

Avinashilingam Institute for Home Science and Higher Education for Women,  
Coimbatore – 641 043

Department of Commerce

21PHCO03E - Banking  
(Applicable for Ph.D. Part Time Scholar admitted in August 2021)

Hours of Instruction/week: 5  
No. of credits: 5

Name of the Supervisor  
Dr.S. Renuka Devi

Name of the Scholar  
Aparna P(21PHCOP006)

**Course Objectives:**

- To understand the banking functions and services.
- To examine the efficacy of innovative financial products and services in the banking sector.
- To acquaint knowledge on the role of banks in financial inclusion.

**Unit I Introduction to Banking**

Origin and development of banking, Structure of banking in India, Banks and economic development, Functions of commercial banks (conventional and innovative functions), Merchant Banking, Responsibilities of Merchant Bankers, Role of Merchant Bankers in Issue Management, Regulation of Merchant Banking in India, Central bank, RBI, Functions. Banks Financial Statements, Evaluation of Banks Performance, Techniques to evaluate Banks performance, Ratio Analysis, CAMELS, Servqual

15

**Unit II Banking Business Operations**

Types of Bank Accounts in India: Current Account, Savings Bank Account, Recurring Deposit Account, Fixed Deposit Account, No Frill Account, Joint Account, Student Account, Business Account, Shariah Account, Demat Account, NOSTRO VOSTRO Account, Escrow Account, GILT Account, NRI Bank Accounts & CASA. Secured and unsecured loans and advances. Modes of creating charges with reference to Companies Act. Pledge, Hypothecation and Mortgage. Priority sector lending-RBI Guidelines and government policies for priority sector lending – Mergers and Acquisitions in Indian banking sector.

15

**Unit III Electronic Banking**

E-banking -Mobile banking- Recent trends in banking. Electronic Funds Management, SWIFT- Electronics fast collection scheme, Plastic money, Debit card, Credit card, Smart card-Digital wallet, PoS- E-Commerce and Banking-Depository System.

15

#### **Unit IV Financial inclusion**

Concept of financial inclusion and inclusive growth- Micro finance, micro insurance schemes-Business facilitators and Business correspondents in rural financing SHGs/NGOs linkages with banking, latest guidelines of GOI and RBI regarding micro finance.

15

#### **Unit V Customer Relationship Management**

Customer Relationship Management in banking sector-Digital financial services-Crypto currency-Opportunities and challenges for emerging market- cyber security –Regulatory challenges-Virtual cash-KIOSKS- EDI in Banking-Security and control aspects of emerging banking technologies.

15

**Total Hours: 75**

#### **Course Outcomes:**

1. Knowledge on basic and innovative functions of Commercial banks.
2. Acquaintance on lending practices of Commercial banks.
3. Familiarity on electronic banking.
4. Understanding the role of banks in financial inclusion.
5. Insight upon digital services of banks.

#### **Books for Reference:**

1. Gordon.E & Natarajan.K: Financial Market & Services, Himalaya Publishing House, 2018
2. Gurusamy S. Financial services, McGraw Hill Education, New Delhi, 2018
3. Kohn, Meir: Financial Institutions and Markets, Tata Mc Graw Hill,2016
4. Mukund Sharma:Banking and Financial Services, Himalaya Publishing House,2015
5. Padmalatha Suresh & Justin Paul: Management of Banking & Financial Services, Pearson, 2014
6. Shanmugham R: Financial services, Wiley, New Delhi, 2011
7. Varshney P.N&D.K.Mittal: Indian Financial System,Sultan Chand &Sons,2010

**Avinashilingam Institute of Home Science and Higher Education for Women,  
Coimbatore-641043**

**Department of Commerce**

**21PHCO03F - Financial Markets and Institutions**

**(Applicable for Ph.D. Full - Time Scholar admitted in January, 2022)**

**Hours of Instruction/week: 5**

**No. of credits: 5**

**Name of the Supervisor**

**Dr. K.Kanniammal**

**Name of the Scholar**

**Surya A (21PHCOF010)**

**Course Objectives:**

- To impart indepth knowledge on Indian financial system and its functions
- To learn about the various financial services, commodity and derivative markets
- To enable the scholars to understand the role of financial institutions and new innovative technologies in financial system.

