

# NATIONAL COLLEGE

## Introduction

Established in 1996, the National College-Center for Development Studies has already established its irrefutable reputation in the success rate not just in terms of the number of final year students, who graduate but also in terms of their career placement. Of the 635 (BDevS-480, BDFin-155) graduates by 2016, almost all of them are currently engaged either in development organizations holding key positions or are enrolled in universities at home or abroad for their higher education. The college really takes pride for producing such capable and efficient pool of human resources in various fields of development sector.

### **Brief Description of the Program**

#### **BoSS: Interdisciplinary studies of Social Sciences**

- Relates the dynamics of the society and social change
- Creative Writing and presentation skills(Seminar series)
- Internships (GO, I-NGO, RO, PS)
- International Language (Chinese/German)
- Specialization (Demographic Sociology, Development Anthropology, Social Policy)
- Research Techniques (SIA) and Tools (GIS)
- Research and Analytical Skills workshops and Seminar
- Employment: Research and Policy Institution, INGO, GO, Self-employment, and Private Sector

#### **BDevS: Interdisciplinary Studies of Socio Economic Development**

- Economics, Sociology, Environment and Development Management,
- Specialization (Economic Development, Environment Development, Social Development)
- Development Research, Community Mobilization, Development Project Formulation, Implementation and Evaluation
- Research Techniques Impact Assessment(IA) and Tools (GIS)
- Research and Analytical Skills workshops and Seminar
- Employment: INGO, GO, Self-Employment, Private sector

#### **BDFin: Multidimensional Financial Management of Business and Economic Development**

- Economics, Finance, Management, Entrepreneurship and Development
- Internship in Corporate and Development Sectors
- Financial Research, Financial Institutions Management, Econometrics, e-Commerce,
- Promotion of Microfinance, Entrepreneurship and Business proposal development
- Integrated Impact Assessment
- Specialization: Sectoral Development
- Employment: Financial Institutions, Private sector, Self enterprise, INGO and GO

## SK-2 Academic Calander

SN	विवरण	Holidays	बार	गते	Date
1	घटस्थापना	Ghatasthapana	बिहि	आश्विन ५	Sep 21
2	फूलपातीको अघिल्लो दिनदेखि कोजाग्रत पूर्णिमासम्म १० दिन	A day before Phulpati through Kojagrata Purnima	मंगल - बिहि	आश्विन १० देखि १९ सम्म	Sep 26 – Oct 5
3	लक्ष्मीपूजादेखि भाइटीकाको भोलीसम्म	Laxmipuja through the next day of Bhaitika	बिहि - आइत	कात्तिक २ देखि ५ सम्म	Oct 19-22
4	छठ पर्व	Chhathparva	बिहि	कात्तिक ९	Oct 26
5	माघी पर्व (थारु/ मगर/ छत्त्याल जातिको राष्ट्रिय पर्व)	Maghi	सोम	माघ १	Jan 15
6	शहीद दिवस, माघ १६	Martyrs' Memorial Day	मंगल	माघ १६	Jan 30
7	महाशिवरात्री	Mahashivaratri	बुध	फाल्गुन २	Feb 14
8	राष्ट्रिय प्रजातन्त्र दिवस	National Democracy Day	सोम	फाल्गुन ७	Feb 19
9	फागुपूर्णिमा	Holi purnima	बिहि	फाल्गुन १७	Mar 1

SN	Examinations	Starting Date
1	KU End Semester Make Up Exam*	Nov 7
2	Fist Internal Assessment	Nov 12-18
3	Second Internal Assessment	Dec 17
4	Third Internal Assessment	Jan 15
5	KU End Semester Exams*	Feb 12

\* To be confirmed by the KU Controller of Exams

SN	Fridays for BDevS and BDFin Programs		Saturdays for BoSS Program	
	Dates	Number of Days	Dates	Number of Days
1	Sep 15, 22, 29	3	Sep 16, 23, 30	3
2	Oct 6, 13, 20, 27	4	Oct 7, 14, 21, 28	4
3	Nov 3, 10, 17, 24	4	Nov 4, 11, 18, 25	4
4	Dec 1, 8, 15, 22, 29	5	Dec 2, 9, 16, 23, 30	5
5	Jan 5, 12, 19, 26	4	Jan 6, 13, 20, 27	4
6	Feb 2, 9, 16, 23	4	Feb 3, 10, 17, 24	4
8	Total	24	Total	24

