax incentives for exporters.

5. **Tax issues relating to Amalgamation** – Tax planning with reference to amalgamation of companies- Tax payment – Tax deductions and collection at source – Advance payment of tax.

Basic Text Book & References:

1. *Ahuja G.K and Ravi Gupta: Systematic Approach to Income tax and Central Sales Tax, Bharat Law House, New Delhi (Text Book)*
2. Circulars issued by C.B.D.T
3. Income tax act, 1961
4. Income tax rules, 1962
5. Lakhotia, R.N: Corporate tax planning, Vision publications, Delhi
6. Singhania, V.K: Direct taxes: Law and Practice, Taxman's Publication, Delhi.
7. Singhania, Vinod K: Direct Tax planning and Management, Taxmanns Publication, Delhi.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 538: FINANCIAL STATEMENT ANALYSIS USING SPSS

Soft Core
3 Credits

1. **Financial Statement Analysis** – Introductory Techniques – Cross Sectional Techniques – Common size – financial Relations – Tme series Techniques – Trends variability measure – Statistical distribution of ratios – Normality – Cross section correlation – Time series movements – Differences under different accounting methods.

2. **Cross sectional analysis of Financial statement information** – Criteria for comparables – Non synchronous reporting – Industry and economic influence – Time series analysis approaches – causal factory analysis – seasonality – Stationary auto correlation methods – ARIME Box – Jenkins Modeling.

3. **Equity markets and financial statement analysis** – an overview of Market efficiency – Investment strategies asset pricing Theories – Beta and variance – estimation approaches – Economic determinants – Capital Market reaction to information releases – Market efficiency anomalies – CAR measures – serial correlation analysis.

4. **Strategic Management and Financial statement Analysis** – Strategic Alternative – synergy Generating Distribution of firm's value – Financial variables and pre merger analysis – performance accounting firms – capital markets and corporate restriction in Announcements.

5. **Debt rating and Distress analysis** – Qualitative methods of debt rating – Discriminative analysis – Financial Distress – University models of distress prediction – Multi variance models – zeta analysis – Application of factor analysis.

Basic Text Books & References:

1. *Foster, George, Financial Statement Analysis, Prentice Hall, and New Jersey, 1986.(Text Book)*
2. Christian Gouireiroox, Arch Models and Financial Applications Springer, New York
3. Marting Baxter, Andrew Robbie, 'Financial calculus' Cambridge University, Press Cambridge, 1996.
4. Martin David, Wendell FlemingH. Mathematical Finance Springer New york
5. Teacake Karaka, "Quantitative methods for Portfolio Analysis Lower academic Publishers, Boston 1993.

ELECTIVE: MARKETING STREAM

MBABT 541 :	Branding & Consumer Behaviour For Banks	Soft	3 Credits
MBABT 542 :	Services Marketing for Banks & Financial Institutions	Soft	3 Credits
MBABT 543 :	Retail Marketing & E-tailing	Soft	3 Credits
MBABT 544 :	Bank Customer Relationship Mgt.	Soft	3 Credits
MBABT 545 :	Advertising & Sales promotion For Banks	Soft	3 Credits
MBABT 546 :	Marketing Research-Tools & Techniques	Soft	3 Credits
MBABT 547 :	Cyber Marketing Strategies	Soft	3 Credits
MBABT 548 :	Software Marketing Management	Soft	3 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 541: BRANDING & CONSUMER BEHAVIOUR FOR BANKS

Soft Core
3 Credits

1. **Consumer Behaviour and Marketing Action**: An overview - Consumer involvement, decision-making processes and purchase behaviour and marketing implications -Consumer Behaviour Models

2. **Environmental influences on consumer behaviour** - Cultural influences - Social class, reference groups and family influences - Opinion leadership and the diffusion of innovations - Marketingimplications of the above influences.

3. **The individual consumer and buying behaviour and marketing implications** - Consumer perceptions, learning, attitudes, motivation and personality - psychographics, values and lifestyles.

4. **Strategic marketing applications** - Market segmentation strategies - Positioning strategies for existing and new products, Re-positioning, perceptual mapping - Marketing communications - Source, message and media effects. Store choice and shopping behaviour - In-Store stil1)uli, store image and loyalty - Consumerism - Consumer rights and Marketers' responsibilities.

5. **The Borderless Consumer Market and buying behaviour** - Consumer buying habits and perceptions of emerging non-store choices - Research and applications of consumer responses to direct marketing approaches - Issues of privacy and ethics.