**Unit I Indian Financial System**

An Overview of Financial System: Components of Indian Financial System, Functions, Structure; Financial Intermediaries: Functions; Financial Assets: Classification; Financial Markets: Nature, Functions, Types and Classifications, Importance of Capital Market, Financial Markets Regulation Act, Financial Markets and capital formation in India, Financial System and Economic Development- Weakness of Indian Financial System.

**15**

**Unit II Financial Markets**

Money market: Features, functions and types; Capital market: Meaning, features, functions and types, SEBI guidelines, NSE, BSE, Foreign Exchange Market: Meaning and structure - Regulatory Authority in India. Players in Forex Market Commodity market: Meaning, features, functions, types, traders in commodity market Derivative market: Features, functions, types, importance, participants, players in derivative market, NSDL, CDSL, Pricing Commodity - Forward, Futures and Options. Market anomalies: calendar effect, size effect and market overreaction Behavioural finance : Behavioural finance theories .

**15**

**Unit III Financial Services**

Financial Services - Concept - Objectives - Functions - Characteristics – Financial Services Market - Concept - Constituents - Growth of Financial Services in India. Mutual funds:

**15**

Definition, Scope, Types, Advantages and Disadvantages, Importance, Risks; Venture capital: Concept, features, scope, importance, origin, guidelines; Merchant banking.

#### **Unit IV Financial Institutions**

RBI: Objectives, structure, functions, role; Commercial banks: definition, structure, types, functions, features, importance; Cooperative Banks: Definition, structure, types, functions, features, importance; Regional Rural Banks: Structure, functions, objectives, advantages; Insurance: Overview, features, concept, benefits, types, principles, functions, characteristics; Innovative banking technology.

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#### **Unit V MSME Sector**

Micro Small and Medium Enterprises- Features- Objectives, Importance, Role of SME in the Economic development, Regulations, Functions and Legal framework of MSME, MSME Act 2006- Salient features, Amendments to the Act, Credit Guarantee Fund Trust Scheme for MSMEs, Institutional support and incentives to entrepreneurs: Functions of Department of Industries and Commerce (DIC), Activities of Small Industrial Development Corporation (SIDCO), Functions of Small Industries Development Bank of India (SIDBI), Khadi and Village Industries Commission (KVIC).

15

**Total Hours: 75**

#### **Course Outcomes:**

1. Acquire knowledge on the role and functions of Indian financial system
2. Able to describe the performance of financial markets and deal in stock market
3. Able to evaluate the various financial services and fin-tech technology
4. Capable to evaluate the performance of Commodity and Derivative markets
5. Understand the role of financial institutions in supporting the Indian economy

#### **Books for Reference:**

1. Bhole L.M. and Jitendra Mahakud, Financial Institutions and Markets: Structure, Growth & Innovation, McGraw Hill Education India, Uttar Pradesh, 2017
2. Bharti V. Pathak, Indian Financial System, Pearson Education, UP, 2018
3. K. Natarajan, E. Gordon, Financial Markets and Services, Himalaya Publication House, 2016

4. Goel, Sandeep, Financial Markets Institutions and Services, PHI Learning Private Limited, 2018
5. Mishkin, Frederic S., Eakins, Financial Markets and Institutions, Pearson Education, UP, Eight Edition, 2017
6. Anthony Sauders, Marcia Millon Cornett, Financial Markets and Institutions, McGraw – Hill Education, 2014
7. John Hill, Fintech and Remaking of Financial Institutions, Elsevier Science, Academic Press 2018
8. Clifford Gomez, Financial Markets, Institutions and Financial Services, PHI Learning, New Delhi, 2008
9. Nandini Chatnani Niti, Commodity Markets and Derivatives, Cengage Learning India, UP, 2019
10. MSME at a Glance, Government of India, Ministry of Micro Small and Medium Enterprises, [https://msme.gov.in/sites/default/files/MSME\\_at\\_a\\_GLANCE\\_Book\\_Final.pdf](https://msme.gov.in/sites/default/files/MSME_at_a_GLANCE_Book_Final.pdf)