SN	Program	Year	Starting Date
1	BoSS	1 <sup>st</sup>	Nov 17 Fri, Jan 12 Fri
2	BDevS	1 <sup>st</sup>	Nov 16 Thu, Dec 21 Thu, an 11 Thu
3	BDFin	1 <sup>st</sup>	Dec 23 Sat
4	BDevS	2 <sup>nd</sup>	Dec 10
5	BDFin	2 <sup>nd</sup>	Dec 5
6	BoSS	2 <sup>nd</sup>	Dec 1
7	BDevS	3 <sup>rd</sup>	Nov 19
8	BDFin	3 <sup>rd</sup>	Nov 23
9	BoSS	3 <sup>rd</sup>	Nov 27

\* Dates may vary depending upon the availability of resource persons, lodge facilities and other field situations.

SN	Activities	Date
1	Faculty Workshop	Sep 9 Sat
2	First Year Orientation	Sep 15-16 Fri-Sat
3	Faculty's Meeting 4 <sup>th</sup> Years All programs	Sep 22 Fri
4	Faculty's Meeting 3 <sup>rd</sup> and 2 <sup>nd</sup> Year All programs	Sep 24 Sun
5	Faculty's Meeting 1 <sup>st</sup> Year All programs	Oct 6 Fri
6	First Year Welcome and Talent Show	Nov 17
7	Faculty's First Report (within a Week after 1 <sup>st</sup> Internal completion)	Nov 17
8	KU Convocation	Dec 15 Fri
9	Graduate Felicitation	Dec 16 Sat
10	Faculty Meeting on Question Setting and Internal Evaluation	Jan 6 Sat
11	Faculty's Final Report (within a Week after 3 <sup>rd</sup> Internal completion)	Jan 22

### SK-3 Weekly Session Plan (September-February, 2017/18)

		YEAR 4 <sup>th</sup> , SEMESTER – 1 <sup>st</sup>		
DAYS	TIME			
	6:45- 8:15	8:15- 8:45	8:45-10:15	
SAT	Business Proposal Devt and Writing -	B R E A K	Risk and Insurance -- Sudarshan Sharma	
SUN	Risk and Insurance -- Sudarshan Sharma		Project Evaluation -- Dipak N Chalise	
MON	Risk and Insurance -- Sudarshan Sharma		Project Evaluation -- Dipak N Chalise	
TUE	Business Proposal Devt and Writing -		Project Evaluation -- Dipak N Chalise	
WED	Business Proposal Devt and Writing		Project Evaluation -- Dipak N Chalise	
THU	Risk and Insurance -- Sudarshan Sharma		Business Proposal Devt and Writing -	

**Weekly Session Plan (February-July 2018)**

YEAR 4 <sup>th</sup> , SEMESTER – 2 <sup>nd</sup>			
DAYS	TIME		
	6:45- 8:15	8:15-8:45	8:45-10:15
SAT		B	
SUN		R	
MON		E	
TUE		A	
WED		K	
THU			

**SK-04 EVALUATION METHODS UNDER SEMESTER SYSTEM OF KU****1. Course Evaluation**

- i. In-semester Assessment (50%), and
- ii. End-semester Exam (50%)

**2. In-semester Assessment**

- i) Written test (internal assessments)
- ii) Term paper/Case studies
- iii) Oral test, Open book test, Workshop, Home assignment
- iv) Record of Attendance and Class Participation

**Details of Written test****a. for 50% internal evaluation**

1st/2nd Internal (Weightage 5 marks each)						3rd Internal (Weightage 10 marks)					
Duration hours	Objective Questions	Subjective Questions			Marks	Duration Hours	Objective Questions	Subjective Questions			Marks
		Long	Medium	Short				Long	Medium	Short	
1.5	10x1 mark	1x8 mark	1x4 mark	1x3 mark	25	3	10x1 mark	3x8 mark	3x4 mark	2x2 mark	<b>50</b>

**b. Modality of Questions for End-Semester Exam:**

Subjects	Objective	Time	Subjective	Time	Practical
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English II	10	15 mins	40	2.30 Hrs	NA
Nepali II	10	15 mins	40	2.30 Hrs	NA

### 3. Grade Values:

Score	Grade	Grade Value
80 and Above	A	4
75 and Above	A-	3.7
70 and Above	B+	3.3
65 and Above	B	3.0
60 and Above	B-	2.7
55 and Above	C+	2.3
50 and Above	C	2.0
45 and Above	C-	1.7
40 and Above	D	1.0
Below 40	F	0
<b>Students should secure average grade value = 2.0</b>		