Basic Text Book & References:

1. *Loudon and Della Bitta: CONSUMER BEHAVIOUR: CONCEPTS AND APPLICATIONS, Tata Mc-Graw Hill. (Text Book)*
2. Henry Assael: CONSUMER BEHA VIOUR AND MARKETING ACTION, Kent Publishing Co.).
3. Berkman & Gilson: CONSUMER BEHA VIOUR:CONCEPTS AND STRATEGIES,(Kent Publishing Co.).
4. Bennet and Kassarjian: CONSUMER BEHA VIOUR, (Prentice Hall of India) Schiffman and Kanuck: CONSUMER BEHA VIOUR, Pearson Education Asia, 7th. Edition,
5. Hawkins, Best & Concy: CONSUMER BEHA VIOUR. Tata McGraw Hill. Efraim Turban, Jae Lce, David King, & I-I.Michael Chung: Electronic Commcrce: Managerial Perspective, Pearson Education Inc., 2000.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 542: SERVICES MARKETING FOR BANKS & FINANCIAL INSTITUTIONS

Soft Core
3 Credits

1. **MARKETING OF SERVICES** - Introduction - Growth of the Service Sector - The Concept of Service - Characteristics of Services-Classification of Services - Designing the Service-Blueprinting, Using Technology, Developing Human Resources, Building Service Aspirations.

2. **MARKETING MIX IN SERVICES MARKETING** - THE SEVEN Ps - Product Decisions, Pricing Strategies and Tactics, Promotion of Services and Placing or Distribution Methods for Services - Additional Dimensions in Services Marketing - People, Physical Evidence and Process.

3. **STRATEGIC MARKETING MANAGEMENT FOR SERVICES** - Matching Demand and Supply through Capacity Planning and Segmentation - Internal Marketing of a Service - External versus Internal Orientation of Service Strategy.

4. **DELIVERING QUALITY SERVICES** - Causes of Service-Quality Gaps: The Customer Expectations versus Perceived Service Gap, Factors and Techniques to Resolve this Gap -Gaps in Service - Quality Standards, Factors and Solutions - The Service Performance Gap -Key Factors and Strategies for Closing the Gap - External Communication to the Customer: the Promise versus Delivery Gap - Developing Appropriate and Effective Communication about Service Quality.

5. **MARKETING OF SERVICES WITH SPECIAL REFERENCE TO**
   (a) Financial Services
   (b) Health Services
   (c) Hospitality Services including Travel, Hotels and Tourism.
   (d) Professional Services
   (e) Public Utility Services
   (f) Communication Services
   (g) Educational Services

Basic Text Book & References:

1. *Valerie Zeithaml & Mary Jo Bitner: SERVICES MARKETING, McGraw Hill.*
   (Text Book)
2. Christopher H. Lovelock: SERVICES MARKETING: PEOPLE, TECHNOLOGY, STRATEGY, Pearson Education Asia.
3. Zcithaml, Parasuraman & Berry: DELIVERING QUALITY SERVICE; The Free Press, Macmillan.
4. Audrey Gilmore: Services marketing and Management. Response Books, Sage Publications.
5. Ron Zemke & Dick Schaaf: THE SERVICE EDGE.
6. Raghu & Vasanthi Venugopal: SERVICES MARKETING.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 543: RETAIL MARKETING & E-TAILING

Soft Core
3 Credits

1. **An overview of retailing** - Types of stores - Product retailing vs. Service retailing - Non- store retailing - Retail strategy - Achieving competitive advantage and positioning -Retailing environment - legal, social, economic, technological, issues - Trends in the Indian Retailing Industry.

2. **Retail store location and layout** - Country/Region analysis - Trade area analysis - Site evaluation and selection - Store design and layout - Comprehensive store planning - Exterior design and layout - Interior store design and layout - Interior design elements.

3. **Planning merchandise needs and merchandise budgets** - Methods for determining inventory evaluation - Assortment planning, buying and vendor relations - Merchandise pricing - Price strategies - Psychological pricing - Mark-up and markdown strategies.

4. **Communicating with the retail customer** - Retail promotion mix-Advertising - Sales promotion - Publicity - Retail selling process - Retail database.

5. **Globalization and changing retail formats** - Virtual store - E-relating International Retailing - Opportunities - Market entry formulas - new customized formats (customized stores, portable stores, merchandise depots, retail threatre, service malls, customer-made stores, interactive kiosk 'shopping arcades')

Basic Text Book & References:

1. *Ron Hasty and James Reardon: RETAIL MANAGEMENT. (Text Book).*
2. Rona Ostrow and Sweetman R. Smith: DICTIONARY OF RETAILING.
   Lucas, Robert Bush & Larry Gresham: RETAILING (Hononghton Miffin, AIPD, India).
3. Christopher H. Lovelock: SERVICES MARKETING: PEOPLE, TECHNOLOGY, STRATEGY, Pearson Education Asia.
4. Zcithaml, Parasuraman & Berry: DELIVERING QUALITY SERVICE; The Free Press, Macmillan.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 544: BANK CUSTOMER RELATIONSHIP MANAGEMENT.

