

Semester	Course Code	Course Category	Hours/ Week	Credits	Marks for Evaluation		
					CIA	ESE	Total
III	24UECVAC1	Value Added Course	30	-	-	100	100

Course Title	CONVENTIONAL AND ALTERNATIVE BANKING
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SYLLABUS		
Unit	Contents	Hours
I	Origin of Banking Origin and Nature of Banking - History and Development of Banking - Reserve Bank of India - Commercial Banks - Non Banking Financial Corporation (NBFC) - World Bank.	6
II	Types of Banking Concept and Evolution of Conventional Banking and Alternative Banking - Differences and Similarities between Alternative Banking and Conventional Banking - Prospects and Challenges of Alternative Banking in India.	6
III	Principles of Interest Free Banking Interest Free financial system: an overview - Important concepts and principles of Shariah (Islamic Law), Fiqh (Islamic jurisprudence), Zakah (form of almsgiving) and Riba (interest).	6
IV	Methods of Interest Free Financing Mudaraba (Equity participation contract), Musharakah (Joint venture), Murabaha (Cost plus financing), Ijara (lease contract), Salam (Advance payment - Deferred Delivery Sale), Istisnaa (long-term sales contract).	6
V	Interest Free Banking Operations Structure of an Interest Free Bank - Financial Instruments - Procedure and Assessment of Profit / Loss Sharing.	6

Text Book(s):
<ol style="list-style-type: none"> 1. James Kelman, The History of Banking: A Comprehensive Reference Source & Guide, Createspace Independent Pub (3 January 2016). 2. Brian Kettell, Introduction to Islamic Banking and Finance, ebook, The Wiley Finance Series, June 2011 3. Siddiqi, M.N., Riba, Bank Interest and the Rationate of its Prohibition, IRTI, IDB, 2004. 4. M.Anwar , Modelling Interest-Free Economy, Genuine Publications & Media Pvt. Ltd, New Delhi, 2017. 5. Mohamad Saeed Shingeri, A Model of pure Interest-Free Banking, Qazi Publishers & Distributors, New Delhi, 2011. 6. Suhail Zubairy, Islamic Finance, MarkaziMaktaba /islami Publishers, New Delhi, 2009.

Reference Book(s):

1. Barbara Casu and Claudia Girardone , Introduction to Banking 3rd Edition, Kindle Edition, Pearson, October 2021.
2. Khan, S. Mohsin, 'Islamic Interest free Banking: A Theoretical Analysis'; International Monetary Fund Staff Papers, (Washington DC), Vol. 33, No.1, 1986.
3. Mills, Paul S. and John R. Presley, Islamic Finance: Theory and Practice, London, Macmillan, 1999.
4. Usmani, M. Taqi, An Introduction To Islamic Finance, Karachi, Idaratul Ma'arif, 1998.
5. Islamic Banking Practice from the Practitioner's Perspective – Bank Islam Malaysia Barhard, 1994.

Web Resource(s):

1. <https://www.studyadda.com/notes/banking/general-awareness/origin-and-development-of-banking-in-india/origin-and-development-of-banking-in-india/11571>
2. file:///C:/Users/Staff/Downloads/024-article-A001-en.pdf
3. https://www.academia.edu/35152261/FUNDAMENTAL_PRINCIPLES_OF_IFB_I_Copy
4. <https://www.imf.org/external/pubs/ft/wp/2015/wp15120.pdf>
5. <https://www.tasshamjit.com/interest-free-banking-in-india-challenges/>

Course Outcomes

Upon successful completion of this course, the student will be able to:

CO No.	CO Statement	Cognitive Level (K-Level)
CO1	Recall the basic knowledge on the origin of banking.	K1
CO2	Compare the conventional and Interest free banking.	K2
CO3	Identify the concepts of interest free financial system.	K3
CO4	Analyze the various methods of interest free financing.	K4
CO5	understand the operational structure of an interest free banking.	K5

Course Coordinator: Dr.B.Mohamed Rafeeq

Semester	Course Code	Course Category	Hours/ Week	Credits	Marks for Evaluation		
					CIA	ESE	Total
V	24UECVAC2	Value Added Course	30	-	-	100	100