4. **Minimum Grade Value:** If students should secure less than two for example 1.9 passing all the subjects he/she can sit for re-exam for two subjects to increase the average grade value.
5. **Fail and Compartment Exam:** Fail is of two types: i) Temporary, and ii) Permanent  
 a. Temporary fail is given opportunity to appear in exam within two months for compartment exam. If failed again, will be given opportunity to sit in next regular exam. (Maximum chance to pass the failed subject is three times beside the first regular examination.)  
 b. While with permanent fail (F) students should appear in the next regular exam.

<b>Students may continue their studies with one permanent "F"</b>
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<b>Students may continue their studies with two compartmental papers.</b>
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### 6. Cumulative Grade Point Average (CGPA) Calculation and Conversion

a. Formula:

$$CGPA = \frac{C_1g_1 + C_2g_2 + \dots + C_n g_n}{C_1 + C_2 + C_3 + \dots + C_n}$$

$$C_1 + C_2 + C_3 + \dots + C_n$$

b. CGPAs will be converted into words as follows:

3.5 & above → Distinction

3 & below 3.5 → 1st Division

2 & below 3 → 2nd Division

7. Students who cannot pass the failed subjects in at most three chances, they will carry permanent fail (PF) remarks.
8. Students with permanent fail (PF) remarks will have opportunity to complete the subject by registering in the similar subject after clearing all the other courses.

### SK-05 Criteria of Internal Evaluation Marks

Internal Evaluation of the students carries 50 marks as given in the following table:

SN	Criteria for Evaluation	Internal Marks (FM-50) Distribution*
1.	Attendance	5
2.	Assignments	25
2.1	Term Paper	8
2.2	Presentation to be based on either of the followings: Field study findings, Practicum, Application	5
2.3	General Assignments (At least three from the following four options): Library search, Web search, Field Study, Long Answer Question	12
3.	Internal Assessments	20
	<b>TOTAL</b>	<b>50</b>

\*Faculty may adjust internal marks within the components. Students will be informed of the adjustments beforehand.

#### **SK-06 Eligibility for End- Semester Examination**

A student has to fulfill the following prerequisites in order to be qualified to appear in the End-Semester Examination of Kathmandu University:

- Class Attendance (Minimum 80%): Minimum 25 out of 32 Class Days
- Minimum Marks to be Secured in the Internal Evaluation (40%):  
10 out of 25; 20 out of 50
- Completed Examination Form to be submitted by the Given Deadline

#### **SK-07 Courses of Study**

Course Number	Course Title	Credit Hours
FINS 404	Risk and Insurance	3

#### **Objective:**

1. import a theoretical knowledge of Risks & Insurance (Life & Non-Life),
2. familiarize students with general principles of insurance and its technicality, and
3. develop insight into international practice of insurance.

#### **Contents**

Unit and Title	Topics	Lecture Hours
<b>1. Concept of risk:</b>	Meaning and Definition of Risk, Pure and speculative risk, Method of handling risk	3
<b>2. Introduction to Insurance</b>	What, why and for whom the insurance and how it works, History of insurance (Life and Non-life), Subject matter and types of insurance	3
<b>3. Introduction to Risk Management</b>	Meaning of risk management, Objectives of risk management, Steps in the risk management process, Identifying and evaluation potential losses, selecting the appropriate techniques for	6

	treating loss exposures, Implementing and risk management program.	
<b>4. Principle of Insurance</b>	Nature and principle of insurance, Insurance and legal contract	4.5
<b>5. Life Insurance Non - life (General) insurance</b>	Whole life insurance, Endowment life insurance and Term life insurance Introduction to Non Life Insurance. Fire, Motor, Marine, Aviation, Contractors All Risk, Miscellaneous	9
<b>6. Underwriting and Claim settlement</b>	Introduction, process of underwriting in life and non-life insurance Introduction to Claim Settlement, Process of settlement in life and non-life insurance	9
<b>7. Intermediaries in insurance Market</b>	Insurance Agents, Insurance Surveyors, Insurance Brokers	4.5
<b>8. Insurance proposal and policy</b>	Definition of Insurance policy, Policy wordings contents of policy, Proposal form and its contents.	3
<b>9. Globalization and Insurance Business in Nepal</b>		1.5
<b>10. Insurance Laws in Nepal</b>	Insurance Act, Insurance Regulations	1.5
<b>11. Insurance Supervision and Issues in Nepal</b>	Insurance Board and its Role, Insurance Markets	1.5
<b>12. Insurance Related Organizations in Nepal</b>	Life and Non-life Insurance Company, Insurance Pool, Association related with Insurance, Reinsurance	1.5
	<b>Total</b>	<b>48</b>

