



Holy Cross College (Autonomous)
Nationally Accredited (4th Cycle) with A++ Grade (CGPA 3.75/4) by NAAC
College with Potential for Excellence, Affiliated to Bharathidasan University
Tiruchirappalli - 620 002.

School of Management Studies
Programme: B.Voc (Banking, Financial Services and Insurance)

PO No.	Programme Outcomes <i>Upon completion of the B.voc (BFSI). Degree Programme, the graduate will be able to</i>
PO-1	Obtain quality education in the areas of banking, financial services and insurance
PO-2	Become aware of the recent techniques in the areas of banking, financial services and insurance.
PO-3	Identify the concepts and principles used in banking, financial services and insurance.
PO-4	Develop a local, regional, national and international perspective and be competent enough in the area of Trade and Commerce.
PO-5	Create ethically conscious and socially responsible business standards

**Use words that show the outcomes will be fulfilled following the completion of the Programme.*

PSO No.	Programme Specific Outcomes <i>Upon completion of these courses the student would</i>
PSO-1	Acquire judicious mix of skills relating to a banking, financial services and insurance profession
PSO-2	Analyse the recent trends in the field of Banking
PSO-3	Evaluate the performance of securities in the stock markets
PSO-4	Analyse the various insurance policies that are provided by the Insurance companies and gain employability skills
PSO-5	Acquire practical skills to gather information, assess, create and execute new ideas to develop entrepreneurial skills.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

CHOICE BASED CREDIT SYSTEM

UG COURSE PATTERN-SCHOOL OF MANAGEMENT STUDIES

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

Semester	Part	Course	Title of the Course	Code	Hrs/ Wk	Cred its	Marks
I	I	Language I	Tamil Paper I/ Hindi Paper I/ French Paper I	U15TL1TAM01 U18HN1HIN01 U16FR1FRE01	5	3	100
	II	English I	English Paper I	U15EL1GEN01	6	3	100
	III	Major Core – 1	Financial Accounting	U18BV1MCT01	5	5	100
	III	Allied 1	Business Management / Principles of Marketing	U18BV1AOT01/ U18BV1AOT02	5	5	100
	III	Allied 2	Business Mathematics & Statistics for Managers / Business Communication	U18BV1AOT03/ U18BV1AOT04	4	4	100
	III	Allied 3	Business Environment / Introduction to BPO	U18BV1AOT05/ U18BV1AOT06	4	3	100
	IV	Value Education	Catechism I / Ethics I/ Bible Studies I	U15VE2LVC01 U15VE2LVE01 U15VE2LVB01	1	-	-
		Internship	Internship in BFSI- I	U18BV1INT01	-	3	100
		Total		30	26	700	
II	I	Language II	Tamil Paper II/ Hindi Paper II/ French Paper II	U15TL1TAM01 U18HN2HIN02 U16FR1FRE01	5	3	100
	II	English II	English Paper II	U15EL1GEN01	6	3	100
	III	Major Core – 2	Fundamentals of Insurance	U18BV2MCT02	5	5	100
	III	Major Core – 3	Theory of Money & Banking	U18BV2MCT03	5	4	100
	III	Allied 4	Indian Financial System	U18BV2ACT07	4	3	100
	IV	SBE – 1	Soft Skill Development	U18RE2SBT01	2	2	100
	IV	SBE – 2	Sustainable Rural Development & Student Social Responsibility	U18RE2SBT02	1	1	100
	V	Extension Activity	Service Oriented Course	Any one activity based on the Student's choice	1		
	IV	Value Education	Catechism I / Ethics I/ Bible Studies I	U15VE2LVC01 U15VE2LVE01 U15VE2LVB01	1	1	100
		Internship	Internship in BFSI - II	U18BV2INT02	-	4	100
		Total		30	26	900	

III	I	Language – III	Tamil Paper III / Hindi Paper III / French Paper III	U15TL3TAM03 U18HN3HIN03 U16FR3FRE03	5	3	100
	II	English – III	English Paper III	U15EL3GEN03	6	3	100
	III	Major Core – 4	Cost Accounting	U18BV3MCT04	6	5	100
	III	Major Core – 5	Banking Theory Law & Practice	U18BV3MCT05	6	5	100
	III	Allied 5	Services Marketing	U18BV3ACT08	3	3	100
	IV	Industrial Relations	Investment Basics	U19BV3IRT01	1	1	100
	IV	SBE – 3	Computer Literacy for BFSI	U19BV3SBT01	2	2	100
	IV	Value Education	Catechism II / Ethics II/ Bible Studies II	U15VE4LVC02 U15VE4LVE02 U15VE4LVB02	1	-	-
		Internship	Internship in BFSI-III	U18BV3INT03	-	5	100
			Total	30	27	800	
IV	I	Language – IV	Tamil Paper IV / Hindi Paper IV / French Paper IV	U15TL4TAM04 U18HN4HIN04 U16FR4FRE04	5	3	100
	II	English – IV	English Paper IV	U15EL4GEN04	6	3	100
	III	Major Core – 6	Management accounting	U18BV4MCT06	5	5	100
	III	Major Core – 7	Financial Services	U18BV4MCT07	5	5	100
	III	Allied 6	Security Analysis & Portfolio Management	U18BV4ACT09	4	3	100
	IV	SBE – 4	Online course	U19OC4SBT04	2	2	100
	IV	SBE – 5	Business software - Tally	U18BV4SBP02	2	2	100
		Extension Activity	Service Oriented Course	Any one activity based on the Student's choice	-	1	100
	IV	Value Education	Catechism II / Ethics II/ Bible Studies II	U15VE4LVC02 U15VE4LVE02 U15VE4LVB02	1	1	100
		Internship	Internship in BFSI-IV	U18BV4INT04	-	6	100
			Total	30	31	1000	
V	III	Major Core – 8	Principles of Auditing	U18BV5MCT08	5	5	100
	III	Major Core – 9	Income Tax Theory Law and Practice	U18BV5MCT09	5	6	100
	III	Major Core – 10	Development banking	U18BV5MCT10	5	6	100
	III	Major Core – 11	Human Resource Management	U18BV5MCT11	5	5	100

	III	Major Elective – 1	Digital Marketing	U18BV5MET01	5	3	100
	IV	NME – 1	Practical Banking	U18BV5NMT01	2	2	100
	IV	EVS	Environmental studies	U18RE5EST01	2	1	100
	IV	Value Education	Catechism III / Ethics III/ Bible Studies III	U15VE6LVC03 U15VE6LVE03 U15VE6LVB03	1	-	-
		Internship	Internship in BFSI-V	U18BV5INT05	-	6	100
			Total		30	34	800
VI	III	Major Core – 12	Entrepreneurship development	U18BV6MCP12	6	5	100
	III	Major Core – 13	Financial Management	U18BV6MCT13	5	5	100
	III	Major Core – 14	E-Banking	U18BV6MCT14	5	5	100
	III	Major Elective – 2	International Financial Management	U18BV6MET02	4	4	100
	III	Major Elective – 3	Fundamentals of E – Commerce		4	5	100
	IV	SBE – 6	Research Methodology	U15DS6SBT06	2	2	100
	IV	NME – 2	Share Market Operations	U18BV6NMT01	2	2	100
	IV	Gender studies	Gender studies	U15WS6GST01	1	1	100
	IV	Extension RESCAPES	RESCAPES – Impact study of Project	U15RE6ETF01	-	1	100
	IV	Value Education	Catechism III / Ethics III/ Bible Studies III	U15VE6LVC03 U15VE6LVE03 U15VE6LVB03	1	1	100
			Internship	Internship in BFSI -VI	U18BV6INT06	-	5
			Total		30	36	1100
			Total		180	180	5300

HHOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

First Year - Semester – I

Course Title	MAJOR CORE 1 - FINANCIAL ACCOUNTING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV1MCT01
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To enable the students to understand and apply the principles of double entry system of book-keeping, in preparation of Final accounts of sole trader, Rectification of errors and to provide basic knowledge of Bills of exchange, Accounts of no profit concerns and Consignment accounts.

