

B.Voc. PROGRAMMES
in
BANKING AND FINANCIAL SERVICE

under
CHOICE BASED CREDIT SYSTEM (CBCS)
&
CREDIT FRAMEWORK FOR SKILL DEVELOPMENT (CFSD)

REGULATION
(2019-20 Batch onwards)



AFFILIATED COLLEGES
ALAGAPPA UNIVERSITY

(Accredited by NAAC with A+ Grade (CGPA 3.64) in the Third Cycle
Graded as Category-I University and Granted Autonomy by MHRD - UGC
2019 : QS India Rank – 20, QS BRICS Rank – 104, QS ASIA Rank – 216)

KARAIKUDI – 630003

Tamil Nadu

ALAGAPPA UNIVERSITY, KARAIKUDI – 630 003
CHOICE BASED CREDIT SYSTEM (CBCS)
&
CREDIT FRAMEWORK FOR SKILL DEVELOPMENT (CFSD)

REGULATIONS

(For B.Voc Programmes in Affiliated Colleges)

(Applicable to all the candidates admitted the academic year 2019-20 onwards)

1. ELIGIBILITY:

- i) **For Admission:** Students already acquired NSQF certification Level 4 in a particular industry sector / at school level.
- ii) A pass in the Higher Secondary Examination (Academic / Vocational Stream) conducted by the Government of Tamil Nadu, or an examination accepted as equivalent thereto (like PUC) by the Syndicate, subject to such conditions as may be prescribed therefore.
- iii) Candidates who have passed vocational programme at the higher secondary stage through Open and Distance Learning (ODL), for example, from the National Institute of Open Schooling, State Open Schools, or equivalent.
- iv) Candidates qualifying from Polytechnics with equivalent qualification to higher secondary.

2. DURATION:

The course is for a period of three years. Each academic year shall comprise of two semester viz. Odd and Even semesters. Odd semesters shall be from June / July to October / November and Even Semesters shall be from November / December to April /May. There shall be not less than 90 working days which shall comprise 450 teaching clock hours for each semester. (Exclusive of the days for the conduct of University end-semester examinations).

i) **The B.Voc. Course is for a period of three years.**

The B.Voc. Course has single entry and multiple exit points. **Thus, the Students can opt to leave** (if passed the examinations) in the following stages with appropriate certificate / Diploma / Advanced Diploma / B.Voc. Degree as indicated in Table 1:

Table 1. B.Voc. Programme duration and credit framework with exit points

NSQF Level	Skill Component Credits	General Education Credits	Total Credits for Award	Normal Duration	Exit Points / Awards
7	108	72	180	Six Semesters	B.Voc. Degree
6	72	48	120	Four Semesters	Advanced Diploma
5	36	24	60	Two Semesters	Diploma
4	18	12	30	One Semester	Certificate

- i) **For the Degree (B.Voc):** The candidates shall have subsequently undergone the prescribed course of study for a period of not less than **three academic years**, passed the examinations prescribed and fulfilled such conditions as have been prescribed therefore.
- ii) **For the Advanced Diploma:** The candidates shall have subsequently undergone the prescribed course of study for a period of not less than **two academic years**, passed the examinations prescribed and fulfilled such conditions as have been prescribed therefore.
- iii) **For the Diploma:** The candidates shall have subsequently undergone the prescribed course of study for a period of not less than **one academic year**, passed the examinations prescribed and fulfilled such conditions as have been prescribed therefore.

3. PROGRAMME :

B.Voc. Degree Programmes in Affiliated Colleges of Alagappa University

1. THE CBCS AND CFSD SYSTEM:

All programmes (named after the core subject) mentioned earlier shall be run on **Choice Based Credit System (CBCS)**. It is an instructional package developed to suit the needs of students to keep pace with the developments in higher education and the quality assurance expected of it in the light of liberalization and globalization in higher education.

The B.Voc. Programmes are also following the **Credit Framework for Skill Development (CFSD)** prescribed by the University Grants Commission (UGC) as the Guidelines for Curricular Aspects, Assessment Criteria and Credit System in Skill based Vocational Courses under NSQF for curricular aspects and evaluation criteria.

2. COURSES IN PROGRAMMES:

The UG programme consists of number of courses. The term ‘course’ is applied to indicate a logical part of the subject matter of the programme and is invariably equivalent to the subject matter of a ‘paper’ in the conventional sense. The following are the various categories of courses suggested for the UG programmes.

Part I – Language Courses (LC) (Tamil special subjects designed in lieu of the above).

Part II – English Language courses (ELC) or special subject designed in lieu of. The Language courses and English Language Courses are 2 each in number and the LC and ELC are meant to develop the students’ communicative skill at the UG level. Core courses are the basic courses compulsorily required for each of the programme of study.

Part III includes **Core Course (CC)**, **Allied Course (AC)** and **Elective Course (EC)**.

- i) Core courses are the basic courses compulsorily required for each of the programme of study. These will be related to the subject of programme in which the candidate gets his / her degree. The number of Core Courses shall be 15-17.
- ii) Allied Courses cover preferably two disciplines that are generally related to the main subject of the programme. Each discipline shall provide 2-4 Allied Courses.
- iii) Elective Courses are three in number for each UG programme. Each discipline shall provide three set of Elective Courses (each set contain 2 Elective courses). Out of which, a student is required to choose three Elective courses from the options given in the respective Discipline. Six Elective Courses are given to the students. A student shall choose three Elective Courses from the list of Elective Courses offered at their respective disciplines.

Part IV: It consists of four categories:

- i) a) Those who have not studies Tamil upto XII standard and taken a Non-Tamil language under Part I shall take Tamil comprising of two courses (level will be at 6th Standard.)

b) Those who have studied Tamil upto XII standard and taken a non-Tamil language under Part I shall take advanced Tamil comprising of two core subjects.

c) Non-major Elective: Others who do not come under the above two categories (a & b) can choose non-major elective comprising of two

compulsory courses, viz. **Communicative English in First Semester** and **Employability Skills in Third Semester**.

- 2) **Skill-based Courses:** In view of enhancing the employable skills of the students, two groups of skill oriented courses (five courses in each group) are given for students' option. The student should take any one course out of first two courses offered in the list of Group I in Third Semester and two courses out of the remaining three courses in Group I in Fifth Semester. Also they should take any one course out of first two courses offered in the list of Group II in Fourth Semester and two courses out of the remaining three courses in Group II in Sixth Semester.
- 3) UGC sponsored Environmental Studies course in Second Semester
- 4) It also consists of other General Education Component courses such as **Life Coping Skills, Communication Skills and Professional Etiquettes** which are necessary to get employment in industries.

Part V: Extension and Extra Curricular Activities: These should be carried out outside the class hours.

6. **SEMESTERS:** An academic year is divided into two Semesters. In each semester, courses are offered in 15 teaching weeks and the remaining 5 weeks are to be utilized for conduct of examinations and evaluation purposes. Each week has 30 working hours spread over 5 / 6 days a week,

7. CREDITS:

The term 'credit' refers to the weightage given to a course, usually in relation to the instructional hours to it. For instance, a six hour course per week is assigned five/ four credits, four / five hour course per week is assigned four / three credits and two hour course per week is given two credits. However, in no instance the credits of a course can be greater than the hours allotted to it.

The total minimum credits, required for completing B.Voc programme is 180. The details of credits for individual components and individual courses are given in Table – 2.

8. COURSE:

Each course is to be designed variously under lectures / tutorials / laboratory or field work / seminar / practical training / Assignments / Term paper or Report writing etc., to meet effective teaching and learning needs.

9. CONDONATION:

Students must have 75% of attendance in each course for appearing the examination. Students who have 74% to 70% of attendance shall apply for condonation in the prescribed form with the prescribed fee. Students who have 69% to 60% of attendance shall apply for condonation in prescribed form with the prescribed fee along with the Medical Certificate.

Students who have below 60% of attendance are not eligible to appear for the examination. They shall re-do the semester(s) after completion of the programme.

10. QUESTION PAPER PATTERN:

Core & Allied Papers

Part A

Ten questions (No choice) 10 x 2 = 20 marks
 Two questions from each unit

Part B

Five questions (either or type) 5 x 5 = 25 marks
 One question from each unit

Part C

Three questions out of five 3 x 10 = 30 marks
 One question from each unit

Distribution of marks between Theory, Practical and Project:

<u>Core / Allied/Elective</u>	<u>Int.</u>	<u>Ext.</u>	<u>Total</u>
Theory papers	25	75	100
Practical papers	40	60	100

11. EXAMINATIONS:

On par with the other UG programmes, the University will assess the performance of the Students through theory and practical examinations and award the appropriate certificate / Diploma / Advanced Diploma / B.Voc. Degree. The evaluation criterion is followed as prescribed by the UGC as follows in Figure 1:

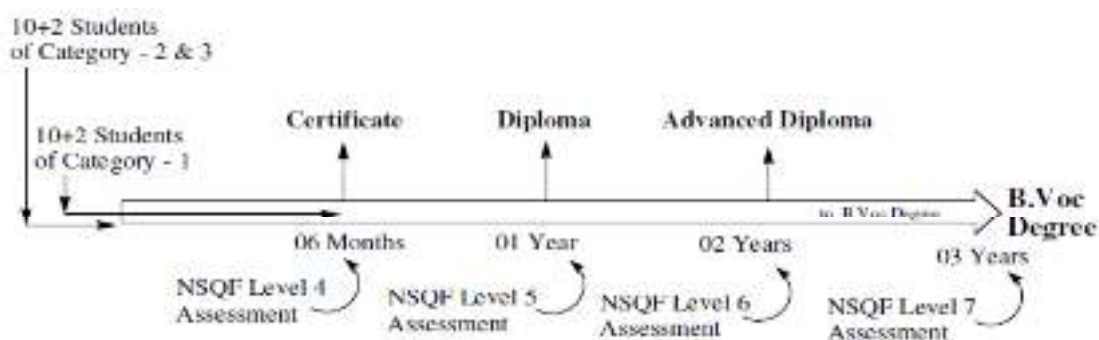


Fig. 1: Assessment of Skill Component under NSQF in Vocational Courses

- i) An evaluation is done by the Skill Development Centre in association with Sector Skill Council (SSC) / Industry partner at the end of I semester in order to check the NSQF Level 4 to those Students who have not already acquired NSQF certification Level 4 in a particular industry sector.
- ii) There shall be examinations at the end of each semester, for odd semesters in the month of October / November, for even semesters in April / May conducted by the University. A candidate who does not pass the examination

in any course(s) shall be permitted to appear in such failed courses in the subsequent examinations to be held in October / November or April / May.

- iii) A candidate should get registered for the first semester examination. If registration is not possible owing to shortage of attendance beyond condonation limit / regulations prescribed OR belated joining OR on medical grounds, the candidates are permitted to move to the next semester. Such candidates shall re-do the missed semester after completion of the programme.
- iv) The results of all the examinations will be published through University Website.
- v) Along with the normal assessment and evaluation by the **University**, there will be minimum of three separate evaluations done by the respective SSC's based on Job role prescribed under National Occupational Standards (NOS) and appropriate certificates will also be issued by the respective SSC.

12. EVALUATION:

The performance of a student in each course is evaluated in terms of percentage of marks with a provision for conversion to grade points. Evaluation for each course shall be done by a continuous internal assessment by the concerned course teacher as well as by an end semester examination and will be consolidated at the end of the course. The components for continuous internal assessment are:

Two tests	-	15 marks (third / repeat test for genuine absentees)
Seminar / Quiz	-	5 marks
Assignments	-	5 marks

Total	-	25 Marks

Attendance need not be taken as a component for continuous assessment, although the students should put in a minimum of 75% attendance in each course. In addition to continuous evaluation component, the end semester examination, which will be a written type examination of at least 3 hours duration, would also form an integral component of the evaluation. The ratio of marks to be allotted to continuous internal assessment and to end semester examination is 25: 75. The evaluation of laboratory component, wherever applicable will also be based on continuous internal assessment and on an end-semester practical examination.

13. PASSING MINIMUM:

The passing minimum for CIA shall be 40% out of 25/15* marks (i.e.10/6* marks) in Theory papers and 40% out of 40/10* marks (i.e. 16/4* marks) in Practical Examinations.

Failed candidates in the Internal Assessment are permitted to improve their Internal Assessment marks in the subsequent semesters. (2 chances will be given) by writing test and by submitting Assignments.

The passing minimum for University Examinations shall be 40% out of 75 marks (i.e.30 marks) for Theory papers and 40% out of 60marks (i.e. 24 marks) for Practical papers.

14. GRADING

Once the marks of the CIA and end-semester examinations for each of the courses are available, they will be added. The marks thus obtained will then be graded as per details provided in Table 3.

Computation of SGPA and CGPA: Following procedure to compute the Semester Grade Point Average (SGPA) and Cumulative Grade Point Average (CGPA) may be adopted:

- The SGPA is the ratio of sum of the product of the number of credits with the grade points scored by a student in all the course components taken by a student and the sum of the number of credits of all the courses undergone by a student, i.e

$$\text{SGPA (Si)} = \frac{\sum(C_i \times G_i)}{\sum C_i}$$

where 'C_i' is the number of credits of the ith course component and 'G_i' is the grade point scored by the student in the ith course component.

- The CGPA is also calculated in the same manner taking into account all the courses undergone by a student over all the semesters of a programme, i.e.

$$\text{CGPA} = \frac{\sum(C_i \times S_i)}{\sum C_i}$$

where 'S_i' is the SGPA of the ith semester and C_i is the total number of credits in that semester.

- The SGPA and CGPA shall be rounded off to 2 decimal points and reported in the transcripts.
- The skill component would be taken as one of the course component in calculation of SGPA and CGPA with given credit weightage at respective level.
- UGC guidelines on Choice Based Credit System (CBCS) may be refereed for further illustration on computation of SGPA, CGPA *etc.*

15. CLASSIFICATION OF FINAL RESULTS (TABLE – 5)

- (i) For each of the three parts, there shall be separate classification on the basis of CGPA as indicated in Table – 4.
- (ii) For the purpose of declaring a candidate to have qualified for the degree of **Bachelor of Vocation** in the First class/ Second class/Third class or First class with Distinction / Exemplary, the marks and the corresponding CGPA earned by the candidate in part III alone will be the criterion, provided he / she has secured the prescribed passing minimum in Part I, II, IV, V and VI.

16. CONFERMENT OF THE BACHELOR'S DEGREE

A candidate shall be eligible for the conferment of the **Degree of Bachelor of Vocation** only if he / she has earned the minimum required credits for the programme prescribed therefore (i.e.180 credits).

17. RANKING: UNIVERSITY RANK EXAMINATION

1. The University Rank Examination shall be conducted for the toppers (first toppers) of all the colleges (having passed their examinations in the first appearance within the prescribed duration of the programme. Absence from an examination shall not be taken as an attempt) including autonomous / non-autonomous ones and they are required to take two examinations.
2. The questions papers of the examinations comprise of objective type questions covering the core courses in each of the Programmes generally followed by both autonomous / non-autonomous streams.
3. The top scorers in this University Rank Examination would be declared as University Rank Holders, irrespective of their grades secured in their semester examinations.
4. Three Ranks shall be given for each of the Programmes if the student strength is below 20; upto 5 Ranks if the student strength is above 20 but below 50; upto 10 Ranks where the student strength exceeds 50 but less than 100; and upto 20 Ranks if the student strength is 100 and above.

20. Revision of Regulations and Curriculum

The University may from time to time revise, amend and change the Regulations and Curriculum, if found necessary.