Soft Core
3 Credits

1. **CRM concepts**: Acquiring customers, customer loyalty, and optimizing customer relationships. CRM defined: success factors, the three levels of Service/ Sales Profiling, Service Level Agreements (SLAs), creating and managing effective SLAs.

2. **CRM in Marketing:** One-to-one Relationship Marketing, Cross Selling & Up Selling, Customer Retention, Behaviour Prediction, Customer Profitability & Value Modeling, Channel Optimization, Event-based marketing. CRM and Customer Service: The Call Centre, Call Scripting, Customer Satisfaction Measurement.

3. **Sales Force Automation** - Sales Process, Activity, Contact, Lead and Knowledge Management. Field Force Automation. CRM links in e-Business: E-Commerce and Customer Relationships on the Internet, Enterprise Resource Planning (ERP), Supply Chain Management (SCM), Supplier Relationship Management (SRM), Partner relationship Management (PRM).

4. **Analytical CRM: Managing and sharing customer data** - Customer information databases, Ethics and legalities of data use. Data Warehousing and Data Mining concepts. Data analysis: Market Basket Analysis (MBA), Click stream Analysis, Personalization and Collaborative Filtering.

5. **CRM Implementation**: Defining success factors, preparing a business plan - requirements, justification, processes. Choosing CRM tools: Defining functionalities, Homegrown versus out-sourced approaches.
   Managing customer relationships: conflict, complacency, Resetting the CRM strategy. Selling CRM .internally: CRM development Team, Scoping and prioritizing, Development and delivery, Measurement.

   Basic Text Books & References:
   1. *Stanley A.Brown: CUSTOMER RELATIONSHIP MANAGEMENT, John Wiley & Sons, Canada, Ltd. (Text Book)*
   2. Jagdish Seth, et al: CUSTOMER RELA TIONSHIP MANAGEMENT
   3. Paul Greenberg: CRM AT THE SPEED OF LIGHT: CAPTURING AND KEEPING CUSTOMERS IN INTERNET REAL TIME
   4. Jill Dyche: THE CRM HANDBOOK: A BUSINESS GUIDE TO CUSTOMER RELATIONSHIP MANAGEMENT, Addison Wesley Information technology Series.
   5. Patrica 13. Ramaswamy, et al: HARVARD BUSINESS REVIEW ON CUSTOMER RELATIONSHIP MANAGEMENT
   6. Kristin L. Anderson & Carol J Kerr: CUSTOMER RELA TIONSHIP MANAGEMENT
   7. Bcrnd H Schmitt: CUSTOMER EXPERIENCE MANAGEMENT: A REVOLUTIONARY APPROACH TO CONNECTING WITH YOUR CUSTOMERS.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 545: ADVERTISING & SALES PROMOTION FOR BANKS

Soft Core
3 Credits

1. **ADVERTISING** - AN INTRODUCTION- Origin and Development - Definition and Classification - Planning Framework - Organising Framework - the Advertiser and the Advertising Agency interface STRA TEGICADVERTISING DECISIONS - Setting Advertising Objectives - The Budget Decision - Preparing the Product and Media Brief

2. **COPY DECISIONS** - Visualization of Ad Layout - Elements of Ad Copy and Creation -Principles of verbal versus visual thinkers, Styles and Stages in advertising copy creation -Copy (Pre-) Testing methods and measurements.

3. **MEDIA DECISIONS** - Media Planning and Selection - Concepts of Reach, Frequency, Continuity, and Selectivity - Measures of Media Cost Efficiency – Media (Readership / Viewership) Research. The Internet as an Advertising Medium: Tracking Website visits, pageviews, hits, and click-stream analysis, permission marketing and privacy, ethical concerns.

4. **Measuring Advertising Effectiveness** - Control of Advertising by practitioners, media and the market - Advertising in the International Market-place - Advertising and Principles of Integrated Marketing Communication and Image Building.

5. **SALES PROMOTION** - Rationale, Types - Consumer and Trade Promotions - Sales Promotion Strategies and Practices, Cross Promotions, Surrogate Selling, Bait and Switch advertising issues. BRAND EQUITY - Concepts and Criteria, Building, Measuring and Managing Brand Equity, Linking Advertising and sales promotion to achieve 'brand-standing' - Leveraging Brand Values for business and non-business contexts.