Course Objectives:

CO No.	Course Objectives
CO-1	Understand the accounting concepts and conventions and prepare final accounts
CO-2	Rectify the errors in accounting
CO-3	Account for bill transactions
CO-4	Prepare accounts of non-profit concerns
CO-5	Prepare accounts of consignment

UNIT – I INTRODUCTION TO ACCOUNTING AND FINAL ACCOUNTS 15Hrs

Accounting Concepts and Conventions – Need for Accounting Standards – Adjustment and Closing Entries – Final Accounts of a sole trader.

Extra reading/Key words:*History of Accounting, Accounting principles and Double entry system, Latest developments in the field of Accountancy, Branches of Accounting and different methods of presentation of financial statements*

UNIT - II RECTIFICATION OF ERRORS 15 Hrs

Rectification of Errors: Rectification before and after preparation of trial balance, Suspense account.

Extra reading/Key words:*Rectification after the preparation of final accounts*

UNIT – III BILL OF EXCHANGE 15 Hrs

A. Bill of Exchange: Features, Recording transactions relating to bills: Drawing, accepting, retiring, renewing, dishonor and insolvency of acceptor.

Extra reading/Key words:*Accommodation bills, Bill, Drawing, endorsing and discounting of bill, renewal of bill, Dishonor of bills and Noting charges.*

UNIT – IV ACCOUNTS OF NON PROFIT CONCERNS 15 Hrs

Receipts and Payments Account - Income and Expenditure Account - Balance Sheet.

Extra reading/Key words: Non Profit concerns, Receipts and Payments a/c, Income & Expenditure a/c

UNIT – V CONSIGNMENT

15 Hrs

A. Consignment Accounts: Valuation of stock, Accounting for losses, Cost price method and Invoice price method.

Extra reading/Key words: Consignment vs joint venture, Conversion of consignment into Joint venture. Consignment, Proforma invoice, Account sales, Del credere commission

Theory - 20% Problem: 80%

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recognise the basic accounting concept and conventions.	1	U
CO-2	Apply the rules of double entry book keeping for the preparation of final accounts	1	Ap
CO-3	Recognize the different types of errors committed while preparing the books of accounts, the procedure for rectifying the errors committed, rectify the errors and prepare suspense account	1	Ap
CO-4	Pass entries in the books of parties concerned with bills of exchange	1,4	Ap
CO-5	Recognise the procedure for preparing the final accounts of Non-Profit concerns, differentiate between receipts and Payments a/c and Income & Expenditure a/c and prepare the final accounts	1,4	Ap
CO-6	Recognise the accounting procedure for valuation of stock, abnormal loss and pass journal entries in the books of parties and prepare the ledger account	1,4	Ap
CO-7	Cultivates accounting skills to manage the profits and losses of any trading organization	5	Ap

PO – Programme Outcomes; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply; An – Analyse; E- Evaluate; C – Create

**Kindly see that the Programme Outcomes relate with the given course outcome in your ratified syllabus.*

PRESCRIBED TEXTS

- Reddy & Murthy, (2006). *Financial Accounting*, Chennai: Margham Publishers.
- Dalston L. Cecil & Jenitra L. Merwin, (2015). *Financial Accounting*, Trichy: Learntech Press.

BOOKS FOR REFERENCE

- Reddy & Murthy, *Financial Accounting*, Chennai: Margham Publishers.
- Dalston L. Cecil & Jenitra L. Merwin, *Financial Accounting*, Trichy: Learntech Press.
- Shukla. M.C. & Grewal T.S., *Advanced Accounts*, New Delhi: S. Chand & Co.
- Jain. S.P. & Narang K.L., *Advanced Accounts*, New Delhi: Kalyani Publishers.
- Gupta. R.L. & Radhaswamy M., *Advanced Accounts* New Delhi: Sultan Chand.

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First Year I Semester

Course Title	ALLIED– I BUSINESS MANAGEMENT
Total Hours	75
Hours/Week	5 Hours/ Wk.
Code	U18BV1AOT01
Course Type	Theory
Credits	5
Marks	100

General Objectives:To acquaint the students with the basic elements of management.

Course Objectives(CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Discuss the functions and principles of management.
CO-2	Illustrate the various methods of planning.
CO-3	Outline the organizations structures to be followed in management.
CO-4	Analyze the activities followed in staffing and directing.
CO-5	Schedule the controlling in an organization

UNIT I : INTRODUCTION

13 hrs

Business Management: Nature - Functions - Evolution - Management Vs Administration - Science or Art - Contributions by Taylor, Henry Fayol, Drucker

Extra Reading/Keywords: *Management and society*

UNIT II: PLANNING

13 hrs

Planning: Process- Kinds of planning – MBO-Balance score card- Forecasting and Planning- Limitations of Planning-Decision making.

Extra Reading/Keywords: *Performance management tools*

UNIT III :ORGANISING

13 hrs

Organizing: Process – Features – Elements – Structure – Different Forms - Principles of Organization – Departmentation - Delegation and Decentralization - Span of Control - Organization Charts.

Extra Reading/Keywords:*Organization Structure*

UNIT IV: STAFFING AND DIRECTING

13 hrs

A. Staffing: Man power Management – Functions - Recruitment - Selection - Tests and Interviews - Training and Development.

B. Directing and Co-ordination: Principles - Elements. Supervision - Leadership

Extra Reading/Keywords: *leading traits*

UNIT V: CONTROLLING**13 hrs**

Controlling: Nature - Control Process - Control Technique

Extra Reading/Keywords: *controlling network analysis***COURSE OUTCOMES****The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the Contributions by Taylor, Henry Fayol, and Drucker.	5	U
CO-2	Demonstrate the planning decisions in an organization with the various methods of planning.	5	Ap
CO-3	Identify the organizations process, departmentation, organization structure and span of control	5	U
CO-4	Paraphrase of recruitment, selection and training in an organization	5	U
CO-5	Recognize the optimum control process and control techniques	5	U
CO-6	Enhances the skills of conducting any organisation in an efficient manner	5	Ap

PO – Programme Outcomes; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply;

An – Analyze; E- Evaluate; C – Create

TEXT BOOK:

- C. B. Gupta : Principles of Management, Sultan Chand And Sons, New Delhi,2007

BOOKS FOR REFERENCE:

- 1. DinkarPagare : Principles of Management, Sultan Chand and Sons, New Delhi,2007
- 2. Steven B Robins : Principles and Practice of management
- 3. Fred Luthans : Organizational Behavior; McGraw Hill, New York, 2006
- 4. Louis A. Allen : Management and Organization; McGraw Hill, Tokyo, 2004.
- 5.Koontz and O'Donnel :Principles of Management

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B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

First Year - Semester – I

Course Title	Allied 1 – PRINCIPLES OF MARKETING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV1AOT02
Course Type	Theory
Credits	5
Marks	100

General Objective:

To enable the students to understand and analyze the various concepts of marketing and give awareness on the modern trends in marketing.

Course Objectives(CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Remember and understand the marketing concepts, functions and the basic approaches to marketing.
CO-2	Understand and recall the Product planning, product policy and the market segmentation.
CO-3	Understand and summarise the pricing objectives and the various methods of pricing and recalls and explain the various promotion mix and qualities of a good salesman and the process of personal selling.
CO-4	Analyse and evaluate the various channels of Distribution.
CO-5	Understand the various Modern Marketing concepts.

UNIT – I INTRODUCTION TO MARKETING

15 Hrs

Marketing - Definition - Scope - Traditional and Modern concept - Issues and Developments in Marketing: Social, ethical and legal aspects of marketing; Importance and functions of marketing - Basic approaches to marketing - Marketing of agricultural, industrial and consumer goods.

