

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 from the academic year 2022-2023 onwards)

1. ELIGIBILITY:

- i) **For Admission:** Students who have already acquired NSQF certification Level 4 in a particular industry sector / at school level. (or)
- 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. (or)
- 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. (or)
- 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 semesters 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 hours for each semester. (Exclusive of the days for the conduct of University end-semester examinations).

The B.Voc. Course has single entry and multiple exit points. **Thus, the Students can opt to leave** (if passed the examinations) in the 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. (Banking and Financial Service) Programme in Affiliated Colleges of Alagappa University

4. THE CBCS AND CFSD SYSTEM:

B.Voc. (Banking and Financial Service) programme (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.

B.Voc. (Banking and Financial Service) programme also follows 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.

5. COURSES IN THE PROGRAMME:

B.Voc. (Banking and Financial Service) 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 offered in the programme.

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.
- ii) Allied Courses cover preferably two disciplines that are generally related to the main subject of the programme.
- ii) Elective Courses are three in number for the UG programme. B.Voc. (Banking and Financial Service) programme provides three set of Elective Courses (each set contains 2 Elective courses). Out of which, a student is required to choose three Elective courses from the options given.

Part IV: It consists of four categories:

- i) a) Those who have not studied 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 employability 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 in 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 as prescribed by UGC is followed. Mechanism of evaluation is given in following Figure:

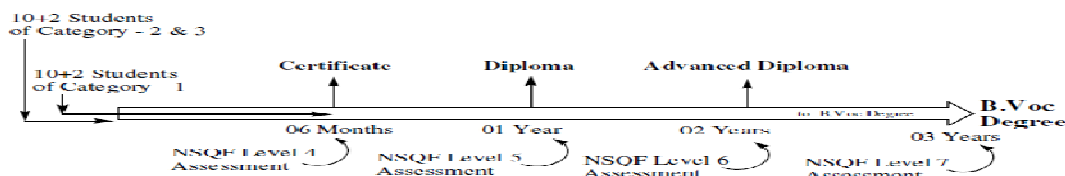


Fig. 1: Assessment of Skill Component under NSQF in Vocational Courses

- 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.
- 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 course(s) in the subsequent examinations to be held in October / November or April / May.
- 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.
- The results of all the examinations will be published through University Website.
- Along with the normal assessment and evaluation by the **University**, there will be a 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 15/25* marks (i.e.6/10* marks) in Theory papers and 40% out of 10/40* marks (i.e. 4/16* marks) in Practical Examinations.

Failed candidates in the Internal Assessment are permitted to improve their Internal Assessment marks in the subsequent semesters (two chances will be given for a candidate) 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 is adopted to compute the Semester Grade Point Average (SGPA) and Cumulative Grade Point Average (CGPA) maybe 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 referred to 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** (Banking and Financial Service) 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** (Banking and Financial Service) 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 question 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	Part	Study Components	Part
1	III	i). Core Courses (CC)	18	78	85
		ii). Allied Courses (AC)	2	8	9
		iii). Elective Courses (EC)	3	10	10
		iv). Industrial Internship	1	6	14
		v). Industrial Internship with Project	1	6	4
2	I	i). Language Courses (LC)	2	6	6
	II	ii). English Language Courses (ELC)	2	6	6
	IV	iii). General Courses (GC)	8	27	28
		iv). Comprehensive Study (CS)	-	-	-
		v). Non-Major Elective (NME)	2	5	6
		vi). Skill Based Courses (SBS)	6	24	24
		vii). Value Education / Gender Studies (VE/GS)	1	2	2
		viii). Environmental Studies (ES)	1	2	2
	V	ix). Extension Activities (EA)	-	-	-
Total				180	196

*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		
8.0 and above but below 8.5	A+	
7.5 and above but below 8.0	A	First Class with Distinction*
7.0 and above but below 7.5		
6.5 and above but below 7.0	B+	
6.0 and above but below 6.5	B	First Class
5.5 and above but below 6.0		
5.0 and above but below 5.5	C	Second Class
4.5 and above but below 5.0		
4.0 and above but below 4.5	P	Third Class
0.0 and above but below 4.0	F	
Absent	Ab	Re-appear

*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
NEW SYLLABUS FOR AFFILIATED COLLEGES
UNDER CBCS PATTERN WITH EFFECT FROM 2022-23 ONWARDS
B. Voc (Banking and Financial Services)
Programme Structure

Sem	Part	CourseCode	Courses	Course Name	Credits		Hrs./Week	T/P	Marks		Total
					Skill (S)	General (G)			Int.	Ext.	
1	I	2211T	T/O L	Tamil /Other Languages – I *	--	3	3	T	25	75	100
	II	712CE	E	Communicative English – I *	--	3	3	T	25	75	100
	III	22VBF1C1	CC	Basics of Banking	5	--	5	T	25	75	100
		22VBF1C2	CC	Introduction to Insurance	5	--	4	T	25	75	100
		22VBF1P1	CC	Practical : Practical Banking Lab – I (MS – Office)	4	--	4	P	25	75	100
	IV	22VBFA1	AL - IA	Allied I – Economics for Managers	4	--	4	T	25	75	100
		22VBF1G1	G 1	Life Coping Skills – Basic	--	4	4	T	25	75	100
		22BVE1	SEC - I	Value Education *	--	2	2	T	25	75	100
			Library / Yoga	--	--	1	--	--	--	--	
Total					18	12	30				800
II	I	2221T	T/OL	Tamil / Other Languages –II *	--	3	3	T	25	75	100
	II	722CE	E	Communicative English – II *	--	3	3	T	25	75	100
	III	22VBF2C1	CC	Financial Services	5	--	5	T	25	75	100
		22VBF2C2	CC	Digital Banking	5	--	4	T	25	75	100
		22VBF2P1	CC	Practical : Banking Lab II– E - Commerce	4	--	4	P	25	75	100
	IV	22VBFA2	AL - IB	Elements of Accounting	4	--	4	T	25	75	100
		22VBF2G1	G 2	Life Coping Skills – Advanced	--	4	4	T	25	75	100
		22BES2	SEC - II	Environmental Studies *	--	2	2	T	25	75	100
			Library / Yoga	--	--	1	--	--	--	--	
Total					18	12	30				800
	I	2231T	T/OL	Tamil / Other Languages –III*	--	3	3	T	25	75	100
	II	2232E	E	English for Enrichment –I	--	3	3	T	25	75	100
III	III	22VBF3C1	CC	Practice of Commercial Banking	4	--	4	T	25	75	100
		22VBF3C2	CC	Principles of Management for Bankers	4	--	4	T	25	75	100
		22VBFA3	AL - IIA	Business Mathematics	4	--	4	T	25	75	100
	IV	22VBF3G1	G 3	Professional Etiquettes	--	3	3	T	25	75	100
		22VBF3G2	G 4	Tally (Practical) – Lab – III	--	4	4	P	25	75	100
		22VBF3G3	G 5	வணிகக்கடிதங்கள்	--	1	1	T	25	75	100
		22BE3	SEC - III	Entrepreneurship	--	2	2	T	25	75	100
				SEC - IV	Non-major Elective – I : * 1. Adipadai Tamil 2. Advance Tamil 3.IT Skills for Employment/ MOOCS	--	2	2	T	25	75
Total					12	18	30				1000

Sem	Part	Course Code	Courses	Course Name	Credits		Hrs. / Week	T/P	Marks		Total
					Skill (S)	General(G)			Int.	Ext.	
	I	2241T	T/OL	Tamil / Other Languages –IV*	--	3	3	T	25	75	100
	II	2242E	E	English for Enrichment – II *	--	3	3	T	25	75	100
IV	III	22VBF4E1 22VBF4E2	DSE -I	(A)Credit Management / (B)Microfinance	4	--	4	T	25	75	100
		22VBF4P1	CC	Practical : Banking Operations	3	--	3	P	25	75	100
		22VBF4P2	CC	Practical Industrial Visit Report	2	--	2	P	25	75	100
	22VBFA4	AL - IIB	Business Statistics	3	--	3	T	25	75	100	
	IV	22VBF4G1	G 6	அலுவலக முறைகள்	--	4	4	T	25	75	100
		22VBF4G2	G 7	Interview Techniques and Interpersonal Communication #	--	3	3	T	100	--	100
		22VBF4G3	G 8	IT Skill For Employment	--	3	3	P	25	75	100
		-	SEC - V	Non-major Elective – II : * 1. Adipadai Tamil (or) 2. Advance Tamil (or) 3. Small Business Management / MOOC'S	--	2	2	T	25	75	100
Total					12	18	30				1000
V	III	22VBF5E1 22VBF5E2	DSE -II	(A)Non-Banking Financial Companies/ (B)Insurance Marketing	4	--	4	T	25	75	100
		22VBF5C1	CC	Marketing of Banking Services	4	--	4	T	25	75	100
		22VBF5C2	CC	Mutual Fund Management	4	--	4	T	25	75	100
		22VBF5C3	CC	Retail Banking	3	--	3	T	25	75	100
		22VBF5C4	CC	CRM in Banks	3	--	3	T	25	75	100
	IV	22VBF5G1	G 9	Business Plan Analysis	--	4	4	T	25	75	100
		22VBF5G2	G 10	Extension Activities #	--	2	2	P	100	--	100
		22VBF5G3	G 11	Innovation and Creativity	--	2	2	T	25	75	100
		22VBF5G4	G 12	Quantitative Aptitude #	--	4	4	T	100	--	100
Total					18	12	30				900
VI	III	22VBF6I	CC	Internship Training (45 days)	12	--	14	P	100	200	300
		22VBF6PR	CC	Survey Based Mini Project	6	--	4	P	25	75	100
	IV	22VBF6G1	G 13	Cyber Security in Banks	--	4	4	T	25	75	100
		22VBF6G2	G 14	Basics of Foreign Exchange	--	4	4	T	25	75	100
		22VBF6G3	G 15	Soft Skill Development	--	4	4	T	25	75	100
Total					18	12	30				700
Grand Total					96	84	180				5200

