SEMESTER - I

Environment and Management of Financial Service
Module 1.1

1.   A. Financial System
     - Institutional set- up
     - Marketing Structure
     - Instruments
     - Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfaiting,Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture   capital, merchant banking, stock broking and credit rating.)
     B. Meaning, Definition and scope of Banking and Insurance.
2.   Phases of Development of Banking and Insurance
     A. Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth.
     B. Functions and working of banking and insurance companies
3.   Management, Regulation and Development
     i.   Risk management within the organizations of Banks and Insurance companies
     ii. Asset - Liability Management in Banking and Insurance
     iii. Organisational structure and management
4.   Regulatory & Developmental Framework of Banking & Insurance.
     i.   Banking companies and RBI Acts and legal framework governing the insurance.
     ii, Developmental Activities of RBI and IRDA
     iii. Mechanism of supervision and regulation.
     iv.   Prudential Norms.

Principles of Management
Module 1.2.

1. Introduction to Management (Banking and Insurance)
     a. Definition of Management
     b. Management as a Profession
     c. Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker) (C.K.Pralhad, Mr. Vijay Govindarajan)
2. Management Process, Practices, Functions of Management related to Banking and Insurance companies

3. Organization Structure of Banking and Insurance companies

4. Business Leaders
Leaders in the Indian Industry (J.R.D Tata, Ratan Tata, Aditya Birla, Kumar Mangalam Birla, Mr Dhirubhai Ambani and Sons, Kiran Mazumdar Shaw, Verghese Kurien)
Leaders in the Banking and Insurance Industry
   Indian Leaders
 (Banking & Insurance : H.Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Chanda Kochhar, Hinduja, Godrej,Aziz Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI)
   International Leaders
     1. President of World bank
     2. President of Asian Development Bank
     3. President of Fed Reserve
     4. President of International Monetary Fund

Effective Communication : Paper - I
Module 1.3

1. **Concept of Communication :** Definition, Need and importance of communication , Process of communication, Importance of feedback
2. **Objectives of communication :** Information, Education and training, Order and instructions, Suggestions, Persuasion, Advice and counseling
3. **Methods and modes of communication :**
   Verbal- Oral and written
   Non-verbal - Body language, facial expressions, gestures, signs, Signals, symbols, maps, graphs, charts, posters etc.
   Conventional modes- Telex, telephone, etc.
   Electronic modes- fax, internet, e-mails etc.
4. **Communication skills**
   - Reading: Comprehension, Skimming, scanning, interpretation, ordering-reordering of information
   - Listening: Types of listening, Barriers to listening, Measures for effective listening,
   - Speaking: Pronunciation, stress and modulation, Effective Public speaking, Speeches (practice to be given in class)
   - Writing : Vocabulary and grammar, Editing a text, Cohesion and coherence, Preparing abstracts
   - Barriers to communication : Physical barriers, Socio-psychological barriers, Linguistic barriers, Cultural and religious barriers, How to overcome the barriers
   - Written communication : Lay-out/ Formats, Principles of business correspondence, Type of business letters- Enquiry, orders, Complaints, Claims, Adjustments

ECONOMICS: Paper - I
MICRO ECONOMICS
Module 1.4

1. **Demand and Supply :** Scarcity, Choice and Efficiency (with reference to Production Possibility Frontier) - Demand function and determinants of demand - Supply function and determinants of supply - Determination of equilibrium price in an open market system - Elasticity of Demand: Price, Income, Cross and Promotional - Measurement of elasticity - Demand forecasting: survey and statistical methods - Case studies on measurement of elasticity and demand forecasting
2. **Production and Cost:** Production Function and Isoquants - Production in the short and long run - Law of Variable Proportions - Returns to Scale - Internal and External Economies of scale. Concepts of Cost (Total, Average and Marginal) - Behaviour of cost curves in the short and long run.
3. **Revenue and Equilibrium of A Firm:** Concepts of Revenue (Total, Average and Marginal) - First and Second-order Conditions of Equilibrium of a Firm - Break-even Analysis - Case Studies on Break- even Analysis.
4. **Market Structure and Pricing Practices:** Features of Perfect Competition, Monopoly, Monopolistic Competition and Oligopoly-- Equilibrium of a firm and Industry under perfect competition and monopoly in the short and long run. Price discrimination - Dumping - Marginal-cost pricing, Cost-plus pricing, Multiple-product pricing - Case studies on pricing practices.