Extra Reading / Keywords: *Market Classification, Marketing Evolution*

UNIT – II PRODUCT POLICY AND MARKET SEGMENTATION

15 Hrs

Product - Product Planning and Product Policy - Product Mix- Branding - Packaging - Product Life Cycle - Product planning for existing Product and new product. Market Segmentation.

Extra Reading / Keywords: *Product Innovation, Market Segmentation Philosophies*

UNIT – III PRICING AND PROMOTION MIX

15 Hrs

Pricing - Pricing objectives - Factors influencing pricing - Methods of pricing - Pricing policies. Promotion: Promotion Mix - Sales Promotion. Advertising - Objectives -

Importance - Advertisement Copy - Different media - Selection of media. Personal selling – Qualities of a good salesman – Personal selling Process.

Extra Reading / Keywords: *Price Determination, Promotional mix factors*

UNIT – IV MARKETING CHANNELS

15 Hrs

Channels of Distribution - Channel Functions - Factors influencing Channel Decisions - Middlemen - Wholesalers - Retailers - Selection of marketing channels- Direct& Indirect Marketing Channels

Extra Reading / Keywords: *Wholesaler Classification, Retailer types*

UNIT V - MODERN MARKETING

15 Hrs

Marketing of Services; International marketing; Green marketing; Cyber marketing; Relationship marketing and other developments of marketing - Tele-marketing - Online marketing - Social media marketing

Extra Reading / Keywords: *Brand Ambassadors*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Define the marketing concepts and list out the functions of marketing.	1	U
CO-2	Explain the product planning and policies and demonstrate the market segmentation.	5	U
CO-3	Interpret the various pricing policies followed by the organizations.	1	An
CO-4	Selection of media for Advertisement and also analyze the role of salesman in promotion	5	An
CO-5	Compare the various channels of distribution	1	An
CO-6	Recalls the various concepts of Modern Marketing.	5	U
CO-7	Enhances marketing skills	1	Ap

PRESCRIBED TEXTS:

- Rajan Nair, (latest edition). *Marketing*, New Delhi: Sultan Chand and Sons.
- Pillai&Bhagavathi (latest edition) *MarketingManagement*, New Delhi: Sultan Chand and Sons.

BOOKS FOR REFERENCE:

- Philip Kotler, (2008). *Marketing Management*, New York: Prentice Hall, Englewood Cliffs.
- William M. Pride & Ferrell. O.C., *Marketing*, Boston: Houghton-Mifflin.
- Kotler Philip& Armstrong Gary, *Principles of Marketing*, New Delhi: Prentice-Hall of India.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

➤ **B.Voc (Banking, Financial Services and Insurance)**

(For Candidates admitted from June 2018 onwards)

First Year - Semester – I

Course Title	Allied 2 – Business Communication
Total Hours	60
Hours/Week	4 Hr / Wk
Code	U18BV1AOT04
Course Type	Theory
Credits	4
Marks	100

General Objectives:

To understand the basics of Business Communication

Course Objectives(CO):

The learner will be able to

CO No.	Course Objectives
CO-1	To understand the concepts of Business Communication and its barriers.
CO-2	To apply grammar for better business communication.
CO-3	To understand and practice effective oral and written communication skills.
CO-4	To enable the proper application of different kinds of Business Letters
CO-5	Comprehend and critically apply effective Professional writing.

UNIT- I : INTRODUCTION

12 hours

What is communication - What is Business Communication – Its importance – Objectives – Types – Business Communication Media - Barriers of Business Communication

Extra Reading/Key Words : *Communication Vs. Business Communication, Business Idioms*

UNIT- II : PRINCIPLES OF AIDS TO COMMUNICATION

12 hours

Principles of Effective Communication – Aids to Communication - The Grammatical Background – Sentence Building – Common Errors – Capitalization and Punctuation Guidelines.

Extra Reading/ Key Words: *Web Language*

UNIT- III: TYPES OF COMMUNICATION

12 hrs

Introduction to Oral Communication - Listening - Speaking - Interviews -Group Discussion – Presentation

Extra Reading/ Keywords: *FAQs in Interviews and Group Discussions*

UNIT- IV: LETTER TO EDITORS

12 hrs

Importance of Commercial Correspondence - Essential Qualities - Layout of a Business Letter Enquires and Replies - Orders - Complaints and Claims - Correspondence relating to banks

Extra Reading/ Keywords: *The use of technology in correspondence*

UNIT -V: RESUME WRITING

12 hrs

Writing Resumes - Application letters - References and Testimonial - Correspondence through Email and social networks

Extra Reading/ Keywords: *Creativity in Resumes*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	To introduce the learners to basics of Business Communication and also train them in the nuances of formal and informal language	5	U
CO-2	To hone the grammatical knowledge and skills of the learners so they become effective communicators	5	U
CO-3	To make the learners active listeners and speakers so they perform better at Group Discussions and at Interviews	1	Ap
CO-4	To develop the written skills in the learners with emphasis on correspondence in the various business scenarios	5	Ap
CO-5	To develop the ability to present self through resume in the most effective way	5	Ap
CO-6	Enhances Teaching Skills	1	Ap

**PO – Programme Outcomes; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply;
An – Analyse; E- Evaluate; C – Create**

References

Text Books:

Student Manual

Reference Books:

1. Modern Commercial Correspondence- Hume and Builecy
2. Modern Business Correspondence-Gastride
3. Business English- Rajender Paul &Korehalli
4. Business Communication- N.Janakiraman
5. Business Communication- NamitaGopal

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B.Voc (Banking, Financial Services and Insurance)

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First Year - Semester – I

Course Title	Allied – 3BUSINESS ENVIRONMENT
Total Hours	60
Hours/Week	4
Code	U18BV1AOT05
Course Type	Theory
Credits	3
Marks	100

General Objectives: To enable the student to identify the different environments of business and impact of the various environment on the business.

Course Objectives:

CO No.	Course Objectives
CO-1	Describe the concept of business environment and the consumer protection Act.
CO-2	Express the kinds of economic systems and economic environment
CO-3	Extrapolate labour environment and workers participation in management
CO-4	Interpret the technological and socio cultural environment in current business environment
CO-5	Assess privatization, globalization and multinational companies

UNIT – I INTRODUCTION

13Hrs

Business: Meaning – Characteristics - Environments of Business - Micro and Macro business environment - Changing concept and objectives of Business. Business Ethics: Social responsibilities of Business - Consumer Rights: Consumer Protection Act - Procedure for filing complaints and redressal mechanisms.

Extra Reading/Keywords:*Business environment, Consumer protection act*

UNIT- II: ECONOMIC ENVIRONMENT

13Hrs

Economic Systems; Capitalism, Socialism, Mixed Economy. The mixed Economy of India. Economic Roles of Government - The Constitutional Environment - Economic, Monetary and Fiscal Policy. State and Union Budgets - Finances of the Union and State Governments - Finance Commission.

Extra Reading/Keywords:*Economic systems, economic environment*

UNIT-III: LABOUR ENVIRONMENT

13Hrs

Workers' Participation in Management: Problems and Limitations - Forms of Participation's, Schemes in India. Exit Policy: Need for Exit Policy - Patents protection - Patents Law in India

- Dunkel Draft Vs. Indian Patents Law – WTO - Issues relating to environment and labor standards.

Extra Reading/Keywords: *WPM, Exit policy*

UNIT- IV: TECHNOLOGICAL AND SOCIO CULTURAL

13Hrs

Technological Environment: Concept of Technology – Appropriate technology- process of innovation – Rates of technology development for selected industries (agriculture, Computer, Pharma) – Bench Marking- TIFAC CORE.

Socio Cultural Environment: Impact on Business - Emerging middle class- Rise in consumer spending – Social responsibility – Socio audit – political and Economical Environment- social media and its role in Business.