* Common Syllabus of Affiliated colleges, Alagappa University will be followed

Fully-internal Course: Examination will be conducted internally

Sem.	Part	Course Code	Course Name	Credits	Hrs. / Week	T/P	Marks		Total
							Int.	Ext.	
1	III	71BEPL - I	Professional English for Physical Science -I	4	5	T	25	75	100
2		72BEPL - II	Professional English for Physical Science –II	4	5	T	25	75	100
3		*							
4									

*The Syllabus of Professional English for III & IV Semester will be provided after Receiving the syllabus from TANSCHÉ.

As per TANSCHÉ, the Professional English book will be taught to all four streams apart from the existing hours of teaching/additional hours of teaching (1hour/day) as a 4 credit paper as an add on course on par with Major paper and completion of the paper is a must to continue his/her studies further.

- T/OL – Tamil/Other Languages,
- E – English
- CC – Core course – Core competency, critical thinking, analytical reasoning, research skill & teamwork
- Allied – Exposure beyond the discipline
- AECC – Ability Enhancement Compulsory Course (Professional English & Environmental Studies) – Additional academic knowledge, psychology and problem solving etc.,
- SEC – Skill Enhancement Course - Exposure beyond the discipline (Value Education, Entrepreneurship Course, Computer application for Science, etc.,
- NME – Non-Major Elective – Exposure beyond the discipline
- DSE – Discipline specific elective
- Extension activity & MOOCs – Voluntary basis
- T/P-Theory/Practical



Semester- I				
Course code:	Core Course I	T/P	Credits	H/W
22VBF1C1	BASICS OF BANKING	T	5	5
Objectives	<ul style="list-style-type: none"> • To know about the origin and functioning of banks. • To gain knowledge about money market. • To know the basic law and practices of commercial banks 			
Unit-I	Introduction: Origin of banking- definition – classification of banks on the basis of functions, on the basis of organizational structure.			
Unit-II	Structure of Banking in India –Scheduled and Non scheduled Commercial Banks- Co-Operative Banks- Payments Bank- Small Finance Banks.			
Unit -III	Nationalization of major Commercial Banks – Objects -Recent developments 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- Debit Card- Cheque Book– Closing of accounts.			
References and Textbooks:-				
<p>Basu,2010, <i>Theory and Practice of Development Banking</i>. Sultan Chand & Sons New Delhi.</p> <p>R.Kalidoss and Jothimuthu “Banking Law” Shanlax Publications, Madurai, (ISBN No 978-93-90082-21-6)</p> <p>Muranjan S.K., 2008, <i>Modern Banking in India</i>. Sultan Chand & Sons New Delhi.</p> <p>Reddy & Appanniah, 2010, <i>Banking Theory and Practice</i>. Margham Publications Chennai 600 017.</p> <p>Natarajan & Gordon, 2013, <i>Banking Theory and Practice</i>. Himalaya Publishing House.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ Learners will be familiar with the basics of banking. ➤ Students will be gaining knowledge on the day-to-day practices in banking. 			

Semester- I				
Course code: 22VBF1C2	Core Course II	T/P	Credits	H/W
	INTRODUCTION TO INSURANCE	T	5	4
Objectives	This course intends to: <ul style="list-style-type: none"> • Provide in-depth knowledge about 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	Insurance – Definition – Evolution of Insurance- Functions of Insurance – Nature of Insurance – Benefits of Insurance to Individuals, Business Units and the Society			
Unit-II	Classification of Insurance - Types of Life Insurance: Pure and Term – Types of General Insurance – Fire, Marine, Motor and Miscellaneous.			
Unit -III	Structure of Indian Insurance Industry – Insurance Regulatory and Development Authority (IRDA) Condition, Duties, Powers and Functions – Public Sector Insurance Companies – Private Sector Insurance Companies – Reforms in the Indian Insurance Industry.			
Unit -IV	Basic Principles of Insurance: Utmost good faith , Insurable Interest, Material Facts, Indemnity, Proximate Cause-Economic Principles of Insurance: Sharing ,Subrogation, Contribution- Financial Principles of Insurance – Premium Funds – Investments – Reserves– Surplus – Valuation of Surplus.			
Unit -V	Insurance Marketing – Significance – Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion – Distribution Channels – Selling Process.			
References and Textbooks:-				
Principles and Practice of Insurance, P.Periasamy, Himalaya PublishingHouse. – 2016.				
Insurance : Principles and Practice, M.Manoharan, PalaniParamountsPublications.2012.				
R.Kalidoss and Jothimuthu “ <i>Principles of Insurance</i> ” Shanlax Publications, Madurai, (ISBN No 978-93-90082-52-0)				
Elements of Insurance : A. Murthy, Margham Publications. – 2013.				
Elements of Insurance :N.Premavathi, SriVishnu Publications. – 2016.				
Insurance - Principles and Practice – M.N.Mishra, Himalaya Publications. – 2010.				
Outcomes	➤ 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.			

Semester- I				
Course code: 22VBF1P1	Core Practical I	T/P	Credits	H/W
	BANKING LAB – I (MS OFFICE)	P	4	4
Objectives	➤ To enlighten the students about the technical languages of computers that 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	Microsoft Excel – Building a spread sheet – Using Auto fill – Add and Remove Rows and Columns – Undo and Redo – Copying and moving Fields.			
References and Textbooks:-				
Stephen L.Nelson – Office 2000, the complete Reference, Tata McGraw Hill publishing Company Limited. 2016.				
Krishnan N.Windows and Ms-Office 2000 with Database Concepts – Sintech publication. 2015.				
KasiVairavan.P- Office Automation and word processing.Kalamohan Creations Pvt. Ltd 2010.				
Outcomes	<ul style="list-style-type: none"> ➤ Students will understand the basics of MS-Office. ➤ The learners will gain practical knowledge on MS- Word and MS-Excel. 			

Semester- I				
Course code:	ALLIED COURSE – I	T/P	Credits	H/W
22VBFA1	ECONOMICS FOR MANAGERS	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To learn the application of economic concepts for the modern business. ➤ To gain knowledge in the macroeconomic concepts. 			
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 markets (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.			
References and Textbooks:-				
<p>Gupta, 2010, <i>Managerial Economics</i>, Tata McGraw-Hill. Sultan Chand & Sons New Delhi.</p> <p>Maheswari and Gupta, 2009, <i>Managerial Economics</i>, VIKAS 2011 Publication House Pvt Ltd New Delhi .</p> <p>Peterson HC and Lewis, 2014, <i>Managerial Economics</i>, Himalaya Publishers .</p> <p>Varshney and Maheswari, 2012 <i>Managerial Economics</i>, Sultan Chand & Sons.</p> <p>P.L. Mehta, 2010, <i>Managerial Economics</i>, Sultan Chand & Sons.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ Students will be familiar with the nature and scope of managerial economics. ➤ Learners will gain knowledge on price elasticity and indifference curve. ➤ Students will be familiar with the factors of production and the law of returns to scale. 			

Semester- I				
Course code: 22VBF1G1	General I	T/P	Credits	H/W
	LIFE COPING SKILLS – BASIC	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ 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, Steps 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.			
References and Textbooks:-				
Xavier Alphones S.J “We Shall Overcome” A Textbook on Life Coping Skills, ICRDCE Publication Chennai, 2014.				
Outcomes	<ul style="list-style-type: none"> ➤ The students shall be able to understand the life skills, its concepts process and practices. 			

Semester- II				
Course code: 22VBF2C1	Core Course III	T/P	Credits	H/W
	FINANCIAL SERVICES	T	5	5
Objectives	<ul style="list-style-type: none"> ➤ To help students to understand the working of Financial System in India. ➤ To introduce them 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 and 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- Role of SEBI – Role of investor association and investment consultancies – Indian and Global Scenario.			
References and Textbooks:-				
Avadhani V, 2009, <i>Security Market</i> . Himalaya Publishing House.				
Gordon and Natarajan, 2011, <i>Financial Market and Services</i> .				
Raghunathan V, 2009, <u>Stock Exchanges and Investments</u> . Himalaya Publishing House.				
Varma, 2010, <i>Merchant Banking</i> . Sultan Chand & Sons New Delhi.				
Outcomes	<ul style="list-style-type: none"> ➤ Students will be familiar with the fundamentals of financial services and players in financial sectors. ➤ Students will be thorough with the meaning and importance of merchant banking, issue management, capital markets and role of SEBI. ➤ Students will gain knowledge about leasing and hire purchase, role of NSC, and BSC. 			