Basic Text Book & References:
1. *Wells, Burnett &Moriarty: ADVERTISING PRINCIPLES AND PRACTICES, Prentice-Hall (Text Book)*
2. June Valladares: THE CRAFT OF COPYWRITING, Sage Publications.
3. J V Vilanilam & A K Varghese: ADVERTISING BASICS! A RESOURCE GUIDE FOR BEGINNERS, Response Books, Sage Publications.
4. Wright, Winter & Zeigler: ADVERTISING; Tata McGraw Hill.
5. Sandage, Fryburger & Rotzoll: ADVERTISING; Irwin.
6. Aaker, Batra & Myers: ADVERTISING MANAGEMENT; Prentice Hall, India.
7. Subroto Sengupta: BRAND POSITIONING; Tata McGraw Hill.
8. David Ogilvy: OGILVY ON ADVERTISING.
9. J. T Russel & Ronald Lane: KLEPPNER'S ADVERTISING PROCEDURE; Prentice Hall.
10. Don E. Schultz: STRATEGIC ADVERTISING CAMPAIGNS; NTC Business Books.
11. Pran Nath Chowdhury: SUCCESSFUL SALES PROMOTION.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 546: MARKETING RESEARCH-TOOLS & TECHNIQUES

Soft Core
3 Credits

1. **The Marketing Research System** - Definition of MR - Basic and Applied Research - the' Research Process - Types of Research - Steps in MR Process - Research Design - Data Sources - Marketing Information System.

2. **Sampling** - Simple and Complex Sampling Procedures - Strategical, Systematic, Area, Random-Digit Dialing. - Sample Size - Sampling Errors.

3. **Measurement and Causality** - Factors in Measurement - Concepts of Validity and Reliability - Attitude Measurement - Scaling Procedures - Casual Designs - Four Design Procedures.

4. **Data Instruments** - Data Collecting Methods - Field Operations - Errors' and Difficulties -Data Processing, Coding and Editing.

5. **Data Analysis** - Univariate, Bivariate, Multivariate -Hypothesis Testing - Descriptive and Inferential Statistics - Anova, Ancova, Manova, Factor, luster, Discriminant Analysis -Report Writing - Presentation of Data - Diagrammatic - Pareto analysis - Ishikawa diagrams. METHODOLOGY: (1) Lectures (2) Written Notes (3) Assignments (4) Computer Practicals (Using Word Star, Lotus 1-2-3, Packages like Stat Graph, Statistics (SX) and SPSS) (5) Project Work.

Basic Text Book & References:

1. *Naresh K. Malhotra: MARKETING RESEARCH: AN APPLIED ORIENTATION, Pearson Education, Asia. (Text Book)*
2. Thomas C.Kinnear & James R. Taylor: MARKETING RESEARCH. Aaker, Kumar & Day: MARKETING RESEARCH, John Wiley & Sons, 1998.
3. Boyd, Westfall & Stasch: MARKETING RESEARCH: TEXT AND CASES, Richard D Irwin Inc.. AITBS.
4. Paul E. Green & Donald S. Tull: RESEARCH FOR MARKETING DECISIONS.
5. Richard I.Levin: STATISTICS FOR MANAGEMENT.
6. Gibert A. Churchill, Jr.: MARKETING RESEARCH: METHODOLOGICAL FOUNDATIONS.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 547: CYBER MARKETING STRATEGIES

Soft Core
3 Credits

1. **The role of personal selling in software** – The role of selling – The selling process – Duties of sales people – The marketing concept – Selling of software for the coming millennium - The Interactive Selling process in Software – The theory of Interactive selling – Precall Preparation – Target Market Analysis.

2. **Successful Prospecting and Approach of Software Clients** – Prospecting – Defined – The importance of Prospecting – Methods of Prospecting – The Preapproach – Getting the most from Prospecting – Gaining Entry – Establishing Rapport – Gaining attention

3. **The Recognition Process in Software Sales** – The Discussion Process – The Value of Questioning – Transition from the approach – Questioning Techniques - Sales presentation of software products – Preparation of the Product Analysis work sheet – The Demonstration – Audio Visual Aids

4. **Recommendations** – Showing Return on Investment – Comparison – Warranties and Free Trial Periods - Handling Objections in Software selling – Clarifying the objection – Tactics for Handling Objections – strategies for handling objections - The impact of new technologies in software promotion – Multimedia mobile telephony – virtual reality

5. **Neural networks** – Internet – Groupware – Cable and Interactive Television – Image Compressor and Fibre optics.- Advertising of software products – Advertising Objectives – Advertising Planning – Positioning – Media Selection for Software Products – Advertising Effectiveness – Future trends in software advertising.

Basic Text Book & References:

1. *Ronald.B.Marks, Personal Selling An Interactive approach , Allyn and Bacon, New York (Text Book)*
2. Gavin Barrett, Forensic Marketing, Mc Graw Hill Book Company, New York
3. Boone and Kurtz, Contemporary Marketing, The Dryden Press, Illinois.
4. Cliff Allen, Deborah Kania, and Beth Yaeckel, "**O**ne-to-One Web Marketing: Build a Relationship Marketing Strategy One Customer at a Time" Second Edition
5. Jerry Wind and Vijay Mahajan, "Digital Marketing: Global Strategies from the World's Leading Experts**"**

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 548 : SOFTWARE MARKETING MANAGEMENT

Soft Core
3 Credits

1. **Defining Strategy** - Media of Software marketing - Fax on demand - Telephone, Telephone book - Electronic kiosk -   Television - CD-ROM Diskettes

2. **Online service marketing** - World wide web/Internet marketing - Pantom fireworks Home page -   Retail direct marketing

3. **Magazines** - Regional editions - Pilot publications -   Bind in Insert card - Bingo cards - Timings and frequency - Determining paper and size - Colorful advertising foreground – background – Positioning

4. **Newspaper** - Newspaper preprints - Newspaper supplements - Paper advertising - Advertising in season - Newspaper response pattern - Proper and size.