Extra Reading/Keywords: *Technological, socio-cultural, social audit*

UNIT- V: GLOBAL ENVIRONMENT

13Hrs

Privatization - Defects of Public sectors - Benefits of Privatization and reaction to Privatization - Ways of Privatization. Globalization: Strategies - Importance of Globalization. Multinational Companies: Investments patterns- motives - Benefits - Code of conduct.

Role of Foreign Capital: Private Foreign Capital – Limitations - Dangers

Extra Reading/Keywords: *Privatization, Multinational companies*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Demonstrate and develop conceptual framework of business environment and the consumer protection Act.	1	U
CO-2	Analyze the economic environment for strategic decision making and predict its impact in business	5	U
CO-3	Retrieve the concept of labour environment and workers participation in management	5	E
CO-4	Understand the socio cultural environment and technological environment and its influence on the business to create, evaluate and assess a range of business options.	1	U
CO-5	Determine the impact of global environment and globalization to Indian Business and understand the challenges of international business and foreign capital in Indian business	3	U
CO-6	Enhances Employability Skills	3	Ap

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An – Analyse; E- Evaluate; C – Create

References

TEXT BOOK:

- C.B.Gupta : Business Environment, Sultan & Sons
New Delhi, 2009

BOOKS RECOMMENDED:

- Francis Cherunilam : Business Environment, Himalaya
Publishing House, New Delhi, 2008.
- Aswathappa K. : Essentials of Business Environment;
Himalaya Publishing House, New Delhi.
- Michael :Business Environment, Vikas,2005
Publishing House, Delhi, 2005
- Sundaram& Black : The International Business Environment;
Prentice Hall, New Delhi, 2005
- Agarwal A.N : Indian Economy; Vikas Publishing
House, Delhi,2005

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B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

First Year - Semester – I

Course Title	Allied 3 - Introduction to BPO
Total Hours	60
Hours/Week	4 Hrs/Week
Code	U18BV1AOT06
Course Type	Theory
Credits	3
Marks	100

General Objectives:

To understand the basics of BPO and the BPO industry

Course Objectives(CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the Basics of Business Process Outsourcing
CO-2	Understand the different stages to BPO
CO-3	Have an overview of the different models of BPO
CO-4	Understand the different types of BPO
CO-5	Understand the life cycle of a BPO deal

UNIT I: INTRODUCTION TO BPO

12Hrs

Basics of Business Process Outsourcing - History of BPO-Evolution of BPO-Global Trends and Triggers The Future of BPO- Changes & Challenges - Basics – What is a BPO-Benefits of BPO – Growth Drivers - BPO Industry-Employment Opportunities – Employee Structure – Skill Set Required –Compensation Levels – The Future of the BPO Employee

Extra Reading / Keywords: *Changing Dynamics in Indian BPO Industry*

UNIT II: STAGES TO BPO

12Hrs

The Business Imperative for Transformation - The Transformation Journey- Standardization-Harmonization- Centralization - Shared Services: The Continuum of Shared Service Models – The benefits of Shared Services - Outsourcing- Business Triggers – Early movers – The Business case

Extra Reading / Keywords:*Automation in BPO Industry*

UNIT III: MODELS OF BPO

12Hrs

BPO -Models and Types of Vendors - Transaction Processing BPO- Elements of Back–Office Services - Contact Centre BPO – Types of Call Centres – Technology –Components and working of a Call Centre - Offshoring - Offshore BPO – Evolution Destinations – Challenges of Off shoring – BPO Companies in India. Other BPO Destinations

Extra Reading / Keywords: *Future Technology in call centre*

UNIT IV: TYPES OF BPO

12Hrs

Financial Services –Insurance - Human Resource BPO – Reasons for outsourcing HR – Activities involved in HR BPO –HR Outsourcing Trends – Career in HR BPO

Emerging BPO Domains – Media and Entertainment BPO – Publishing BPO.

Extra Reading / Keywords: *Social media and BPO*

UNIT – V: Life Cycle of a BPO deal

12Hrs

The Business Case- Insourcing vs. Outsourcing – RFP- Evaluation and Choice of Partner- Contracting- Change Management- Migration/Transition/Knowledge Transfer/Re-engineering/Go -Live/Metrics & Governance- Innovation and Continuous Improvement

Extra Reading / Keywords: *Business Process Re-engineering (BPR)*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Overview of history and evolution Business Process Outsourcing along with global trends and triggers of the BPO industry.	1	R,U
CO-2	Knowledge of the different stages leading to BPO	5	U
CO-3	An introduction to back office and the working of call centers	5	U
CO-4	An exposure to Finance, Insurance and Human Resource BPO	4	U, Ap
CO-5	Deeper understanding of the different facets in the life cycle of a BPO deal	5	U
CO-6	Enhances Employability Skills	5	Ap

PO – Programme Outcomes; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply;

An – Analyse; E- Evaluate; C – Create

References

Text Books: Student manual

Reference Books:

- Bingham, J. Mastering data processing. Macmillan Publishing House.
- Clifton, HD. System analysis for business data processing. India: Prentice Hall Publication.
- Kulkarni, Sarika. Business process outsourcing. Delhi: Jaico Publishing House.
- Shikapur, Deepak. BPO Digest. Ameya Inspiring Books.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)**

First Year - Semester – II

Course Title	MAJOR CORE – 2 FUNDAMENTALS OF INSURANCE
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV2MCT02
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE:

To expose the students by providing an overview of Insurance Market in India.

COURSE OBJECTIVES:

CO No.	Course Objectives
CO-1	Explain the basic principles of Life insurance, Life Insurance contract and functioning of a Life insurance organisation
CO-2	Summarises the the basic principles of Life insurance, Life Insurance contract and functioning of a Life insurance organisation.
CO-3	Explain the various product classification in marine insurance
CO-4	Classifies the characteristics and usefulness of various fire and miscellaneous insurance policies.
CO-5	Outlines the claim and settlement procedures of general insurance contract and health insurance.

Unit I Introduction

(15 hours)

Introduction – Functions of Insurance – Definitions – Nature and principles of Insurance – Kinds – Types. Role and importance of Insurance – Individual, Business & Society.

Extra Reading/Keywords: *risk management, savings*

Unit II Life Insurance

(15 hours)

Introduction – Features of Life insurance contract - Classification of policies – Term & Endowment – Annuities – Differences between Annuity contract & Life Insurance policies - Classification of Annuity. Investment of funds – Need, source & problems in Investment of funds.

Extra Reading/Keywords: *hedging, Endorsements*

Unit III Marine Insurance

(15 hours)

Definition – Nature – Cargo Insurance – Freight Insurance – Liability Insurance – Documents of Marine insurance – elements of Marine insurance contract – Marine insurance policies – Total & Partial Loss.

Extra Reading/Keywords: *Credit worthiness, Physical hazards, Banker's Indemnity insurance*

Unit IV Fire & Miscellaneous Insurance (15 hours)

A. Fire Insurance: Definition – Nature of fire insurance contract – kinds of policies – policy conditions – system & principles of rate fixation – tariff rates – methods of reinsurance.

B. Miscellaneous Insurance: Motor insurance – kinds – procedure for insurance; Burglary insurance – definitions – underwriting; Personal accident – coverage – features- classification of occupations – personal accident & specified diseases insurance.

Extra Reading/Keywords: *Baggage insurance, social security*

Unit V Insurance Legislation (15 hours)

A. Insurance Act, 1938 – wide scope – capital – deposits – registration – returns – licensing – investment – loan – investigation – duties & powers of controller of insurance.