QUANTITATIVE METHODS : Paper - I
Module 1.5

1. **Testing of Hypothesis :** Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportion/s
2. **Linear Programming Techniques:** Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (upto 3 variables) with Maximisation and Minimisation. Duality in Linear Programming (concept only)
3. **Matrices & Determinants (Application in Business and Economics):** Matrices, Types of Matrices, Transpose, Addition, MultIplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method and Row / Column Transformation. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)
4. **Ratio, Proportion & Percentage:** Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.

5. **Interest:** Simple Interest, Compound Interest (Nominal & Effective Rate of Interest), Equated Monthly Installments (Reducing Balance and flat interest rate of interest).

6. **Time value of Money :** Time value of money, Interest Rate, Future value, Present value, Discount rate, Total future and Present value of a annuities sum of constantly growing each flows IRR, NPV, Interest rates compounded more than once a year (including continuous compounding) Stated annual rate & affective annual rate Perpetuity and its present value, Annuities with frequency other than with which the interest Is convertible, Redemption of loan.
7. **Statistical Application in Finance :** Cost volume profit analysis (using linear regression) Project evolution (using probability) Inventory models (E,O,Q, levels) Receivables management (Probability) Time series and forecasting Simulation (using Monte Carlo Method)
8. **Statistical Applications In Investment Management :** Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).
9. **Economic indicators:** GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical

Introduction to Computer Systems
Module 1.6

1. **Introduction to Computers and Networking basics:**
    Networking Basics: Primary objective of Computer Networking,Network. Topologies (BUS, STAR, RING, MESH, TREE). Server based, Client /Server Networks. Communication media: Optical Fibre, Satellite Communication, VSAT(Very Small aperture Terminal) networks and their configurations(Point-to-Point, Star, Mesh) and uses in ATM. Computer Networks and Distributed System.
    Computer Communication Systems: The Internet, internet connections, ISO's Open system interconnection reference model, The TCP/IP stack, E-Mail, Internet addresses, Internet Protocol, SMTP, MIME POP,IMAP, Domain Name system, Telnet, FTP, WWW, Browsers, HTML, HTTP, JAVA. Intranet, Intranet Services and their advantages. Extranets. Search Engine and Web Crawlers

2.   **Personal Application Software:** Word Processing, Spreadsheets, Presentation Software, Financial Management Software. Work Group Application Software; Lotus Notes. Enterprise Resource Planning (ERP) Software, Supply Chain Management (SCM) Software, Customer Relationship Management (CRM) Software, Knowledge Management (KM) Software.

Data and Information : Characteristics and value of information. System and modeling concepts. What is an information system? Business information systems. Transaction processing and workflow systems. Management information systems, decision support systems, artificial intelligence systems and virtual reality systems.

PowerPoint Presentations': Presentation program basics, Integrating multiple data Resources. Presenting Slide Shows

3.   **E-Commerce:**-Types of E-Commerce, Electronic data Interchange, its meaning and benefits, Internet Banking In India. E-Banking, Core Banking, Electronic Clearing Service, Multi-Application smart cards, Electronic data transfer. M-Commerce, Emergence Mobile Banking and recent developments in Indian Banking Industry. Future of Mobile Banking Services in India. Impact of M-Commerce in insurance sector.

Cyber Security: Cyber attacks: Trojan, Virus, Worm, Spam, Hacking, Phishing, IP Spoofing. Firewalls: Intrusion Detection Systems, Secure Socket Layer, Authentication and Assurance of data Security, Cryptography based Solutions, Digital Signature.

Principles of DBMS, What is a database, Relational databases (Relation, Attribute, Instance, Relationship, Join) ,Database capabilities(Data definition, data manipulation, Access as an RDBMs)

MS-Access fundamentals, creating, opening and manipulating database and tables. Creating table using table template. Defining fields, defining primary key, deleting tables, renaming tables, changing field names, moving fields, using input masks, queries, forms, reports.

Querying a table: Creating and working with simple queries. Multi-table queries (inner join, outer join).

4.   **Excel :** Excel fundamentals, Entering and editing worksheet data, Worksheet operations, working with cells and ranges. Cell references in formulas, Worksheet Formatting and printing worksheet. (Shortcut keys to edit and navigate worksheet).