Table – 2

Details on the number of courses and credits per course in B.Voc. programmes

S.No.	Part	Study Components	B.Voc.			
			Number of Courses	Credits/ Course	Total Credits	Total hours
1	<u>Skill Component</u>					
	III	i). Core Courses (CC)	16	3-5	65	71
		ii). Allied Courses (AC)	4	3-4	15	16
		iii). Elective Courses (EC)	3	4-5	13	14
		iv). Industrial Internship	2	5	10	*
		v). Industrial Internship with Project	1	5	5	7
2	<u>General Education Component</u>					
I	i). Language Courses (LC)	2	3	6	8	
II	ii). English Language Courses (ELC)	2	3	6	8	
IV	iii). General Courses (GC)	9	3-4	35	36	
	iv). Comprehensive Study (CS)	1	4	4	#	
	v). Non-Major Elective (NME)	2	2	4	4	
	vi). Skill Based Courses (SBS)	6	2	12	12	
	vii). Value Education / Gender Studies (VE/GS)	1	2	2	2	
	viii). Environmental Studies (ES)	1	2	2	2	
V	ix). Extension Activities (EA)	1	1	1	1	
		Total			180	180

*On Saturdays

No contact classes

Table 3: Grades and Grade Points

Letter Grade	Grade Point
O (Outstanding)	10
A+ (Excellent)	9
A (Very Good)	8
B+ (Good)	7
B (Above Average)	6
C (Average)	5
P (Pass)	4
F (Fail)	0
AB (Absent)	0

Table : 4 Grading of the Courses

Marks	Grade Point	Letter Grade	Description
90 -100	9.0-10.0	O	Outstanding
80 - 89	8.0-8.9	A+	Excellent
75 - 79	7.5-7.9	A	Very Good
70 - 74	7.0-7.4	B+	Good
60 - 69	6.0-6.9	B	Above Average
50 -59	5.0-5.9	C	Average
40 - 49	4.0-4.9	P	Pass
00 - 39	0.0	F	Fail
ABSENT	0.0	Ab	ABSENT

Table : 5 Final Result

CGPA	Grade	Classification of Final Result
9.5 -10.0		
9.0 and above but below 9.5	O	First Class – Exemplary*
8.5 and above but below 9.0	A+	First Class with Distinction*
8.0 and above but below 8.5	A	
7.5 and above but below 8.0		
7.0 and above but below 7.5	B+	First Class
6.5 and above but below 7.0	B	
6.0 and above but below 6.5		
5.5 and above but below 6.0	C	Second Class
5.0 and above but below 5.5		
4.5 and above but below 5.0	P	Third Class
4.0 and above but below 4.5		
0.0 and above but below 4.0	F	Re-appear
Absent	Ab	

*The candidates who have passed in the first appearance and within the prescribed semester of the B.Voc. Programme (Major, Allied and Elective courses alone) are eligible.



ALAGAPPA UNIVERSITY, KARAIKUDI
AFFILIATED COLLEGES

Course pattern for I year B.Voc - Banking and Financial Services (10BFS)– Programme Structure

2019 - 20 Batch onwards

Sem	Component	Part	Subject Code	Course Name	Skill credits	General Credits	Hrs./ Week	Theory / Practical	Marks		Total
									Int.	Ext.	
I	General	I	9VBF111	Language Course – I – வணிகக் கடிதங்கள்	--	3	3	T	25	75	100
		II	912E	English – I	--	3	3	T	25	75	100
		IV	9NME1C	Non – Major Elective – I – Communicative English	--	2	2	T	25	75	100
			9VBF1G1	Life Coping Skills – Basic	--	4	4	T	25	75	100
	Skill	III	9VBF1C1	Core – I Basics of banking	5	--	5	T	25	75	100
			9VBF1C2	Core – II – Managerial Economics	5	--	5	T	25	75	100
			9VBF1P1	Core – III – Practical Banking Lab – I (MS – Office)	4	--	4	P	40	60	100
			9VBF1A1	Allied – I - Introduction to Insurance	3	--	4	T	25	75	100
				Total	18	12	30		--	--	800
II	General	I	9VBF211	Language Course – II – அலுவலகமுறைகள்	--	3	3	T	25	75	100
		II	722CE	English - II	--	3	3	T	25	75	100
		IV	9BES2	Environmental Studies	--	2	2	T	25	75	100
			9VBF2G1	Life Coping Skills (Advanced)	--	4	4	T	25	75	100
	Skill	III	9VBF2C1	Core – IV Financial Services	5	--	5	T	25	75	100
			9VBF2C2	Core - V Digital Banking	5	--	5	T	25	75	100
			9VBF2C3	Core - VI – Element of Accounting	5	--	5	T	25	75	100
			9VBF2P1	Allied – II - Banking Lab – II E – Commerce	3	--	3	P	40	60	100
				Total	18	12	30		--	--	800

The Syllabus of the Affiliated colleges (Alagappa University) are followed for the following courses

*10NME10 Non – Major Elective – I – Communicative English

*7BFS2 Environmental Studies

ALAGAPPA UNIVERSITY, KARAİKUDI
AFFILIATED COLLEGES

Course pattern for II year B.Voc - Banking and Financial Services (10BFS)– Programme Structure

2019 - 20 Batch onwards

Sem	Component	Part	Subject Code	Course Name	Skill credits	General Credits	Hrs./ Week	Theory / Practical	Marks		Total
									Int.	Ext.	
III	General	IV	9VBF3G1	Advanced Communicative English	--	4	4	T	100	--	100
			9VBF3G2	Professional Etiquettes	--	3	4	T	25	75	100
			9SBS3A1	Skill Based Subject – Competitive Examination Skills	--	2	2	T	25	75	100
			7NME3C	Non – Major Elective – II Effective Employability Skills	--	2	2	T	25	75	100
			7BEA3	Extension Activities	--	1	--	T	100	--	100
	Skill	III	9VBF3C1	Core – VII - Practice of Commercial Banking	5	--	5	T	25	75	100
			9VBF3C2	Core – VIII - Banking Management	5	--	5	T	25	75	100
			9VBF3C3	Core – IX Tally	5	--	5	P	40	60	100
			9VBF3A1	Allied - III - Mathematics for Business	3	--	3	T	25	75	100
					Total	Amount	12	30			
IV	General	IV	9VBF4G1	Business Law	75	4	4	T	25	75	100
			9VBF4G2	Interview Technique Interpersonal Communication	90	4	4	p	100	--	100
			9SBS4B1	Skill Based Subject - Business Statistics	90	2	2	p	25	75	100
			9BMY4	Value Education – Manavalakalai – Yoga	90	2	2	p	25	75	100
	Skill	III	9VBF4C1	Core – X Credit Management	75	--	4	T	25	75	100
			9VBF4C2	Core – XI Rural Banking	75	--	4	T	25	75	100
			9VBF4I1	Core – XII Internship Training	90	--	--	P	100	--	100
			9VBF4P1	Core – XIII Banking Lab – Banking Operations	90	--	6	P	40	60	100
			9VBF4A1	Allied – IV - Life Assurance	75	--	4	T	25	75	100
					Total	750	12	30			

The Syllabus of the Affiliated colleges (Alagappa University) are followed for the following courses

10BFS3G3 Skill Based Subjects – Competitive Examination Skills 10BFS5493 Skill Based Subjects – Business Statistics
 10NME2 Non – major Elective – II – Effective Employability Skills 10BFSE4 Value Education / Manavalakalai / Yoga
 # Fully Internal – Evaluation will be done by AISD

ALAGAPPA UNIVERSITY, KARAIKUDI
AFFILIATED COLLEGES

Course pattern for III year B.Voc - Banking and Financial Services (10BFS)– Programme Structure

2019 - 20 Batch onwards

Sem	Component	Part	Subject Code	Course Name	Skill credits	General Credits	Hrs./ Week	Theory / Practical	Marks		Total	
									Int.	Ext.		
V	General	IV	7SBS5A3	SBS - Entrepreneurial Development Skill	--	2	2	T	25	75	100	
			9SBS5A5	SBS - Marketing of Banking Services	--	2	2	T	25	75	100	
			9VBF5G1	Innovation And Creativity	--	4	4	T	25	75	100	
			9VBF5G2	Quantitative Aptitude #	--	4	4	T	100	--	100	
	Skill	III	9VBF5C1	Core -XIV Mutual Fund Management	3	--	3	T	25	75	100	
			9VBF5C2	Core - XV - Merchant Banking	4	--	4	T	25	75	100	
			9VBF5C3	Core – XVI Survey based mini project	4	--	4	P	40	60	100	
			9VBF5C4	Core – XVII Industrial Visit	4	--	4	P	100	--	100	
			9VBF5E1	Elective - I - Retail Banking	3	--	3	T	25	75	100	
			9VBF5E2	Elective - II - Leasing And Hire Purchase								
			Total	18	12	30		--	--	900		
VI	General	IV	7SBS6B3	Skill Based Subject - Basic internet and office Automation Lab	--	2	4	T	25	75	100	
			7SBS6B4	Skill Based Subject - Fruits, Vegetables Preservation Skills	--	2	3	T	25	75	100	
			9VBF6G1	Comprehensive Study	--	4	--	T	100	--	100	
			9VBF6G2	Soft Skill Development	--	4	5	P	100	--	100	
	Skill	III	9VBF6C1	Core – XVIII Human Resource Management	4	--	4	T	25	75	100	
			9VBF6C2	Core – XIX Project Cum Viva Voce	6	--	6	--	50	150	200	
			9VBF6E1	Elective – I - Merger And Acquisitions	4	--	4	--	25	75	100	
			9VBF6E2	Elective – II – Non Banking Financial Companies	4	--	4	--	25	75	100	
			9VBF6E3	Elective - III - Consumer Affairs								
			9VBF6E4	Elective - IV - Consumer Finance								
			Total	18	12	30		--	--	900		

The Syllabus of the Affiliated colleges (Alagappa University) are followed for the following courses

10BFSG1 Skill Based Subjects – Entrepreneurial Development Skills

10BFSG2 Skill Based Subjects – Marketing and Banking Services

Fully Internal – Evaluation will be done by AISD

10BFS6B3

10BFS6B4

Skill Based Subjects – Basic Internal and Office Automation Lab

Skill Based Subjects - Fruit, Vegetable Preservation Skills

**I YEAR – I SEMESTER
COURSE CODE: 9VBF111**

Language course – I வணிகக்கடிதங்கள்

Credits :3

Hrs/Week : 3

நோக்கம்:

- வணிகக்கடிதங்களைப் பற்றி முழுமையாக அறிந்துகொள்ள உதவுதல்.

பகுதி 1 வணிகக்கடிதங்களின் அடிப்படைக் கூறுகள்

வணிகக் கடிதங்களின் பொதுஅமைப்பு மற்றும் படிவங்கள் – கடித வகைகள் – சிறப்புக் கூறுகள்–நோக்கம் –கடிதம் எழுதுபவர் எழுதும் முன் மனதில் கொள்ளவேண்டிய செய்திகள்.

பகுதி 2 விண்ணப்பக் கடிதங்கள்

வேலை வேண்டி விண்ணப்பக் கடிதம் – கருத்துரைகாட்டும் கடிதங்கள் –கடனுக்காக கடிதங்களும் சிபாரிசுகளும் – வியாபாரத்தில் நாணயமாக நடப்பது குறித்து கடிதங்கள் – விளம்பரப்படி–அதைதயாரிக்கும் முறை.

பகுதி 3 வியாபாரக் கடிதங்கள்

முனைவுக் கடிதங்கள் –விசாரணைகள் – விலைப்புள்ளிகள் –ஆணையறுக்கள் – புகார்களும் சரிகட்டலும் – சரக்குபெற்றுக் கொண்டதை உறுதிசெய்தல் – நிலுவைத் தொகை நினைவுறுத்தல்.

பகுதி 4 பல்வகைக் கடிதங்கள்

ஏற்றுமதி இறக்குமதி தொடர்பான கடிதங்கள் –முகவாண்மை தொடர்பான கடிதங்கள் –வியாபாரச் சுற்றறிக்கை தயாரித்தல் .

பகுதி 5

வங்கிக் கடிதங்கள் –காப்பீட்டுக் கடிதங்கள் –போக்குவரத்துக் கடிதங்கள் – அரசத்துறைசார்ந்த கடிதங்கள்.

REFEREANCE BOOKS:

1. S.M.சுந்தரம் ஸ்ரீ மீனாட்சிபப்ளிகேஷன்ஸ் காரைக்குடி 2015.
2. Dr.S.ராஜேந்திரன் பாவைபப்ளிகேஷன்ஸ் 2012.

COURSE OUTCOME:

1. வணிகக்கடிதங்களின் அடிப்படைக் கூறுகள் பற்றி தெரிந்துகொள்ளுதல்.
2. விண்ணப்ப வியாபார கடிதங்கள் எப்படி எழுதுவது என அறிந்துகொள்வது.
3. பல் வகை கடிதங்கள் பற்றி அறிவது.

I YEAR - I SEMESTER
COURSE CODE: 912 E

ENGLISH – I

Credits: 3

Hrs/Week: 3

COURSE OBJECTIVES:

- To enable the students to develop their communication skills effectively.
- To make the students familiar with the English Language.
- To enrich vocabulary in English.
- To develop communicative competent.

UNIT – I DETAILED POEMS I

1. On His Blindness – John Milton.
2. The Village Schoolmaster – Oliver Goldsmith.
3. The Daffodils – William Wordsworth.

UNIT – II DETAILED POEMS II

1. Night and Death – Joseph Blanco White.
2. The Ballad of Father Gilligan – W.B. Yeats.

UNIT – III PROSE

1. Martin Luther King Jr. – Coretta s King.
2. Albert Schweitzer - Norman Wymar.
3. Stanley Finds Livingstone - Lawrence Wilson.
4. SrinivasaRamanujan - C.P. Snow.
5. My Days - R.K. Narayan.

UNIT – IV GRAMMAR

1. Articles
2. Prepositions
3. Tenses
4. Wh– Questions
5. Synonyms and Antonyms
6. One Word Substitution

UNIT – V COMPOSITION

1. Reading Comprehension
2. Filling up Forms
3. Railway Reservation/ Cancellation Forms
4. Bank-Chalan
5. Convocation Form
6. Money Order Form

REFERENCE BOOK:

1. Mahadevan, Usha. Empower with English, Sun Beams - 1. Emerald Pub: Chennai. 2012. Print.

COURSE OUTCOME:

1. Students will be able to communicate effectively.
2. Students will be able to appreciate the finer aspects of English.

I YEAR – I SEMESTER
COURSE CODE: 9NME1C

NON – MAJOR ELECTIVE – I - COMMUNICATIVE ENGLISH

Credits :2

Hrs/Week : 2

COURSE OBJECTIVES:

- To develop the four basic skills of language (Listening, Speaking, Reading and Writing) in order to acquire creative and analytical mind that would fit into this new age of technological and global communication.
- To learn the appropriate forms, structures and essentials of effective communication.
- To enable each learner at the college level to communicate effectively in English both in spoken and written mode.

THEORY

Practice oriented course. Hence, 25:75 scheme of marking has to be followed. 75 marks for external assessment. 25 marks for internal marks assessment. Internal assessment will be carried out by the teacher who teaches the course while the external evaluation will be done by a group of 2 or 3 teachers who teach the course from the same college.

UNIT - I

Sounds of English – word stress and sentence stress – intonations – fall, rise and fall – rise. Ideal situation is to aim at received pronunciation (r.p) because that is the standardized variety of English. Since no one speaks r.p. it is desirable to attempt GIE (general Indian English) variety developed at Central Institute of English and Foreign Languages (CIEFL) now the English and foreign languages university, Hyderabad, or Standard English for Informal Transaction in India (SEITI) or Standard English for Formal Transaction in India (SEFTI) developed by DR.FRANCIS SOUNDARARAJ.

Intelligibility of speech is more important otherwise communication will not be effective. For example, learners must be able to distinguish between beat |bi:t| and bit |bit| and pit |pit|.

METHODOLOGY:

Technical details about the sounds need not be given [like |b| – voiced bilabial plosive], instead, learners can be asked to pronounce the minimal pairs [chosen judiciously by the teacher] correctly. Meaningful sentences can be written on the blackboard or pronounced orally by the teachers and the learners can be asked to produce them correctly. Individual practice and group practice can be resorted to. Intelligibility should not suffer, that is the main criterion.

UNIT –II : SPOKEN COMMUNICATION – NOTIONS & FUNCTIONS

Aims at preparing students to ‘use’ English appropriately in situations. Notions and functions are to be taught in this unit. Notions are concepts like time – frequency, duration, place – direction, distance, quantity, comparison. Functions are speech – acts (i. e) purpose for which language is used.

Example: requesting, offering, greeting, accepting.

METHODOLOGY

Select suitable dialogues highlighting one or two functions. Focus the attention of the learners on the language used to express different functions.

example: to teach the function (greeting)

Anita : hi Meena ,

Meena : hello, Anita. it's indeed quite a long time since we last met.
how are you?