Semester- II				
Course code: 22VBF2C2	Core Course IV	T/P	Credits	H/W
	DIGITAL BANKING	T	5	4
Objectives	<ul style="list-style-type: none"> • To give an insight into the basics of Accounting Concepts and Principles. ➤ To prepare the students to have the foothold in Accounts. 			
Unit-I	Basics of Digital Banking: Meaning and significance of Digital Banking – Channels of Digital Banking – Evolution and progress of Digital Banking in India.			
Unit-II	Infrastructure for Digital Banking: LAN – WAN – Core Banking systems – INFINET-SWIFT.			
Unit -III	ATMs: - Mechanism – Types on site vs. offsite ATMs – Brown Label and white label ATMs – cash Recycles – CDM – POS – Debit cards.			
Unit -IV	Mobile Banking –Internet Banking – Digital Payment system: NEFT – RTGS – Rupay Cards – IMPS – UPI.			
Unit -V	Risk in Digital Banking: Security and privacy Issues – Technology related issues – Channel specific risk- Precautions to be taken by banks and customers.			
References and Textbooks:-				
<p>Dan Schatt .(2015) . <i>Virtual banking</i> : A guide to innovation and partnering . Audio Studios.</p> <p>Indian Institute of Banking and Finance .(2016)Digital Banking . New Delhi . Taxmann Publications.</p> <p>Raj .K. Singh .(2016) .<i>Digital the new normal for banks</i>. Adhyan Publications.</p> <p>Vikas Taneja and Sakshi Parashar .(2011). <i>E- banking and E- Commerce</i> . Alfa Publications</p>				
Outcomes	<ul style="list-style-type: none"> ➤ To gain the basic knowledge about Digital Banking. ➤ Be proficient in handling of Digital Banking Transactions. 			

Semester- II				
Course code:	Core Practical II	T/P	Credits	H/W
22VBF2P1	BANKING LAB – II- E – COMMERCE	P	4	4
Objectives	<ul style="list-style-type: none"> ➤ To impart knowledge in business through web and the internet basics, mail, secure mails, documentation and publications. ➤ To enhance the knowledge of students in different payment modes. 			
Unit-I	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	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 and Textbooks:-				
<p>Minoli Daniel, Minoli Emma, 2012, “<i>Web Technology Handbook</i>”, Tata McGraw Hill,.</p> <p>Elias.m. Awad, 2014, “<i>Electronic Commerce</i>” prentice- hall of India Pvt Ltd,.</p> <p>Ravi kalakota, Andrew B. Whinston, 2016, “<i>Electronic Commerce – a manager's guide</i>”, Addison-Wesley.</p> <p>Zheng Qin, 2016, “<i>Introduction to E-Commerce</i>”, T Singha University Press, Beijing,.</p> <p>Ravi Kalakotar, Andrew B. Whinston , 2010, <i>Frontiers of Electronic Commerce</i>, Addison-Wesley,.</p> <p>Kenneth C. Laudon, Carol Guerico Traver, 2011, <i>E-Commerce Business, Technology, Society</i>, Pearson Education.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ Students will be familiar with the basics of E-Commerce. ➤ Students will gain practical knowledge on Electronic Payment Schemes. ➤ Students will be familiar with the Web-Technology. 			

Semester- II				
Course code:	ALLIED IB	T/P	Credits	H/W
22VBFA2	ELEMENTS OF ACCOUNTING	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To give an insight into the basics of Accounting Concepts and Principles. ➤ To prepare the students to have the foothold in Accounts. 			
Unit-I	Introduction to Financial Accounting – Bookkeeping – Meaning and objectives – Double entry system – Importance – advantages – Journal and ledger – Preparing Trial balance – Subsidiary books – Different types of Cash books.			
Unit-II	Final Accounts – Capital and Revenue items – Preparation of Trading, Profit and Loss account and Balance Sheet – Adjustment entries.			
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- Income and Expenditure Account – Balance Sheet.			
Unit -V	Depreciation – Meaning, Causes, Needs and Types – Provisions and Reserves.			
References and Textbooks:-				
R.L.Gupta. 2014, <i>Advanced Accountancy</i> , Sultan Chand & Sons Pvt.Ltd New Delhi. R.S.N.Pillai & Bagavathi. 2014, <i>Advanced Accountancy</i> , Sultan Chand & Sons Pvt.Ltd New Delhi . M.Sumathy, 2016, <i>Principels of Accountancy</i> , Himalaya Publishing House, .				
Outcomes	<ul style="list-style-type: none"> ➤ Students will have clear insight into the basic Accounting concept. ➤ Students will gain knowledge about Journal, Ledger, Trial Balance and Error correction. ➤ Students will learn about the preparation of Final Accounts. 			

Semester- II				
Course code:	General Course	T/P	Credits	H/W
22VBF2G1	LIFE COPING SKILLS - ADVANCED	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To make the students manage stress and time effectively. ➤ To enable the students to become good team players to acquire problem-solving skills, and creative and critical thinking abilities to develop decisions, and build healthy relationships with their teammates 			
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	Teamwork: Meaning of Teamwork-Needed qualities for working as a Team-Team Learning: Questioning. Valuing Diversity- Communicating-Learning Review.			
Text Book: Xavier Alphones, S.J. (2004). <i>We Shall Overcome - A Textbook on Life Coping Skills</i> . Chennai: ICRDCE Publication.				
Books for Reference: Greenberger, D., & Padesky, C. A. (2015). <i>Mind over mood: Change how you feel by changing the way you think</i> . Guilford Publications. Lohmann, R. C. (2022). <i>15-Minute Focus: Anger, Rage, and Aggression: Brief Counseling Techniques that Work</i> . National Center for Youth Issues. Patil, N., & Dudhade, B. <i>Youth development through Life Skills development</i> .				
Outcomes	After Completing this course, the students are able to: <ul style="list-style-type: none"> ➤ The students gain noteworthy knowledge in Life Coping Skills The students will be able to face the challenges of the new millennium, ruled by globalization and market forces. 			

Semester- III				
Course code:	Core Course V	T/P	Credits	H/W
22VBF3C1	PRACTICE OF COMMERCIAL BANKING	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ 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 lien, 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 – 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.			
References and Textbooks:-				
Tannan, M.L, <i>Banking Law and Practice in India</i> , Thacker & Co. Ltd., Bombay, Latest Edn - 2010.				
Sundaram & Varshney, <i>Banking Theory, Law and Practice</i> , Sultan Chand & Sons, New Delhi, Latest Edn. Indian Institute of Bankers, Mumbai , Commercial Banking Volume I, II and III - 2013.				
Bedi H.L. and Hardikar V.K., 2014, <i>Practical Banking Advances</i> . Sultan Chand & Sons Pvt.Ltd New Delhi				
Kannan M.L., 2012, <i>Banking law and Practice in India</i> , Thacker & Co. Progressive Corporation Pvd.Ltd. Mumbai and Chennai.				
Sundharam and Varshini, 2013, “ <i>Banking Law, Theory And Practicies</i> ”, Sultan Chand & Sons,.				
B. Santhanam, 2016 , “ <i>Banking And Financial System</i> ”, Margham Publications, Chennai,.				
Outcomes	After completing the course <ul style="list-style-type: none"> ➤ The students will be able to Know the relationship between the banker and the customers. ➤ Acquire the knowledge in the day-to-day practices of commercial banks. 			

Semester- III				
Course code:	Core Course VI	T/P	Credits	H/W
22VBF3C2	PRINCIPLES OF MANAGEMENT FOR BANKERS	T	4	4
Objectives	➤ To acquaint the students with the basics of Banking Management to make them understand the customer behavior 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.			
References and Textbooks:-				
P.C. Tripathi and P.N. Reddy, <i>Principles of Management</i> , Tata McGraw Hill Publishing Company Limited, New Delhi - 2015.				
Dr. C.B. Gupta, <i>Principles of Management for Bankers</i> , Sultan Chand & Sons, New Delhi – 110 002 - 2012.				
Koontz, Harold and Cyril O'Donnell, <i>Essentials of Management</i> , Tata McGraw Hill Publishing Company Limited, New Delhi - 2016.				
Outcomes	<ul style="list-style-type: none"> ➤ Students will be able to develop an idea about management of banking and its functions. ➤ Students will be able to understand the behavioral pattern of customers. ➤ Learners will be familiar with the banking products and classifications. 			

Semester- III				
Course code: 22VBFA3	ALLIED IIA	T/P	Credits	H/W
	BUSINESS MATHEMATICS	T	4	4
Objectives	➤ To help the students acquire 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.			
References and Textbooks:-				
M.Monoharan and C.Elango, Palani, 2011, <i>Business Mathematics</i> , Paramount Publications. .				
D.C.Sanchetti and V.K.Kapoor , 2013, <i>Business Mathematics</i> , Sultan, Chand & Sons..				
D.C.Sanchetty and B.M.Agarwal , 2015, <i>Business Mathematics</i> , , Sultan, Chand & Sons.				
P.R. Vittal, 2010, <i>Business Mathematics</i> , Margham Publications.				
Outcomes	After completing the course students will be able to; <ul style="list-style-type: none"> ➤ Solve problems in the area of annuities, logarithms, probability and distribution. ➤ Acquire the knowledge and skills in solving practical business problems. 			