**Required Reference:**

1. M.N. Mishra, Principle of Insurance
2. E.R. Hardy Lvey, General Principles of Insurance Law

**Recommended Reference:**

3. Temple man, Principles of Insurance
4. Murthy and Sarma Modern Law of Insurance in India
5. Insurance Act 1992, Insurance Regulation, 1993
6. Annual Reports of Insurers
7. Insurance News & Views Insurance Boards, Nepal
9. Principles of Risk Management and Insurance, George E. Rejda (8<sup>th</sup> edition),

Course Number	Course Title	Credit Hours
<b>DFIN 401</b>	<b>Internship</b>	<b>3</b>

**Objective:**

The main objective of this internship course is to give students first hand work experience in corporate, financial and development organizations. By doing so, students will get familiarized with the professional working environment.

### Course Descriptions:

As an intern, students will have to work under the supervision of an assigned mentor by the organization where students will make a deeper study on the specified areas. At the end of the internship students will have to write an operational report which will be basically confined on practical exposure with corporate and organizational systems.

Responsibilities of the Students, Mentor and the College:

#### 1. Student

- a. Complete minimum two months of internship at a relevant institution
- b. Conduct works as advised by the mentor
- c. Prepare a report based on the internship (in general and given specific areas)
- d. Give a presentation on the basis of internship experience

#### 2. Mentor

- a. Assign the internee in the relevant works (general and specific)
- b. Supervise and instruct the internee to carry out the given assignments
- c. Evaluate the internee

#### 3. College

- a. Assign a fulltime faculty member as a contact person for the internship program
- b. Identify appropriate organizations (bank, finance company, cooperative, micro-finance, corporate houses and other development financial institutions)
- c. Provide the organizations with introduction to the internship program (course background, academic requirements, fields of involvement etc)
- d. Orient and depute students to the organizations
- e. Provide the mentors with internee evaluation guidelines
- f. Follow up visits to the organizations
- g. Facilitate the mentor on internee evaluation

#### Evaluation (100 marks)

- a. Performance at the work station (regularity, punctuality, timely completion, quality of works, conduct) 60 marks
- b. Report and presentation 40 marks

Course Number	Course Title	Credit Hours
DEVS 407	Project Evaluation	3

#### Objective:

Illuminate the in-depth knowledge to the students to different aspects of project implementation and the project management and its output together with involving students in practical realism of the project through rigorous field exercises.



Unit and Title	Topics	Lecture Hours
<b>1. Monitoring and Evaluation Concept</b>	Introduction of Project Monitoring and Evaluation, Definition of the Key Concepts. Need of Monitoring and Evaluation; Monitoring cycle Types of monitoring Evaluation Logic, types of evaluation. clients of a project evaluation Differences between M & E	6
<b>2. M &amp; E Indicators</b>	Developing Indicators for Project Monitoring and Evaluation, Basic features of indicators including reliability, validity and sensitivity Types of indicators used in M & E	3
<b>3. Logical framework Approach and project M &amp; E</b>	Logical Framework Approach (LFA) approach:, Meaning, conceptualizing the future project by developing a log-frame, problems, objectives, assumptions, time and cost, problem analysis, analysis of participants, consideration of the beneficiaries, up scaling and uptake pathways, testing the vertical logic of the proposal, LFA and M & E Participatory M & E	6
<b>4. Project Evaluation Techniques</b>	<b>Economic</b> evaluation techniques: Cost benefit, benefit incidence, equilibrium models, etc. <b>Social</b> Evaluation techniques: social effects of project, effects of project on distribution of income <b>Impact Evaluation</b> techniques: introduction of experimental design <b>Other techniques:</b> PERT; CPM; Slack time, Gantt Chart, etc	6
<b>5. Monitoring and evaluation practice in Nepal</b>	Present system of monitoring of Development Plan, Programs and Project approaches; Monitoring and evaluation of local level Projects	6
<b>6. Utilization of Evaluation Results</b>	persuasive utilization, direct (instrumental) utilization, and conceptual utilization, Guidelines for Maximizing Utilization	6
<b>7. Current Issues and practices</b>	MDGs and project M & E	3
<b>8. Data collection for</b>	Primary and secondary information, sampling technique, questionnaires and interviews, data processing	6