B. Insurance Regulatory and Development Authority Act, 1999.

Extra Reading/Keywords: *Unexpired risk reserve, Dispute Resolution Mechanism*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the term insurance, its functions and its types.	1	U
CO-2	Examine the various types of life insurance policies	4	U
CO-3	Explain the elements of marine insurance	4	U
CO-4	Classify the different types of fire insurance and the term rate fixation	4	U
CO-5	Explain the various legislative authority of insurance businesses.	4	U
CO-6	Enhances Employability Skills in Insurance Companies	5	Ap

Recommended Texts

1. Insurance Principles & Practice, M.N.Mishra & S.B.Mishra, S.Chand Publication.

BOOKS FOR REFERENCE:

1. Understanding general insurance, P.C James
2. Mediclaim and health insurance, Kshitij Patukale, ocean books pvt ltd.

HHOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

First Year - Semester – II

Course Title	MAJOR CORE – 3 THEORY OF MONEY & BANKING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV2MCT03
Course Type	Theory
Credits	4
Marks	100

GENERAL OBJECTIVE:

To expose the students to understand the various concepts of money and banking structure.

Course Objectives(CO):

The learner will be able to:

CO No.	Course Objectives
CO-1	Explain the term money and its types in the developing economy.
CO-2	Summarises the concept of central banking and investment policies
CO-3	Explain the Classification of commercial Banks
CO-4	Classifies the various financial markets, including issues arising from bank regulation
CO-5	Outlines functions and importance of the various banking system in India

UNIT I: Introduction

(15 hours)

Introduction to Money – Kinds, Functions and Significance – Demand for and Supply of Money – Monetary Standards – Gold Standard – Bimetallism and Paper Currency Systems – Paper Money – Money Market.

Extra Reading/Keywords: *reflux theory, Monetary Approach*

UNIT II: Central Banking(15 hours)

Central Banking – Evolution – Definition – Concepts – Functions – Qualitative Methods of Credit Control.

Extra Reading/Keywords: *price stability Prudential Regulation*

UNIT III: Commercial Banking

(15 hours)

Commercial Banking – Classification of Banks – Functions – Creation of Credit – Balance Sheet – Investment Policies – Bank Assets – Banking Structure – Clearing Houses.

Extra Reading/Keywords: *e-banking, RTGS, EFT*

UNIT IV: Foreign Exchanges

(15 hours)

Foreign Exchanges – Exchange Market and Rates of Exchange – Exchange Control.

Extra Reading/Keywords: *FERA FEMA*

UNIT V:Indian banking**(15 hours)**

Indian Banking – Reserve Bank of India – Organization – Management - Functions – NABARD – State Bank of India – Exchange Banks – Commercial Banks - Indigenous Banks – Co-operative Banks.

Extra Reading/Keywords: *financial stability, monitoring authority*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the term money and its functions	2	U
CO-2	Examine the functions and the role of the central bank in India.	2	U
CO-3	Explain the functions of the commercial banks.	2	U
CO-4	Classify the different types of exchange foreign market.	3	U
CO-5	Explain the functions and importance of the various banking system in India.	2	U
CO-6	Enhances Employability skills in Banking sector	2	Ap

Recommended Texts

1. K.P.M. Sundharam, Money, Banking & International Trade - Sultan Chand & Sons - New Delhi.

BOOKS FOR REFERENCE:

1. S.V. Vasudevan, Theory of Banking - S.Chand & Company Ltd., - New Delhi.
2. K.P.M. Sundharam, P.N. Varshney, Banking Theory Law & Practice - Sultan Chand & Sons - New Delhi.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

First Year - Semester – II

Course Title	ALLIED – 4 INDIAN FINANCIAL SYSTEM
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U18BV2ACT07
Course Type	Theory
Credits	3
Marks	100

GENERAL OBJECTIVE:

To expose the students to various concepts in Indian Financial System

COURSE OBJECTIVES:

CO No.	Course Objectives
CO-1	Understand the functions and structure of the Indian Financial System
CO-2	Recall the functions of the various kinds of financial institutions
CO-3	Remember the functions of the finance markets.
CO-4	Recall the different types of financial instruments.
CO-5	Recognize the functions and importance of the regulatory authorities

UNIT-I FINANCIAL SYSTEM

(12 Hours)

Introduction – Functions of a financial system – Structure of the Indian Financial System - Relationship between financial system and the economy.

Extra reading /Key words : *Financial institutions in India.*

UNIT –II FINANCIAL INSTITUTIONS

(12 Hours)

Development Financial Institutions: Evolution –IDBI, SIDBI, EXIM BANK, NABARD - Functions.

Banking - Scheduled Commercial banks – Functions.

Non-banking Finance Companies: Functions

Investment banks – Cooperative banks: Functions

Extra reading /Key words: *Life Insurance companies in India.*

UNIT – III FINANCIAL MARKETS

(12 Hours)

The Money market: Functions, Significance. Indian Money market. Role of RBI in the development of Money market in India. DFHI & STCI.

The Capital market: Functions – Primary Capital market and Secondary Capital market.

The Primary Capital market – IPO, FPO, Book building, Public issue, Rights issue, IDR, Private placement.

The Secondary Capital market: De- mutualisation of Stock Exchanges. Functions,

Development of Stock Market in India. Listing of securities – Stock Exchanges in India -

BSE, NSE, OTCEI -Stock Market Index –.. Commodities Market in India. Foreign Exchange. Internet trading.

Extra reading /Key words: *Capital market's impact on Indian economy.*

UNIT – IV FINANCIAL INSTRUMENTS (12 Hours)

Money market instruments: Call money, Treasury Bills, Commercial Bills, Commercial Papers, Certificate of Deposit, Repo instruments etc.

Capital Market instruments: Shares, Debentures, Bonds, Derivatives. GDR, ADR, etc., New Instruments.

Extra reading /Key words : *Current developments in Money market and Capital market*

UNIT – V FINANCIAL REGULATION (12 Hours)

The Securities and Exchange Board of India: Management, Powers and Functions of SEBI, Regulation and Supervision of Securities market – Investor Protection measures.

The Reserve Bank of India: Objectives, Organization, Functions & Role of RBI in the development of the Indian Financial System.

Extra reading /Key words : *Problems of Non-Performing Assets and other challenges for regulators.*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the functions and structure of the Indian Financial System	1	U
CO-2	Examine the functions of the various kinds of financial institutions	1	U
CO-3	Explain the functions of the finance markets.	3	An
CO-4	Classify the different types of financial instruments	3	An
CO-5	Explain the functions and importance of the regulatory authorities	3	U
CO-6	Enhances Employability Skills in financial sector	5	Ap

PRESCRIBED TEXT:

- Varshney P.N. & Mittal D.K., Indian Financial System, Sultan Chand & Sons, New Delhi, 2010
- Gordon E & Natarajan K. Financial Markets & Services, Himalaya Publishing House, New Delhi, 2012.

BOOKS FOR REFERENCE:

- Bharati V Pathak, Indian Financial System, Pearson Publications, 2013.
- Machiraju H R , Indian Financial System, Vias Publishing House, New Delhi 2010
- Khan M Y, Indian Financial System, 2nd Edition, Tata McGraw Hill Education Private Limited, New Delhi, 2010.
- Santhanam B., Financial Services, Margham Publications, Chennai, 2011
- Gurusamy S., Financial Markets & Institutions, 2nd Edition, Tata McGraw Hill Education Private Limited, New Delhi, 2010.

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
Second Year - Semester – III**

Course Title	MAJOR CORE - 4COST ACCOUNTING
Total Hours	90
Hours/Week	6 Hrs / Wk
Code	U18BV3MCT04
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To enable the students to understand the basic principles of Cost Accounting & to develop skills in the preparation of Cost Accounts.

Course Objectives:

CO No.	Course Objectives
CO-1	Remember, understand and evaluate the accounting procedure in preparation of cost sheet, tender & quotation.
CO-2	Understand the various methods of pricing of materials.
CO-3	Understand the meaning of labour turn over & apply the knowledge to compute labour cost & methods of wage payment and recall the meaning of overhead, allocation, apportionment, absorption & compute machine hour rate.
CO-4	Apply the knowledge for preparation of accounts related to specific order & operation cost.
CO-5	Apply the knowledge for preparation of accounts related to specific order & operation cost.
CO-6	Recall the meaning of service costing in view of transport costing & understand the accounting concepts of reconciliation statement.