Anita : fine, thanks. how are you, Meena?

or you can select situations like 'at the post office, at the college' and produce a model dialogue to impress on the students how the language used goes well with the situation. Learners may be asked to produce sentences that may go well with the situations and topics selected by the teachers.

The following three factors need to be given importance during the teaching of this unit.

1. setting where the speakers are or context
2. topic (what they speak about)
3. role (the relationship between the speakers)

[the books suggested under bibliography provide ample help teachers can imitate the dialogues or innovate them]

UNIT –III : SPOKEN COMMUNICATION – MONODIC, DYADIC AND GROUP ACTIVITIES

These activities are meant for preparing learners for making speeches of shorter or longer duration.

Example:

Introducing a speaker at the college function, proposing a vote of thanks at the college function, explaining an experiment / an instrument, interview a noted personality and presenting details about him/ her.

UNIT –IV : WRITTEN COMMUNICATION – NOTE – MAKING, SUMMARIZING AND PARAGRAPH WRITING

Aims at developing written communication. The objective is to be clear, brief and effective in expressing oneself through written mode. Reading and writing skills may be clubbed. The more the learners read the better is the knowledge of vocabulary and grammar in English. Hence Unit IV concentrates on note – making, summarizing and paragraph writing.

METHODOLOGY

select a few interesting passages from newspapers, magazines, textbooks and speeches etc. and demonstrate how notes are made selecting main and subordinate ideas, numbering them and using abbreviations.

Then make the learners develop a summary based on the details collected by them. Let the summary be in their own words.

Paragraph writing should be attempted as it is the basic unit of writing. It is the basic unit because it focuses learners' attention on the 'ideas' and not on 'words' initially. Moreover, it enables the teacher and the learner to go through the 'process' of writing like collecting details, organizing them, making the first draft, editing it and redrafting it.

UNIT – V : WRITTEN COMMUNICATION

Preparing curriculum Vitae – Different types

Personal and official e-mail

Preparing notice, circulars, memos and agenda for a meeting

Report writing – How to prepare and present papers in seminars

Common errors in English and how to avoid them

Translation – Tamil to English and English to Tamil

REFEREANCE BOOKS:

1. “Krishna Mohan and MeeraBenerji Developing Communication Skills,” Macmillan India Limited. 2002.
2. “Dr. Saraswathi and Dr. Noorjahan kotheradham Success with Spoken English II”, CommonWealthUniversity books, Chennai. 2000.
3. “Rev.Dr.FrancisSoundararaj Teaching Spoken English and Communication Skills”, T.R.Publication, Chennai. 1995.
4. 3 Volumes – Vowels
– Consonants
– Rhythm and Intonation prepared by Ciefc and published by Oxford University Press, Chennai.

COURSE OUTCOME:

1. The students shall be able to learned appropriate forms, structures and essentials of effective communication.

I YEAR – I SEMESTER
COURSE CODE: 9VBF1G1

LIFE COPING SKILLS – BASIC

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

- To understand life skills, its concept, process and practices.
- To develop the competence in application of life skills for effective learning and planning for career.
- To provide orientation in Life Coping Skills.

UNIT-I: Self –Concept, Self-Acceptance and Personality Development

Concept and definition of Self-Esteem, Factors influence Self-Esteem, Low Vs. High Self-Esteem, Step to raise Self Esteem, Definition of Self of Self Concept, Characteristics of the Self-Concept, Introduction, Definition and Theoretical perspective of self-Acceptance, Benefits of Self-Acceptance, Characteristics and Elements of Personality and Identity of the Individual.

UNIT-II : Positive Thinking, Motivation and Self Actualization

Positive Thinking and Positive Attitude, The power of positive thinking, positive imaging, Concept and Theories of Motivation and Self-Actualization and Factors of Motivation.

UNIT-III : Goal Setting

Definition of Goal Setting, Different types of Goals, Importance of Goal setting, Obstacles to set Goals and Steps to Goal Setting.

UNIT-IV : Coping Skills: Depression, Fear, Anger and Failure

Definition, Symptoms, Causes and Impact of Depression, How to overcome Depression, Theoretical Input of Fear, Kinds of Fear, Coping with Fear, Ways to overcome Fear, Consequence of Anger, Managing Anger, Steps toward Anger Management, Positive Attitude towards Failure, Coping with Failure.

UNIT-V : Leadership

Emergence and Functions of Leader, Characteristics of Leadership, Attributes of Leadership, Types of Leadership, Characteristics of Successful Leadership

REFEREANCE BOOKS:

1. Xavier Alphones S.J “We Shall Overcome” A Textbook on Life Coping Skills, ICRDCE Publication Chennai, 2014.

COURSE OUTCOME:

1. The students shall be able to understand life skills, its concepts process and practices.

I YEAR - I SEMESTER
COURSE CODE: 9VBF1C1

CORE – I - BASICS OF BANKING

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVE:

- To enrich students with the knowledge of the functioning of banks.
- To help students realize the quintessential role of banks in the world today.

UNIT - I

Introduction: Origin of banking- definition – classification on the basis of functions, on the basis of organizational structure.

UNIT - II

Unit banking – Branch banking – Indian commercial banks.

UNIT - III

Nationalization of major commercial banks – Objects -Recent development in banking.

UNIT - IV

Indian money market – Different components – Backwardness of the Indian money market – Role of commercial banks in the Indian money market.

UNIT-V

Law and practice – Banker and customer – General and special relationship– Banks as borrowers – Precautions to be taken before opening accounts -Collecting banker – Pass book – Closing of accounts.

REFERENCE BOOKS:

1. Basu, *Theory and Practice of Development Banking*. Sultan Chand & Sons New Delhi 2010.
2. Muranjan S.K., *Modern Banking in India*. Sultan Chand & Sons New Delhi 2008.
3. Reddy & Appanniah, *Banking Theory and Practice*. Margham Publications Chennai 600 017. 2010.
4. Natarajan & Gordon, *Banking Theory and Practice*. Himalaya Publishing House 2013.

COURSE OUTCOMES:

1. To help to gather knowledge on digital banking and financial system in india.
2. To provide knowledge about commercial banks and its products.
3. To aim to familiarize digital banking system in India.
4. To create awareness about modern banking services like e-banking, m-banking and internet banking.

I YEAR – I SEMESTER
COURSE CODE: 9VBF1C2

CORE – II - MANAGERIAL ECONOMICS

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVE :

- To learn the application of economics concepts for the modern business.

UNIT - I

Managerial Economics: Introduction and Definition - Nature and scope of managerial economics. Uses of Managerial Economics –. Roles and responsibilities of Managerial Economist.

UNIT - II

Demand analysis: Demand theory; Objectives of demand analysis and determinants of demand; Elasticity of demand - Demand forecasting methods.

UNIT - III

Production and cost analysis: Production concepts and analysis; Production function; Characteristic of various factors of production; Laws of production - Production function and its managerial use.

UNIT - IV

Pricing decisions: Pricing under different market structure - perfect and imperfect (monopoly, monopolistic and oligopoly markets).

UNIT - V

Macro Economics: National Income – concepts and various methods of its measurement. Inflation: Meaning and types. Introduction to business cycles.

REFERENCE BOOKS:

1. Gupta, Managerial Economics, Tata McGraw-Hill. Sultan Chand & Sons New Delhi 2010.
2. Maheswari and Gupta, Managerial Economics, VIKAS 2011 Publication House Pvt Ltd New Delhi 2009.
3. Peterson HC and Lewis, Managerial Economics, Himalaya Publishers 2014.
4. Varshney and Maheswari, Managerial Economics, Sultan Chand & Sons 2012.
5. P.L. Mehta, Managerial Economics, Sultan Chand & Sons 2010.

COURSE OUTCOME:

1. Students will be Familiar with nature and scope of managerial economics.
2. Learners will be gathering Knowledge on price elasticity and indifference curve.
3. Students will be familiar with the factors of production and law of returns to scale.

I YEAR - I SEMESTER
COURSE CODE: 9VBF1P1

CORE – III - PRACTICAL BANKING LAB – I (MS OFFICE)

Credits: 4

Hrs. /Week: 4

COURSE OBJECTIVE:

- To enlighten the students to study the technical languages of computers which is related with business in the modernized world.

UNIT - I

Introduction to computers – Meaning – Definition – Brief History of computers – Generation of computers – Classification of computers.

UNIT - II

Components of computer – Computers Vs Human Beings – Advantages of computers – Limitation of computers.

UNIT - III

Introduction to MS Word – Working with word documents – Formatting Documents: Moving– Printing and Editing Documents.

UNIT - IV

Using Undo and Redo features – Spell checking– Formatting text – Inserting page numbers – Header and Footer – Using Tables and Graphics.

UNIT - V

Micro Soft Excel – Building a spread sheet – Using Auto fill – Add and Remove Rows and Columns – Undo and Redo – Copying and moving Fields.

REFERENCE BOOK:

1. Stephen L.Nelson – Office 2000, the complete Reference, Tata McGraw Hill publishing Company Limited. 2016.
2. Krishnan N.Windows and Ms-Office 2000 with Database Concepts – Sintech publication. 2015.
3. KasiVairavan.P - Office Automation and word processing. Kalamohan Creations Pvt. Ltd 2010.

COURSE OUTCOME:

1. Students will understand the basics of MS-Office.
2. Students will gain practical knowledge an MS- Word and MS-Excel.

I YEAR - I SEMESTER
COURSE CODE: 9VBF1A1

ALLIED – I - INTRODUCTION TO INSURANCE

Credits : 3

Hrs/Week : 4

COURSE OBJECTIVES:

This course intends to:

- Provide in-depth knowledge in the evolution of insurance, functions, nature and benefits of insurance to various groups.
- Acquaint the students with classification of Insurance and types of life and general insurance.

UNIT - I

Preliminaries – Definitions of certain terms – Risk, peril, hazard etc. – Methods of treating risk – Origin of insurance – Types of insurance organizations. Main forms of insurance – Essentials of a sound insurance plan – Contract of insurance – Classification of insurance - Contracts – Personal, property, liability, and guarantee Fundamental principles – good – faith, insurable interest, indemnity, subrogation, double insurance, reinsurance – Functions and importance of insurance.

UNIT - II

Life insurance – fundamentals of life contract – principles – types – annuity contract insurance & annuity compared – Various types of annuity Theory of insurance – Theory of probability – Theorem of large numbers. Premium computation – Assessment plan – Natural premium plan – Mortality tables – Construction of mortality tables for annuities – Life fund valuation – Investment of fund – Suitability of various types of investment – Surplus and its distribution

UNIT - III

Procedure for taking a life policy – Proposal, agents' report, medical examination, hazards of residence, occupation, war risks – financial position, past history etc.

UNIT - IV

Policy conditions – Proof of age – Payment of premiums – Days of grace – Commencement of risk – Ante dating – Critical expenses – Hazardous occupation – Alteration – Additional assurance – Suicide – Lost policies – Assignment – Nomination – Incontestable clause – Settlement of claim – Lapsing of policy – Revival of policies – Redating – Surrender value – Paid up value – Role of L.I.C. of India – Case for and against privatization of L.I.C. – Present scenario.

UNIT - V

Nature of marine insurance contract – Marine policies – Conditions of marine losses – Payment of claims. Nature and use of fire insurance – contract – Kinds of policies – Rate fixing in fire insurance – Payment of claim – Reinsurance. Emerging trends in insurance.

REFERENCE BOOKS:

1. Principles and Practice of Insurance, P.Periasamy, Himalaya PublishingHouse. – 2016.
2. Insurance : Principles and Practice, M.Manoharan, PalaniParamountsPublications.2012.
3. Elements of Insurance : A. Murthy, Margham Publications. – 2013.
4. Elements of Insurance :N.Premavathi, SriVishnu Publications. – 2016.
5. Insurance - Principles and Practice – M.N.Mishra, Himalaya Publications. – 2010.

COURSE OUTCOME:

1. By the end of the course the students would be informed about the key concepts and purpose of insurance and would be able to distinguish between the various classes of Insurance.

**I YEAR – II SEMESTER
COURSE CODE: 9VBF211**

Language course – II அலுவலகமுறைகள்

Credits : 3

Hrs/Week : 3

நோக்கம்:

- அலுவலகமுறைகள் பற்றி முழுமையாக அறிந்து கொள்ளுதல்.

பகுதி- 1 நவீனஅலுவலகத்தின் அமைப்புமுறைகள்

நவீனஅலுவலகத்தின் இலக்கணம் –அலுவலகத்தின் செயல்பாடுகள் மற்றும் முக்கியத்துவம் –மேலாண்மைமற்றும் அமைப்பு-அலுவலகமுறைமற்றும் அன்றாடநடவடிக்கைகள் –பணிப்போக்குஓப்படைப்புச் செயல்முறைகள் –அதிகாரத்தைப் பரவலாக்குதல்.

பகுதி- 2

அலுவலக இடவசதி-அலுவலகமனைத் துணைப் பொருட்கள் மற்றும் மதிப்பீடுதல் – அலுவலகமனைத் துணைப் பொருட்கள் மற்றும் அமைப்புத் திட்டம் –பணிக்கேற்ற சூழ்நிலை-பணியைஎளிதாக்குதல் –பணிவரைபடம்-பணியைஅளவிடுதல் மற்றும் கட்டுபடுத்துதல்.

பகுதி- 3 கடிதப் போக்குவரத்து

தபால்களைக் கையாளுதல் –அஞ்சல் துறையைஅமைத்தல் – மையப்படுத்தப்பட்டஅஞ்சல் பணி-உள்வரும் மற்றும் வெளித் தகவல் தொடர்பு-வாய்மொழித் தகவல் தொடர்புமற்றும் எழுத்து மூலம் தகவல் தொடர்பு.

பகுதி- 4 பதிவேடுகளைப் பராமரித்தல் மற்றும் கோப்பிடுதல்

பதிவேடுகளைஉருவாக்குதல் —அலுவலகமுறைகள் –படிவக் கட்டுப்பாடு-வடிவமைப்பு-நல்லகோப்பீட்டுமுறையின் முக்கியஅம்சங்கள் –வகைப்படுத்துதல் மற்றும் வரிசைப்படுத்துதல் – கோப்பீட்டுமுறைகள் –மையக் கோப்பீட்டுமுறைமற்றும் பரவலாக்கப்பட்டகோப்பீட்டுமுறை.

பகுதி- 5 அலுவலக இயந்திரங்களும் சாதனங்களும்

பல்வேறுசாதனங்களின் தேவைகள் –அலுவலக இயந்திரங்களைதேர்ந்தெடுப்பதற்கானஅடிப்படைக் கோட்பாடுகள் –கணிப்பொறிமற்றும் புள்ளிவிபரங்களைத் தொகுத்தளிக்கும் இயந்திரம். அறிக்கைகளின் வகைகள் –அமைப்புமற்றும் அறிக்கைகளின் செயலாக்கம்.

REFERANCE BOOKS:

1. S.M.சுந்தரம் ஸ்ரீ மீனாட்சிபப்ளிகேஷன்ஸ் காரைக்குடி 2015.
2. Dr.S.ராஜேந்திரன் பாவைப்பளிகேஷன்ஸ் 2012.

COURSE OUTCOME:

1. நவீனஅலுவலகத்தின் அமைப்புமுறைகள் பற்றிதெரிந்துகொள்ளலாம்.
2. கடிதங்களைக் கையாளுதல் மற்றும் கடிதப் போக்குவரத்தைப் பற்றி தெரிந்துகொள்ளலாம்.
3. பதிவேடுகளைபராமரித்தல் மற்றும் கோப்பிடுதல் அறிந்துகொள்ளுதல்.

**I YEAR- II SEMESTER
COURSE CODE: 922E**

ENGLISH - II

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVES:

- To enable the students to develop their communication skills effectively.
- To make students familiar with the English Language.
- To enrich vocabulary in English.
- To develop communicative competent.

UNIT – I

Noun and its Types
Pronoun and its Types

UNIT – II

Verb – Types
Tenses

UNIT – III

Sentence Pattern
Articles
Prepositions

UNIT – IV

Adjectives
Adverbs

UNIT – V

Concord, Tag Questions

REFERENCE BOOK:

1. A Remedial English Grammar for Foreign Students, F.T.Wood, Macmillan India Ltd. – 2014.

COURSE OUTCOME:

1. Students will be familiar with the usage of grammar for effective communication in English.

I YEAR – II SEMESTER
COURSE CODE: 9BES2

ENVIRONMENTAL STUDIES

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVE:

- To make the students to learn about environment and the pollutants.