Semester- III				
Course code: 22VBF3G1	General Course	T/P	Credits	H/W
	PROFESSIONAL ETIQUETTES	T	3	3
Objectives	<ul style="list-style-type: none"> ➤ To impart various etiquettes, dress code in business environment. ➤ To impart understanding about behavioural styles in business environment 			
Unit-I	Business Etiquette, Greeting and Introduction: who to introduce first, Guidelines for Determining Importance, A few tips, Shaking Hands, Use of Names, Business Card, Remembering Names.			
Unit-II	The well Groomed Man: Hair, Face, Hands, Personal Hygiene, formal dress code, Shirts and Trousers, Business Suits, Ties, Shoes, Belt, Socks, Handkerchief, wallet, Jewellery, Eyeglasses, Fragrance, Business Casuals. The well Groomed Women: Hair, Personal Hygiene, Make up, Hand and Nails, Feet, Shoes, Jewellery, Formal Dress code, Indian Dressing, Western Dressing, Accessories, Business Casuals.			
Unit -III	Workplace Etiquette: Behavior, Body Language, Everyday Courtesies, Use of office Machine Etiquette, Using Facilities, Washroom Etiquette, Holding Doors, Elevator Etiquette, Managing Conflict, Visiting Other Offices, Receiving Visitors in Your Offices, Telephone Etiquette, Cell Phone Etiquette, Meeting Etiquette			
Unit -IV	Dining Etiquette: Rationale for a Dining Etiquette, Table Setting, Napkin Use, Cutlery Awareness, Eating Consideration, Eating Soup, Breaking Bread, Managing Difficult Food, Specific Dishes, Avoiding Elementary Dining Mistakes, Knowing Wines			
Unit -V	Restaurant Etiquette: Reservation, Ordering, Problems, Paying Bills and Tipping, Buffet Dining Etiquette. Office Party Etiquette: some Consideration, when is a Person a Bad Guest. Travel Etiquette: Airplane Travel, Hotel Stay. Cross-Cultural Consideration: Awareness, Cultural Sensitivities of some Countries, Giving Gifts. Email Etiquettes.			
Text Book: Barbara Pachter, & Marjorie Brody, (1994). <i>Business Etiquette</i> . New York: Mcgraw-Hill Education. Sarvesh Gulati, (2012). <i>Corporate Grooming and Etiquette</i> . Kolkatta: Rupa Publications Pvt. Ltd.				
Books for Reference: Ferguson, (2009). <i>Professional Ethics and Etiquette</i> . New York: Infobase Publishing. Shitkal Kakkar Mehra, (2012). <i>Business Etiquettes - A Guide for the Indian Professional</i> . New Delhi: Harper Collins India Publisher.				
Outcomes	After Completing this course, the students are able to: <ul style="list-style-type: none"> ➤ well verse with business Etiquette, workplace Etiquette, dinning Etiquette, and restaurant Etiquette. ➤ Improve Professional behaviour in business environment 			

Semester- III				
Course code:	General Practical I	T/P	Credits	H/W
22VBF3P1	TALLY - LAB	P	4	4
Objectives	<ul style="list-style-type: none"> ➤ To familiarize the students with the innovations in information technology and its impact on business. ➤ To describe the fundamentals of Tally ERP 9. ➤ To impart skills in 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 toTally:– 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 and Categories –Creation of Budgets – Editing and Deleting Budgets- Purchase Order and Sales Order- Preparation of Final Accounts with Adjustment(Simple Adujustment 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.			
References and Textbooks:-				
<p>P.KasiVairavan, 2010,“<i>Computer Applications in Accounting Software (Tally 9)</i>. KalamohanCreations Pvt Ltd.</p> <p>Bhuvanewari.K 2012, <i>Tally 6.3</i>. Kannadasan Pathippagam, Chennai.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ After the successful completion of the course the students will be aware of the concepts, application and utilization of computer in day to day life. ➤ The students will acquire the basic knowledge of computerized accounting and to generating the report of balance sheet through accounting package. 			

Semester- III				
Course code: 22VBF3G4	GENERAL-5	T/P	Credits	H/W
	வணிகக்கடிதங்கள்	T	1	1
நோக்கம்:	வணிகக்கடிதங்களைப் பற்றி முழுமையாக அறிந்து கொள்ள உதவுதல்.			
பகுதி 1	வணிகக்கடிதங்களின் அடிப்படைக் கூறுகள் வணிகக் கடிதங்களின் பொதுஅமைப்புமற்றும் படிவங்கள் – கடித வகைகள் – சிறப்புக் கூறுகள்–நோக்கம் –கடிதம் எழுதுபவர் எழுதும் முன் மனதில் கொள்ளவேண்டியசெய்திகள்.			
பகுதி 2	விண்ணப்பக் கடிதங்கள் வேலைவேண்டிவிண்ணப்பக் கடிதம் – கருத்துரைகாட்டும் கடிதங்கள் – கடனுக்காககடிதங்களும் சிபாரிசுகளும் – வியாபாரத்தில் நானையமாகநடப்பதுகுறித்துகடிதங்கள் –விளம்பரப்படி–அதைதயாரிக்கும் முறை.			
பகுதி 3	வியாபாரக் கடிதங்கள் முனைவுக் கடிதங்கள் –விசாரணைகள் – விலைப்புள்ளிகள் –ஆணையறுக்கள் – புகார்களும் சரிகட்டலும் – சரக்குபெற்றுக் கொண்டதைஉறுதிசெய்தல் – நிலுவைத் தொகைநினைவுறுத்தல்.			
பகுதி 4	பல்வகைக் கடிதங்கள் ஏற்றுமதி இறக்குமதிதொடர்பானகடிதங்கள் –முகவாண்மைதொடர்பானகடிதங்கள் – வியாபாரச் சுற்றறிக்கையாரித்தல்.			
பகுதி 5	வங்கிக் கடிதங்கள் –காப்பீட்டுக் கடிதங்கள் –போக்குவரத்துக் கடிதங்கள் – அரசுத்துறைசார்ந்தகடிதங்கள்.			
References and Textbooks:- S.ஆ.சுந்தரம் ஸ்ரீ மீனாட்சிபப்ளிகே'ன்ஸ் காரைக்குடி 2015. Dr.S.ராஜேந்திரன் பாவைப்பளிகே'ன்ஸ் 2012.				
Outcomes	<ul style="list-style-type: none"> ➤ வணிகக்கடிதங்களின் அடிப்படைக் கூறுகள் பற்றிதெரிந்துகொள்வார்கள். ➤ விண்ணப்பவியாபாரகடிதங்கள் எப்படிஎழுதுவதுஎனஅறிந்துகொள்வது. ➤ பல் வகைகடிதங்கள் பற்றிஅறிவது. 			

Semester- IV				
Course code: 22VBF4E1	DSE I	T/P	Credits	H/W
	(A) CREDIT MANAGEMENT	T	4	4
Objectives	Enabling the learners to: <ul style="list-style-type: none"> ➤ Understand the traditional and emerging concepts in credit management. ➤ Gain knowledge about the credit delivery system in banks. ➤ Undertake scientific appraisal of credit proposals. ➤ Be competent in the legal aspects of documentation. ➤ Have acquaintance with the intricacies involved in the management of NPAs and the recovery mechanism adopted by banks. ➤ 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 work.			
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.			
References and Textbooks:-				
Gupta, 2010, <i>Managerial Economics</i> , Tata McGraw-Hill. Sultan Chand & Sons New Delhi.				
Maheswari and Gupta, 2009, <i>Managerial Economics</i> , VIKAS 2011 Publication House Pvt Ltd New Delhi.				
Peterson HC and Lewis, 2014, <i>Managerial Economics</i> , Himalaya Publishers.				
Varshney and Maheswari, 2012, <i>Managerial Economics</i> , Sultan Chand & Sons.				
P.L. Mehta, 2010, <i>Managerial Economics</i> , Sultan Chand & Sons.				
Outcomes	After completing the course the learners will be: <ul style="list-style-type: none"> ➤ Able to evaluate the loan proposal properly. ➤ Fine-tuned to assess the credit needs of the borrowers. ➤ Exposed to the intricacies involved in the management of NPA in banks. 			