5. **Electronic Media applications** - Broadcast TV in different types of channels - Cable TV - Home shopping show – Radio – Videocassettes - TV in Multimedia mix - Careers in direct marketing - Strategic Planner skill description.

Basic Text Book & References:

1. ***Ronald.B.Marks, Personal Selling An Interactive approach , Allyn and Bacon, New York (Text Book)***
2. Gavin Barrett, Forensic Marketing, Mc Graw Hill Book Company, New York
3. Boone and Kurtz, Contemporary Marketing, The Dryden Press, Illinois.
4. Dan Conde, "Software Product Management: Managing Software Development from Idea to Product to Marketing to Sales"
5. Edward Hasted**, "**Software That Sells : A Practical Guide to Developing and Marketing Your Software Project"

ELECTIVE: HR STREAM

MBABT 551 : HRM in Knowledge Based Organisations Soft   3 Credits
MBABT 552 : Industrial Relations & Labour
welfare in Banks   Soft   3 Credits
MBABT 553 : Organisational Development & Change Soft   3 Credits
MBABT 554 : Human Resources Development &
Manpower Planning.   Soft   3 Credits
MBABT 555 : HR Information Systems for Banks   Soft   3 Credits
MBABT 556 : Human Resources Accounting
for IT Companies   Soft   3 Credits
MBABT 557 : Employee Legislation: Cases &
Practices   Soft   3 Credits
MBABT 558 : Global HR Practices & Cross
Cultural Management   Soft   3 Credits

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 551 : HRM IN KNOWLEDGE BASED ORGANISATIONS

Soft Core
3 Credits

1. **An Introduction to life in organizations**; Concept and Characteristics of KBOs; Dimensions of HRM in KBOs; New Role and Challenges for HRM in the KBO

2. **Managing Knowledge for organizational effectiveness** - Process and Methods; Concept of Intellectual Capital and Learning Orientation in the Organizations; Knowledge and Role related issues; Performance Appraisal in a KBO – Discussion

3. **Managing Knowledge and OPH** [Personnel and Organizational Health - Rewarding Knowledge - Management of Retention and KBO

4. **ICTs in HRM in KBO**: HRIS for a KBO - Concept, Mechanics, and Software Orientation - Performance Management - Mechanics and One Illustrative Process

5. **Comprehensive Case Study on HRM in a KBO** - Collection and Compilation of the material by the participants under the guidance of the Resource Person

Basic Text Book & References:

1. *Managing Knowledge Workers, "Frances Horibe" John Wiley & Sons, (Text Book)*
2. Knowledge Management - Enabling Business Growth "Ganesh Natarajan and Sandhya Shekhar", Tata McGRAW - Hill Publishing Company Limited
3. Management by Consciousness, Edited by Dr. G. P. Gupta, Sri Aurobindo Society, Pondicherry.
4. V K Sharma , "Human Resource Management", Viva Books ,2007 ,New Delhi
5. P L Rao, "Comprehensive Human Resource Management", Excel Books.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 552: INDUSTRIAL RELATIONS & LABOUR WELFARE IN BANKS

Soft Core
3 Credits

1. **Introduction** - Concept and Determinants of Industrial Relations - Industrial Relations in India - Managing IR Changes - IR and Productivity - Technology and IR -Effective Communication Systems and IR Management - Indian Culture & IR.

2. **Trade Unions** - Purpose, Functions and Structure of Trade Unions - Trade Union Legislation - Multiplicity of Trade Unions - Conflict Resolutions - Industrial Relations - Welfare and Productivity - Social Responsibility of Trade Unions - IR Management and Management of Trade Unions.

3. **Employee Counseling** - Types, Methods, Content, Problems, Consultative Bodies (Bipartite, Tripartite) and IR Strategies - A Discussion - Worker Development & Worker participation.

4. **Discipline and Grievance Redressal Machinery** - Purposes and Procedures of Disciplinary Action - Grievance Redressal Procedures - Conciliation - Arbitration and Adjudication -Collective Bargaining(Perspective, Bargaining Structure, Procedure and Machinery for Collective Bargaining) - The Bargaining Process - Strengths and Skills.

5. **Labor Administration** - ILO, ILC and Indian Constitutional Provisions in Relation to Labor Administration - Central Machinery of Labor Administration - Labor Administration at the State, District and Local Levels. Contemporary Trends and Future of Industrial Relations in India.