UNIT - I The Multidisciplinary Nature of Environmental Studies

Definition, Scope and importance Need for public awareness.

UNIT - II Natural Resources

Renewable and non-renewable resources

- A) Forest Resources: Use and over-exploitation, deforestation, case studies, Timber extraction, mining, dams and their effect on forests and tribal people
- B) Water Resources: Use and over-Utilization of surface and ground water, floods, drought, conflicts over water, dams- benefits and problems.
- C) Land resources: Land as a resource, land degradation, main induced landslides, soil-erosion and desertification
 - Role of individual in conservation of natural resources
 - Equitable use of resources for sustainable lifestyle

UNIT - III Ecosystems, Bio-diversity and its conservation Ecosystems

- ✓ Concept of an Ecosystem.
- ✓ Structure and function of an Ecosystem.
- ✓ Energy Flow in the Ecosystem.
- ✓ Food Chains, Food Webs and Ecological Pyramids.

UNIT - IV Environmental Pollution

1. Causes, Effects and Control measures of:-
 - A. Air Pollution
 - B. Water pollution
 - C. Soil pollution
 - D. Marine pollution
 - E. Noise pollution
 - F. Thermal pollution
 - G. Nuclear hazards

UNIT - V Field Work

- Visit to a local area to document environmental assets–river/ forest/ grassland/ hill/ mountain.
- Visit to a local polluted site- Urban/Rural/Industrial/Agricultural.
- Study of common Plants, insects, birds.
- Study of simple ecosystem-pond, River, Hill slopes, etc.

REFERENCE BOOKS:

1. Agarwal, K.C. Environmental Biology, NidiPubl.Ltd., Bikaner. 2015.
2. Bharucha Erach The Biodiversity of India, Mapin Publishing Pvt. Ltd, Ahamedabad-2016.
3. Burner R.C, Hazardous Waste Inclination McGraw Hill Inc. 2016.
4. Clark R.S. Marine Pollution, Clanderson Press Oxford(TB) 2013.
5. Cunnigham, W.P.Cooper, T.H.Gorhani, E& Hepworth, M.T Environmental Encyclopedia, Jaico Publ. House, Mumbai, 2011.

COURSE OUTCOME:

1. Students will understand the key concepts on environment studies, political, and social analysis as they pertain to design and evaluate of environmental policies and institutions.
2. Students will Understand, appreciate the concepts and methods from renewable and non-renewable sources and their application in environmental problem solving.
3. Students will acquire knowledge on ecosystem, Food Chains, and historical context of environmental issues and the links between human and natural systems.

I YEAR – II SEMESTER
SUBJECT CODE: 9VBF2G1

LIFE COPING SKILLS (ADVANCED)

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

- To make the students to manage stress and time effectively.
- To enable the students to become a good team player so as to make them to acquire problem solving skills, creative and critical thinking abilities to develop decisions, and building healthy relationships with their team-mates.
- To impart Life Coping skills to the learners to face the challenges of the new millennium, ruled by globalization and market forces.

UNIT -I: MEANING AND ATTITUDE TO SUCCESS

Meaning and Definition of Success-Obstacles to Success- The winning Edge – Struggle-Overcoming obstacles-Measuring Success-Qualities that make a person successful-A Recipe for Success-Guidelines to Measure True Success.

UNIT -II: PROBLEM SOLVING AND DECISION MAKING

Meaning of Problem Solving- Ways to solve problems-Principles for managing problems positively. Meaning of Decision Making- Decision making process-The Five Cs of decision making.

UNIT –III: TIME MANAGEMENT AND STRESS MANAGEMENT

Meaning and Importance of Time Management-Time factor-Steps for Avoiding Lateness Problems-Tips for time management. Meaning and Kinds of Stress -Types of Stress-How does Stress affect you- Source of Stress-Responses to Stress-Good, Bad and Ugly forms of Stress-How to manage stress-Commandments for Managing Stress.

UNIT –IV: COPING WITH CRITICISM AND CONFLICT

Definition of Criticism- Beliefs about Criticism-Types of Criticism-Response to Criticism- Coping with Criticism-Self Criticism-Giving Criticism to others-Receiving Criticism-Negative Assertion- Fogging- Negative Enquiry. Meaning of Conflict-Constructive or destructive- Constructive nature of Conflicts-Strategies for Managing Conflicts- Tactics of Conflict Management.

UNIT –V: TEAM WORK

Meaning of Team Work-Needed qualities for working as a Team-Team Learning: Questioning. Valuing Diversity- Communicating-Learning Review.

REFERENCE BOOKS:

1. Alphonse Xavier S.J “We Shall Overcome” A Textbook on Life Coping Skills, ICRDCE Publication Chennai, 2014.

COURSE OUTCOME:

1. The students shall be able to learned, How to manage stress and time effectively.

I YEAR – II SEMESTER
COURSE CODE: 9VBF2C1

CORE – IV FINANCIAL SERVICES

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVES:

- To help students to Understand the working of Financial System in India.
- To introduce them to the areas of merchant banking, RBI, SEBI and Insurances.

UNIT - I

Financial Services: Concept, Functions, Characteristics and scope of financial services – Functions of Indian financial system – Financial Instruments – Types – Pros and Cons.

UNIT - II

Merchant Banking: Meaning – Importance and Need - Functions concerning public and private placement of capital issues.

UNIT - III

SEBI regulations regarding lead managers and merchant banking functionaries – Inspection by SEBI. Development Financial Institution – Role, functions of IDBI, IFC, ICICI and IRBI.

UNIT - IV

RBI – Functions, role and management of gilt securities market – Regulatory measures.

UNIT - V

Stock Exchanges: Role and organizations of BSE and NSE – OTCEI – SEBI and stock exchange – Investor information and education.

UNIT - V

Role of SEBI – Role of investor association and investment consultancies – Indian and Global Scenario.

REFERENCE BOOKS:

1. Raghunathan V, Stock Exchanges and Investments. . Himalaya Publishing House 2009.
2. Avadhani V, Security Market. Himalaya Publishing House 2009.
3. Varma, Merchant Banking. Sultan Chand & Sons New Delhi 2010.
4. Gordon and Natarajan Financial Market and Services 2011.

COURSE OUTCOME:

1. Students will be familiar with the fundamentals of financial services and players in financial sectors.
2. Students will be thorough with the meaning and importance of merchant banking, issue management, capital markets and role of SEBI.
3. Students will gain knowledge about leasing and hire purchase, role of NSC, and BSC.

I YEAR – II SEMESTER
COURSE CODE: 9VBF2C2

CORE – V - DIGITAL BANKING

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVE:

- To Prepare the students to familiarize with digital banking.

UNIT - I

Lending of money by banks: Principles of sound lending – forms of advances such as Cash credit, Overdraft, Loan, Purchase and Discounting of bills.

UNIT - II

Secured advances: Different types of securities viz., Government securities, Goods, Document of Title to Goods, Modes of creating charges viz., Lien, Pledge, Hypothecation and Mortgage.

UNIT - III

Guarantees: Definition – Essential features of a contract of guarantee –Liability of the surety – Rights of surety – Obligations of creditor towards surety Rights of creditor.

UNIT - IV

Loan appraisal: Managerial appraisal, Technical appraisal, Commercial appraisal and financial appraisal.

UNIT - V

Documentation: Meaning – Documentation in respect of various types' of borrowers and securities – Essential clauses – Indian Stamp Act – Limitation Act.

REFERENCE BOOKS:

1. 1. Bedi H.L. and Hardikar V.K., Practical Banking Advances. Sultan Chand & Sons Pvt.Ltd New Delhi 2014.
2. Kannan M.L., Banking law and Practice in India, Thacker & Co. Progressive Corporation Pvd.Ltd. Mumbai and Chennai 2012.
3. Sundharam and Varshini, "Banking Law, Theory And Practicies", Sultan Chand & Sons,2013.
4. B. Santhanam, "Banking And Financial System", Margham Publications, Chennai, 2016.
5. Nirmala Prasad, "Banking And Financial System", Himalaya Publishing House, Mumbai, 2014.
6. Radhaswamy, "Text Book of Banking", S. Chand & Co. New Delhi. 2014.

COURSE OUTCOME:

1. Students will have enriched knowledge of the functioning of Digital banks.
2. Students will be familiar with documentation.

I YEAR – II SEMESTER
COURSE CODE: 9VBF2C3

CORE - VI - ELEMENTS OF ACCOUNTING

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVES:

- To give an insight into the basics of Accounting Concepts and Principles.
- To Prepare the Students to have the foot hold in Accounts.

UNIT - I

Introduction to Financial Accounting – Book keeping – Meaning and objectives – Double entry system – Importance – advantages – Journal and ledger – Preparing Trial balance – Subsidiary books – Different types of Cash books – Bank Reconciliation Statement.

UNIT - II

Final Accounts – Capital and Revenue items – Preparation of Trading, Profit and Loss account and Balance Sheet – Adjustment entries – Account Current – Average Due Date.

UNIT - III

Accounts from incomplete records – Defects – Ascertainment of profit – Conversion of single entry into double entry.

UNIT - IV

Accounts of Non-profit Organizations – Capital, Revenue, Deferred Revenue Expenditures – Preparation of Receipts and Payments Account and Income and Expenditure Account – Balance Sheet.

UNIT - V

Depreciation – Meaning – Causes – Needs – Provisions and Reserves.

REFERENCE BOOKS:

1. M.Sumathy, Principels of Accountancy, Himalaya Publishing House, 2016.
2. R.L.Gupta.Advanced Accountancy, Sultan Chand & Sons Pvt.Ltd New Delhi 2014.
3. R.S.N.Pillai&Bagavathi.Advanced Accountancy, Sultan Chand & Sons Pvt.Ltd New Delhi 2014.

COURSE OUTCOME:

1. Students will have clear insight into the basic Accounting concept.
2. Students will gain knowledge about Journal, Ledger, Trial Balance and Error correction.
3. Students will learn about the preparation of Final Accounts.

I YEAR – II SEMESTER
COURSE CODE: 9VBF2P1

ALLIED – II - BANKING LAB – II E – COMMERCE

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVES:

- To impart knowledge in business through web and the internet basics, mail, secure mails, documentation , publications.
- To enhance the knowledge of students in different payment modes and the security through the internet.

UNIT - I: INTRODUCTION

The electronic commerce environment- the electronic marketers- the catalyst of electronic and web commerce-elements of e-commerce - applications of web commerce-benefits of web commerce- elements of successful market place- security issues and approaches –electronic market place technologies.

UNIT - II: E-COMMERCE

Definitions of e-commerce-electronic data interchange- migrations to open EDI-electronic commerce with WWW- opportunities – web statistics- commerce Net advocacy-secure commerce requirements- secure transport protocols- S-HTTP,SSL-secure transaction-secure electronic payment- secure electronic Transaction-security on web servers and enterprise networks.

UNIT -III: ELECTRONIC PAYMENT SCHEMES

Internet monetary payment and security requirements-payment and purchase order process-online electronic cash- E-cash interoperability-electronic payment schemes-MasterCard / Visa secure electronic transaction- E-mail and secure E-mail technologies for electronic commerce.

UNIT - IV: COMPUTER SECURITY

Need for computer security – reasons for information security- types of risks- specific intruder approaches-mechanisms for internet security – encryption-conventional encryption-public key encryption- applications of encryption- approaches for enterprise level security-antivirus programs.

UNIT - V: INTERNET RESOURCES FOR COMMERCE

Introduction to internet resources for commerce-internet applications for commerce-internet charges- searching the internet-gathering information-search tools-Web based electronic publishing-application tools-publishing on the internet-electronic journals on the web.

REFERENCES BOOKS:

1. Minoli Daniel, Minoli Emma, “Web Technology Handbook”, Tata McGraw Hill,2012.
2. Elias.m. Awad,”Electronic Commerce” prentice- hall of India Pvt Ltd, 2014.
3. Ravi kalakota, Andrew B. Whinston, “Electronic Commerce – a manager's guide”, Addison- Wesley, 2016.
4. Zheng Qin, “Introduction to E-Commerce”, T Singha University Press, Beijing, 2016.
5. Ravi Kalakotar, Andrew B.Whinston , *Frontiers of Electronic Commerce*, Addison- Wesley, 2010.
6. Kenneth C. Laudon, Carol GuericoTraver, *E-Commerce Business, Technology, Society*, Pearson Education,2011.

COURSE OUTCOME:

1. Students will be familiar with the basics of E-Commerce.
2. Students will gain practical knowledge on Electronic Payment Schemes.
3. Students will be familiar with the Web-Technology.

II YEAR- III SEMESTER
COURSE CODE: 9VBF3G1

ADVANCED COMMUNICATIVE ENGLISH

Credits : 4

Hrs/Week : 4

OBJECTIVES: To develop the use of English for social interaction, academic achievement and cultural enrichment. • To develop thinking skills, study skills and promote autonomous learning • To develop linguistic proficiency. • To enable the learner to access knowledge and information through reference skills. • To build competence in the different registers of English. •

UNIT – I:

LISTENING: Listening for inference, • interpretation Listening to carry out • instructions
Listening for language • acquisition and analysis

UNIT – II:

SPEAKING : Participating in Group • Discussions Telling anecdotes • Delivering short speech • Making minipresentation • Participating in Roleplay • Speaking with correct • stress, pause and intonation Enacting • advertisements

UNIT – III:

READING : Reading for pleasure • Reading for information • Skimming and scanning •
Deducing and inferring • Predictive reading • Reviewing a book •

UNIT – IV:

WRITING: Formal and informal writing (• letters, dialogues, script, etc.) Writing articles using high • order organizational skills (poems, essays and reports) Writing reviews • Using blogs for collaboration • and teamwork Writing greeting (quotes and • wishes) Writing short poems, • humorous stories Stages of Writing – Planning, • Drafting, revising and editing. Identifying patterns of • organization- Defining , classifying, describing, expanding, comparing.

UNIT – V:

GRAMMAR& VOCABULARY : Editing • Integrated Grammar and • Language skills
Reinforcement of grammar • and vocabulary from XI standard.

OUTCOMES:

By the end of the course, the students should be able to

- i) Integrate the skills of language
- ii) Use English fluently, accurately and effectively with spontaneity.
- iii) Read English extensively and explore sources.
- iv) To think critically, review analytically and apply in real-life situations.

REFEREANCE BOOKS:

5. “Krishna Mohan and MeeraBenerji Developing Communication Skills,” Macmillan India Limited. 2002.
6. “Dr. Saraswathi and Dr. Noorjahan kotheradham Success with Spoken English II”, CommonWealthUniversity books, Chennai. 2000.
7. “Rev.Dr.FrancisSoundararaj Teaching Spoken English and Communication Skills”, T.R.Publication, Chennai. 1995.
8. 3 Volumes – Vowels
– Consonants
– Rhythm and Intonation prepared by Ciefc and published by Oxford University Press, Chennai.

II YEAR- III SEMESTER
COURSE CODE: 9VBF3G2

PROFESSIONAL ETIQUETTES

Credits : 3

Hrs/Week : 4

COURSE OBJECTIVES:

The course has three major learning objectives. Upon completion of this course a student should be able to: • Determine the attitudes and behaviors appropriate to workplace situations and settings • Use interpersonal and communication skills to enhance his/her job effectiveness • Adopt attitudes and behaviors consistent with standard workplace expectations

UNIT – I:

• **Effective Communication** - Teaming and collaboration - Interpersonal skills - Personal responsibility - Social and civic responsibility - Interactive communication

UNIT - II

• **Digital-age Literacy** - Technological literacy - Visual literacy - Information literacy - Cultural literacy - Global awareness

UNIT – III:

• **Inventive Thinking** - Adaptability and managing complexity - Self-direction - Curiosity - Creativity - Risk taking - Higher-order thinking and sound reasoning

UNIT - IV

• **High Productivity** - Prioritizing, planning, and managing for results - Effective use of real-world tools - Ability to produce relevant, high-quality products

UNIT - V

Instructional Strategies - A variety of methods will be used including lectures, guest speakers, videos, webinars, audio & video conferencing, problem-solving activities and case studies.

COURSE OUTCOME:

After completion of the course the students shall be able to

- Determine the attitudes and behaviors appropriate to workplace situations and settings
- Use interpersonal and communication skills to enhance his/her job effectiveness
- Adopt attitudes and behaviors consistent with standard workplace expectations.