<b>M &amp;E</b>	and analysis	
<b>9. Presentation of Field Exercise on project management and Analysis</b>	Students will be exposed to field situation and will conduct field survey and prepare a project and will also develop monitoring system to some small project/ programs being implemented by GOs/NGOs incorporating all the skills/steps learnt during the theory classes	6

**Required References:**

1. S Chaudhary, " Project Management," 4th edition
2. Meridith and Mantle, " Project Management, 6th edition

**Recommended References:**

3. J.P. Giffinger - Economics Analysis of Agriculture and Rural Development.
4. Prasanna Chandra. Project: Preparation, Appraisal, Budgeting and Implementation. Tata McGraw Hill Publishing Company Ltd. N.D.
5. NPC. Development Plans of Nepal (Tenth Plan and Three Year Interim Plan)
6. Rossi, P. H., Lipsey, M. W., & Freeman, H. E. (2004). Evaluation: A systematic approach (7th ed.). Thousand Oaks: Sage

Course Number	Course Title	Credit Hours
DFIN 405	Business Proposal Development and writing	3

Objective: This course will generate the knowhow among development finance students of the paramount importance the process of developing a business proposal has in selling ideas, products and services to customers and clients in written structured communication. It will include details of proposal types, the processes involved in packaging the whole proposal idea, research, research requirements and analysis, and unique selling proposition. These will be followed by the proposal writing skill development.

Unit and Title	Topics	Lecture Hours
Unit 1 Introduction	Proposal and its types viz. solicited, Informal, speculative, unsolicited and grant; their characteristics and prerequisites	3 LH
Unit 2 Exploration	Importance of the Preparation and Discovery processes, using the tools for exploring viz. thinking, brainstorming, mind mapping and rapid writing; upfront information sources, pre-briefing, briefing and post briefing ;	9 LH

	practicum	
Unit 3 Business development research	Research, information needed, sources of information, various specific research requirements, recording and analyses	4.5 LH
Unit 4 Unique Selling Proposition	Unique selling proposition (USP), the right USP, how to stand out and be of value, implementing plan using critical path and phase approach	6 LH
Unit 5 Proposal Writing Basics	Formats for writing a proposal, letter of transmittal and cover page, executive summary, logistics including budget and responsibilities, referencing, annexes and appendices Formats of Proposal in various organizations, such as FNCCI, Dept of Industries	4.5LH
Unit 6 Business Development Proposal Writing Practical's	Practical: Each student needs to submit and present a business proposal in front of the College Research Committee in a seminar. The submission and presentation will be as per the format and timings given by the College.	18 LH

**Required References:**

Sawers, N. How to Write Proposals, Sales Letters and Reports, First Indian Edition, Viva Books, New Delhi, 2009

Murthy, V. Effective Proposal Writing, Response Books, New Delhi, 2009 (Third Printing)

<http://www.howtowritetheproposal.com/> (Visited: 11 May 2013; 15:45)

Uprety, S. R. Guidelines for Improving your Skills in Project, Proposal Writing, Report Writing, Report Presentation, Second Edition, Kathmandu, 2004

**Courses of Study 2<sup>nd</sup> Semester**

Course Number	Course Title	Credit Hours
DEVS 405	Project Work	6

**Objective:**

Familiarize students with empirical research on different, socio-economic and development issues. In addition to that, students will also learn how to write a scientific report and make a scientific presentation of their findings among the academia.

**Course Description:**

Students have to prepare a research proposal on social, economical and financial development related issues which should be related to the courses they have studied. They have to defend their research proposal in front of a research committee. Once, a research proposal is approved, students will go and collect primary data for their research works. Individual project work guide (Supervisor) will be assigned from the college for assisting students for their research. At the end of the project, students

will have to write a scientific report in a thesis format (Bachelor Thesis), and make scientific presentation in front of a thesis evaluation committee.

### Evaluation (100 marks)

- c. Proposal finalization 25 marks
- d. field work & draft report 60 marks
- e. Presentation & final report 40 marks

Course Number	Course Title	Credit Hours
402	Project Financing and Value Based Management	3

### Objectives:

Give introductory knowledge about concepts, theories and practical aspects of project financing and capital budgeting.