5.   Creating Tables and Databases: Working with tables. Sorting & Filtering data, Grouping and Ungrouping data tables, Inserting Sub-totals, Getting external data from Access, Web, Text or Other sources. Conditional Formatting.

Using Excel Functions : IF, AND, OR, NOT, TRUE, FALSE, SUM, AVERAGE, SUMIF, SUMIFS, COUNT, COUNTA, COUNTBLANK, COUNTIF, MAX, MIN, ROUND(), ROUNDUP(), ROUNDDOWN(), CEILING(), FLOOR(), RANDBETWEEN() Using SUM for finding cumulative total. Using Lookup functions (VLOOKUP, HLOOKUP, LOOKUP). Borrowing and Investing Formulas in Excel: The basic Excel financial functions, calculating present value of a Lump Sum, Present value of an annuity with Lump Sum. (PV()) ,CalcuIating Future value of a Lump Sum, Future value of a Payment and Lump Sum (FV()), Computing Loan Payments(PMT), calculating interest rate using RATEO, Calculating number of payments required to pay off a loan.(NPER()). Calculating the interest and Principal Components using the IPMT() and PPMT() functions. To show interest and Principal components for a specified series of payments using the CUMIPMT() and CUMPRINC().

Syllabus to be completed during Practical:
- Entering data such as A/c no. Name, date of Birth, balance etc to an excel sheet. Automatically generating numbers, date days, months etc using Auto fill. Generating Random number between given limits using RANDBETWEEN()
- Using SUM, AVERAGE, SUMIF, SUMIFS, COUNT, COUNTA, COUNT8LANK, COUNTIF, MAX, MIN, ROUND(), ROUNDUP(),ROUNDDOWN(), CEILING(),FLOOR(), RANDOMIZE. Using SUM for finding cumulative total. Using Lookup functions (VLOOKUP, HLOOKUP, LOCKUP).
- Using FV(), PV(),PMT(),PPMT(),IPMT(),CUMIPMT(), CUMPRINC(),RATE(),NPER()

- Preparing 2-way data tables.
- Preparing Table of Depreciation using SLM and RBM.
- Understanding Excel charts. Creating variety of charts using Excel.
- Understanding PIVOT tables. Creating PIVOT tables to analyse insurance and Banking related data collected over a period of Time.
- Creating Financial Schedules using Excel. Setting Up a basic amortization table, Setting up a dynamic amortization table, evaluating loan options-with a data table.
- **Computerized Accounting :** (assumption is that the students have basic knowledge of accounting concepts like Account, debit, credit, transactions, assets , liabilities, types of accounts, Journal, ledger, trial balance, final accounts).
- Creating accounts, Feeding of opening balance, Chart of account, Capital, Current asset, Current liabilities, Investments, Loans, Miscellaneous, Sales, Purchase, Direct I Indirect Income / Expenses Purchase / Sales Order, Receipt Note, Purchase / Sales bill, Debit/ Credit Note, journal, Voucher VAT bills, Ledger wise trial balance, Trading Account, Profit & Loss Account, Balance Sheet, Outstanding
- MSACCESS: Creating data bases and Tables., Modifying tables and fields, Working in the table, Retrieving Information from the table. Querying multiple tables: Inner Join, Outer Join.

SEMESTER II

Principles and Practices of Banking and Insurance
Module 2.1

1. **Introduction to Banking:** Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision .
2. **Banking Scenario in India :** Banking Operations -Types of accounts - Banking Services - Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI.
3. **Introduction to Insurance:** Understanding Risk - Kinds of business risks - Need and Scope of insurance - Evolution of. insurance - Principles of insurance - Types of insurance and policies - Risk and Return relationship.
4. **Insurance Business Environment in India:** Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.