REFERENCE BOOKS:

1. E.H.McGrath, S.J., “Basic Managerial Skills For All”, Prentice-Hall of India Private Limited, New Delhi, 2015.
2. D.K.Sarma, “You & Your Career”, Wheeler Publishing, Chennai. 2009.
3. Indian Jaycees, “Skills” Series, published by Indian Jaycees, 2010.
4. S.P.Sachdeva, “Interview In A Nutshell”, Sudha Publications (P) Ltd., B-5, PrabhatKiran, Rajendra Place, New Delhi, 2012.

II YEAR – III SEMESTER
COURSE CODE: 9SBS3A1

SKILL BASED SUBJECT –
COMPETITIVE EXAMINATION SKILLS

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVES:

- To build a sense of awareness among students through proper guidance about various Competitive Examinations in order to motivate students for prospective career in Government and Corporate Sector.
- To intensively guide students for competitive Examinations like UPSC, SET/ NET, Defense services, Banks, Railways, Public sectors and Corporate etc.

UNIT – I

Intelligence, Creativity & Application, Testing & Assessment.

UNIT – II

Types, Verbal Abilities & Fluency

UNIT – III

Numerical Ability

UNIT – IV

Spatial and Perceptual Abilities, Situation reaction Test

UNIT – V

Memory and Inductive Reasoning

REFERENCE BOOKS:

1. Ajay Rai, “Intelligence Tests”, Sterling Paperbacks, Published by Sterling Publishers Pvt. Ltd., L-10, GreenPark Extension, New Delhi 110 016., 2014.
2. Competition Success Review magazines.

COURSE OUT COME:

1. The students shall understand how to ace the competitive Examinations.

II YEAR – III SEMESTER
COURSE CODE: 7NME3C

NON – MAJOR ELECTIVE – II
EFFECTIVE EMPLOYABILITY SKILLS

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVES :

- To impart basic requirements of readiness to face the various types Interviews in order to improve Employability opportunities
- To enable the students to work with others in a professional manner towards attempting to achieve a common goal.

UNIT – I Curriculum Vitae & Facing the Interview

Applying for jobs, Preparing the curriculum Different formats vita, Facing the interviews, Frequently Asked Questions (FAQs).

UNIT – II Interpersonal Communication

One to one Communication
One to group Communication

UNIT – III Group Discussion

Listening, Ice-breaking, Leader – Member Moderates his role responsibility, Conflict, Management, Consensus, Steps involved

UNIT - IV Team Work

Qualities Selection constant & comfort, Orientation Review Tea, Review of the team work

UNIT – V Motivation

Leadership & Motivation, Behaviour, Motives Managerial Skills

REFERENCE BOOKS:

5. E.H.McGrath, S.J., “Basic Managerial Skills For All”, Prentice-Hall of India Private Limited, New Delhi, 2015.
6. D.K.Sarma, “You & Your Career”, Wheeler Publishing, Chennai. 2009.
7. Indian Jaycees, “Skills” Series, published by Indian Jaycees, 2010.
8. S.P.Sachdeva, “Interview In A Nutshell”, Sudha Publications (P) Ltd., B-5, PrabhatKiran, Rajendra Place, New Delhi, 2012.

COURSE OUTCOME:

1. To trained the students to work independently with minimum supervision.

II YEAR – III SEMESTER
COURSE CODE: 7BEA3

EXTENSION ACTIVITIES

Credits : 1

Hrs/Week : -

COURSE OBJECTIVES:

- To enable the students to learn and understand the culture, living environment, values as well as the problems of rural people and to bring desirable changes in knowledge, skill and attitude of rural people by the students.
- The main aim of the subject is the overall development of rural people through students

Extension Activities will be organized for 2 days in the Third Semester. The programme may be organized in any Saturday and Sunday.

A meeting of all the staff of the College (Teaching, Administrative and Technical Staff) be conducted before departing to the camp in which each and every aspect like Programmes to be carried out, accommodation, food, medical aid, transport facilities, etc., should be thoroughly discussed.

One credit will be allotted for this Extension Activities. The marks allotted for each camp will be 100. Each student participating in the camp will be evaluated internally for 100 marks. The criteria for evaluation of Extension Activities will be as follows:

S. No.	Criteria	Maximum Marks
1.	Interaction with villagers	10
2.	Participation / Attitude towards work	10
3.	Participation in interaction and discussion	10
4.	Knowledge of problems / issues	10
5.	Organising & decision making ability	20
6.	Expression: a) Cultural programmes	10
	b) Report Writing	20
7.	Ability to adjust and work in a team	10
Total		100

COURSE OUTCOME:

1. To be create awareness among rural people that agriculture and other area based works are profitable professions.

II YEAR – III SEMESTER
COURSE CODE: 9VBF3C1

CORE – VII - PRACTICE OF COMMERCIAL BANKING

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVE:

- To enlighten the students with the Introduction of Banking Concepts and dynamics of Financial Markets and Financial Services.

UNIT - I

Definition of banking – Relationship between banker and customer – General relationship – Obligations of a banker: Obligation to honour cheques and to maintain secrecy of accounts – Banker's rights: Right of general line, set-off, appropriation and to charge interest and incidental charges.

UNIT - II

Negotiable Instruments – Definition – Characteristics features – Distinguishing features of cheque, bill and promissory note – Types of bills of exchange – Trade bills and accommodation bills – Discounting of bills – Due date of bills – Dishonour of bills – Noting and protesting – Holder and Holder in due course of negotiable instruments – Payment in due course – Return of cheques.

UNIT - III

Endorsements – Definition – Kinds – Crossing – Types – MICR Cheques – Paying banker; Precautions to be taken before a cheque for payment and statutory protection – Collecting banker Duties and Statutory Protection.

UNIT - IV

Types of customers and account holders – Procedure and practice in opening and conducting the accounts of customers viz., Minors, Joint account holders, Partnership firms, Joint stock companies, Executors and Trustees, Clubs and Associations, Joint Hindu Family etc. – Non-Resident Accounts.

UNIT - V

Different types of accounts in a bank: Savings, Current and Fixed deposit accounts – Opening, Operation and Closing of such accounts – Legal aspects of entries in the Pass Book.

UNIT VI

Services to customers: Remittance of funds, Safe Deposit Lockers, Guarantee, Letters of credit, Travellers cheques, Gift cheques, Credit Cards, Merchant Banking Services, Investment Counseling, carrying out standing instructions and other miscellaneous services.

REFERENCE BOOKS:

1. Tannan, M.L, Banking Law and Practice in India, Thacker & Co. Ltd., Bombay, Latest Edn - 2010.
2. Sundaram&Varshney, Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi, Latest Edn. Indian Institute of Bankers, Mumbai , Commercial Banking Volume I, II and III - 2013.
3. Bedi H.L. and Hardikar V.K., Practical Banking Advances. Sultan Chand & Sons Pvt.Ltd New Delhi 2014.
4. Kannan M.L., Banking law and Practice in India, Thacker & Co. Progressive Corporation Pvd.Ltd. Mumbai and Chennai 2012.
5. Sundharam and Varshini, “Banking Law, Theory And Practicies”, Sultan Chand & Sons,2013.
6. B. Santhanam, “Banking And Financial System”, Margham Publications, Chennai, 2016.

COURSE OUTCOME:

1. Students will have thorough knowledge on commercial banking system in india.
2. Students will gain knowledge about commercial banks and its products.
3. Students will be familiar with the different types of accounts in banks.

II YEAR- III SEMESTER
COURSE CODE: 9VBF3C2

CORE – VIII - BANKING MANAGEMENT

Credits : 5

Hrs/Week : 5

COURSE OBJECTIVE:

- To acquaint the students with the basics of Banking Management to make them understand the customer behaviour and buying motives.

UNIT - I

Importance of Management – Definition of Management – Management Functions – Roles of a Manager – Managerial Skills – Management and Administration – Evolution of Management – Early Management Approaches: Scientific Management – Administrative Management – Human Relations Movement – Modern Management Approaches: Behavioral Approach – Quantitative Approach – Systems Approach – Contingency Approach.

UNIT - II

Planning: Nature – Importance – Types of Plans: Objectives – Strategies – Standing Plans – Policies – Procedures – Methods – Rules – Single Use Plans – Programmes – Budgets – Performance Budgeting. Planning in Banks: Deposit Planning – Credit Planning – Profit Planning – Operational Planning – Steps in Planning – Limitations of Planning – Making Planning Effective – Decision Making: Decision – Types of Decisions – Rational Decision Making – Difficulties in Decision Making – Decision Making at branch level bank.

UNIT - III

Organizing: Meaning – Formal and Informal Organizations – Process of Organising – Span of Management – Departmentalisation – Organization Structure: Tall Organization – Flat Organization. Organization in a Bank: Head Office Organization – Zonal/Regional Office Organization – Organizing a Bank Branch – Delegation: Meaning – Advantages – Barriers – Guidelines for effective delegation – Decentralisation: Meaning – Advantages – Determinants of decentralization.

UNIT - IV

Staffing: Principles of Manpower Planning – Recruitment, Selection and Placement Practices in Indian Banks – Need for Training – Training Methods – Training Practices in Banks – Performance Evaluation: Purpose – Criteria – Methods. Job Rotation – Job Enlargement – Job Enrichment – Job Satisfaction.

UNIT - V

Directing: Effective Direction – Motivation – Communication Process – Forms of Communication – Principles of Effective Communication. Functions of a Leader – Branch Manager as a leader.

REFERENCE BOOKS:

1. P.C. Tripathi and P.N. Reddy, Principles of Management, Tata McGraw Hill Publishing Company Limited, New Delhi - 2015.
2. Dr. C.B. Gupta, Principles of Management for Bankers, Sultan Chand & Sons, New Delhi – 110 002 - 2012.
3. Koontz, Harold and Cyril O'Donnell, Essentials of Management, Tata McGraw Hill Publishing Company Limited, New Delhi - 2016.

COURSE OUTCOME:

1. Students will be able to develop an idea about management of banking and its functions.
2. Students will be able to understand the behavior pattern of customers.
3. Learners will be familiar with the banking products and classifications.

II YEAR – III SEMESTER
COURSE CODE: 9VBF3C3
CORE – IX - TALLY

Credits: 5

Hrs/Week : 5

COURSE OBJECTIVE:

- The Objective of the course is to familiarize the students with the innovations in information technology and how it affects business. This course deals with the fundamentals of Tally ERP 9. This course is designed to impart the techniques of computerized accounting and the computerized auditing practices.

UNIT – I

Accounting Packages: Computerized Accounting – Meaning and Features – Advantages and Disadvantages – Computerized vs Manual Accounting- Fundamentals of Computerized Accounting Architecture and Customization of Tally – Features of Tally 7.2, 9, ERP 9 Versus – Configuration of Tally.

UNIT – II

Introduction of Tally:– Tally Screens and Menus – Starting Tally – Gateway to Tally and Quit from Tally- Creation of Company- Selecting Company- Alteration / Deletion of Company- Creation of Ledger ; Alter and Display Ledger- Pre-Defined Group – Creation of Groups – Editing and Deleting Groups - Introduction to Vouchers – vouchers entry – Payment of Vouchers -Receipt Voucher – Sales Voucher – Purchase Vouchers – Contra Voucher – Journal Voucher – Editing and Deleting Vouchers.

UNIT – III

Introduction to Inventories – Creation of Stock Categories – Creation of Stock Groups – Creation of Stock Items- Unit of Measure – Display – Multiple Stock Categories – Godowns –Multiple Godowns – Editing and Deleting Stocks – Usage of stocks in Vouchers entry.– Stock vouchers –Pure Inventory Vouchers- F11:Features and F12: Configuration.

UNIT – IV

Introduction to Accounts with Inventories : Creation of Cost Category – Creation Cost Centres – Editing and Deleting Cost Centers & Categories –Creation of Budgets – Editing and Deleting Budgets- Purchase Order and Sales Order- Preparation of Final Accounts with Adjustment(Simple Adjustment Only)- Preparation of Bank Reconciliation statement.

UNIT –V

Generating and Printing Reports in Detailed and Condensed Format: Day books – Balance Sheets – Trial Balance – Profit and Loss Account – Ratio Analysis, Cash Flow Statement – Fund Flow Statement – Cost Center Report – Inventory Report – Report on BRS.

REFERENCE BOOKS:

1. P.KasiVairavan, “Computer Applications in Accounting Software (Tally 9). KalamohanCrationsPtd Ltd. 2010.
2. Bhuvanewari.K Tally 6.3. KannadasanPathippagam, Chennai - 2012.

COURSE OUTCOME:

1. After the successful completion of the course the students must be aware of the concepts and application utilization of computer in day to day life. The students acquire the basic knowledge of computerized accounting and to generating the report of balance sheeth through accounting package.

II YEAR – III SEMESTER
COURSE CODE: 9VBF3A1

ALLIED - III - MATHEMATICS FOR BUSINESS

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVE:

- To impact the basis in Statistics to help students acquire new skills on the application of statistical tools and techniques in Business decision-making.

UNIT - I

Common Arithmetic: Interest Simple and Compound – Normal Rate – Effective-Depreciation, Growth and fall of population – Present value – Discounting of bills – Face value of bills – Banking discount – Banker’s gain, Nominal due date – Legal due date – Calculation of period for banker’s discount and true discount – Annuities – Types of Annuities – Present value of annuity – Sinking fund – Acceptability of projects – Percentage of profit and loss

UNIT - II

Logarithms: Definition – Exponential forms – Laws of Logarithms – Change of base formula– Common Logarithms and Natural Logarithms – Montissa of the logarithm – Anti-logarithm – Application of Common Logarithms.

UNIT - III

Elements of Set Theory: Definitions – symbols – Roster method and rule method – Types of sets – Union – Intersection – subsets – Compliments – Difference of two sets – Family of sets– Venn diagrams – Demorgan’s law.

UNIT - IV

Theory of Probability – Various schools of thought – Theorems – conditions of probability – Mathematical expectations.

UNIT - V

Theoretical distribution – Binomial, Poisson and Normal distributions.

REFERENCE BOOKS:

1. Business Mathematics, M.Monoharan and C.Elango, Palani, Paramount Publications. - 2011.
2. Business Mathematics, D.C.Sanchetti and V.K.Kapoor, Sultan, Chand & Sons. – 2013.
3. Business Mathematics, D.C.Sanchetty and B.M.Agarwal, Sultan, Chand & Sons. 2015.
4. Business Mathematics, P.R.Vittal, Margham Publications. – 2010.

COURSE OUTCOME:

1. The students would be able to solve problems in the area of annuities, logarithms, probability and distribution.
2. After the completion of course, the students must be able to relate the acquired knowledge and skills with practical problems to solve them.

II YEAR- IV SEMESTER
COURSE CODE: 9VBF4G1

BUSINESS LAW

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVE:

- To help the students to understand the basic laws related with business and corporate.

UNIT - I

Meaning of law – importance – commercial law – meaning – importance of business law.

UNIT - II

Law of contracts – contract – meaning – types – essential of a valid contract – offer – acceptance – consideration – capacity of parties.

UNIT - III

Special Contracts: Indemnity and guarantee – Bailment – Agency.

UNIT - IV

Sale of Goods Act, 1930: contract of Sale – Conditions and Warranties – Transfer of Property – Performance of the contract of sale, right of an unpaid seller.

UNIT - V

Indian Partnership Act, 1932: Meaning and Test of Partnership –Registration of firms – Relations of Partners.

REFERENCE BOOKS:

1. Kapoor N D, Elements of Mercantile Law. Sultan Chand & Sons, New Delhi – 110 002 – 2012.
2. Sen and Mitra, Commercial Law. S.Chand and Company (Pvt) LTD New Delhi - 2014
3. Shukla M C, Mercantile Law. . S.Chand and Company (Pvt) LTD New Delhi – 2014.

COURSE OUTCOME:

1. After the completion of the course the students would be familiar with the law relating to business.
2. The students would be informed about the various acts relating to contracts.

