

RECOMMENDED BOOKS:

- Cost Accounting – Khan M. Y and Jain P. K, TMH.
- Management Accounting - Khan M. Y and Jain P. K, 6th Edition, McGraw Hill, 2012.
- A Text book of Cost and Management Accounting – Arora M. N, 11th Edition, Vikas.
- Cost Management: A strategic Approach - Vaidya S. C, Suveera Gill, Macmillan, 2010.
- Cost Accounting- Jawaharlal, & Seema Srivastava, 4th Edition, TMH.
- Accounting & Costing for Management – Sinha P. K, Excel Books, 2010.
- A Textbook of Cost Management- G.V Kesava Rao, D Gopinath, M.G. Krishnamurthy and Anita S. Yadav, Paramount Publishing House, 2013

REFERENCE BOOKS:

- Principles and Practice of Cost Accounting - Bhattacharyya, 3rd Edition, PHI.
- Managerial Accounting- James Jiambalvo, 4nd Edition, Wiley India Pvt. Ltd.
- Advanced Cost Accounting – Madegowda J, HPH.
- Cost and Management Accounting – Arora M. N, 3rd Edition, HPH.
- Cost Accounting: Theory and Practice - Bhabatosh Banerjee, 13th Edition, PHI.

STRATEGIC CREDIT MANAGEMENT

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|-------------------------------|-------------------|------------|------|
| Subject Code | : 16MBA FM306 | IA Marks | :20 |
| No. of Lecture Hours / Week | : 03 | Exam Hours | : 03 |
| Total Number of Lecture Hours | : 56 | Exam Marks | : 80 |
| Practical Component | : 02 Hours / Week | | |

Objectives:

- To provide an overview of the sound lending decisions by a bank
- To explain the process of evaluation of the loan proposal
- To provide an insight into the different types of loans
- To describe the aspects of NPA management

Course Outcome:

At the end of the course, the students are able to:

- Understand and evaluate the lending decisions by a bank
- Realize the process of evaluation of the loan proposal by banks
- Get an insight into the different types of loans
- Understand management of NPA

Unit 1:

(10 Hours)

Credit management in banks-Screening of applications-Appraisal of credit-Sanction limit-Post sanction compliance – Monitoring supervision –Review- Government policies for credit extension- Credit institutions- Principles of good lending- Borrower study and bankers opinion- Credit policy by banks- Government regulation of credit -Prudential norms.

Unit 2: (10 Hours)

Over view of credit policy and loan characteristics-The credit process –Characteristics of different types of loans- Evaluating commercial loan requests – Financial statement analysis- Cash flow analysis- Projections-Management of the firm and other factors –Feasibility study – Fundamental credit issues - Credit analysis-Different types of borrowers – Balance sheet analysis for lending – Forms of advances secured and unsecured advances- Short term and long term advances.

Unit 3: (8 Hours)

Evaluating consumer loans – Types- Credit analysis of consumer loans- Risk–return analysis of consumer loans- Customer profitability analysis and loan pricing- Fixed Vs floating rates

Unit 4: (8 Hours)

Loan and advances against pledge- Hypothecation- Mortgage – Lien- Advances against goods- Document to title to goods – Life insurance policies – Stock exchange securities-Fixed deposit receipts –Book debts- Supply bills- Real estates – Advance against collateral securities

Unit 5: (8 Hours)

Agricultural finances and Retail lending- Crop loans- Crop insurance schemes- Dairy- Sericulture- Poultry- Animal husbandry – Horticulture – Gobar gas – Kissan credit cards – NABARD initiatives – Lead bank schemes – Retail banking advances – Concept – Retail banking products – Consumer credit financing

Unit 6: (12 Hours)

NPA management – Introduction- Identification of NPAs- Asset classification- Prudential norms- Capital adequacy – International Banking Regulation-Basel Norms – asset classification provisioning – effect of NPA on profitability - Assessment procedure- Pre-sanction appraisal – Post sanction supervision- Monitoring systems for existing and likely NPAs—Tools to manage NPAs –Compromise scheme, LokAdalats, Debt Recovery Tribunals, Corporate Debt Restructuring, Willful defaulters, SARFAESI Act, Asset Reconstruction Companies-CIBIL

Practical Components:

- Students can visit a bank and study the lending and loan appraisal system relating to Agricultural loan, consumer financing etc.
- Students can study the NPA status of leading two PSU banks and two private banks.
- Students can study and submit a report on different retail banking products

RECOMMENDED BOOKS:

- Strategic Credit Management in Banks, Popli.G.S. and Puri S. K. , PHI, 2013
- Banking Theory and Practice - Shekar and Shekar, 19th Edition, Vikas Publishing House, 2009.
- Bank Management - W. Koch Scott, Timothy, Cengage Learning, New Delhi.
- Commercial Banking -Benton Gup & James Kolari, 3rd Edition, Wiley India, 2010.
- Indian Financial System, Bharati V. Pathak, 3rd Edition, Pearson, 2012.
- Bank Credit Management, G. Vijayaragavan, Himalaya Publishing House, 2009.

REFERENCE BOOKS:

- Industrial Finance - Vishwanathan R, Macmillan, New Delhi.
- Banking and Financial System - Prasad K, Nirmala and Chandradas. Himalaya Publishing House, Mumbai.
- Managing Banking Risks - Cade, Eddic, Woodhead Publishers, England.

SEMESTER III

Human Resource Management Specialisation

INDUSTRIAL RELATIONS AND LEGISLATIONS

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|------------------------------|------------------|----------------|
| Subject Code | : 16MBA HR301 | IA Marks :20 |
| Number of Lecture Hours/Week | : 03 | Exam Hours: 03 |
| Number of Lecture Hours | : 56 | Exam Marks: 80 |
| Practical Component | : 02 Hours/ Week | |

Course Objectives:

- To enable students to understand and apply the principles of IR and develop an awareness of the significance of industrial peace.
- To provide a conceptual basis of Industrial Relations.
- To give an understanding of the components and meaning of sustaining Industrial peace anchored on harmonious Employee-Management relations.
- To discuss the various Industrial acts.

Course Outcomes:

The students should be able to

- Gain the insights of IR practices in the industry.
- Develop the knowledge related to employee-management relations
- Implementation of various industrial acts

PART A:

INDUSTRIAL RELATIONS

(32 hours)

Unit 1

(8 hours)

Introduction:

Background of Industrial Relations – Definition, scope, objectives, factors affecting IR, participants of IR, importance of IR. Approaches to Industrial relations, system of IR in India –Historical perspective & post-independence period, Code of Discipline and historical initiatives for harmonious IR, Government policies relating to labor, ILO and its influence on Legal enactments in India.

Unit 2

(8 Hours)

Collective Bargaining & Negotiation:

Collective Bargaining: Definition, Meaning, Nature, essential conditions for the success of collective bargaining, functions of collective bargaining, importance of Collective Bargaining, collective bargaining process, prerequisites for collective bargaining, implementation and administration of agreements.