**Avinashilingam Institute for Home Science and Higher Education for Women,  
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**Department of Commerce**

**Ph.D in Commerce**

**21PHCO03G - Behavioural Finance**

**(Applicable for Ph.D Part Time Scholar admitted in January 2022)**

**Hours of Instruction/week: 5**

**No. of credits: 5**

**Name of the Supervisor<sup>†</sup>**

**Dr. E. Shirley Elizabeth**

**Name of the Scholar**

**Ms.Linni Wilson (21PHCOP008)**

**Course Objectives:**

- To introduce the basic concepts of behavioural finance.
- To study about the rational market hypothesis.
- To learn the major implications of human psychology for financial decision makers.

**Unit I Rational Markets Hypothesis and the Challenge of Behaviouralists**

Introduction to behavioural finance-Intellectual underpinnings-The rise of the rational markets hypothesis- Impact on wall street and the corporate- The challenges of behavioural lists-Synthesis and future horizons. **15**

**Unit II Foundation of Rational Finance**

Expected utility theory-Modern portfolio theory-Capital asset pricing model (CAPM); Efficient markets hypothesis-Agency theory-The influence of psychology. **15**

**Unit III Foundations of Behavioural Finance (Heuristics and Biases)**

How the human mind works-the two systems- Familiarity and related heuristics-Representativeness and related biases- Anchoring- Irrationality and adaptation- Hyperbolic discounting **15**

**Unit IV Prospect Theory and Mental Accounting**

Error in Bernoulli's theory- Prospect theory- SPA theory, Framing; Mental Accounting; Emotional factors and social forces-substance of emotion-theories of emotion-evolutionary perspective on emotions- types and dimensions of emotions-emotional style-emotions and investing, social influence, social influence on investment and consumption. **15**

**Unit V Personality Type and Investor Behaviour**

Gender-Personality Type and Investor Behaviour-Psychographic Models used in Behavioural Finance: Investor Personality Types and Investors' Segmentations -Barnwell Two-way model-BB&K Five way personality model-Cluster and Discriminant Analytics of Investors behaviour in Indian Financial Markets- Neuro-Economics- The next Frontier for Explaining Investor Behaviour-Behavioural Investing -Neuro-Finance. **15**

**Total Hours: 75**

**Course Outcomes:**

1. To understand the various concepts of behavioural finance
2. To know the basics of Rational finance along with the implications of CAPM
3. To study about the working of our human mind and how it explores various heuristics and biases.
4. To learn the different emotions styles and its influence on human behaviour.
5. To evaluate and differentiate the different investors' behaviour in Indian Financial markets using cluster and discriminant analytics.

**Books for Reference:**

1. Behavioural Finance Chandra, P., Tata McGraw Hill Education, Chennai (India) (2017).
2. Behavioural Finance; Ackert, Lucy, Richard Deaves Psychology, Decision Making and Markets, Cengage Learning (2010).
3. Behavioural Finance Forbes, William, Wiley (2009).
4. Choices, values and frames Kahneman, D. and Tversky, A. New York : Cambridge Univ. Press (2000).
5. Beyond Greed and Fear; Understanding Behavioural Finance and Psychology of investing. Shefrin, H. New York; Oxford University Press (2002),
6. Inefficient markets; An introduction to Behavioural Finance. Shleifer, A. Oxford Univ. Press (2000).
7. Advances in Behavioral Finance. Thaler, R. Vol. I. New York, Russell Sage Foundation (1993).
8. Advances in Behavioural Finance. Thaler, R. Vol. II. New York; Princeton University Press (2005).
9. Behavioral Finance and Wealth Management. Pompian, M. Ist Ed. Wiley: New Jersey. ISBN: 0-471-74517-0 2006.
10. Behavioral Finance. Ackert, L. and Deaves, R. Ist Ed. Mason, OH: South-Western Cengage Learning. ISBN: 978-0-324-66117-0 (2015).