Semester- IV				
Course code: 22VBF4E2	DSE	T/P	Credits	H/W
	(B) MICROFINANCE	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To provide students the principles and practices of micro finance institutions and microfinance services. ➤ The course emphasizes on improving skills of the students to prepare microenterprises business plan for self-employment opportunities. 			
Unit-I	Introduction to Microfinance Concept and meaning of microfinance- History of microfinance- Need of microfinance; Key principles of microfinance- Microfinance client- Microfinance products: microcredit, micro saving, micro insurance and payment and transfers- Distinction between traditional financing and micro financing.			
Unit-II	Micro Entrepreneur and Microfinance Concept and importance of micro enterprises and entrepreneurs- Business plan for microenterprises - Preparation of business plan.			
Unit -III	Microfinance Credit Lending Models Individual lending model- Grameen Bank solidarity lending model- Village Banking Model- Cooperative model- Self-Help Group model- Rotating savings and credit association- lending models in Nepal: wholesale lending – RSRF and RMDC, retail lending.			
Unit -IV	Microfinance Institutions Objectives of the microfinance institutions- Importance of microfinance institutions; Attributes of a good microfinance institutions- Institutional types- Formal financial institutions, Semiformal financial institutions and Informal financial providers.			
Unit -V	Microfinance and Development Microfinance and women empowerment- microfinance and health-Microfinance and microenterprise development- Microfinance and education- Microfinance and networking- Micro insurance policies and practices- Challenges and way outs.			
References and Textbooks:-				
Ledgerwood, J. <i>The new microfinance handbook</i> . Washington, DC: The World Bank. Panda, D. K. <i>Understanding microfinance</i> . New Delhi: Wiley India. Marguerite S. R. <i>The microfinance revolution</i> . Washington, DC: The World Bank. Shah, R. K. <i>Microfinance in Nepal</i> . New Delhi: Serials Publications.				
Outcomes	By the completion of this course, the students should be able to: <ul style="list-style-type: none"> ➤ Explain the nature of microfinance and microfinance models; ➤ Define the role of microfinance institutions in social and economic development; ➤ Choose appropriate model of microfinance institutions and develop microfinance products; 			

Semester- IV

Course code: 22VBF4P1	Core Practical III	T/P	Credits	H/W
	BANKING OPERATIONS - LAB	P	3	3

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.

Semester- IV

Course code:	Core Course IV	T/P	Credits	H/W
22VBF4P2	INDUSTRIAL VISIT REPORT	P	2	2

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 shall 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.

6. Industrial visit report is to be evaluated by an industrial expert / academician and a teacher examiner from the Department for 100 marks (25 marks for Viva voce, 75marks for Industrial visit report)

Semester- IV				
Course code: 22VBFA4	ALLIED IIB	T/P	Credits	H/W
	BUSINESS STATISTICS	P	3	3
Objectives	➤ To familiarize the learners with the Statistical Techniques.			
Unit-I	Business Statistics - 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.			
References and Textbooks:-				
S.P.Gupta, 2015, <i>Statistical methods</i> : Sultan chand& sons, New Delhi..				
R.S.N.Pillai&Baghavathy, 2014, <i>Statistics,Theory&Practice</i> :-S.Chand&Company New Delhi.				
Sanchetti and Kapoor , 2013, <i>Statistical Methods</i> : Sultan Chand & Co., New Delhi.				
Wilson,2015, <i>Business Statistics</i> : Himalaya Publishing House, Mumbai.				
P.R.Vittal, 2016, <i>Business Mathematics and Statistics</i> : Margham Publications, Chennai.				
Note: The question paper shall contain 60% problems and 40% theory				
Outcomes	After completing the course the students shall be able to explain the concept of statistics and familiar with methods of Statistical Technical.			

Semester- IV				
Course code: 22VBF4G1	GENERAL- 6	T/P	Credits	H/W
	அலுவலக முறைகள்	T	4	4
நோக்கம்:	➤ அலுவலகமுறைகள் பற்றிமுழுமையாகஅறிந்துகொள்ளுதல்.			
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–பணியாளிதாக்குதல் –பணிவரைபடம்–பணியாளிவிடுதல் 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.			
References and Textbooks:- S.M.சுந்தரம் 2015, ஸ்ரீ மீனாட்சிபப்ளிகேன்ஸ் காரைக்குடி. Dr.S.ராஜேந்திரன்இ 2012, பாவைபப்ளிகேன்ஸ்.				
Outcomes	<ul style="list-style-type: none"> ➤ நவீன அலுவலகத்தின் அமைப்பு முறைகள் பற்றி தெரிந்துகொள்ளலாம். ➤ கடிதங்களைக் கையாளுதல் மற்றும் கடிதப் போக்குவரத்தைப் பற்றி தெரிந்துகொள்ளலாம். ➤ புதிவேடுகளை பராமரித்தல் மற்றும் கோப்பிடுதல் அறிந்துகொள்ளலாம். 			

Semester- IV				
Course code: 2VBF4G2	General -7	T/P	Credits	H/W
	INTERVIEW TECHNIQUES AND INTERPERSONAL COMMUNICATION	T	3	3
Objectives	<ul style="list-style-type: none"> • 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 sprit, 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			

References and Textbooks:-

Text Book:

Abdulhashen, (2012). *Interview Manual*. New Delhi: Ramesh Publishing House.

Books for Reference:

Hurlock, E.B. (2006). *Personality Development*. New Delhi: Tata McGraw Hill

Anandamurugan, S. (2011). *Placement Interviews*. New Delhi: Tata McGraw Hill

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.

Outcomes	➤ The students shall be able how to face interview.
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Semester- V				
Course code: 22VBF5E1	DSE-II	T/P	Credits	H/W
	(A)NON – BANKING FINANCIAL COMPANIES	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To enable the learner to explore the role of NBFCs in the Indian financial system. ➤ To acquaint the learners with different aspects of Customer Relationship Management in NBFCs. ➤ To educate the learner on the different types of loans and advances offered by NBFCs. ➤ To familiarise the learners with credit management and investment mechanisms of NBFCs. ➤ To disseminate information on regulatory framework for NBFCs. 			
Unit-I	<p>Role of NBFCs in the Indian Financial System:</p> <p>NBFC-Meaning-Types of NBFCs–NBFCs and inclusive growth-Traditional Sources of Finance: Share Capital, Debentures, Public Deposits, Bank Finance, Short term/Long term Bonds– Innovative Sources of Finance: CP, CBLO, Factoring, forfaiting, ADRs, GDRs, ECBs, etc. classification: Equity fund – Debt fund- Growth fund –Balanced fund.</p>			
Unit-II	<p>Customer Relationship Management in NBFCs- Meaning- Types of Customers- Service to Customers-Fair Practices Code for NBFCs-Customer Complaints- Redressal System for Customers and Depositors of NBFCs- Marketing and Distribution-Meaning- Importance and Functions of Marketing Management-Pricing of Products- Role of Promotion-Direct and Indirect Channels of Distribution.</p>			
Unit -III	<p>Loans and Advances of NBFCs: Demand Loans-Term Loans-Project Loans and Infrastructure Finance- Trade Finance-Home Loans - Personal Loans -Consumer Loans - Vehicle Finance (personal and commercial) - lending against shares -Gold Loans –MSME finance and Microfinance. Constitution and Organization of Mutual Funds: Sponsors-Roles and responsibilities - Trustees – Duties and responsibilities of trustees–Trust Deed.</p>			
Unit -IV	<p>Credit Management and Investments: Credit appraisal techniques–Documentation and Credit management – Securities- Different modes of charging, types of collaterals and their characteristics-Credit monitoring-Asset classification- NPA management-Recovery of loans–Types of investments: Govt securities, Bonds, Mutual Funds, Inter corporate deposits and others.</p>			
Unit -V	<p>NBFCs: CRAR, ALM, Market risk and Operational risk- KYC /AML /CFT Norms- PMLA Act: obligations -records to be maintained-Corporate Governance–Recent RBI Initiatives in the Financial Space and its Impact of NBFCs</p>			

References and Textbooks:-

Akhan, J.A. (2010). Non-Banking Financial Companies in India: Functioning & Reforms (1st edition). New Century Publications.

Bharat. (2017). Manual of non-banking financial companies (16th edition). Bharat Law House Pvt. Ltd. Indian Institute of Banking & Finance. (2021). Non Banking Financial Companies (2017th edition). Taxmann.

Online Resource:

Natarajan, R. (n.d.). NBFC in India A Comprehensive Study. Udemy. <https://www.udemy.com/course/nbfc-in-india-a-comprehensive-study/>

Outcomes

After the completion of the course, learners will be able to;

- Gain knowledge about the role of NBFCs in the Indian financial system.
- Understand the Customer Relationship Management practices of NBFCs.
- Broaden their understanding regarding the loans and advances of NBFCs.
- Comprehend the dimensions of NBFCs' credit management and investments.