UNIT – I INTRODUCTION

15 Hrs

Cost Accounting; Scope and Objectives - Cost Center and Cost Unit - Cost Accounting and Financial Accounting - Methods and Techniques of Costing. Cost Concepts and Classification - Cost Sheet - Tenders and Quotations.

Extra reading /Key words : *Cost Concepts*

UNIT – II MATERIAL COST

15 Hrs

Material Cost : Purchase Control - Stores Control - Fixation of various levels - Perpetual Inventory System - ABC analysis; Control over Issues - Methods of pricing material issues - FIFO, LIFO and Base Stock Method.

Extra reading /Key words : *Pricing of Material*

UNIT – III LABOUR AND OVERHEADS COST

15 Hrs

A. Labour Cost: Labour Turnover - Idle time, Overtime - Computation of Labour Cost - Systems of wage payment - Premium and Bonus Plan.

B. Overheads: Classification - Allocation and Apportionment of overheads - Bases of apportionment - Absorption of overheads - Machine Hour Rate.

Extra reading /Key words :*Incentives*

UNIT – IV CONTRACT COSTING AND PROCESS COSTING 15 Hrs

A. Contract Costing - Cost Plus Contracts.

B. Process costing - Normal loss - Abnormal loss - Abnormal gain (excluding Inter process profit & equivalent production).

Extra reading /Key words :*Notional Profit, Scrap wastage*

UNIT – V RECONCILIATION OF COST & FINANCIAL ACCOUNTING

15 Hrs

Reconciliation of cost and financial accounts: Need for reconciliation – causes for disagreement in profits – Preparation of reconciliation statement.

Extra reading /Key words: *Memorandum reconciliation statement.*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

**COURSE OUTCOMES:
THE LEARNER**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Classify the cost and demonstrate evaluate the accounting procedure in preparation of cost sheet, tender & quotation	2	Ap
CO-2	Interprets the various methods of pricing of materials	3	R, U
CO-3	Develop knowledge to compute labour cost & Identify methods of wage payment and Construct machine hour rate.	4	R, U, Ap
CO-4	Distinguish specific order & operation costing and prepares contract account and process account.	4	R, U, Ap
CO-5	Explain the concepts related to transport costing and summarize the accounting procedure for reconciliation statement.	2	Ap
CO-6	Enhances accounting skills relevant to production units	2	Ap

**PO – Programme Outcomes; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply;
An – Analyse; E- Evaluate; C – Create**

Theory - 20% Problems - 80%

PRESCRIBED TEXT:

➤ Reddy & Hari Prasad Reddy, (2008), *Cost Accounting*, Chennai: Margham Publications.

BOOKS FOR REFERENCE:

➤ Jain S.P.&Narang K.L., *Cost Accounting*, Kalyani Publishing House.

- Horngren, Charles, Foster and Datar, *Cost Accounting-A Managerial Emphasis*, New Delhi: Prentice - Hall of India.
- Khan M.Y and Jain P.K, *Management Accounting*, New Delhi: Tata McGraw Hill.
- Maheshwari S.N,. *Advanced Problems and Solutions in Cost Accounting*, New Delhi: Sultan Chand.
- Arora M.N. *Cost Accounting-Principles and Practice*, New Delhi: Vikas Publishing House.
- Pillai & Bhagawati,. *Cost Accounting*, New Delhi: Sultan Chand.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

Second Year - Semester – III

Course Title	MAJOR CORE 5– BANKING THEORY LAW AND PRACTICE
Total Hours	90
Hours/Week	6 Hrs / Wk
Code	U18BV3MCT05
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE:

To provide an understanding of banking law and practices and basic knowledge on the recent trends in banking

COURSE OBJECTIVES:

The learner will be able to

CO No.	Course Objectives
CO-1	Explain the concepts of commercial banks, RBI its organization, functions, credit creation and control.
CO-2	Summaries banker and customer relationship of various bank account operations and transactions as per banking regulation Act 1949
CO-3	Discuss in detail about the Negotiable Instrument Act, endorsements, paying banker and collecting banker as per bank rules
CO-4	Enumerate the procedure and policies adopted by banks to provide loans and advances for customers
CO-5	Describe the recent trends in e banking and Indian Financial network

UNIT- I INTRODUCTION TO BANKING

15

Hrs

Commercial Banks - Functions - Credit creation - Reserve Bank of India - Organization and functions - Methods of credit control. Business of Banking Companies- Control over Management- Prohibition of certain activities in relation to banking companies

Extra reading /Key words : *Financial intermediation, informational asymmetries*

UNIT - II BANKER AND CUSTOMER RELATIONSHIP

15

Hrs

Banker and Customer relationship - Special features - Different types of accounts - Opening and closing of accounts - Forms used in the operation of bank account - Cheque book, Pass book, Mistakes in the pass book - Special types of account holders.

Extra reading /Key words : *Relationship banking strategy, bank marketing*

UNIT- III NEGOTIABLE INSTRUMENTS**15****Hrs**

Negotiable instruments - Definition - Cheque - Features - Holder and holder in due course - Payment in due course. Crossing - Different types. Endorsements - Different kinds. Paying banker - Material alteration - Refusal of payment by banks - Statutory protection to the paying banker. Collecting banker - Statutory protection.

Extra reading /Key words : *Securitization, Remittance services*

UNIT - IV LOANS AND ADVANCES**15****Hrs**

Loans and advances - Principles of good lending - Credit worthiness of borrowers - Modes of securing advances - Lien, Pledge, Mortgage and Hypothecation - Advances against different types of securities - Goods, Documents of title to goods, Life Insurance Policies, FDR, Government Securities.

Extra reading /Key words : *Loan syndication, banc assurance*

UNIT - V RECENT TRENDS IN BANKING**15****Hrs**

E-Banking – Internet Banking – Telephone Banking – Mobile Banking – ATMs – Cash Machine – Electronic Money - Electronic Fund Transfer System (EFT) – RTGS, NEFT, MICR, KYC norms, clearing house. Indian Financial Network – Customer Grievances Redressal and Ombudsman.

Extra reading /Key words : *Core banking, control mechanism*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the functions of the Commercial & Reserve Bank of India.	2	U
CO-2	Examine the various kinds of banker and customer relationship	2	U
CO-3	Explain the features of Negotiable instruments and the role of paying banker and collecting banker as per bank rules	3	U
CO-4	Classify the different Modes of securing advances	2	U
CO-5	State the recent trends in e-banking	2	U
CO-6	Develops the knowledge of handling bank transactions	5	Ap

PRESCRIBED TEXT:

Sundaram & Varshney P.N.

: Banking Theory Law and Practice;
Sultan Chand Sons; New Delhi.

BOOKS FOR REFERENCE:

- Tannan M.L : Banking-Law and Practice in India;
Indian Law House, New Delhi.
- Gordon & Natarajan : Banking Theory Law and Practice;
Himalayas Publishing House, New Delhi.'

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
Second Year - Semester – III**

Course Title	ALLIED 5 - SERVICES MARKETING
Total Hours	60
Hours/Week	3 Hrs / Wk
Code	U18BV3ACT08
Course Type	Theory
Credits	3
Marks	100

GENERAL OBJECTIVE:

To enable the students to apply the principles of Marketing in the area of services and understand the dimensions of service quality and identify the gap.

COURSE OBJECTIVES:

The learner will be able to

CO No.	Course Objectives
CO-1	Remember and understand the services marketing concepts, classify the services and distinguish between goods and services.
CO-2	Recall the 4 P's of Product and understand the components of services marketing mix.
CO-3	Understand and apply the Dimensions and measurement of service quality and analyses the Challenges and Barriers to international marketing of service.
CO-4	Analyses and evaluate the marketing practices of banking, insurance, tourism and hotel industries.
CO-5	Analyses and evaluate the marketing practices in hospitals and education institutions.