**Department of Commerce**

**21PHCO03H Social Innovation and Entrepreneurship  
(Applicable for PhD Full time Scholar admitted in January 2022)**

**Hours of Instruction/week: 5**

**No. of credits: 5**

**Name of the Supervisor**  
**Dr.P.Santhi**

**Name of the Scholar**  
**S.Ramya – (21PHCOF008)**

**Course Objectives:**

1. To comprehend the concept of entrepreneurship & theories of entrepreneurship and its relevance in current scenario
2. To understand the intricacies in setting up of a small business
3. To understand government policies and actions for the development of entrepreneurship
4. To understand social innovation process and the role of social entrepreneurship in economic development and the institutions to foster social entrepreneurship.

**Unit I Concept of Entrepreneurship**

Concept of Entrepreneurship - Definition of Entrepreneurship - Types of Entrepreneurs - Role of Entrepreneurship in economic development - Barriers for Entrepreneurship, Entrepreneurship Theories, Entrepreneurship Development, Issues and Prospects, International Entrepreneurship Opportunities. **15**

**Unit II Establishing a New Enterprise**

Micro, Small and Medium Enterprises (MSMEs) – Definition – Characteristics - Role of MSMEs in developing countries - Policies of Government and RBI in promoting MSMEs - MSMED Act, 2006 for furtherance of entrepreneurial development - Problems of MSMEs. Promotion of MSMEs – Factors determining size of business unit - Preparation of project report - Start-up procedure – Single Window clearances. **15**

**Unit III Institutional Finance and Government Sponsored Schemes**

Financing MSMEs - Role of Commercial banks in financing MSMEs – Financial support of All India level and State level Financial Institutions- Other Supportive Institutions. Central and state governments sponsored schemes for MSMEs – Credit Guarantee Trust for Micro and Small Enterprises- Technology Up gradation schemes and Marketing Assistance schemes-MUDRA scheme - Credit Linked Capital Subsidy Scheme, Swarna Jayanthi Rozgar Scheme, PMRY Scheme. **15**

**Unit IV Social Innovation**

Meaning, Definition- History -Drivers-Types and Implications. Social Entrepreneur and Entrepreneurship. Social Innovation and the Enabling Environment, Strategic Approaches to Social Innovation-Social Innovation Process-Funds for social innovations. **15**

## Unit V Social Entrepreneurship

Fundamentals of Social Entrepreneurship: Concept of Social entrepreneur & entrepreneurship – Evolution, Need, Major Functions, Difference between Social and Commercial entrepreneurs, Areas of Social entrepreneurs, Trends in Social Entrepreneurship: Major challenges, Major opportunities, Role of Government for growth of social entrepreneurship in country, Global trends in social entrepreneurship, Contribution of Successful Social entrepreneurs of India and Abroad.

15

**Total Hours: 75**

### Course Outcomes:

1. Able to understand the concept of entrepreneurship and its importance.
2. Gaining knowledge of Entrepreneurship Theories and Development
3. Acquainting knowledge start-up procedure and able to start-up MSMEs
4. Knowledge on government initiatives and schemes for the development of entrepreneurship
5. Acquaintance on Social innovation and social Entrepreneurship and its importance

### Books for Reference:

- \* Dey.C, Biswas.D (2021) Entrepreneurship Development in India
- \* Singh.A, Reji.E.M (2020) Social Entrepreneurship and Sustainable Development
- \* Baporikar.N (2020) Handbook of Research on Entrepreneurship Development and Opportunities in Circular Economy
- \* Briar.K.H, Miesing.P, Ramos.B.M (2020) Social Entrepreneurship and Enterprises in Economic and Social Development
- \* Gordan.E & Natarajan.K, (2015) Entrepreneurial Development
- \* Desai.V, (2014) Entrepreneurial Development.
- \* Sood.S. K, Arora R (2013) Fundamentals of Entrepreneurship and Small Business
- \* H. Nandan, (2013) Fundamentals of Entrepreneurship. PHI New Delhi
- \* Saravanavel.P, Entrepreneurial Development
- \* Drucker. P.F (2006)- Innovation and Entrepreneurship.
- \* Desai.V, (2011) Theories of entrepreneurship, Himalaya Publications.
- \* Reports on MSME Act 2006.
- \* Reports on MSME bill 2015
- \* Kerala Start Up Mission- IEDC Handbook
- \* Brendan Galbraith, Francesco Molinari, Social Innovation and Entrepreneurship Case Studies, Practices and Perspectives Paperback – September 8, 2014