Basic Text Book & References:

1. *Arun Monappa: INDUSTRIAL RELATIONS; Tata Mc-Graw Hill Publishing Company Ltd.(Text Book)*
2. Pramod Verma: MANAGEMENT OF INDUSTRIAL RELATIONS – READING AND CASES; Oxford and IBH Publication.
3. T.N. Bhagoliwala: ECONOMIC OF LABOR AND SOCIAL WELFARE.
4. Relevant Reports of Government of India such as REPORT OF NATIONAL COMMISSION LABOR - FIVE YEAR PLANS.
5. B.O. Sharma: ART OF CONCILIATION AND INDUSTRIAL UNREST; Labor Consultancy Bureau, Bombay, 1985.
6. Journals: INDIAN LABOR JOURNAL and INDIAN JOURNAL OF INDUSTRIAL RELATIONS.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 553: ORGANISATIONAL DEVELOPMENT & CHANGE

Soft Core
3 Credits

1. **Change** - stimulating forces - planned change - change agents - unplanned change – Model of organisational change - Lewin's three Step Model.

2. **Resistance to change** - individual factors - organisational factors – techniques to overcome change.

3. **Change programs** - effectiveness of change programs - change process - job redesign - socio-technical systems.

4. **Organisational Development** - basic values - phases of Organisational Development - entry - contracting - diagnosis – feedback - change plan - intervention - evaluation – termination

5. **Organisational Development intervention** - human process interventions, structure and technological ' interventions and strategy interventions - sensitivity training - survey feedback, process consultation - team building - inter-group development - innovations - learning organisations.

Basic Text Book & References:

1. *French & Bell:ORGANISATIONAL DEVELOPMENT, McGraw-Hill (Text Book)*
2. Vinayshil Gautham & S.K.Batra: ORGANISATION DEVELOPMENT SYSTEM, Vikas Publishing House.
3. Rajiv Shaw: Surviving Tomorrow: Turnaround Strategies In Organistional Design And Development, Vikas Publishing House.
4. M G Rao & V S P Rao, "Organisation Design, Change And Development"
5. S K Bhatia, "Management Of Change And Organization Development- Innovative Approaches and Strategies"

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 554: HUMAN RESOURCES DEVELOPMENT & MANPOWER PLANNING

Soft Core
3 Credits

1. **Learning Objectives** - domains of learning - methods of learning - importance of teaching techniques - instruction technology - instructor behaviour - attention versus involvement.

2. **Need for Training and Development** - Role of Development offices - administrators, consultants, designers and instructors - determining training needs - potential macro needs - usefulness of training - development of competency-based training programs.

3. **Methods of training** - on the job training - off the job training - choosing optimum method - the lecture - field trips - panel discussion - behaviour modeling - interactive demonstrations - brain storming - case studies - action mazes, incident process, jigsaws, in-baskets, team tasks buzz-groups and syndicates, agenda setting, buzz groups, role plays, reverse role plays, doubling role plays, rotation role plays, finding metaphors, simulations, business games, clinics, critical incidents, fish bowls, T-groups, hot role plays, data gathering, grouping methods, Transactional analysis, expectation analysis.

4. **Need for development** - differences between training and development - management development programs - evaluation of programs - employee appraisal methods.

5. **Components of wage and salary packages** - methods of wage fixation - salary packages and deductions - French benefits - other monetary allowances - wage and salary administration in India.

Basic Text Book & References:

1. *B. Taylor & G.Lippitt: .MANAGEMENT DEVELOPMENT AND TRAINING HANDBOOK(Text Book)*
2. William E. Blank, HANDBOOK FOR DEVELOPING COMPETENCY BASED TRAINING PROGRAMMES, Prentice-Hall, New Jersey, 1982.
3. Michael Marquardt, Nancy Berger, and Peter Loan, "HRD in the Age of Globalization: A Practical Guide To Workplace Learning In The Third Millennium (New Perspectives in Organizational Learning, Performance, and Change)
4. William J. Rothwell and H. C. Kazanas, "Planning and Managing Human Resources", Second Edition.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 555: HR INFORMATION SYSTEM FOR BANKS

Soft Core
3 Credits

1. **Introduction:** Data & Information needs for HR Manager; Sources of Data; Role of ITES in HRM; IT for HR Managers; Concept, Structure, & Mechanics of HRIS; Programming Dimensions & HR Manager with no technology background; Survey of software packages for Human Resource Information System including ERP Software such as SAP, Oracles Financials and Ramco's Marshal [only data input, output & screens];

2. **Data Management for HRIS**: Data Formats, Entry Procedure & Process; Data Storage & Retrieval; Transaction Processing, Office Automation and Information Processing & Control Functions; Design of HRIS: Relevance of Decision Making Concepts for Information System Design; HRM Needs Analysis – Concept & Mechanics; Standard Software and Customized Software; HRIS – An Investment;