II-YEAR-IV SEMESTER
SUBJECT CODE: 9VBF4G2

INTERVIEW TECHNIQUES AND INTERPERSONAL COMMUNICATION

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

- To understand the purpose behind the interview process and preparation techniques for the carrier interviews
- To learn about Social skills and Conflict skills to become a successful person
- To acquire interpersonal skills in order to improve the relationships with human behavior

UNIT - I

Basic of Interview –Important aspects of interview-Maintaining interview files-Important of background information about the job, the organization and the interviewer-Things to do before interview-preparing for the interview- Facing panel interview-Handling appropriate questions-Standard Interview formats-Sample Questions.

UNIT - II

Preparation for interview-Information consideration before the interview-Entering into the interview room-Giving answers to the questions-Recapturing the interviewer's attention-questions to ask towards the end of the interview-Things to do after interview – Second interview.

UNIT - III

Interview Behaviors-Grooming for interview-Checklist for interview-Three essential interview Skills-Ten sticky interview situations and handling them-Avoiding ten interview blunders-Job interviews do's and Don'ts- Informal interviews Do's and Don'ts- Ready for unexpected interview-Strengths and weakness-Interview body language-interview etiquette-Basics of group discussion.

UNIT - IV

Social Skills and Conflict Management Skills - Component of Social Skills, effective ways of dealing with people - Types of conflict (intrapersonal, intra group and inter group conflicts) - Basic concepts, cues, signals, symbols and secrets of body language - Significance of body language in communication and assertiveness training. - Conflict stimulation and conflict resolution techniques for effective conflict management

UNIT - V

Interpersonal Skills - Concept of team in work situation, promotion of team spirit, characteristics of team player - Awareness of ones own leadership style and performance - Nurturing leadership qualities - Emotional intelligence and leadership effectiveness- self awareness, self management, self motivation, empathy and social skills - Negotiation skills- preparation and planning, definition of ground rules, clarification and justification, bargaining and problem solving, closure and implementation

REFERENCE BOOKS:

1. Abdulhashen, "Interview Manual", Ramesh publishing House, New Delhi, 2012.
2. Anandamurugan,S "Placement Interviews", Tata McGraw Hill, New Delhi, 2012.
3. Hurlock, E.B. Personality Development, Tata McGraw Hill, New Delhi, 2013.

Note: This paper aims at imparting Soft Skills to the students to become successful person in both interviews and work places. The evaluation for this paper for 100 marks will be carried out in three stages. Interpersonal Communication Skills (25 marks) and Interview Preparation Skills (25 marks) will be evaluated by the faculty who are handling the subject. A Mock Interview (50 marks) will be conducted and evaluated by the faculty of the Department and an external examiner. The cumulative 100 marks will be given by the Department.

COURSE OUT COME:

1. The students shall be able how to face interview.

II YEAR – IV SEMESTER
COURSE CODE: 9SBS4B1

SKILL BASED SUBJECT - BUSINESS STATISTICS

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVE:

- The students will be familiar with Statistical Techniques.

UNIT – I:

Definition – Importance – Application – Limitations and Distrust – Statistical Survey – Planning and design of survey – Collection of data – Primary and Secondary Data – Questionnaire and schedules – Sampling design – Types of samples – Statistical errors – Classification of data – Tabulation – Presentation of data – Diagrams.

UNIT – II:

Measures of Central tendency – Mean – Median – Mode – Geometric Mean – Harmonic Mean – Measures of dispersion – Range – Quartile deviation – Mean deviation – Standard deviation.

UNIT – III:

Correlation – Meaning – Types – Scatter diagram – Karl Pearson's co-efficient of correlation – Rank correlation – Concurrent deviation method – Regression analysis – Uses – Methods of studying regression – Regression lines.

UNIT – IV:

Index numbers – Meaning – Construction of index numbers – Problems – Methods of construction – Test of consistency – Fixed base – Chain base – Base conversion and shifting – Consumer price index – Formula.

UNIT – V:

Time series – Components – Moving average – Methods of least squares – Measurement of seasonal variations – Simple average, Ratio-to-trend method, Ratio-to-moving average method – Link relative method.

REFERENCE BOOKS:

1. S.P.Gupta Statistical methods: Sultan chand& sons, New Delhi. 2015.
2. R.S.N.Pillai&Baghavathy Statistics,Theory&Practice:–S.Chand&Company New Delhi, 2014.
3. Sanchetti and Kapoor , Statistical Methods: Sultan Chand & Co., New Delhi, 2013.
4. M.Wilson, Business Statistics: Himalaya Publishing House, Mumbai, 2015.
5. P.R.Vittal, Business Mathematics and Statistics : Margham Publications, Chennai, 2016.

Note: The question paper shall contain 60% problems and 40% theory

COURSE OUTCOME:

1. The students shall be able to learned the concept of statistics and familiar with methods of Statistical Techniques.

II YEAR – IV SEMESTER
COURSE CODE: 9BVE4

VALUE EDUCATION - MANAVALAKALAI YOGA

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVE :

- To enable the students to attain physical strengths, higher level of consciousness, strong emotional stability and moral values through various Asanas.

UNIT - I Yoga and Physical Health

1. Physical Structure – Three bodies – Five limitations
2. Simplified Physical Exercises – Hand Exercises – Leg Exercises – Breathing Exercises – Eye Exercises – Kapalapathi
3. Maharasanas 1-2 Massages – Acu-puncture – Relaxation
4. Yogasanas – Padmasana – Vajrasanas – Chakrasanas (Side) – Viruchasanas – Yoga muthra – Patchimothasanas – Ustrasanas – Vakkarasanas – Salabasanas

UNIT - II Art of Nurturing the life force and Mind

1. Maintaining the youthfulness – Postponing their ageing process
2. Sex and Spirituality – Significance of sexual vital fluid – Married life – Chastity
3. Ten Stages of Mind
4. Mental frequency – Methods for concentration

UNIT - III Sublimation

1. Purpose and Philosophy of life
2. Introspection – Analysis of Thought
3. Moralization of Desires
4. Neutralization of Anger

UNIT - IV Human Resources Development

1. Eradication of worries
2. Benefits of Blessings
3. Greatness of Friendship
4. Individual Peace and World Peace

UNIT - V Law of Nature

1. Unified force – Cause and Effect system
2. Purity of Thought and Deed and Genetic Centre
3. Love and Compassion
4. Cultural Education – Five Fold Culture

REFERENCE BOOKS:

1. M.A.Appan, Manavarkalukkana Arockia valvin rakasiam, Popular Publications, Chennai, 2017.
2. Ulaga samuthaya seva sangam, Manavalakkalai Yoga, Valka valamudan Publishers, Erode, 2015.

COURSE OUTCOME:

1. To be understand the importance of yoga and its relationship with physical and mental health.

II YEAR- IV SEMESTER
COURSE CODE: 9VBF4C1

CORE – X CREDIT MANAGEMENT

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

Enabling the learners to:

1. Understand the traditional and emerging concepts in credit management.
2. Gain knowledge about the credit delivery system in banks.
3. Undertake scientific appraisal of credit proposals.
4. Be competent in the legal aspects of documentation.
5. Have acquaintance with the intricacies involved in the management of NPAs and the recovery mechanism adopted by banks.
6. Recognize the significance of proper credit monitoring.

UNIT - I:

Credit Management: Traditional and Emerging Concepts – Principles – Managing Credit to meet Capital Adequacy Ratio – Managing Risks in Lending – RBI guidelines on Credit Risk Management – Bank for International Settlements' Credit Risk Management Principles – Role of Information Technology in Credit Management – Marketing of Credit – Lending Options and Strategies – Loan quality – Developing the lending banker.

UNIT - II:

Credit Delivery System in Banks: Forms of Advances: Cash credit, Overdraft, Bills purchasing and Bill discounting facility, Term loans – Priority Sector Lending: Composition – Targets -Issues/Problems – Recent developments – Financial inclusion – Agriculture / SMEs / SHGs / SSI / Tiny sector financing – Retail Credit – Assessment of working capital requirements.

UNIT - III:

Bankable Projects – Project Preparation – Credit Appraisal – Art and Science of Credit Appraisal –Financial Appraisal – Technical Appraisal – Economic Appraisal – Commercial Appraisal – Structuring a credit proposal – Credit Rating : Meaning, Objectives and Benefits – Rating Methodology – Credit Risk Rating Case Studies.

UNIT - IV:

Documentation: Meaning – Importance – Procedure – Bank Security Documents – Search and Encumbrance Report – Stamping of Documents – Registration of Charges – Law of Limitation – Different types of Securities

UNIT - V:

Credit Monitoring: Goals of Monitoring and follow-up – Credit Monitoring arrangements – On-site and Off-site Supervision – Credit Monitoring of large borrowal accounts – Checklist for identifying early problem credits – Non-Performing Assets – Recovery Mechanism – Rehabilitation of Sick Units.

REFERENCE BOOKS:

1. Gupta, Managerial Economics, Tata McGraw-Hill. Sultan Chand & Sons New Delhi 2010.
2. Maheswari and Gupta, Managerial Economics, VIKAS 2011 Publication House Pvt Ltd New Delhi 2009.
3. Peterson HC and Lewis, Managerial Economics, Himalaya Publishers 2014.
4. Varshney and Maheswari, Managerial Economics, Sultan Chand & Sons 2012.
5. P.L. Mehta, Managerial Economics, Sultan Chand & Sons 2010.

COURSE OUTCOME:

After completing the course the learners will be:

1. Able to evaluate the loan proposal properly.
2. Fine-tuned to assess the credit needs of the borrowers.
3. Exposed to the intricacies involved in the management of NPA in banks.

II YEAR - IV SEMESTER
COURSE CODE: 9VBF4C2

CORE – XI RURAL BANKING

Credits : 3

Hrs/Week : 4

COURSE OBJECTIVES:

To make the students to:

1. Understand the economic and demographic features of the Indian rural economy.
2. Learn the Characteristics of Indian agriculture and its emerging issues.
3. Knowledgeable about the institutions financing for rural development and those supporting rural development.

UNIT-I

Indian Rural Economy: Features and Composition – Sources of Rural Finance in India – Requisites of a Good Rural Finance System.

UNIT-II

Institutional Infrastructure for Rural Finance: Co-operative Banks, Commercial Banks and Regional Rural Banks: Their Evolution, Structure and Functions.

UNIT-III

Priority Sector Credit: Concept and Components – Prime Minister's RozgarYojana (PMRY) – Scavengers Rehabilitation Programme (SRP) – Their features – Self Help Groups and other Rural development Programmes.

UNIT-IV

Management of Rural Development Projects – Project Dimension, Identification and formulation – Project Appraisals: Technical Feasibility, Economic Viability and Financial Feasibility – Planning and Management of Project Implementation – Monitoring Development Project – Project Evaluation.

UNIT-V

Credit Planning at the Gross Root Level: Lead Bank Scheme and Service Area Approach.

UNIT-VI

Institutions supporting Rural Development: Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI), District Industries Centre (DIC), Khadi Village Industries Commission (KVIC), TamilnaduAdivasi Housing & Development Corporation (TAHDCO) and Non-Governmental Organizations (NGOs) – Their role.

REFERENCE BOOKS:

1. I.C. Dhingra, Rural Banking in India, Sultan Chand & Sons, New Delhi. – 2013.
2. N.S.Bhat, Aspects of Rural Banking, Common Wealth Publishers, New Delhi. – 2011.
3. D.P. Sarda, Hand book on Lending to Priority Sector, GovindPrakashan Publications, Jaipur. – 2010.

COURSE OUTCOME:

1. After learning this course, learners can understand the existing conditions of rural economy and rural banking scenario in our country which will facilitate them to contribute adequately for the development of Indian rural economy as professional bankers.

II YEAR- IV SEMESTER
COURSE CODE: 9VBF411

CORE – XII - INTERNSHIP TRAINING

Credits : 5

Hrs/Week : -

A student has to undergo practical training for a minimum of 30 working days in a financial institution. i-e Finance company / NBFC / Coop bank / Investment Company / Insurance company / Mutual Fund Organization / Share broking company / Share trading organization etc.

For the successful completion of training, the student has to produce a certificate from training institution in a prescribed format with the signature of the official and the office seal.

The evaluation of practical training comprises:

1. Certificate – 50 marks
2. Viva – voce – 50 marks

For the Viva – voce examination, board comprises of an official from financial institution, a teacher and the Head of the Department. All the three join together have to evaluate the student for a maximum of 50 marks. The HOD shall be the ex-officio chairman of the Viva board.

II YEAR- IV SEMESTER
COURSE CODE: 9VBF4P1

CORE – XIII - BANKING LAB – BANKING OPERATIONS

Credits : 3

Hrs/Week : 6

The objective of the course is to get hands on experience by the students under the direct guidance of the course teacher in banking lab. All the basic specimen documents such as challans account opening form, loan application etc., are to be distributed to students and make them to fill up the details and understand the significance of such entries. At the end of the semester practical test should be conducted and marks to be awarded subject to the maximum of hundred.

II YEAR- IV SEMESTER
COURSE CODE: 9VBF4A1

ALLIED – IV - LIFE ASSURANCE

Credits : 3

Hrs/Week : 4

COURSE OBJECTIVES:

This course intends to:

- Provide in-depth knowledge in the evolution of life insurance, functions, nature and benefits of life insurance to various groups.
- Acquaint the students with classification of Insurance and types of life insurance.

UNIT – I:

Practice of Life Insurance: Overview of the Indian Insurance Market – Growth of Insurance business in India –Organisational structure of the Life Insurance Corporation of India (LIC) – Postal Life Insurance –Organisational structure of Postal Life Insurance – Appointment of life insurance agents and their functions – Need of an agent in life insurance selling – Appointment of agents – Remuneration to agents – Trends in life insurance distribution channels.

UNIT – II:

Premiums and Bonuses: Concept of premium – Different types of premium – Different factors considered in calculating premium – Bonus in policies – Different types of bonus in life insurance policies.

UNIT – III:

Plans of Life insurance: Different types of life insurance plans – Term Plan –Endowment Plan – Money Back Insurance Plan – Whole-Life Insurance Plan – Unit Linked Insurance Plans (ULIPs) – Joint Life Insurance Plans – Child Insurance Plans – Rider benefits – Industrial life insurance – MWP Policies– Keyman insurance – Health insurance and its types.

UNIT – IV:

Annuities: Understand the concept of annuity – Different types of annuity plans – Advantages and disadvantages of annuity –Annuity Vs Life Insurance – Important terms used in annuity

UNIT – V:

Policy Documents: Importance of a policy document – Format of a policy document – Policy schedule and its various components – Conditions and privileges in a policy document – Duplicate policies.

REFERENCE BOOKS:

1. Principles and Practice of Insurance, P.Periasamy, Himalaya PublishingHouse. – 2016.
2. Insurance : Principles and Practice, M.Manoharan, PalaniParamountsPublications.2012.
3. Elements of Insurance : A. Murthy, Margham Publications. – 2013.
4. Elements of Insurance :N.Premavathi, SriVishnu Publications. – 2016.
5. Insurance - Principles and Practice – M.N.Mishra, Himalaya Publications. – 2010.

COURSE OUTCOME:

1. By the end of the course the students would be informed about the key concepts and purpose of life insurance and would be able to distinguish between the various classes of Insurance.

III YEAR – V SEMESTER
COURSE CODE: 7SBS5A4

SKILL BASED SUBJECT - ENTREPRENEURIAL DEVELOPMENT SKILL

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVES :

- To learn the concepts, principles of Entrepreneurship and to develop Entrepreneurial interest and qualities
- To impart the process and procedure involved in setting up of a small enterprise and to acquire the necessary managerial skills to run a small-scale industry.

UNIT - I : Concept of Entrepreneurship and basics of selection of project/business

Qualities of an entrepreneur – Classification of industries as tiny, small, medium and large Infrastructure facilities, threats and Opportunities-Corporate Social Responsibility

UNIT - II : Preparation of Project Proposal

Introduction to nature of business – techniques of market survey – goal setting, funding institution, departmental licenses and clearance – production capacity – fixed capital – working capital and total investment – costing, pricing, profit assessment – return on capital investment, Break Even Point and Cash Flow

UNIT - III : Marketing skills

Salesmanship, credit sales, customer management, negotiation skills, business tie ups, export possibilities and policies

UNIT - IV : Management of Men, Materials, Money, Machine and Methods (the 5Ms)

Management of man power, problem solving, purchasing techniques, inventory management– Quality control and standards – resource mobilization – Financial planning, record keeping and accounting, knowledge of employees' welfare measures – plant selection and layout.