**Department of Commerce**

**21PHCO03I Smart Banking Technology  
(Applicable for Ph. D Full - Time Scholar admitted in January 2022)**

**Hours of Instruction/week: 5**

**No. of credits: 5**

**Name of the Supervisor**  
**Dr. V. Vimala**

**Name of the Scholar**  
**Sukritha K. R.(21PHCOF009)**

**Course Objectives:**

1. To understand the Banking Innovations and Technology Management
2. To gain knowledge on Smart Banking Technology and its regulations, Policies for National Highway Authority of India
3. To identify the FASTag and RFID technology applications in Toll Plaza and its application in Banking System

**Unit I Banking Technology Management**

Introduction and Evolution of Bank Management Analysis of Rangarajan – Committee reports – Technological impact in Banking operations –constituents of banking technology (Computer science, communication technology, marketing science, information technology, finance and risk management) – Role of ICT in banking – CRM and Banking Technology Management –Centralised banking services- Data mining – Application of Data Mining in Banking – CRM and banking technology management – Integrated Circuit Card (ICC)- SWIFT (Society for Worldwide Interbank Financial Telecommunication).

**15**

**Unit II Smart Banking Technologies**

Smart Banking – Characteristics of Smart Banking environment –Components and Technologies of Smart Banking environments – Issues in Smart Banking – Concepts of Intelligent Software agents – Internet of Things – Blockchain – Artificial Intelligence – Core Banking Solution – Electronic Banking Products and Services in India.

**15**

**Unit III RFID Technology in banking**

Introduction – RFID Reader –RFID Tags – Types of RFID – Usage of RFID – Procedure for RFID Identification in the Bank –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.

**15**

**Unit IV FASTag Technology**

Introduction –Meaning ofFASTag–Evolution of FASTag in India – Concept and Working – Benefits of Adoption FASTag – Challenges faced by FASTag–Issuance and its application in Banking – Comparative study of traditional method in toll plazas and FASTag Implementation.

**15**

## Unit V National Highway Authority of India

The National Highway Authority of India Act, 1988 –Constitution of Authority – Terms of office and conditions of service of members – Eligibility – Appointments – Functions of Authority –Power of Central Government to make rules and issue directions – Public Private Partnership in National Highways.

15

**Total Hours: 75**

### Course Outcomes:

1. Able to understand the Management of Smart Banking Technologies
2. Proficiency in the usage of Innovative Smart Banking Technologies and Digital Banking Products and Services offered in India
3. Acquaintance on RFID Technology Applications in Banking Sector
4. Gain knowledge about FASTag Applications in Toll free centres in Association with Smart Banking Technology
5. Understand National Highway Authority in India

### Books for References:

- \* Kaptan S.S & Choubey N.S., E-Indian Banking In Electronic Era, Sarup& Sons, 2020
- \* Vasudeva, E – Banking, Common Wealth Publishers, New Delhi, 2020
- \* Banking Technology – Indian Institute of Bankers Publication,2021
- \* Brenner, W., Zarnekow, R., & Wittig, H. (2021). Intelligent software agents: foundations and applications. Springer Science & Business Media.
- \* Shepard, S. (2021). RFID: Radio Frequency Identification. McGraw Hill Professional.
- \* Hanes, D., Salgueiro, G., Grossetete, P., Barton, R., & Henry, J. (2022). IoT fundamentals: Networking Technologies, Protocols, and Use Cases for the Internet of Things. Cisco Press
- \* Brown, D. (2022). RFID Implementation, McGraw Hill Osborne Media.
- \* Internet of Things, Artificial Intelligence and Blockchain Technology, R.Lakshmanakumar and 3 others, Springer, 2022
- \* FASTag Website, Press Information Bureau, NETC NPCI Website.