3. **HR Management Process & HRIS**: Modules on MPP, Recruitment, Selection, Placement; Module on PA System; T & D Module; Module on Pay & related dimensions; Planning & Control; Information System's support for Planning & Control;

4. **HR Management Process II & HRIS**: Organization Structure & Related Management Processes including authority & Responsibility Flows, and Communication Process; Organization Culture and Power – Data Capturing for Monitoring & Review; Behavioral Patterns of HR & other Managers and their place in information processing for decision making;

5. **Security, Size & Style of Organizations & HRIS**: Security of Data and operations of HRIS Modules; Common problems during IT adoption efforts and Processes to overcome? Orientation & Training Modules for HR & other functionaries; Place & Substance of HRIS & SMEs – Detailed Analytical Framework; Opportunities for combination of HRM & ITES Personnel; HRIS & Employee Legislation; An Integrated View of HRIS; Why & How of Winners and Losers of HRIS orientation

Basic Text Book & References :

1. *"The Agenda: What Every Business Must Do to Dominate the Decade", "Dr. Michael Hammer, Hammer and Company, One Cambridge Center, Cambridge, MA, 02142 (Text Book)*
2. A Handbook of Human Resource Management Practice, "Michael Armstrong", Kogan Page
3. Managing and Measuring Employee Performance - Understanding Practice "Elizabeth HOULDSWORTH, Dilum JIRASINGHE", Kogan Page.
4. Accountability in Human Resource Management, "Jack J Phillips", Gulf Professional Publishing.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 556: HUMAN RESOURCES ACCOUNTING FOR IT COMPANIES

Soft Core
3 Credits

1. **Introduction**: Meaning & Definition of HRA – Importance; Development of the Concept – An Historical Score Card; HRA for Managers & HR Professionals; Investment in Human Resources –Quality of Work Force and Organizations' Performance. - Efficient use of Human Resource – Modern Market Investment Theory- Enumerating the Assets- Calculating the Market Value of Assets – Illiquid and Non- Marketable Assets – Human Capital.

2. **Human Resource Planning** – Human Capital Investment – Expenditure Vs. Productivity –Training – Human Capital & Productivity - Human Resource Accounting – Measurement of Human Value addition into Money Value –Objectives of Human Resources Accounting – Approaches to Human Resource Accounting.

3. **Investment Approach** – Investment in Human Resources; HR Value – Concepts, Methods & Mechanics; Recruiting and Training Costs – Depreciation –Rates of Return – Organization Behavior Vs. Turnover – Non Value Adds in the Management of Human Resources, Measures and Prevention. - Organization Climate Approach – Improvement Determination of Changes in Human Resource Variables – Increased Costs, Cost Reduction and Future Performance.

4. **HR Accounting** – Design, Preparation & Implementation: Responsibility Accounting and Management Control; Management Control Structure and Process; Design of HR Accounting Process & Procedures for each of the HR Sub-system including Recruitment, induction, PA and Training; Classification of Costs in HR Accounting – Behavioural Aspects of Management Control – Social Control.

5. **HR Auditing and Accounting** – HRA Software; HRA Oriented Reporting Processes including P & L Accounts & Balance Sheet; Experiences and Extrapolations [for future scenarios] on HRA.

Basic Text Book & References:

1. *Human Resource Accounting : Advances in Concepts, Methods and Applications (Hardcover), "Eric G. Flamholtz", Springer; 3 edition, ISBN: 0792382676 (Text Book)*
2. How to Measure Human Resource Management (Hardcover), Jac Fitz-enz, et al, McGraw Hill,
3. Accounting for Human Resources, Rakesh Chandra Katiyar, UK Publishing House.
4. Human Resource Accounting, M. Saeed, D.K. Kulsheshtha, Anmol Publications.
5. Human Resource Accounting, D. Prabakara Rao, Inter India Publications.

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 557: EMPLOYEE LEGISLATION: CASES & PRACTICES

Soft Core
3 Credits

1. **Introduction**: Historical Dimensions of Labor & Employee Legislation in India including the fillip from Indian Freedom Movement; Place of Tata Enterprise as a forerunner of Indian Labor Welfare Legislation; Labor Protection & Welfare [social security & social justice] and system of economic governance [open, regulated & controlled economies and globalize scenario]; International Labor Standards & India – Evolution & Track record

2. **Indian Labor Statutes**: Trade Union Act, Factories' Act, ID Act, & Industrial Employment Act. – Provisions, Implementation Agencies, Reporting Processes & Procedures including a brief view on formats to be submitted to authorities; Experiences from implementation of each of these acts from employers', employees', government & society points of view and from landmark judgments; New look at the labor law and needed labor reforms to be in tune with market imperatives; Concept & Mechanics of Employment Standards & Employee Rights – An Overview