UNIT - V : Industrial Management

Technology upgradation – value addition – diversification – utilization of waste and by products – concepts of zero discharge.

REFERENCE BOOKS:

1. Entrepreneurial Development, S.S.Khanna, S.Chand & Co. 2015.
2. Entrepreneurial & Management of Small Business, CED, Madurai – 10. 2014.
3. Entrepreneurship Development, S.P.Saravanan, Sul. 2015.

COURSE OUTCOME:

The students shall be able to

1. Students will gain knowledge about the entrepreneurship.
2. Students will familiar the preparation of projects.

III YEAR - V SEMESTER
COURSE CODE: 9SBS5A5

SKILL BASED SUBJECT - MARKETING OF BANKING SERVICES

Credits : 2

Hrs/Week : 2

COURSE OBJECTIVES:

To facilitate the learners to:

- I. Understand the concept and significance of marketing in banking, the elements of marketing mix, marketing plan, SWOT Analysis and marketing strategies adopted by banks
- II. Study the factors influencing the location of a bank branch, the branch layout, the mechanism of operations of ATMs and the role of price in bank marketing
- III. Probe the different products offered by banks, product development and management and branding of banking products

UNIT - I

Marketing – Meaning – Importance of Marketing – Modern Marketing Concept – Features of the Modern Marketing Concept – Marketing and Selling Social Marketing – Demarketing – Remarketing.

UNIT - II

Relevance of marketing to banking – Marketing environment for a banker – Marketing Mix of a banker – Marketing Plan: Bank's business objectives, Marketing Audit, SWOT Analysis, Marketing Objectives and Marketing. Market Segmentation – Bases – Marketing outlet for a banker – Suitable location for a bank branch – Branch Layout.

UNIT - III

Product Mix: Product Line of a banker, New Product Development, Constraints on Product Development, Product Management, Non Fund Based Business.

UNIT - IV

Price Mix: Meaning, Importance, Factors affecting price of a product, pricing objectives, Pricing Policies, Deregulation of Interest rates, Service Charges.

UNIT - V

Bank Marketing Personnel – Selection – Motivation – Training and Development.

REFERENCE BOOKS:

1. Ramasamy and Namakumari, Marketing Management. S.Chand and Company (Pvt) LTD New Delhi - 2014
2. Gupta and Rajan Nair, Marketing Management. Sultan Chand & Sons, New Delhi – 110 002 – 2012.
3. Madhukar, Dynamics of Bank Marketing. Sultan Chand & Sons, New Delhi – 110 002 – 2012.
4. Kenneth Andrew, The Bank Marketing Handbook. Himalaya Publishing House 2009.

COURSE OUTCOME:

1. After the completion of this course, the students shall be able to develop a comprehensive knowledge in the emerging area of Bank Marketing to become a successful future marketers of bank products.

III YEAR- V SEMESTER
COURSE CODE: 9VBF5G1

INNOVATION AND CREATIVITY

Credits : 4

Hrs/Week : 4

UNIT – I:

Introduction

 Making a case for creativity

 Creative thinking as a skill

UNIT-II:

Valuing diversity in thinking

 Thinking preferences

 Creativity styles

UNIT – III:

Setting the stage for success

 Basic philosophy

 Having a vision

 Setting the right attitude

 Recognizing and avoiding mental blocks

 Avoiding mindsets

 Risk taking

 Paradigm shift and paradigm paralysis

 Individual and team work

UNIT - IV:

Creativity in problem solving

 A. Problem Definition

 Understanding

 Representing

 B. Pattern Breaking

 Thinking differently

 Changing your point of view

 Watching for paradigm shift

 Challenging conventional wisdom

 Lateral thinking, provocation (escape, random word)

 Mind stimulation: games, brain-twisters and puzzles

 C. General Strategies

 Idea-collection processes

 Brainstorming/Brain-writing

 The SCAMPER methods

 Metaphoric thinking

 Outrageous thinking

 Mapping thoughts

 Other (new approaches)

D. Using Math and Science

Systematic logical thinking

Using math concepts

E. Eight-Dimensional (8D) Approach to Ideation

1. Uniqueness

2. Dimensionality

3. Directionality

4. *Consolidation*

5. *Segmentation*

6. Modification

7. Similarity

8. Experimentation

F. Systematic Inventive Thinking

Systematic inventive thinking: The TRIZ methodology

Levels of inventions

Evolution of technical systems

Ideality and the ideal final result (IFR)

Stating contradictions and the contradiction table

39 standards features and 40 inventive principles

Separation principles

Using physical, geometrical, and chemical effects, fields

UNIT – V:

Decision and Evaluation

Focused thinking framework

Six thinking hats

PMI

Ethical considerations

**III YEAR- V SEMESTER
COURSE CODE: 9VBF5G2**

QUANTITATIVE APTITUDE

Credits : 4

Hrs/Week : 4

- | | |
|------------------------------------|--------------------------------------|
| 1. Area | 11. Compound Interest |
| 2. Average | 12. Problem on Ages |
| 3. Alligation or Mixture | 13. Percentage |
| 4. Banker's Discount | 14. HCF and LCM |
| 5. Boats and Streams | 15. Simple Interest |
| 6. Surds and Indices | 16. Problems on Trains |
| 7. Ratio and Proportion | 17. Profit and Loss |
| 8. Pipes and Cisterns | 18. Square Root and Cube Root |
| 9. Partnership | 19. Time and Distance |
| 10. Volume and Surface Area | 20. Time and Work |

III YEAR - V - SEMESTER
COURSE CODE: 9VBF5C1

CORE - XIV MUTUAL FUND MANAGEMENT

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVE:

The objective of this course is to provide an insight into Mutual Funds and basic features of Mutual Fund management and their Applications.

UNIT - I:

Mutual Fund: Concept – Genesis – Classification of mutual fund – Portfolio classification: Equity fund – Debt fund- Growth fund –Balanced fund.

UNIT - II:

Operational classification – Open ended fund- closed ended fund Advantages of investing in mutual funds- Constrains in investing in mutual funds.

UNIT - III:

Role of mutual funds in the development of capital market and the conomy- Growth of Mutual funds in India Structure of mutual funds in India

UNIT - IV:

Constitution and Organization of Mutual Funds: Sponsors-Roles and responsibilities - Trustees – Duties and responsibilities of trustees– Trust Deed

UNIT - V:

Custodians: Role and responsibilities – Asset Management Company - Functions of an AMC- working mechanism of AMC –SEBI requirements of AMC.

REFERENCE BOOKS:

1. Lalit K Bansal, Mutual Funds: Management and Working.LearntechPress Trichy. – 2015.
2. Machiraju H R, Merchant Banking: Principles and Practice. Sultan Chand & Sons, New Delhi – 110 002. – 2012.

COURSE OUTCOME:

1. Students will understand the state of the mutual fund industry in India.
2. Students will explain the set of regulatory and ethical business practices applied to Indian mutual fund industry.
3. Students will gain insight into the decision making of fund investors fund managers.

III YEAR – V SEMESTER
COURSE CODE: 9VBF5C2

CORE - XV - MERCHANT BANKING

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVE:

- To know the concept of Merchant Banking.
- To understand the operational system of Merchant Banking in India.

UNIT – I:

Merchant Banking – Concept of merchant banking - Financial system in India – development of merchant banks and regulations.

UNIT – II:

Issue Management – pre – issue and post – issue management/Activities performed by merchant banks.

UNIT – III:

Underwriting and Brokerage – The different players by underwriters and brokers in issue management and their responsibilities.

UNIT – IV:

Raising Capital from International Markets – needs of Indian companies raising funds from foreign markets - usage of euro issue – evaluation of various types of depository receipts – American Depository Receipts (ADR) – Global Depository Receipt (GDR) - FCCBs and FCEBs

UNIT – V:

Depository System in India – depository system – the Depository Act of and depository participants – NSDL – CDSL and benefits of a depository system.

REFERENCE BOOK:

1. Dr. Natarajan K, “Financial Markets and Services”, Himalaya Publishing House Pvt. Ltd., India. 2015.
2. Dr. Guruswamy S, “Financial Services”, Tata Mc Graw – hill Education, New Delhi. 2016.
3. Prasanna Chandra, “Financial Management Theory and Practice”. Tata McGraw-hill Education, New Delhi. 2015.

COURSE OUTCOME:

1. The students shall be able to know the various concepts of Merchant Banking.
2. The learner shall be understand the operational system of Merchant Banking in India.

III YEAR – V SEMESTER
COURSE CODE: 9VBF5C3

CORE – XVI - SURVEY BASED MINI PROJECT

Credits : 4

Hrs/Week : 4

The objective of this course is to provide an exposure to the students to understand financial market reality. Every student is expected to submit a survey based mini – project after a field survey collecting primary data using any relevant tool. The page limit is 50 pages except the annexure and other enclosures. Mere submission of the report is enough. No need for any Viva – voce. It can be considered as part the award of internal mark like an assignment.

III YEAR – V SEMESTER
COURSE CODE: 9VBF5C4

CORE – XVII - INDUSTRIAL VISIT

Credits : 4

Hrs/Week : 4

1. The students are expected to have a practical training in any Banking unit or undertaking to enable them to acquaint himself / herself with the procedure, practice and working of Banking.

2. Each student should undergo industrial training for a minimum period of 3 days during the fourth semester.

3. He / She shall undergo the above training in the institutions like banks, including co operative banks, insurance companies, mutual fund, firms, chit fund and financial institutions.

4. Students should may make their own arrangements to fix the companies to visit. Candidates should submit a report after the visit.

5. Industrial training reports shall be prepared by the students under the supervision of the faculty of the department.

III - YEAR - V SEMESTER
COURSE CODE: 9VBF5E1

ELECTIVE - I - RETAIL BANKING

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVE:

- After completing this course the students shall be able to familiarize with retail banking.

UNIT - I

History and definition, role within the bank operations, Applicability of retailing concepts distinction between Retail and Corporate / Whole sale Banking.

UNIT - II

Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring.

Important Asset Products - Home Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection.

Auto / Vehicle Loans - Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection.

Personal Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection.

Educational Loans Eligibility, Purpose, Amounts, Security, Disbursement, Moratorium, Prepayment issues, Repayments.

Credit / Debit Cards - Credit Vs Debit Cards, Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points. Other Products / Remittances / Funds Transfer.

UNIT - III

Marketing / Selling of retail products, MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards / Educational loans, with OEMs / Authorized Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Selling Process in retail products-Direct Selling Agents Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process.

Regulations and compliance Technology for Retail Banking - Static information, Account opening, basic loan origination data etc. Updated information like income details at different frequencies. Transaction information from disbursement till final settlement of the loan amount. Analytics / Alerts. Accounting entries - Loan process and the relevant accounting including EMI Computation.

UNIT - IV

Other issues related to Retail Banking Securitisation, mortgage based securities. Trends in retailing - New products like Insurance, Demat services, online / Phone Banking, Property services, Investment advisory / Wealth management, Reverse Mortgage – Growth of e-banking, Cross selling opportunities.

UNIT - V

Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of LokAdalat forum. Recovery Agents - RBI guidelines.

REFERENCE BOOKS:

1. Retail banking, Macmillan Education Indian institute of banking and finance. Himalaya Publishing House Bombay. - 2013.
2. Ramasamy and Namakumari, Marketing Management. S.Chand and Company (Pvt) LTD New Delhi - 2014
3. Gupta and Rajan Nair, Marketing Management. Sultan Chand & Sons, New Delhi – 110 002 – 2012.
4. Madhukar, Dynamics of Bank Marketing. Sultan Chand & Sons, New Delhi – 110 002 – 2012.
5. Kenneth Andrew, The Bank Marketing Handbook. Himalaya Publishing House 2009.

COURSE OUTCOME:

1. After learning this course the learners will gain a comprehensive knowledge on the theoretical and practical aspects of Retail Banking. The students would be aware of retail products and payment systems.

III - YEAR - V SEMESTER
COURSE CODE: 9VBF5E2

ELECTIVE - II - LEASING AND HIRE PURCHASE

Credits : 3

Hrs/Week : 3

COURSE OBJECTIVES:

- To facilitate the learners to acquire practical knowledge about Leasing and Hire Purchase

UNIT – I

Meaning – Definition – Importance and Types of Lease Finance – Advantages of Leasing.

UNIT – II

Difference between Leasing and Hire Purchase – Types of Leasees Agreement – financial – operating – sale and Lease bank – Direct Leasing – Leasing in india – Overseas Leasing.

UNIT – III

Hire Purchase Meaning – Definition – cash price – Hire Purchase price – Hire instatement. Down payment – Hirer – Hire – vendor – Interest – Future of Hire Purchase system – Installment purchase and installment system.

UNIT – IV

Factoring – Meaning – Definition – Importance – Advantages – Factoring in India.

UNIT – V

Financial Evaluation of Leasing – Introduction – Lessee's Perspective – Lessor's Viewpoint.

REFERENCE BOOKS:

1. Ghesh P.K and Gupta. G.S Fundamentals of Leasing and Lease Financing vision Book Pvt. Ltd. New Delhi, 2015.
2. Monga J.R. Financial Accounting concept & Applications Mayan paper backs, 2014.
3. Pandey I.M. Financial Management, Vikas Publishing House Pvt. Ltd, 2014.

COURSE OUTCOME:

1. After completing the course, the students will have a thorough knowledge about practical aspects of Leasing and Hire Purchase.

III YEAR – VI SEMESTER
COURSE CODE: 7SBS6B3

SKILL BASED SUBJECT - BASIC INTERNET AND OFFICE AUTOMATION LAB

Credits : 2

Hrs/Week : 4

COURSE OBJECTIVE:

1. To familiar the working with Internet and its services, like e-mail and web browsers
The course will have a professional computer skill and practical oriented.

UNIT – I INTERNET

1. Create & demonstrate an E-mail Id in any one of the mail server?
2. Write the step by step procedure to send a letter to your friend through E-mail and demonstrate with your system.
3. Write and demonstrate the procedure to apply for the post with the attachment of your BIODATA to any one of the company through E-mail
4. a) Demonstrate the procedure to copy a given file to the CD,USB DEVICE, FLOPPY DISK
b) Write the steps to zip & unzip the given file in Windows.
c) Demonstrate the steps to scan the picture with the help of the scanner & to perform the zooming operation.
5. Website using any one of the search engine.

UNIT - II MS-WORD

1. Prepare a PONGAL and DEEPAVALI greeting cards with picture insertion and alignment, write the procedure to take hard copy.
2. Prepare a letter using mail merge facilities to send the admission cards to the selected candidates for the various courses offered by the University.
3. Using MS-Word Prepare your own biodata with the help of the template and using numbering and bullets where ever necessary.
4. Create the table with following data:
Account number, Debit, Credit, Balance amount
Enter the data and perform the various operations in Table.
5. Type the document and do the following:
 - a) Find and replace the word.
 - b) Extract some paragraph to another file
 - c) Perform spell check operations
 - d) Perform the various operations in the format menu.

UNIT – III MS-EXCEL

1. Create the worksheet in MS-EXCEL to store the following information:
Reg.no Name Mark1 Mark2 Mark3 Total Average
 - a) using formula and function find the total, average maximum, minimum total marks
 - b) sort the names in alphabetical order
 - c) create the bar chart for average mark with proper titles, legend and gridlines.

2. Prepare the attendance report for the following in Excel

STUDENT ATTENDANCE REPORT

Course Name: BCA

Semester II

Total number of working days: 80

RegNo	Name	No. of Absent	No. of Present Attendance	Percentage of
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3. Create a worksheet in MS-Excel with following details
 - a) Employee number, Employee name, Designation, Basic pay and LIC, PF
 - b) Calculate

HRA	=	20% of Basic
DA	=	30% of Basic
Gross Pay	=	Basic Pay + HRA + DA
Net Pay	=	Gross Pay – (LIC+PF)
4. Create a worksheet in ms excel with the following details:
Name, Description of the item, price of each item, quantity purchased, stock in hand, Enter the 5 data in the above format
 - a) Calculate amount=price* quantity
 - b) In table sort the field item wise

UNIT – IV POWERPOINT

1. Prepare three slides in Power point showing the features of MS OFFICE and also set timings to view it.
2. Prepare three slides for showing the types of computers with the following settings:
 - a) Set different slide transitions
 - b) Give header & footer for each slide
 - c) Set slide timings for each slide
3. Prepare three slides with a text & picture expressing the introduction of new product.
4. Prepare five slides with a text and picture for various courses offered by the University with animation effect.