UNIT – I INTRODUCTION

12

Hrs

Introduction: Reasons for growth in service sector - Role of services in an economy - Distinction between goods and services - Classification of services - Marketing management process for service marketing.

Extra reading /Key words : *Tangible services, Intangible services, Heterogeneity*

UNIT – II SERVICES MARKETING MIX

12

Hrs

Development of service marketing mix - Components in the mix - People - Process - Physical evidence. Managing demand and supply.

Extra reading /Key words : *Customer contact, Service factory, Forecasting demand*

UNIT – III MANAGING SERVICES QUALITY AND GLOBALISATION OF SERVICES

12 Hrs

A. Managing service quality: Consumer Behaviour - Factors Influencing Consumer Behaviour - Dimensions and measurement of service quality - Gap analysis - Guidelines for managing service competition

B. Globalization of services - Challenges to global service marketers - Typical international services - Barriers to international marketing of service

Extra reading /Key words : *Consumer Behaviour, Quality circle, protectionism*

UNIT–IV MARKETING PRACTICES OF BANKING, INSURANCE, TOURISM AND HOTEL INDUSTRIES **12**

Hrs

Marketing of services: Banking & Insurance services - Users - Benefits – Formation of marketing mix for banking and insurance products. Tourism - Marketing mix for tourism. Hotel - Market segmentation for hotels - Marketing mix for hotels.

Extra reading /Key words : *Banking & Insurance, Tourism and Hotel services.*

UNIT–V MARKETING PRACTICES OF HOSPITALS AND EDUCATION INSTITUTIONS **12**

Hrs

Hospital: Marketing of health care - Types of hospitals - Marketing mix for health care. Literacy - The concept - Marketing mix elementary, secondary and higher education.

Extra reading /Key words : *Health care, Literacy, Marketing mix for adult*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Define the services marketing and list out the reasons for its growth and explain its role in an economy.	1	U
CO-2	Explain the role of People, process and physical evidence in services marketing.	5	U
CO-3	Discuss the guidelines for managing service competition.	1	U
CO-4	Interpret the challenges to global service marketers.	5	U
CO-5	Discuss the marketing mix if various services like banking, tourism and hotels.	1	U
CO-6	Recalls the marketing practices of Hospitals and the education sector.	1	U
CO-7	Enhances Teaching Skills& employability skills in service sectors	5	Ap

PRESCRIBED TEXTS:

- VasanthiVenugopal, (2008). *Services Marketing*, New Delhi:Himalaya Publishing House.
- Jha S.M., (2008). *Service marketing*, New Delhi: Himalaya publishing House

BOOKS FOR REFERENCE:

- Christopher, H. Lovelock, (2007). *Service Marketing*, New Delhi: Prentice Hall.
- Payne, Adrian, (2008). *The Essence of Services Marketing*, New Delhi: Prentice Hall.

- Shankar, Ravi, (2008). *Service Marketing- The Indian Experience*, New Delhi: South Asia Publication.
- Kennen E Clow, David L Kurtz, *Service Marketing Operation, Management Strategy*, Biztantra, 2008
- Zeithaml, V.A and M.J. Bitner, (2008). *Services Marketing*, New Delhi: McGraw Hill Inc.

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
SECOND YEAR – III SEMESTER**

Course Title	Industrial Relations - Investment Basics
Total Hours	15
Hours/Week	1
Code	U19CO3IRT01
Course Type	Theory
Credits	1
Marks	100

Unit I - Bank Deposit Accounts

Introduction to Bank Deposits, Types of Deposit Accounts, Strategies of mobilizing deposits, Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians, Deposit Insurance

Unit II - Mutual Funds

Concept and structure of mutual funds in India; AMC; New fund offer's & procedure for investing in NFO; Investors rights and obligations.

Unit III - Mutual Fund Products

Concept of open ended and close ended fund; Types of funds - equity, index, diversified large cap funds, midcap fund, sec or fund and other equity schemes; Concept of entry and exit load Expense ratio

Unit IV - Gold ETF's

Introduction of exchange traded funds, Market making by authorized Participants; Creation Units; Portfolio deposits and cash Component.

Unit V - Debt Funds

Salient features of debt fund; Concept of interest rate and credit risk; Pricing of debt instrument. Liquid Funds Salient features of liquid fund; Floating rate scheme and portfolio churning in liquid funds.

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Compare investments in various bank deposits	1	U
CO-2	Outline Mutual funds and New fund offers	1	U
CO-3	Relate midcap and large cap funds	3	U
CO-4	Plan portfolio with gold ETFs and other investment avenues	3	Ap
CO-5	Infer investments in liquid funds	5	U

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
SECOND YEAR – III SEMESTER**

Course Title	SBE – 3 Computer Literacy for BFSI
Total Hours	30
Hours/Week	2
Code	U19BV3SBT01
Course Type	Theory
Credits	2
Marks	100

General Objective:

Course Objectives:

The Learner will be able to

CO 1	Apply the office packages to gain a better understanding of the computer.
CO 2	understand the functions of smart devices and online transactions
CO 3	Analyse the purpose of social networking and cyber security in the e-world
CO 4	Prepare Documents and presentation
CO 5	Solve using formulas

Unit I: Office Packages:

(6hrs)

MS- Word: Creation of Documents (letters, Bio- data, etc).Creation of Tables, Formatting Tables (Time table, Calendar, etc).Working with Mail Merge (Circular letters).

MS – Excel: Creation of Worksheet (Mark Sheet, Pay Slip, PF Contribution list, etc). Excel Function (Date, Time, Statistical, Mathematical, Financial Functions). Creating charts (Line, Pie, bar, etc).

MS- Power Point: Creation of Presentations (Duplicate and New slides, Layouts, View, Slide show, etc.). Working with objects (Movie, Sound, Word, Excel, etc.) Working with Transition and Animation effects (Text, Object, and Pictures)

Extra Reading/Key words: *Units of Data Storage.*

Unit II: Smart Devices and Online Transactions:

(6hrs)

Smart phone – Types: Tablet PC, Smart TV, Smart Camera, Smart Watch and Smart Oven.Operating system for Smart phones- Apple iOS, Android, Windows 10, Blackberry, Synbian and Bada. Benefits of Smart Phones.

E-Commerce and M-Commerce: Components of E-Commerce- history, types, and benefits of each (B2B, B2C, C2B, C2C). Business to Government E-Commerce. M-Commerce- History, customers point of view and the provider point of view. Applications of M-Commerce- Mobile ticketing, mobile money transfer, mobile banking, mobile marketing and advertising. Payment methods in M-Commerce- Premium rate telephone numbers, direct mobile dealing, Macro, Micro payment services and mobile wallets.

Extra Reading/Key words: *Google play for Android Phones.*

Unit III: Social Networking and Cyber Security

(6hrs)

Social Networking Sites: Characteristics of Social Networking Website- Examples of Social Networking Services (Facebook, SnapChat, Instagram, Whatsapp, Pinterest, Tumblr, LinkedIn, Twitter, Quora and Patreon). Advantages and Disadvantages of Social Network.

Cyber law: Evolution and Historical events in cyber law. Case studies- Article taken from Media. Building blocks of cyber law(Netizens, Cyber space and Technology). Cyber Crime, Electronic and Digital devices, Intellectual Property, Data Protection and Privacy. Merits and Demerits of Cyber crime.