**Open Resources:** Research papers from E – Journals and Conferences with Open Access

**21PHCO03J - Consumer Behaviour, Market Analysis and Strategic Decision Making  
(Applicable for Ph.D Full Time Scholars admitted in January 2022)**

**Hours of Instruction/week: 5  
No. of credits: 5**

**Name of the Supervisors**  
**Dr.K.Vidhyakala**  
**Dr.P.Deivanai**

**Name of the Scholars**  
**Rahana Haridas (21PHCOF007)**  
**Malathi.B (21PHCOF006)**

**Course Objectives:**

1. To design marketing mix strategies for products and services
2. To understand consumer decision making process.
3. To appreciate the relationship marketing strategies
4. To understand the scope of Retailing in creating and developing better business opportunities.

**Unit I Marketing**

Marketing-Nature-Scope and Importance-Functions of Marketing-Classification of Markets- Core marketing concepts -Marketing Process-Marketing Research-Marketing and Customer Value-Marketing Planning - Recent developments in Marketing –Social Marketing – Direct marketing – Online marketing – Relationship marketing - Green Marketing - Evolution of Green Marketing - Importance of green marketing - Benefits of Green Marketing, - Adoption of Green Marketing. Recent trends in advertising- Digital advertising – pop up advertising –E mail advertising- digital banners

15

**Unit II Marketing Mix and Market Analysis**

Elements of Marketing Mix-Factors determining marketing mix – Importance of marketing Mix - Product-Classification-Consumer goods-Meaning and Nature of Marketing Research – Objectives and functions of marketing research, Elements of Marketing Research – Advantages and uses of marketing research – Process of marketing research – Meaning of marketing Information system

15

**Unit III Consumer Purchase Decision**

Consumer Buying Behaviour-Nature-Scope-Importance-Buying Motives-Consumer Buying Process-Factors influencing Consumer Buying Decision-Models of Consumer Behaviour- and Value lifestyles. Post purchase Behaviour-Cognitive Dissonance-Market Segmentation-Target marketing-Product Positioning – VALS model - Five stages of consumer buying decision process - Models of buyer decision.

15

**Unit IV Retailing and Customer Services**

Retailing- Types of Retailing -Customer Services and Retail Selling- Functions of Retailers- Retail Marketing Mix-Retail Strategies-Retail Pricing-Retail Merchandising-Factors influencing Merchandising Function - Customer Relationship Management in Retail Sector.

15

## Unit V Marketing Strategies

Elements of Marketing Strategy-Significance of Marketing Strategy-Formulating Marketing Strategy-Strategic Models-Types of Strategies – Strategic Approaches in Marketing.Introduction of Environment - Importance of environmentalism - Environmental movement - Benefits of green environment to the society –Strategies to Green Marketing - Environmentally Sound Recycling of Waste products

15

**Total Hours: 75**

### Course Outcomes:

1. Able to apply marketing concept effectively in the changing environment.
2. Ability to adopt appropriate marketing mix and strategies for marketing of product and services.
3. Understand the cost effective methods for promoting sales.
4. Acquire knowledge on market segmentation
5. Compare and contrast strategic approaches in marketing of goods and services.

### Books for References:

1. Philip Kotler and Kevin Lane Keller, Marketing Management, Pearsons Publications , New Delhi, 2019
2. Pillai R.S and Bhagavathi, Marketing Management, Himalaya Publishing House, New Delhi 2018
3. Leon G.Schiffman, Joseph Wisenblit and S.Ramesh kumar, Consumer Behaviour, Pearsons Publications, New Delhi 2016.
4. Prashant Chaudhary, Retail Marketing in the Modern Age, SAGE Publications, New Delhi, 20186.
5. Ramaswamy .V.S, and Namakumari .S, Marketing Management, Macmillan Publishers, New Delhi, 2017
6. Green Marketing and Environmental Responsibility in Modern Corporations, Esakki and Thangasamy, IGI Global, 2017
7. Green Marketing Management, Robert Dahlstrom, Cengage Learning, 2010.