Semester- V				
Course code: 22VBF5E2	DSE II	T/P	Credits	H/W
	(B)INSURANCE MARKETING	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To familiarize the students with the core marketing concepts and marketing environment. ➤ To provide insight into consumer behavior and insurance. ➤ To acquaint the students with the 7 Ps of Marketing Mix. ➤ To get a basic understanding of the selling process in insurance ➤ To impart skills in the insurance distribution channels <p>To help the students to understand the contemporary developments in Insurance Marketing</p>			
Unit-I	Marketing Basics: Marketing – Meaning and Importance – Scope – Core marketing concepts – Marketing orientations - Difference between Marketing and selling – STP approach - Goods and Services Marketing – Marketing Strategy – Types of strategy			
Unit-II	Concept of Insurance Marketing: Formulation of Marketing Mix - 7P's of Marketing Mix: Product or Service offer, Price, Promotion, Place (Distribution) or Service Channels, People, Process and Physical Evidence – Basic problems of Insurance Marketing –Relationship Marketing.			
Unit -III	Customer Behaviour: Behavioural Profile of the customer – Black box effect - Who is customer- Consumer roles - Decision Making Process – Factors influencing consumer behavior. Digital Insurance: Meaning and Importance - Introduction to internet marketing – Significance of internet insurance marketing.			
Unit -IV	Selling Insurance - A push product – Buying motives of insurance - Attributes of a strong salesperson - Selling Process –Prospecting- why prospects-prospecting attitude - who is prospect - Pre-approach – preparation – presentation and demonstration – objections and resistance handling - ways of meeting objections – Closing the sale - Post sales activities			
Unit -V	Distribution Strategy- Concept – History – Types of Distribution Channels – Insurers, Agents, Intermediaries, Role of POS Persons and IRDAI- Bancassurance - Channels for rural market.			
References and Textbooks:-				
Philip Kotler. (2022). <i>Marketing Management</i> 14/e. Pearson Education. Jagendra Rana. (2022). <i>Insurance Intermediaries</i> . Bluerose Publishers Pvt. Ltd.				
Eswari Karthikeyan. (2019). <i>Fundamental Principles of Insurance</i> . Sahitya Bhawan Publications				
Barry Wicks. (2018). <i>Marketing Insurance Products and Services</i> . Chartered Insurance Institute. Jagendra Rana. (2018). <i>Insurance Distribution Channels</i> . Notion Press.				
Insurance Institute of India. (2016). IC-38. Insurance Agents General.				
<u>Mukherjee Amit</u> . (2012). Effectiveness of Distribution Channel in Insurance Sector Lambert Academic Publishing.				

Sandeep Sharma. (2014). *Insurance Marketing*. <https://www.amazon.in/Insurance-Marketing-Dr-Sandeep-Sharma/dp/8189922874>.

Matt Wilson. (2010). *Mastering Insurance Marketing: Insurance Marketing Is Changing Dramatically*. Insurance agents.com

Online Resources:

<https://www.coursera.org/lecture/financial-markets-global/insurance-fundamentals-X6HV1> Insurance Basics and Types <https://www.youtube.com/watch?v=hapKVJuQh-U>

Outcomes

After completing this course, students will be able to:

- Get an exposure to the marketing concepts and marketing environment.
- Explain the consumer behavior and insurance.
- Gain adequate knowledge about the 7 Ps of Marketing Mix
- Develop skills in selling insurance products
- Understand and demonstrate their exposure towards growing complexities and recent trends in the distribution channels
- Play an active role in the insurance markets.

Semester- V				
Course code: 22VBF5EC1	Core Course VII	T/P	Credits	H/W
	MARKETING OF BANKING SERVICES	T	4	4
Objectives	To facilitate the learners to: <ul style="list-style-type: none"> ➤ Understand the concept and significance of marketing in banking, the elements of marketing mix, marketing plan, SWOT Analysis and marketing strategies adopted by banks ➤ 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 ➤ 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 of Product Development- Product Management-Products- Non Fund based products.			
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.			
References and Textbooks:-				
Ramasamy and Namakumari, 2014, <i>Marketing Management</i> . S.Chand and Company (Pvt) LTD New Delhi Gupta and Rajan Nair, <i>Marketing Management</i> . Sultan Chand & Sons, New Delhi – 110 002 – 2012. Madhukar, <i>Dynamics of Bank Marketing</i> . Sultan Chand & Sons, New Delhi – 110 002 – 2012. Kenneth Andrew, 2009, <i>The Bank Marketing Handbook</i> . Himalaya Publishing House.				
Outcomes	<ul style="list-style-type: none"> ➤ After the completion of the course, the students will acquire comprehensive knowledge in the emerging area of Bank Marketing. 			

Semester- V				
Course code: 22VBF5C2	Core Course VIII MUTUAL FUND MANAGEMENT	T/P T	Credits 4	H/W 4
Objectives	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 economy- 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.			
References and Textbooks:-				
Lalit K Bansal, Mutual Funds: Management and Working. Learntech Press Trichy. – 2015. Machiraju H R, Merchant Banking: Principles and Practice. Sultan Chand & Sons, New Delhi – 110 002. – 2012.				
Outcomes	<ul style="list-style-type: none"> ➤ 1 Students will understand the state of the mutual fund industry in India. ➤ Students will explain the set of regulatory and ethical business practices applied to Indian mutual fund industry. ➤ Students will gain insight into the decision making of fund investors and fund managers. 			

Semester- V				
Course code: 22VBF5C3	Core Course IX	T/P	Credits	H/W
	RETAIL BANKING	T	3	3
Objectives	➤ To familiarize the students with the retail banking products and recovery of retail loans.			
Unit-I	Retail Bank- 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. Asset Products - Home Loans, Auto/ Vehicle Loans, Personal Loans, Educational Loans: Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments / Collection. 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.			
Unit -IV	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 -V	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.			

References and Textbooks:-

Retail banking, Macmillan Education Indian institute of banking and finance. Himalaya Publishing House Bombay. - 2013.

Ramasamy and Namakumari, 2014, *Marketing Management*. S.Chand and Company (Pvt) LTD New Delhi
Gupta and Rajan Nair, 2012, *Marketing Management*. Sultan Chand & Sons, New Delhi – 110 002 .

Madhukar, 2012, *Dynamics of Bank Marketing*. Sultan Chand & Sons, New Delhi – 110 002 .

Kenneth Andrew, 2009, *The Bank Marketing Handbook*. Himalaya Publishing House .

Outcomes	<ul style="list-style-type: none"> ➤ 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.
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Semester- V				
Course code:	Core Course X	T/P	Credits	H/W
22VBF5C4	CUSTOMER RELATIONSHIP MANAGEMENT IN BANKS	T	3	3
Objectives	<ul style="list-style-type: none"> ➤ To enable the students to know the concept of CRM. ➤ To expose the students the role of customers relationship management in banks. 			
Unit-I	Introduction to Communication - Need / Mode of communication – Barriers- Channels of Communication - Oral - Written - Listening and Verbal skill - Interpersonal Communication and Intra Personal Communication.			
Unit-II	Customer Relationship Management (CRM) - Concept and Approach - CR in Competitive Environment Public Relation and Image Building			
Unit -III	Banker and Customer: Banker - Customer Relationship - Retaining and Enlarging Customer Base - Customer services- Quality circle. relationship management, Stages in customer relationship management process.			
Unit -IV	Customer Services- Nature and Types of Customer - Complaint Redressal Methods, Customer Service Committee, Customer Day - COPRA Forum - Ombudsman.			
Unit -V	Marketing- Meaning- Market Segment - Customer Data Base - Market Research. Review and Evaluation of Customer Satisfaction.			
References and Textbooks:-				
Peeru Mohamed, H. & Sangadevan, A, Customers Relationship Management, A Step by step approach, Vikas Publishing House Private Limited, Noida.				
Mukesh Chaturvedi Abhinav, Chaturvedi, Customers Relationship Management, An Indian Perspective, Excel Books, New Delhi.				
E-RESOURCES:				
www.salesforce.com				
www.searchcrm.techtarget.com				
www.managementstudyguide.com				
Outcomes	After learning this course the learners will gain a comprehensive knowledge on the theoretical and practical aspects of Customer Relationship Management in banks.			

Semester- V				
Course code: 22VBF5G1	GENERAL- 8	T/P	Credits	H/W
	BUSINESS PLAN ANALYSIS	T	4	4
Objectives	<ul style="list-style-type: none"> • To acquire the Skills relating to Entrepreneurship • To develop the entrepreneurial way of thinking to identify a business. • To develop a Business Plan relating to the planned entrepreneurial venture 			
Unit-I	Business Plan What is a Business Plan - General Information - Details of Proposed Project - Manufacturing or service - Conducting the Market Study - Cost of the Project (Fixed Capital, Working Capital) - Meaning of Finance - Project Profitability Analysis			
Unit-II	Planning for your Venture, Decisions, Market: Market Survey Planning and areas of planning - Decisions an entrepreneur takes - Becoming an Entrepreneur - Finding an Opportunity - Making a Project Plan - The Process of Selection - Exploring Opportunities - Taking a Decision.			
Unit -III	Overview of Entrepreneurship Overview on the concept of Entrepreneurship and Charms of becoming an Entrepreneur - Understand the qualities of an Entrepreneur - Skills required for an Entrepreneur.			
Unit -IV	Sources of Finance and Various Govt. Schemes Internal Sources and External Sources - Term-loan –Long Term Loan - Short Term Loan - Plant Leasing - Hire-Purchase - Working capital Loan.			
Unit -V	Practice of Preparation of Business Plan- Lab			
References and Textbooks:- Harvard (2007): Creating a Business Plan: Expert Solutions to Everyday Challenges, Harvard Business School Press. Ford et al. (2007): The Ernst & Young Business Plan Guide, John Wiley & Sons. Sahlmann (2008): How to Write a Great Business Plan, Harvard Business School Press. Brown (2015): Writing A Business Plan that Works: Create a Winning Business Plan and Strategy For Your Start-up Business, Create Space.				
Outcomes	<ul style="list-style-type: none"> ➤ The students will acquire the entrepreneurial temperament to start a business venture. ➤ The students will able to write a Business Plan for the purpose of obtaining finance for the Business. 			