UNIT - V

DTP – Page maker – Coral Draw – Photoshop- Flash

REFERENCE BOOKS:

1. R.K.Taxali, PC Software For Windows – Tata McGraw-Hill, 2013.
2. Vikas Gupta, DTP Course Kit – Comdex publications, 2010.
3. David Xenakis Benjamin Levisa, Photoshop 6 In Depth– Dream Tech Press, New Delhi, 2010.

COURSE OUTCOME:

1. To be equip students with basic computer operations,operating systems, software utilities, data processing & office automation skills.

III YEAR – VI SEMESTER
COURSE CODE: 7SBS6B4

SKILL BASED SUBJECT – FRUITS AND VEGETABLES PRESERVATION SKILLS

Credits : 2

Hrs/Week : 3

COURSE OBJECTIVES:

- To understand the science, principles and techniques involved in fruits and vegetables preservation techniques
- To impart thorough knowledge on the technical skills in various aspects of food processing and preservation

UNIT - I

Principles, Methods, types of Preservation.

Preservation media and mode of action of preservation. Traditional & Modern methods.

UNIT - II

Study of various types of equipment's – care & precautions and usage.

Study of various types of containers.

UNIT - III

Vegetables & their product preservation Methods

Importance of personal hygiene and sanitary standards

UNIT - IV

Fruits & their preservation

UNIT - V

PROJECT:

1. Mapping of preservation practices & centres

(or)

2. Preservation practices specific to fruits & Vegetables in your area
(Project Report 15 to 25 Pages)

REFERENCEBOOK:

1. Srivastava R.P. and Kumar.S “Fruit and Vegetable Preservation: Principles”, 2015.
2. Ranjit Singh “Fruits”. GirdhariLalTandon et al “Preservation of Fruit and Vegetable Products”, National Book Trust, 2010.

COURSE COTCOME:

1. The students shall be learned through knowledge on the technical skills in various aspects of food processing and preservation.

**III YEAR - VI SEMESTER
COURSE CODE: 9VBF6G1**

COMPREHENSIVE STUDY

Credits : 4

Hrs/Week : -

The objective of this course is to evaluate the level of understanding of the courses taught during the semester and to update the knowledge on related aspects/ latest developments taking place in the field. Students are subjected to comprehensive Viva (oral examination) at the end of the semester for maximum of 100 marks. Conceptual understanding and overall grasp of the courses shall be the focus of evaluation. It is intended to develop communication skill, presence of mind, critical, analytical thinking and other soft skills of the students. A panel of examiners consisting of a faculty member, the HOD and an external examiner with jointly evaluated each student and award the marks for a maximum of 100. Passing minimum is 50%.

III YEAR - VI SEMESTER
COURSE CODE: 9VBF6G2

SOFT SKILL DEVELOPMENT

Credits : 4

Hrs/Week : 5

OBJECTIVE:

Today's world is all about relationship, communication and presenting oneself, one's ideas and the company in the most positive and impactful way. This course intends to enable students to achieve excellence in both personal and professional life.

UNIT - I :

Know Thyself/ Understanding Self Introduction to Soft skills-Self discovery-Developing positive attitude-Improving perceptions-Forming values

UNIT - II :

Interpersonal Skills/ Understanding Others Developing interpersonal relationship-Team building-group dynamics-Net workingImproved work relationship
Unit III Communication Skills / Communication with others Art of listening-Art of reading-Art of speaking-Art of writing-Art of writing e-mails-e mail etiquette

UNIT – IV:

Corporate Skills / Working with Others Developing body language-Practising etiquette and mannerism-Time managementStress management

UNIT –V:

Selling Self / Job Hunting Writing resume/cv-interview skills-Group discussion-Mock interview-Mock GD – Goal setting - Career planning

TEXT BOOKS:

Meena.K and V.Ayothi (2013) A Book on Development of Soft Skills (Soft Skills : A Road Map to Success), P.R. Publishers & Distributors, No, B-20 & 21, V.M.M. Complex, Chatiram Bus Stand, Tiruchirappalli- 620 002. (Phone No: 0431-2702824: Mobile No: 94433 70597, 98430 74472)

Alex K. (2012) Soft Skills – Know Yourself & Know the World, S.Chand & Company LTD, Ram Nagar, New Delhi- 110 055. Mobile No : 94425 14814 (Dr.K.Alex)

COURSE OUTCOME:

1. The students shall be able to achieve excellence in both personal and professional life.

III YEAR - VI SEMESTER
COURSE CODE: 9VBF6C1

CORE – XVIII HUMAN RESOURCE MANAGEMENT

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

After completing this subject,

- Discuss the evolution of Human Resource Management.
- Define Human Resource Management.
- List the scope of Human Resource Management.

UNIT – I

Introduction – Meaning and Definition, Nature, Scope objectives and Importance of HRM – Functions of HRM.

UNIT – II

Human Resource Planning – Human Resource Nature, Importance and Objectives of Human Resource Planning – Process of Human Resource Planning – Uses and Benefit of Human Resource Planning.

UNIT – III

Recruitment and Selection – Sources of Recruitment Selection of Employee – Difference between recruitment and selection.

UNIT – IV

Procedures for selection – Tests - Interviews – Types of Interview – Process of conducting interview – Checking of references – Final selection.

UNIT – V

Performance Appraisal – Modern methods – Training and Development – Importance of training employee – Types of training – Methods of training.

REFERENCE BOOKS:

1. J. Jayasankar: Human Resource Management, Margham Publications Chennai (2011).
2. G.R. Bassotia, Human Resources Management, Mangal Deep Publications. 2014.
3. K.Aswhappa, Human Resources and Personnel Management, TMH Publications New Delhi (2011).
4. Kaushal Kumar, Human Resources Management – ABD Publishers. 2012.
5. Keith Davis, Human Relations at work, TMH. Publishers. 2014.
6. C.B. Mamoria, Personnel Management, Himalaya publications house. 2010.
7. S.S. Khanka, Human Resource Management, Sulthan Chand & Sons Publishers, New Delhi. 2012.

COURSE OUTCOME:

1. The students will understand the basic concepts, functions and process of HRM.
2. To make the students capable in designing and formulating various HRM processes such as recruitment, selection, training, development, performance and reward systems, plans and ethical behavior.

III YEAR - VI SEMESTER
COURSE CODE: 9VBF6C2

CORE – XIX PROJECT CUM VIVA VOCE

Credits : 6

Hrs/Week : 6

Every student has to submit a project – report on a banking/Financial service – related topics. The report is to be evaluated by both internal as well as external examiner for 50 marks. The external examiner may be from University Department or a branch manager of a financial institution.

The Viva – voce examination is to be conducted for each candidate for the maximum of 50 marks. The board comprised an external examiner nominated by University, a seminar teacher of the department and the Head of Department the marks awarded by all the three is to be averaged. The passing minimum is 25 i.e 50%. The marks scored by the candidate for the project – report compared and the Viva – voce examination put together will be the final mark for the subject.

III YEAR - VI SEMESTER
COURSE CODE: 9VBF6E1

ELECTIVE – I - MERGER AND ACQUISITIONS

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVES:

After completing this subject,

- Should be able to concept of merger and acquisitions.
- The students should be able to Corporate Restructuring.

UNIT-I:

Mergers- types of merger– theories of mergers- operating, financial and managerial synergy of mergers – value creation in horizontal, vertical and conglomerate mergers – internal and external change forces contributing to M & A activities- Impact of M & A on stakeholders.

UNIT-II:

M & A – A strategic perspective- industry life cycle and product life cycle analysis in M&A decision, strategic approaches to M&A- SWOT analysis, BCG matrix.

UNIT-III:

Corporate restructuring – significance - forms of restructuring – joint ventures – sell off and spin off – divestitures – equity carve out – leveraged buy outs (LBO) – management buy outs – master limited partnership– Limited Liability Partnership (LLP) in India: Nature and 91 incorporation of LLP-De merger- strategic alliance- buyback of shares.

UNIT-IV:

Merger Process: Dynamics of M&A process - identification of targets – negotiation - closing the deal. Five-stage model – Due diligence– Types - due diligence strategy and process - due diligence challenges. Process of merger integration – organizational and human aspects – managerial challenges of M & A.

UNIT-V

Methods of financing mergers – cash offer, share exchange ratio – mergers as a capital budgeting decision Synergies from M&A: Operating and Financial synergy Accounting for amalgamation – amalgamation in the nature of merger and amalgamation in the nature of purchase- pooling of interest method, purchase method – procedure laid down under Indian companies act of 1956.

BOOK REFERENCES:

1. Mallikarjunappa, T. a. Why do Mergers and Acquisitions quite often fail? AIMS International - 2007.
2. Rao, P. M.. “Merger and Acquisitions of companies” “Deep & Deep publication pvt. Ltd-2011.
3. Mueller, D. “The Determinants and Effects of Mergers : An International Comparison" -2010.

COURSE OUTCOME:

The students shall be able to learned

1. Concept of merger and acquisitions.
2. Steps in Merger Process.

III YEAR - VI SEMESTER

COURSE CODE: 9VBF6E2

ELECTIVE – II – NON BANKING FINANCIAL COMPANIES

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVE:

After completing this subject, the students

1. Will be able to understand concept of Non Banking Financial Companies.
2. Will be able to understand the role of Non Banking Financial Companies in the financial market.
3. Able to know the recent initiatives of RBI relating to functioning of Non Banking Financial Companies.

UNIT – I:

An Overview – Role of RBI, SEBI, NABARD, NHB, IRDA, Commercial Banks, NBFCs, Post Office, Cooperative Banks.

UNIT – II:

NBFC -Types of NBFCs and their Regulators; role of NBFCs in promoting inclusive growth; Companies Act 2013; RBI guidelines for NBFCs; Chapters IIIB and IIIC of RBI Act, 1934; Corporate Governance.

UNIT – III:

Recent RBI initiatives in the financial space(Small finance banks, payment banks, Mudra bank, etc.) and their impact on Non Banking Financial Companies.

UNIT – IV:

Sources of Finance - Share Capital; Types of share capital; components of various tiers of capital; Debentures and its types. Public deposits; Bank Finance; Commercial Paper; Short term / Long term Bonds; Factoring, facting for ADRs, GDRs, ECBs, etc.

UNIT – V:

Types of investments: Govt securities, Bonds, Mutual Funds, Inter corporate deposits(ICDs); Classification, Accounting and Mark to market requirements.

REFERENCE BOOKS:

1. INDIAN INSTITUTE OF BANKING & FINANCE, Non Banking Financial Companies, Taxmann Publications 2017.
2. Bharats, Manual Of Non-Banking Financial Companies, Bharat Law House Pvt. Ltd.2017.
3. Nabhi's Law relating to Non Banking Financial Companies, A Nabhi Publication, 2014.
4. Machiraju H.R.: Indian Financial System, Vikas Publishing House Pvt. Limited, 2015.

COURSE OUTCOME :

1. After completing this course, the learners will have a thorough knowledge about the Non Banking Financial Companies.

III YEAR- VI SEMESTER
COURSE CODE: 9VBF6E3

ELECTIVE - III - CONSUMER AFFAIRS

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVE:

- This paper seeks to familiarize the students with their rights and responsibilities as a consumer, the social framework of consumer rights and legal framework of protecting consumer rights. It also provides an understanding of the procedure of redress of consumer complaints, and the role of different agencies in establishing product and service standards. The student should be able to comprehend the business firms' interface with consumers and the consumer related regulatory and business environment.

UNIT - I: Conceptual Framework

Consumer and Markets: Concept of Consumer, Nature of markets: Liberalization and Globalization of markets with special reference to Indian Consumer Markets, E-Commerce with reference to Indian Market, Concept of Price in Retail and Wholesale, Maximum Retail Price (MRP), Fair Price, GST, labeling and packaging along with relevant laws, Legal Metrology.

Experiencing and Voicing Dissatisfaction: Consumer buying process, Consumer Satisfaction/dissatisfaction-Grievances-complaint, Consumer Complaining Behaviour: Alternatives available to Dissatisfied Consumers; Complaint Handling Process: ISO 10000 suite

UNIT - II: The Consumer Protection Law in India

Objectives and Basic Concepts: Consumer rights and UN Guidelines on consumer protection, Consumer goods, defect in goods, spurious goods and services, service, deficiency in service, unfair trade practice, restrictive trade practice.

Organizational set-up under the Consumer Protection Act: Advisory Bodies: Consumer Protection Councils at the Central, State and District Levels; Adjudicatory Bodies: District Forums, State Commissions, National Commission: Their Composition, Powers, and Jurisdiction (Pecuniary and Territorial), Role of Supreme Court under the CPA with important case law.

UNIT -III:Grievance Redressal Mechanism under the Indian Consumer Protection Law

Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Disposal of cases, Relief/Remedy available; Temporary Injunction, Enforcement of order, Appeal, frivolous and vexatious complaints; Offences and penalties.

Leading Cases decided under Consumer Protection law by Supreme Court/National Commission: Medical Negligence; Banking; Insurance; Housing & Real Estate; Electricity and Telecom Services; Education; Defective Products; Unfair Trade Practices.

UNIT - IV: Role of Industry Regulators in Consumer Protection

- i. Banking: RBI and Banking Ombudsman
- ii. Insurance: IRDA and Insurance Ombudsman
- iii. Telecommunication: TRAI
- iv. Food Products: FSSAI
- v. Electricity Supply: Electricity Regulatory Commission
- vi. Real Estate Regulatory Authority

UNIT - V: Contemporary Issues in Consumer Affairs

Consumer Movement in India: Evolution of Consumer Movement in India, Formation of consumer organizations and their role in consumer protection, Misleading Advertisements and sustainable consumption, National Consumer Helpline, Comparative Product testing, Sustainable consumption and energy ratings.

Quality and Standardization: Voluntary and Mandatory standards; Role of BIS, Indian Standards Mark (ISI), Ag-mark, Hallmarking, Licensing and Surveillance; Role of International Standards: ISO an Overview

Note: Unit 2 and 3 refers to the Consumer Protection Act, 1986. Any change in law would be added appropriately after the new law is notified

REFERENCE BOOKS:

1. G. Ganesan and M. Sumathy. *Globalisation and Consumerism: Issues and Challenges*, Regal Publications. 2012
2. Choudhary, Ram Naresh Prasad. *Consumer Protection Law Provisions and Procedure*, Deep and Deep Publications Pvt Ltd, 2015.
3. Suresh Misra and Sapna Chadah. *Consumer Protection in India: Issues and Concerns*, IIPA, New Delhi, 2012.

COURSE OUTCOME :

1. After completing this course, the learners will have a thorough knowledge about the Consumer Affairs and Consumer Protection Law.

III YEAR- VI SEMESTER
COURSE CODE: 9VBF6E4

ELECTIVE - IV - CONSUMER FINANCE

Credits : 4

Hrs/Week : 4

COURSE OBJECTIVE:

- To make the students familiar with the consumer finance and related concepts.

UNIT – I:

Consumer Finance : Introduction, Meaning and Concept, Modes of consumer finance, Role of consumer credit in the financial system, Features of consumer credit transactions.

UNIT – II:

Types of consumer finance, Procedure for granting finance & terms of financing credit. Factoring and For factoring, Asset securitisation of debt.

UNIT – III:

Housing Finance: Housing finance companies, Refinance schemes for HFCs.

UNIT – IV:

Credit Cards : Introduction, Type of credit cards, Advantages, Limitation of credit cards, ATM Cards.

UNIT – V:

Depository System and Dematerialisation: Introduction, SEBI guidelines for participants, Code of conduct for issuer, Participants, Dematerialization/ Rematerialion of shares, Electronic settlement of shares; pledging, hypothecation of dematerialized shares. Freezing of demat accounts.

REFERENCE BOOK:

1. Khan, M.Y., “Financial Services”, Tata McGraw Hill, New Delhi. 2015.
2. Gurusamy, S., “Financial Services and System”, Vijay Nicole Imprints Pvt. Ltd., Chennai. 2016
3. Bhalla, V.K. “Management of Financial Services”, Anmol Publications Pvt. Ltd., New Delhi. 2014.

COURSE OUTCOME:

1. After completing the course, the students will be able to learned about consumer finance and other related concepts.