FINANCIAL ACCOUNTING : Paper - I
Module 2.2

1. Meaning, scope, objectives, need, importance and limitations of accounting.
   Basic accounting terminology. Branches of accounting. Accounting concepts, Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit. Writing of journal Entries and Ledger, Sub division of journal and Trial Balance.
2. Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Source documents required for practical accounting. Introduction to Bank Reconciliation Statement and Errors and their Rectification. Accounting Standard 1, 2, 6, 8, 9, 10. Understanding Fair value concept, Overview of Ind-AS vis-a-vis International Financial Reporting Standards (IFRSs).
3. Introduction to issue and forfeiture of shares. Stock valuation (FIFO and Weighted Average Method only) Hire Purchase Transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession), Introduction to Depreciation: Fixed Installment method, Written Down Value Method, Change of method. Valuation of goodwill (problems based on average profit method and super profit method only). Bills of Exchange (problems with various accounting treatment on trade bill only).
4. **Final Accounts :** Trading Account, Profit and Loss Account, Balance Sheet, Adjustment Entries. Introduction to Accounts of Non Profit Organizations.

EFFECTIVE COMMUNICATION: Paper - II
Module 2.3

I. **Presentations :** Making. effective presentations- Poster and PPT; Presentation of seminar papers
II. **Summarizing**
III. **Report writing :** Theory of report writing, Definition, Types of report- Individual, report and committee report, Routine reports/activity reports/Investigation reports, Format of a report and Essentials of a good report.
IV. **Group Communication :** Importance of group communication, Advantages &disadvantages of group communication, Meeting, Conferences, Role of the chairperson
V. **Correspondence :**
Internal Correspondence - Job Applications, Appointment letters, Confirmation letters, promotion letters, Testimonials, Memos etc. Notice, Agenda, Resolution, Minutes
External Correspondence : Enquiries and replies regarding terms and conditions, queries regarding financial services, Complaints and grievances, queries about payment of installments, correspondence with stock brokers, applying for shares, correspondence regarding loans (personal, housing, consumer loan, renovation loan, car loan, hire-purchase and installment loan, agricultural loan etc.), Correspondence with Insurance company, etc.
VI. **Public Relations :** Definition & Concept, Internal & External Public Relations. Crisis Management

ECONOMICS : Paper - II
Module 2.4 : MACRO ECONOMICS

1. **National Income:** Concept and Determination: Concepts of National income - Circular Flow of Income: Open and Closed economy - Measurement of National income - Real versus Nominal GNP - Price Indices and National Income Deflator, IS-LM Model for the determination of national income - effects of fiscal monetary policy on the IS-LM equilibrium.
2. **Overview of Financial System:** Role of Financial systems in economic development - Financial intermediation - Financial Development Ratios: Finance ratio, Financial Interrelation ratio, New Issues ratio and Intermediation ratio.
3. **Fiscal Operations and Policy:** Sources of Public Revenue - Classification of Public Expenditure -Public Debt- Deficit Financing and Inflation - Components of Budget - Fiscal Deficit -Fiscal Policy and Economic Stabilization.
4. **Balance of Payments :** Concepts of Balance of Payments: merchandise trade balance, current account balance and capital account balance - Disequilibrium in balance of payments - Measures to correct disequilibrium in balance of payments: monetary and non-monetary measures - Devaluation as a measure to correct disequilibrium.

QUANTITATIVE METHODS : Paper - II
Module 2.5

1. **Testing of Hypothesis :** Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportion/s
2. **Linear Programming Techniques:** Meaning, Advantages, limitations, business applications, basic terminology, formulation of linear Programming Problems, Graphical Method of solving Linear Programming Problems, Simplex method (upto 3 variables) with Maximisation and Minimisation. Duality in Linear Programming (concept only)
3. **Matrices & Determinants (Application in Business and Economics):** Matrices, Types of Matrices, Transpose, Addition, MultIplication, Subtraction of a Matrix, Determinants, Type of Determinants, inverse of a matrix by Pivotal Reduction Method, Adjoint Method and Row / Column Transformation. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics)
4. **Ratio, Proportion & Percentage:** Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of

Percentage.

5. **Interest:** Simple Interest, Compound Interest (Nominal & Effective Rate of Interest), Equated Monthly Installments (Reducing Balance and flat interest rate of interest).

6. **Time value of Money :** Time value of money, Interest Rate, Future value, Present value, Discount rate, Total future and Present value of a annuities sum of constantly growing each flows IRR, NPV, Interest rates compounded more than once a year (including continuous compounding) Stated annual rate & affective annual rate Perpetuity and its present value, Annuities with frequency other than with which the interest Is convertible, Redemption of loan.