Semester- V

Course code: 22VBF5G2	GENERAL Practical -II	T/P	Credits	H/W
	EXTENSION ACTIVITY *	P	2	2

Objectives	<ul style="list-style-type: none"> To enable the students to learn and understand the culture, living environment, values as well as the problems of rural people To bring desirable changes in knowledge, skill and attitude of rural people.
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1. Extension Activities will be organized for 2 days in the Third Semester. The programme may be organized in any Saturday and Sunday.
2. A meeting of all the staff of the College (Teaching, Administrative and Technical Staff) be conducted before departing to the camp in which every aspect like Programme to be carried out, accommodation, food, medical aid, transport facilities, etc., should be thoroughly discussed.
3. One credit will be allotted for this Extension Activities. The marks allotted for the 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 / rural people	10
2.	Participation / Attitude towards work	10
3.	Participation in interaction and discussion	10
4.	Knowledge of problems / issues	10
5.	Organizing & decision - making ability	20
6.	Expression : a) Activity / Cultural Programme	10
	b) Report writing	20
7.	Ability to adjust and work in a team	10
	Total	100

Outcomes	<p>After Completing this course, the students are able to:</p> <ul style="list-style-type: none"> Get awareness about the culture and living environment of rural people. Analyze the problems of rural people and find solutions.
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Semester- V				
Course code: 22VBF5C4	GENERAL -9	T/P	Credits	H/W
	INNOVATION AND CREATIVITY	T	2	2
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			

	<p>6. Modification</p> <p>7. Similarity</p> <p>8. Experimentation</p> <p>F. Systematic Inventive Thinking</p> <p>Systematic inventive thinking: The TRIZ methodology</p> <p>Levels of inventions</p> <p>Evolution of technical systems</p> <p>Ideality and the ideal final result (IFR)</p> <p>Stating contradictions and the contradiction table</p> <p>39 standards features and 40 inventive principles</p> <p>Separation principles</p> <p>Using physical, geometrical, and chemical effects, fields</p>
Unit -V	<p>Decision and Evaluation</p> <p>Focused thinking framework</p> <p>Six thinking hats</p> <p>PMI</p> <p>Ethical considerations</p>

Semester- V

Course code: 22VBF5C4	GENERAL -10	T/P	Credits	H/W
	QUANTITATIVE APTITUDE (THEORY)	T	4	4

- | | |
|------------------------------------|--------------------------------------|
| 1. Area | 11. Compound Interest |
| 2. Average | 12. Problem on Ages |
| 3. Allegation 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 |

Semester- VI

Course code: 22VBF6I	INTERNSHIP TRAINING	Credits	H/W
		12	14

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.

Semester- VI

Course code: 22VBF6PR	SURVEY BASED MINI PROJECT	Credits	H/W
		6	4

Each student has to choose an issue in banking and collect relevant data through a field survey for analysis and interpretation. Based on this a project report has to be submitted comprising of 50 pages. Reports are to be evaluated for a maximum of 100 marks.

Semester- VI				
Course code: 22VBF6G1	GENERAL -11	T/P	Credits	H/W
	CYBER SECURITY IN BANKS	T	4	4
Objectives	<ul style="list-style-type: none"> ➤ To make the students to understand the importance of cyber security in banks and financial institutions. ➤ To familiarize students about the various kinds of cyber crime with reference to banks and financial institutions. ➤ To make the students understand the basics of cyber forensics, investigation and cyber security. 			
Unit-I	Cyber security in banks: Introduction to Cyber Security, Implementing Hardware Based security, software based firewalls, Security Standards and best practices. Assessing threat levels. Preventive, Detective and Corrective Controls.			
Unit-II	Cyber crime and cyber law in India : Introduction to Cyber Crime, Channels of Cyber Crime-Stalking, Cyber Squatting, Cyber Extortion, Cyber Cheating. Cyber Warfare, Cyber Terrorism, Internet Fraud, User Failure and causes, Bank Failure-Computer Hackers.			
Unit -III	Cyber fraud and fraud management: Fraud Protection Prevention Controls, Detection Controls, Crime Management, Cyber Crime Risk Management . Evidence Collection, Evidence Preservation, E-Mail Investigation, Password Cracking, Recovering deleted evidence.			
Unit -IV	Accounting frauds, forgery and counterfeiting: Vulnerability in banks. Bank failure and its impact on the system.			
Unit -V	IT security in banking : Introduction to Data Security, Data Security, Database Security Network. Security Controls and Management.			
References and Textbooks:-				
<p>Verma Amita, 2009,Cyber Crimes and Law, Central Law Publications, Allahabad,.</p> <p>Barkha and Mohan Rama U, 2009,<i>Cyber Law and Crimes – IT Act 2000 And Computer Crime Analysis</i>, Asia Law House, Hyderabad .</p> <p>Eoghan Casey, Digital Evidence & Computer Crime, Forensic Digital Science, Computer and the Internet, Academic Press Textbook</p> <p><i>Cyber Crimes and Fraud Management</i>, Macmillan, 2012</p> <p>IIBP, Banking Technology, Indian Institute of Bankers Publication</p> <p>Vasudeva, <i>E-Banking</i>, Commonwealth Publishers, New Delhi.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ Enable the students to recognize cyber crimes in banks and financial institutions. ➤ To know how to deal with the cyber crime problems that are occurring in banks and financial Institutions. 			

Semester- VI				
Course code:	GENERAL-12	T/P	Credits	H/W
22VBF6G2	BASICS OF FOREIGN EXCHANGE	T	4	4
Objectives	<ul style="list-style-type: none"> • To make the students to understand the meaning and importance of Foreign Exchange. • To familiarize students about the Foreign Exchange Market. • To make the students understand the Foreign Exchange Schemes. 			
Unit-I	Introduction to foreign exchange management act,1999 Evolution of FEMA-comparative study of FERA1973 and FEMA 1999.			
Unit-II	Foreign Exchange Market: Foreign exchange market, structure and organization-types of transaction and settlement dates-exchange rate quotations and arbitrage-Arbitrage with and without transaction cost Swaps and deposit markets.			
Unit -III	Foreign currency accounts in India: Objectives, eligibility, procedures, types of accounts, permitted credits and debits, repatriation, rate of interest, manner of payment of interest.			
Unit -IV	NRI and Foreign Exchange Schemes: Objectives, general provisions, various schemes available for non-resident Indians, procedures for opening of non-resident accounts, guarantees by non-residents. objectives, eligibility, general provisions, currency of account, types of account, permitted credits and debits, repatriation, rate of interest.			
Unit -V	Individual and professional currency trading, trading in foreign exchange markets, foreign exchange remittances. Trends in foreign exchange market: Forex on the move.			
References and Textbooks:-				
Foreign Exchange Facilities for Individuals- Indian Institute of Banking and Finance MacMillan publishers India Limited,1st edition 2012.				
Foreign Exchange Management, Esha Sharma, Laxmi Publication, 1st Edition.				
Outcomes	<ul style="list-style-type: none"> ➤ After completing the course the students will acquire more knowledge about foreign exchange market. ➤ Learners will gain more information about NRI and the schemes available for the NRI. 			

Semester- VI				
Course code: 22VBF6G3	GENERAL-13	T/P	Credits	H/W
	SOFT SKILL DEVELOPMENT	T	4	4
Objectives	<ul style="list-style-type: none"> 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 working Improved 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 management Stress management			
Unit -V	Selling Self: Job Hunting Writing resume/CV- Interview skills- Group discussion- Mock interview- Mock GD – Goal setting - Career planning			
References and Textbooks:-				
<p>Alex K. (2012) Soft Skills – Know Yourself & Know the World, S.Chand& Company LTD.</p> <p>Meena.K and V.Ayothi (2013) A Book on Development of Soft Skills (Soft Skills : A Road Map to Success), P.R. Publishers & Distributors.</p>				
Outcomes	<ul style="list-style-type: none"> ➤ The students shall be able to achieve excellence in both personal and professional life. 			