COURSE TITLE	FINANCIAL SERVICES
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SYLLABUS		
Unit	Contents	Hours
I	INTRODUCTION TO FINANCIAL SERVICES Financial Services: Meaning – Importance - Features – Functions – Types – Market Participants – Financial Service Providers – Regulatory Bodies.	6
II	PRIMARY MARKET Meaning – Definition – Participants – Features – Benefits – Types – Intermediaries – SEBI.	6
III	SECONDARY MARKET Secondary Market: Meaning – Definition – Participants – Features – Investor: Retail – Institutional – Foreign Intermediaries – Indices – BSE (SENSEX) and NSE (NIFTY).	6
IV	FINANCIAL INSTRUMENTS Capital Market instruments: Equities - Bonds – Debentures – Derivatives: Forwards, Options, Futures & Swaps. Money Market instruments: Liquid Fund – Treasury Bills - Commercial Bills - Commercial Papers, Certificate of Deposit - Government Security Market (G-Sec).	6
V	ROLE OF FINANCIAL SERVICES Merchant Banking – venture capital and Financing – Leasing – Hire purchase finance – Mutual funds – Bills Discounting – Factoring and Forfaiting – Debt Securitization – Consumer credit – Credit Rating.	6

Text Book(s):
1. Dr Punithavathy Pandian, Financial Services and markets, Vikas Publishing House PVT LTD (Reprint 2011). 2. Dr.L. Natarajan, Financial Markets & Services, Margham Publications (First Published 2015) 3.Dr.E.Gordan & K.Natarajan , Financial Services, Himalaya Publishing House; 2018th edition (1 January 2018).
Reference Book(s):
1. M.Y.Khan , Financial Services 5E, McGraw Hill, 2019. 2. Pathak Bharthi, Indian Financial System, Pearson, 2 January 2018.

Web Resource(s):

1. <https://wikifinancepedia.com>
2. <https://financeplusinsurance.com>
3. <https://www.financialexpress.com>

Course Outcomes

Upon successful completion of this course, the student will be able to:

CO No.	CO Statement	Cognitive Level (K-Level)
CO1	Understand the Basic knowledge of financial Services	K1
CO2	Enrich their knowledge on key areas relating to Primary Market	K2
CO3	Familiarize the concepts and Participants of secondary Market	K3
CO4	Examine the instruments in capital market and Money market	K4
CO5	Analyse the Role of financial services.	K5

Course Coordinator: Dr.M.A. Raja Mohamed

Semester	Course Code	Course Category	Hours/ Week	Credits	Marks for Evaluation		
					CIA	ESE	Total
III	24PECVAC1	Value Added Course	30	-	-	100	100
Course Title		ENVIRONMENTAL VALUATION					

SYLLABUS		
Unit	Contents	Hours
I	Environmental valuation Meaning – Need for the Environmental Valuation – Basic concepts: Economic Benefit – Total Economic Value – Use values: Direct, Indirect and optional values – Non-use values: Bequest and Existence values.- Types of Valuation: Pecuniary and Non-pecuniary valuation.	6
II	Valuation on the Revealed willingness to pay Market Price method: Meaning, Application - Productivity Method: Meaning, Application - Hedonic pricing method: Meaning – Composition –Travel cost Method: Meaning, Application.	6
III	Valuation on the Imputed Willingness to pay Meaning of Damage Cost Avoided, Replacement Cost, and Substitute Cost Methods – Uses – Application	6
IV	Valuation on the Expressed willingness to pay The contingent valuation method: Meaning – Steps – Applications - The contingent choice method: Meaning - Contingent Ranking - Discrete Choice - Paired Rating.	6
V	Environmental Audit Meaning – Objectives – Advantages and Benefits – Auditing Procedure – Types – Limitations.	6

Text Book(s):
<ol style="list-style-type: none"> 1. M.L. Jhingan and Chandar K. Sharma, Environmental Economics Theory, Management & Policy, Vrinda Publications (P) Limited, 2013 2. Karpagam. M, Environmental Economics, Sterling Publishers Private Limited, 2011 3. K.V. Pavithran, A Text Book of Environmental Economics, New Age International (P) Limited Publishers.2008
Reference Book(s):
<ol style="list-style-type: none"> 1. N. Mani, Environmental Economics, New Century Publications, First Edition, 2020 2. Ahmed Hussen : Principles of Environmental Economics, Routledge, Second Edition, 2004 3. Barry C Field, Martha K.Field, Environmental Economics: An Introduction, McGraw Hill Education, Seventh Edition,2016

Web Resource(s):

1. <https://www.ecosystemvaluation.org/1-02.htm>
2. <https://courses.lumenlearning.com/suny-sustainability-a-comprehensive-foundation/chapter/environmental-valuation/>
3. <https://penpoin.com/environmental-audit/>

Course Outcomes

Upon successful completion of this course, the student will be able to:

CO No.	CO Statement	Cognitive Level (K-Level)
CO1	Recognise the concepts related to Environmental Valuation.	K1
CO2	Explain the concept of Non-market environmental costs and benefits.	K2
CO3	Identify the strength and weakness of the non-market valuation methods.	K3
CO4	Examine various environmental decision support systems	K4
CO5	Justify which decision support system is suitable for a particular problem.	K5

Course Coordinator: Dr. A. KHAN MOHAMED.