Time	Topics	Lecture Hours
Unit 1	Measures of Project Worth, Time Value of Money	4.5
Unit 2	Project Financial Planning	4.5
Unit 3	Capital Budgeting Techniques of Project Financing	9
Unit 4	Project Working Capital Management	6
Unit 5	Short and Long Term Project Financing	6
Unit 6	Cost of Capital and Project Capital Structure	6
Unit 7	Corporate Valuation and Value-Based Management	3
Unit 8	Earned Value management	3
Unit 9	Public Private Partnership	3
	Total	45

### Required References:

1. Meridith and Mantle, " Project Management, 6th edition
2. Brigham and Edhart, "Financial Management" 10th edition,

Course Number	Course Title	Credit Hours
FINS 303	International Financial Markets and Institutions	3

### Objectives:

Understand; (i) international financial market (ii) international institutions with their behavior and (iii) international regulatory organizations.

Unit and Title	Topics	Lecture Hours
1. Historical background and Introduction.	Introduction of International Financial Institutions, Introduction, definition, objectives and role.	3

2. International Financial Institutions;	The World bank, Asian Development bank, International Monetary Fund, International Finance Corporation, South Asian Association for Regional Cooperation, International Development Association. Introduction, Role and Functions. The importance of international financial institutions	6
3. World Trade Organization and GATT	Introduction of GATT and WTO, Functions, Objectives. The role of WTO in developing Trade and Commerce, International trade and commerce, Trade deficit, Balance of Payment.	6
4. Operation of International Commercial Bank	International banking, Branch banks, International banking facilities, Motivation for International banking, Functions of International Commercial banks, international banks and its branches, foreign currency treatment, repatriation.	6
5. Short-term Financial Management	Trade credit, short term financing by commercial banks, bankers acceptance, receivable financing, inventory financing, International forms and sources of short term financing.	4.5
6. Long-term Financing	Introduction, protective covenants, Loan Agreement, Leasing, Option – Binary option, Black and Scholes method.	4.5
7. International Financial Market.	Foreign Exchange Market, Euro currency Market, Euro credit Market, Euro bond Market, International Stock Market, Use of International Financial Market.	9
8. International Marketing	Assessing and analyzing markets, market screening and segment screening, importance, scope and process of international marketing research, marketing mix, formulation of marketing plan and strategies.	9
	Total Lecture Hours	48

**Required Reference:**

1. Jeff Madura, 2005. Financial Institutions and Markets. West Publishing Company (International Students Edition).
2. Roser Bennet, International Business, 2<sup>nd</sup> Edition.

**Recommended References:**

3. Weston and Copland
4. Meir Kohn
5. Publications of WTO, IMF, IFC and World Bank.
6. James C. Van Horn.

Course Number	Course Title	Credit Hours
FINS 403	Regional Financial System and Services	3

**Objective**

Provide students with different kinds of domestic and regional financial services as well as financial system prevailed in developed and developing countries.

**Contents**

Unit and Title	Topics	Lecture Hours
<b>1. Regional Financial system</b>	<ul style="list-style-type: none"> <li>• An Overview of the global Financial System,</li> <li>• US &amp; UK Financial system (Market based financial system),</li> <li>• German &amp; Japan Financial system (bank based financial system),</li> <li>• Chinese Financial System,</li> <li>• Indian Financial System and</li> <li>• Islamic Financial System.</li> </ul>	22.5
<b>2. Financial Services</b>	<ul style="list-style-type: none"> <li>• Financial Service an overview, Credit Rating, Consumer Finance, Merchant Banking</li> <li>• Public Issue Management, Mutual Fund, Infrastructure Financing</li> </ul>	13.5
<b>3. Ethical Issues in the Financial Services.</b>	<ul style="list-style-type: none"> <li>• Ethics in relation to the individual and society as a whole, unethical behavior in financial services, marketing, social responsibility of financial institutions, AMI</li> </ul>	9
<b>4.Strategies for Financial service</b>	<ul style="list-style-type: none"> <li>• Financial services Marketing strategy with reference to financial institutions.</li> </ul>	3
	<b>Total</b>	<b>48</b>

**Required Reference:**

1. Dr. S Gurusamy, "Financial services and system" 2004 Thompson Publication 2004

**Recommended references**

2. Journal of Finance
3. Journal of Banking and Insurance