CURRICULUM VITAE



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Educational qualification:

Examinations	Name of the University	Year of Passing
M.com	Alagappa University	1988
M.Phil.	Alagappa University	1989
Ph.D.	Alagappa University	2002

Professional experience:

Designation	Department	Date of joining	
		From	To
Lecturer	Bank Management	08.02.1991	26.07.1998
Senior Lecturer	Bank Management	27.07.1998	26.07.2003
Reader	Bank Management	27.07.2003	26.07.2006
Associate Professor	Bank Management	27.07.2006	07.02.2011
Professor	Banking Management	08.02.2011	Till date

Publications:

S.No	Title of the Paper	Year of Publication	Name of the Journal, Volume No.,Pages
1.	Artificial Intelligence: Marching Towards Futuristic Banking	2022	ABCD Technologies of the Indian Banking Sector. Shanlax Publications.Pp 1-7. ISBN: 978-93-93737-71
2.	Digital lending: re-energizing the lending ecosystem	2022	Future of Banking Will Reside on Cloud, The Indian Banker, Volume IX, Issue- 9, ISSN 2349-7483, pp 48-57
3	Forcible Displacement, Financial Inclusion and Consequences	2021	International Journal of Advance and Innovative Research, 8(4) & 9-17

4	Demystifying Financial literacy in Covid-19 environment: A review	2021	Indian Journal of Economics andDevelopment, 17(2) & 420-431
5	Will cash be the king and digital divine in the Indian payment turf?	2020	Digital Transformation and Empowerment (Edition I). S Sharda Global Research Publications, Jaipur.ISBN: 978-81-950252-5-1

Cumulative Impact factor: 96

Total Citation: 109

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i10- index 5

CURRICULUM VITAE

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Educational Qualification:

- M.Com - April 1988
- M.Phil - March 1989
- DRD - April 1994
- Ph.D - March 2001

Professional Experience:

- 32 years and 10 months

Honours and Awards:

- Received a Certificate of Commemoration for having completed 25 years of unblemished service from our university in 2014.

Recent Publications:

- Impact of COVID – 19 on the Performance of Public Sector Banks in India, Journal of Education: Rabindrabharati University(Volume: XXIII, No. : 11(I), 2021, ISSN : 0972-7175 pp:166-171)
- Bankers' Perception towards Non Performing Assets – An Analysis, International Research Journal of Management Sociology and Humanities (Vol 12 Issue 1, May 2021, ISSN: 2277-9809, pp: 322- 329)
- Non-Performing Assets: Rots Indian Banking System, International Journal of Advanced Research in Management (Volume 11, Issue 2, August 2020, ISSN (O): 0976-6332; ISSN (P): 0976-6324, pp: 14-20)
- Credit Risk Management Framework in Indian Banks: A Synoptic view, International Research Journal of Management Science and Technology (Volume 11, Issue 7, July 2020, ISSN 2250 – 1959, pp: 100-111)

Cumulative Impact Factor : 24.828

Total Citation : 14

h – index : 2

i10 index : -

CURRICULUM VITAE

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- M.Com.
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Professional experience:

- Teaching experience – 28 years – PG Teaching
- Research experience – 28 years
- Acted as the Co-ordinator of Women Harassment Prevention Cell of AlagappaUniversity during 2010 - 2015
- Acted as the Co-ordinator of Swami Vivekananda Centre, Alagappa University during2014 – 2016.
- Acted as the Director of Curriculum Development cell of Alagappa University during2016 – 2017.

Honours and Awards:

- Received Certificate of Appreciation for Unblemished Service in Alagappa Universityon account of completion of 25 years of service in 2017.
- Awarded the Best Research Paper Award with a Gold Medal in September 2009 bythe National Conference organised by the Tamil Science Congress.
- Financial Education Trainer Certified by the SEBI.

Recent publications:

- Stock Market Response To Macro Economic Events: Evidence From Indian Banking Sector , International Journal Of Applied Business And Economic Research(SCOPUS INDEX JOURNAL), Volume 15, No.6, April 2017, pp 128, ISSN:0972-7302
- FDI – Astute Conduit For Trade Integration And Sustainable Development – Vol 4, SPECIAL ISSUE 1, MAR 2018, ISSN: 2349-8684, UGC APPROVED JOURNAL NO: 48991, PP 197.
- Dr.C.Yogalakshmi, S.Siddharthan, Efficiency of Business Corresponds in Select District of Tamil Nadu , Indian Journal of Applied Research, Vol.6 Issue 2, ISSN 2249- 555X , pp9- 16(Impact Factor 3.919)
- Dr.C.Yogalakshmi, S.Suresh, (2016) IPO Research in India. A literary Review, Global Journal for Research Analysis, Vol.5 Issue-6, June 2016, 3.62, ISSN:2277- 8160 (Impact Factor 3.62)
- Dr.C.Yogalakshmi, S.Siddharthan, (2016) An Analysis if Financial Inclusion initiatives at Odisha Gramya Bank , Emerald Emerging Market case studies Vol.6 No.3, Oct.2016 P.P.20, ISSN:2045-0621
- Dr.C.Yogalakshmi, S.Suresh, (2016) Recent Trends in Bancassurance in India., Emerging Trends in Indian Insurance Sector
- Dr.C.Yogalakshmi, B.Sudha (2016) “Retail Banking Challenges and Strategies – An Overview” Bonfring International Journal of Industrial Engineering and Management Science, ISSN 2321-4643.
- Dr.C.Yogalakshmi, .Siddharthan, (2016),”Financial Inclusion and Agricultural Development-Forecasting a New Scenario in India”, Shanlax International Journal of Management,Vol.3, Special Issue 2, ISSN.2321-4643, pp.25-31
- Dr C.Yogalakshmi,(2016),”Recent Trends in Electronic Banking in India”,Shanlax Journal of Management”, Vol.3, Special Issue 2,ISSN 2321-4643, pp176-178
- Dr C.Yogalakshmi,(2016),”RTGS as a tool of systematically important Financial market Infrastructure (SIFMIS)- An Analysis”, Vol.3 Special Issue 2, ISSN 2321- 4643, pp363-367.

Cumulative Impact factor: -----

Total Citation : 6

h- index : 1
i10- index : -----

CURRICULUM VITAE



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Educational qualification:

- B.Com
- MBM
- Ph.D
- MA
- MBA
- PGDCA

Professional experience:

Designation	Institution	Year	Experience
Professor	Alagappa University, Department of Banking Management	2018 – Till date	-
Associate Professor	Alagappa University, Department of Banking Management	2015- 2018	3 Years
Associate Professor	Wollega University, Nekemte, Ethiopia	2013-2015	2 Years
Assistant Professor	Dayananda Sagar business Academy ,Bangalore	2008-2013	5Years
Teaching Assistant	Alagappa University, Department of Banking Management	2007-2008	1 Year

Honours and Awards:

1. Inspirational Women Award – 2021 by CAPE FORUM – YOU TRUST, Kanyakumari, Tamilnadu
2. Innovative Research (Management Science) and Dedicated Academician Award by Innovative Scientific Research Professional, Malaysia

Recent Publication : 25

Cumulative Impact factor : 113.9

Total Citation : 29

h- index :.....3

i10- index:..1

CURRICULUM VITAE

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Educational qualification: B.Com.,M.Com.,M.Phil.,Ph.D
Professional experience: 16 Years

Honours and Awards:

- University first rank in M.Phil
- Received Innovative research and dedicated teaching Profession award from Innovative Scientific Professional, Malaysia, October 2018.

Recent publications:

Sl. No.	Title of the Paper	Name of the Journal	Month and year of Publication	Volume No. Pages From – To	Impact factor
1	Incredible India: COVID-19 Pandemic Lockdown effect	Sambodi	Oct-Dec 2021	Vol-43, No.4(VII),2249-666, pp 65-68.	5.8
2	Phyigital Banking: Ideal Banking in the COVID Battle	Sambodi	Oct-Dec 2021	Vol-43, No.4(VII),2249-666, pp 65-68.	5.8
3	Post- Merger Performance of the State Bank of India: An analysis	Journal of Education: Rabindra Bharati University	2022	ISSN: 0972-7175, pp 15-18	-
4	Impact of Covid -19 On the Performance of Public Sector Banks In India	Journal of Education: Rabindra Bharati University	2022	ISSN: 0972-7175, pp 15-18	-
5	Financial Performance Analysis of Star Health and allied Insurance Company Ltd in India	Kalasarovar	Jan-March 2021	Vol-24 No.1 0975-4520, pp 24-32.	-

Cumulative Impact factor: 5.56

Total Citation: 27 (Google)

Scholar)h- index: 3 (Google
Scholar)
i10- index: -

CURRICULUM VITAE



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University where Research Undertaken	M.Phil – Alagappa University Ph.D – Periyar University
Date of Birth	13.04.1969
Specialization	HRM - Marketing
Ph.D Specialization	HR Practicals
No.of M.Phil & Ph.Ds Guided/Produced	M.Phil - 18 ,P.hD - 1
Projects done Minor/Major Completed/Undertaken	One Going on - UGC
Seminar/Workshops Organised	1
Seminar/Workshops Attended	40
Paper Presented-State/National/International Level	42
Paper Published-State/National/International Level	25
Book Authored/Published	4
Resource Person	1

CURRICULUM VITAE



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Educational qualification: M.A,M.Phil.,Ph.D

University where Research Undertaken	M.Phil – Alagappa University Ph.D – Periyar University
Date of Birth	13.04.1969
Specialization	HRM - Marketing
Ph.D Specialization	HR Practicals
No.of M.Phil & Ph.Ds Guided/Produced	M.Phil - 18 ,P.hD - 1
Projects done Minor/Major Completed/Undertaken	One Going on - UGC
Seminar/Workshops Organised	1
Seminar/Workshops Attended	40
Paper Presented-State/National/International Level	42
Paper Published-State/National/International Level	25
Book Authored/Published	4
Resource Person	1