7. **Statistical Application in Finance :** Cost volume profit analysis (using linear regression) Project evolution (using probability) Inventory models (E,O,Q, levels) Receivables management (Probability) Time series and forecasting Simulation (using Monte Carlo Method)

8. **Statistical Applications In Investment Management :** Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).

9. **Economic indicators:** GDP, Real growth in GDP price level Inflation rate, Money supply, Index for agricultural production Index for industrial production, Electrical

<center>

BUSINESS LAW
Module 2.6

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1. **Introduction to Law :** Meaning, Definitions, Features, Types, Sources and Classification
2. **Indian Constitution :** Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights
3. **Contract Act :** Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi- Contingent -Wager - Minor Contracts, Breach and Remedies For the Contract.
4. **Special Contract**: Indemnity & Guarantee - Meaning, Features, distinguish,   position, Surety, discharge of surety
    - Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge
    - Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities.
    - Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty.
5. **Negotiable Instrument Act :** Features, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Privilages, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement
6. **Information Technology Act :** Objectives, Scheme, Digital Signature, Authorisation, E-Governance, Certifying Authorities, Digital Certificates, Cyber.

Recommended books for Semester I and II

1. **Environment and Management of Financial Services (Module 1.1)**
   Principles and Practices of Banking & Insurance (Module 2.1)
    - Essentials of Business Finance - RH. Srivastava, Himalaya
    - Management of Financial Institution - R. .N. Srivastava, Himalaya
    - Investment Management - Preeti Singh, Himalaya.
    - Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
    - Modern Banking- R.S. Sayers
    - Investment Analysis and Securities in India, V.A. Avadhani, Himalaya.
    - Life insurance Corporates as Financial Institutions, IIC Associates of America.

- Modern Life Insurance, M J Oster and W, Robert, Macmillan NY
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
- Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
- Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
- Financial Institutions in India - Vadilal Dagli, Mumbai.
- Financial Institutions in Indian Markets - L. M. Bhole,Tata Mcgrow Hill
- Outline of Mondy - G.M. Gonter
- Investment for Beginners - V.A. Avadhani, Himalaya
- Financial Services in India - M.Y. Khan, Tata Macgrow Hill.
- Structure of Financial Institutions - V,V. Bhatt, Varadeo
- Financial Analysis and Portfolio Management-Graham Dodd & Cotler, Macgrow Hill.
- Globalisation Indian Financial Markets - Tandon R.K. Gupta S.L.
- Life Insurance Corporation of India. Vol.1. II & III Mishra M.N.
- Life Insurance Corporation Act, 1956.
- Insurance Regulatory Development Act, 1999.

2. Principles of Management

- Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.
- Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.
- Business Maharajas, Gita Piramal, Penguin Books, New Delhi.
- Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.
- In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK

3. Effective Communication : Paper - I and II

- Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.
- Alien, R. K.(1970) Organisational Management through Communication.
- Ashley,A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
- Aswalthapa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.
- Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
- Bahl,J.C. and Nagamia,S.M. (1974) Modern Business Correspondence and Minute Writing.
- Balan,K.R. and Rayudu CS. (1996) Effective Communication, Beacon New Delhi.
- Bangh, LSue, Fryar,Maridell and Thomas David A. (1998) How to Write First Class Business
- Correspondence, N.T.C. Publishing Group USA.
- Barkar, Alan(1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi,
- Basu,C.R.(1998) Business Organisation and Management, T.M.H. New Delhi.
- Benjamin, James (1993) Business and Professional Communication Concepts End Practices,
- Harper Collins College Publishers, New York,
- Bhargava and Bhargava9l97l) Company Notices, Meetings and Regulations
- Black, Sam (1972) Practical Public Relations, E.L.B.S. London.
- Bovee Courtland,L and Thrill, John V(1989) Business Communication, Today McGraw Hill,
- New York, Taxman Publication.
- Burton, G and Thakur, (1995) Management Today- Principles and Practices. T.M.H.,New Delhi.
- Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook,
- The Dartwell Co., Chicago.