3. **Indian Labor Wage & Welfare Legislation**: Wage and Bonus Legislation including equal remuneration act; Welfare oriented acts including workmen's compensation act, ESI, PF, Maternity Benefits, and Gratuity - Provisions, Implementation Agencies, Reporting Processes & Procedures including a brief view on formats to be submitted to authorities; Experiences from implementation of each of these acts from employers', employees', government & society points of view and from landmark judgments; New look at the labor law and needed labor reforms to be in tune with market imperatives;

4. **Employee Legislation in the emerging economy**: The role of human capital [call it labor/ employee/ stakeholder] in the liberalized, private enterpriser and global work environment; Distinction between organized and unorganized [Informal] labor vis a vis labor legislative framework; Increasing Contract Labor & Related Legislation; Experiences in organizing the unorganized labor – Illustrations from Kerala, Orissa, Tamil Nadu, Karnataka, & Andhra Pradesh; Federal and State Legislative Efforts on unorganized labor

5. **Emerging Dimensions:** Quality of Life of workers [of all levels] and governance of enterprises – Views on the role of labor legislation; Scope & Place of labor legislation for knowledge bases organizations in the areas, including the BPO, KPO, Call Centers, Software Design and Consulting; Gender Dimensions of Labor Laws.

Basic Text Book & References
1. ***Globalization and Labour-Management Relations - Dynamics of Change, "C S Venkata Ratnam" Response Books [2001] (Text Book)***
2. Human Resource Management, "Biswajeet Pattanayak",2/e, PHI, ISBN: 8120323483
3. Creating Performing Organizations: International Perspectives for Indian Management, Edited by Vipin Gupta, Et al, Response Books, ISBN: 0-7619-9652-4 Text & Cases on each of the laws may be referred to for clear import and implications.
Websites:
•labor.nic.in
•http://www3.gov.ab.ca/hre/employmentstandards/about/index.asp &
•http://www.scottish-enterprise.com/sedotcom_home/services-to-business/people-and-skills/employment_legislation.htm

MBA: BANKING TECHNOLOGY DEGREE PROGRAMME
III SEMESTER: Elective
MBABT 558: GLOBAL HR PRACTICES & CROSS CULTURAL MANAGEMENT

Soft Core
3 Credits

1. **Introduction**- Growth of International Business and Globalization; Operational Objectives and Means of Globalization- An HR Perspective; Use of Balanced Score Card to bring out the linkages among people, strategy and performance; Choosing an International Competitive Strategy; Forms of Operations.

2. **HR Challenges & Opportunities**: National Differences Facing Operations – Domestic & MNC Perspectives; Linkages among Countries; Stakeholders: Their Concerns and Actions; Governance of Operations; Individual and Company Concerns; Ethical and Socially Responsible Behavior; Careers in International Business

3. **HR Policy Frame & Operations in a Global Setting**: Distinctive Features of HR Functions [Planning, Organizing, Directing & Control] and Operations [Manpower Plan to Separation] in a Global Set-up and the related HR Practices such as staffing, skill & knowledge development, incentive & compensation package; motivational systems, and Grievance Handling – Reactive & Proactive Mechanisms

4. **Change Management Model**: Appreciating Change: Industry Analysis; Appreciating Change: Mental and Business Models; Mobilizing Support; Executing Change; Building Change Capability; Leadership and Change

5. **Quality Performance in Knowledge Based Organizations**: Technology – Behavioral & Technical – for HRM; Universal Quality Standards & HRM – Illustrations from PCMM & EFQM; Eastern Management Thought for Global Management with Illustrations from Sri Aurobindo's Writings & Practices there of in the areas such as Commitment, Quality, and Stress Free orientation;

Basic Text Book & References :

1. *International Perspectives On Organizational Behavior And Human Resource Management, "Punnett Betty Jane" (Text Book)*
2. Globalization And Business, "Daniels John D., Radebaugh Lee H., Sullivan Daniel P.", ISBN :81-203-2223-1 Change Management - Altering Mindsets in a Global Context, "V Nilakant University of Canterbury,
3. Christchurch, S Ramnarayan, Indian School of Business, Hyderabad and Director (Change Management), Centre for Good Governance", Response Books [2006], ISBN 0761934685
4. International Business:Text & Cases, "Cherunilam Francis", Prentice Hall India, 3rd Ed. The HR Scorecard: Linking People, Strategy, and Performance (Hardcover), "Brian E. Becker, et al", HBS Press**.**
5. Management by Consciousness - A value-oriented spiritual approach, "By Anastasia Bibikova and Vadim Kotelnikov", Sri Aurobindo Ashram Press
Journals: Global Business Review, SAGE India Journal, ISSN: 09721509

Asian Journal Of Management Cases, SAGE Indi