- Dayal, Ishwar(9810) Managing Large Organizations: A Comparative Study.
- Drucher,P.F,((1970) Technology, Management and Society, Pan Books London.
- Drucher,P. F.((1 974)Management Responsibilities Practices, Heinemann, London.
- Eyre, EC. (1985) Effective Communication Made Simple, Rupa and Co,Calcutta.
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- French, Astrid (1993) Interpersonal Skills. Sterling Publishers, New Delhi.
- Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. Plymouth.
- Ghanekar,A(l996)Communication Skills for Effective Management. Everest Publishing House, Pune.
- Graves, Harold F. (1965) Report Writing, Prentice Hall, New Jersey.
- Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall,NJ.
- Lesikar, Raymond V and Petit, John D.(1994) Business Communication: Theory and Application, Richard D. Irwin Inc. Ilinois,
- Ludlow,Ron.(1995) The Essence of Effective Communication, Prentice , New Delhi.
- Martson, John E. 1963) The Nature of Public Relations, McGraw Hill, New Delhi.
- Majumdar,P.K.(1992) Commentary on the Consumer protection Act, Prentice. New Delhi.
- McQuail, Denis (1975), Communication, Longman.
- Merrihue, William (1960) Managing by Communication, McGraw Hill, New York.
- Monippalli, M.M. (1997),The craft or Business Letter Writing, T.M.H. New Delhi,
- Montagu, and Matson , Floyd(1979) The Human Connection, McGraw Hill,New York.
- Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication,
- McGraw Hill, New York.
- Parry, John (1968) The Psychology of Human Communication,
- Parson, C.J. and Hughes (1970) Written Communication for Business Students, Great Britain.
- Phillip, Louis V. (1975) Organisational Communication- The Effective Management, Columbus Grid Inc.
- Ross, Robert D. (1977) The Management of Public Relations, John Wiley and Sons, U.S.A.
- Stephenson, James (1988) Principles and Practice of Commercial Correspondence,
- Pilman and Sons Ltd. London,
- Shurter, Robert L. (1971) Written Communication in Business, McGraw Hill, Tokyo

4. ECONOMICS : Paper - I
- Lipsey, R.G. and K.A. Chrystal, Economics, Oxford Univ. Press, 2007.
- Mankiw, N.G., Principles of Microeconomics, Cengage Learning, 2009.
- Pindyck, RS. and D,L. Rubinfeld, Microeconomics, Pearson Education, 2009.
- Stiglitz, J.E. and C.E, Walsh, Principles of Microeconomics, W.W. Norton, 2006.
- Salvatore, D.L., Microeconornics: Theory and Applications, Oxford Univ. Press, 2008.
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- Koutsoyiannis, A., Modern Microeconomics, MacMillan Press, 1979.
- H.L. Ahuja, Modern Microeconomics, S. Chand, 2009.

5. QUANTITATIVE METHODS
- Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
- Fundamentals of Statistics - D. N. Elhance,
- Statistical Methods - S.G. Gupta (S. Chand & Co.
- Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
- Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.

- Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.
- Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited
- Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons
- Business Mathematics : A P Verma, Asian Books Pvt. :Limited.
- IRDA: IC. 33
- Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co.

6. Introduction to Computer Systems
- Excel 2007 Formulas -John Walkenbach (Wiley-India)
- Mastering Financial Modelling in MS-Excel -Alistair L. Day-(Pearson)
- Excel 2007- Data Analysis and Business Modeling - Wayne L Winston-((Prentice Hall)
- E-commerce - Bajaj & Nag (TMH)
- Computers & Information Management - S.C. Bhatnagar & V. Ramani (Prentice Hall).
- Basic Computer Programmes for Business - Stenberg C. (New Jersey, Hayden)
- Internet for Business - Brumer, Laverej, Cambridge
- Principles of Information Systems 5/e- Stair & Reynolds, Course Tech. (2001).
- Access 2007 Inside Out . John L. Viescas, Jeff Conrad (PHI)
- Microsoft Office Access 2007 - Introductory - Linda O'Leary (TMH)
- Microsoft Office Access 2007 QuickSteps - JohnCronan (TMH)
- Data Communications and Networking - Forouzan, McGraw-Hill.
- Accounting with tally 9.0 - Dinesh Maidasani.
- Tally 9 -by computer world.
- Cryptography & Network Security - Farouzan
- Cryptography & Network Security - by Atul Kohate

7. Principles and Practices of Banking and Insurance
- Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
- Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
- V.S.Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
- Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
- Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House
- M.N.Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.
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8. FINANCIAL ACCOUNTING : Paper - I
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