Extra Reading/Key words: *How to stay out of trouble from Social Network.*

Unit IV: Practical Experiments - MS Word & MS- Power Point (6hrs)

- Creating Mail merged documents in MS WORD
- Creating a Power Point Slide show with clip art, image files and animation

Unit V: Practical Experiments - MS Excel (6hrs)

- Calculation using Basic Formulas – Sum, Average, Minimum, Maximum
- Calculating Depreciation - Straight Line, Declining Balance, Variable Declaring Balance Methods
- Preparing Various Charts & diagrams – Bar, Surface, Chart, Line, Pie
- Pivot table preparation

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Create Tables, work sheet and presentation	3	U
CO-2	Apply E-Commerce and M-Commerce	2	U
CO-3	Understand the Characteristics of Social Networking Website, Evolution and Historical events in cyber law	3	R
CO-4	Create Documents with regard to business communication and presentation of data	3	Ap
CO-5	Solve using basic, financial formulas and use of pivot table	3	Ap
CO-6	Enhances employability skills	5	Ap

Books for Reference:

1. Mastering Ms-Office by Bittu Kumar
2. https://www.webopedia.com/DidYouKnow/Hardware_Software/mobile-operating-systems-mobile-os-explained.html
3. <https://makeawebsitehub.com/social-media-sites/>
4. https://www.tutorialspoint.com/information_security_cyber_law/information_security_cyber_law_tutorial.pdf
5. https://www.tutorialspoint.com/information_security_cyber_law/information_security_cyber_law_tutorial.pdf

6. <https://www.irjet.net/archives/V4/i6/IRJET-V4I6303.pdf>

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
Second Year - Semester – IV**

Course Title	MAJOR CORE 6 – MANAGEMENT ACCOUNTING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV4MCT06
Course Type	Theory
Credits	5
Marks	100

General Objective:

To enable the students to understand the various tools of financial analysis and to interpret financial data

Course objectives (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand management accounting and various tools of financial analysis; and Analyse profitability and financial status of a business based on ratios calculated
CO-2	Understand the preparation of Funds flow statement and Cash flow statement and analyse the results
CO-3	Apply marginal costing technique in managerial decision making problems and evaluate different proposals
CO-4	Understand different types of budgets and analyse budgets
CO-5	Analyse material, labour and overhead variances

UNIT – I INTRODUCTION (20 hours)

Management Accounting - Scope - Relationship between Cost, Financial and Management Accounting - Analysis of financial statements - Tools for analysis - Comparative Statements - Common Size Statements and Trend Analysis.

Extra reading/ Key words: *Role of Professional bodies for Management Accountancy in India, UK and USA:*<http://icmai.in>,
<https://www.cimaglobal.com/>,<https://www.cimaglobal.com/Our-locations/USA>

UNIT – II RATIO ANALYSIS (18 hours)

Ratio Analysis - Ratios for Liquidity, Solvency and Profitability.

Extra reading/ Key words: *Role of Professional bodies for Management Accountancy in India, UK and USA:*<http://icmai.in>,
<https://www.cimaglobal.com/>,<https://www.cimaglobal.com/Our-locations/USA>

UNIT – III FUNDS FLOW ANALYSIS AND CASH FLOW ANALYSIS (16 hours)

Funds Flow Analysis - Concept of Fund - Schedule of Changes in Working Capital- Fund Flow Statement.

Cash Flow Analysis - Cash from operation – Preparation of Cash Flow Statement as per Accounting Standard (Revised).

Extra reading/ Key words: *Cash Flow Statement as per New Companies Act, 2013*

<http://taxingtax.com/cash-flow-statement-as-per-new-companies-act-2013/138>

UNIT – IV MARGINAL COSTING AND BREAK-EVEN ANALYSIS (18 hours)

Marginal Costing - Absorption Costing Vs Marginal Costing – Contribution- Profit Volume ratio – Break Even Point – Cost Volume Profit Analysis - Managerial applications of marginal costing.

Extra reading/ Key words: *Types of Breakeven point, Break even pricing.*

<https://economictimes.indiatimes.com › Definitions › Marketing>, <https://hbr.org/2014/07/a-quick-guide-to-breakeven-analysis>

UNIT – V BUDGETARY CONTROL (18 hours)

Budget - Budgetary Control - Functional Budgets - Master Budget - Fixed and Flexible Budgets - Cash Budget.

Extra reading/ Key words: *Budgeting practices of business firms*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

THEORY - 30% PROBLEMS - 70%

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recognize the relationship between Cost, Financial and Management Accounting	1	U
CO-2	Draw conclusion about the liquidity, solvency and profitability of business entities based on comparative statements, common size statements, trend analysis and ratio analysis	2	An
CO-3	Prepare Funds flow statement and make inferences	1	Ap
CO-4	Prepare Cash flow statement based on Revised Accounting Standard and make inferences	2	Ap
CO-5	Prepare marginal cost statement and calculate breakeven point	1	Ap
CO-6	Compare different proposals based on marginal costing technique and draw conclusion	1	Ap
CO-7	Prepare different types of budgets and make a comparison	2	Ap
CO-8	Calculate material, labour and overhead variances and make inferences based on variances	1	Ap
CO-9	Helps to analyse the organisations turnover through financial tools	1	Ap

PRESCRIBED TEXT:

- Dalston L. Cecil & Jenitra L. Merwin, *Management Accounting*, Trichy, LearnTech Press.

BOOKS FOR REFERENCE

- Shashi K. Gupta & Sharma R.K., *Management Accounting*, New Delhi: Kalyani Publishers.
- Khan and Jain, *Management Accounting*, New Delhi : Tata McGraw Hill.
- Maheswari S.N., *Management Accounting*; New Delhi : Sultan Chand and Sons.
- Dr. R. Ramachandran & Dr. R. Srinivasan, *Management Accounting*, Trichy : SriRam Publishers.

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI –
620 002.**

**B.Voc (Banking, Financial Services and Insurance)
(For Candidates admitted from June 2018 onwards)
Second Year - Semester – IV**

Course Title	Major Core – 7- FINANCIAL SERVICES
Total Hours	60
Hours/Week	5 Hrs / Wk
Code	U18BV4ACT05
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE:

To understand the basics of financial services and its various dimensions, evaluation and benefits to the economy

COURSE OBJECTIVES:

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the features and importance of financial services and Merchant Banking
CO-2	Recall the features and importance of Venture capital and Lease financing
CO-3	Explain the functions and importance of Factoring and Forfaiting
CO-4	Recall the meaning and process of securitization
CO-5	Explain the different kinds of mutual funds and the functions of Credit rating agencies

UNIT- I INTRODUCTION TO FINANCIAL SERVICES & MERCHANT BANKING
15 Hrs

Financial services: Meaning – Features – Importance –and new services

Merchant Banking: Origin - Development of Merchant Banking in India - Importance – Categories – Services - Default & Penalty.

Extra reading /Key words : *Companies that are rendering the merchant banking services in India*

UNIT- II VENTURE CAPITAL & LEASE FINANCING
15 Hrs

Venture Capital financing: Meaning – Features – stages of financing – Redemption- Venture capital in India.

Lease Financing: Meaning – types – Difference between Lease and Hire Purchase - advantages – short comings.

Extra reading /Key words : *Lease financing companies in India*

UNIT- III FACTORING AND FORFAITING
15 Hrs

Factoring: Meaning – Modus operandi - Types - Functions – Benefits – Factoring in India.

Forfaiting: Definition – Modus operandi – Benefits - Factoring vs Forfaiting.

Extra reading /Key words : *Companies of India in factoring services*

UNIT- IV SECURITISATION OF DEBT

15 Hrs

Securitization: Meaning - Securitization Process – Merits – Securitisable assets – Types of Securities – Conditions for successful securitization

Extra reading /Key words : *Popularity of Securitization in India.*

UNIT –V MUTUAL FUNDS AND CREDIT RATING

15 Hrs

Mutual fund : Meaning – objectives – types – Merits – shortcomings - Credit Rating Agencies : Meaning – functions – Credit Rating Agencies in India, CRISIL, ICRA, & CARE and Credit Rating Symbols. .

Extra reading /Key words : Performance of different mutual fund companies in India

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recognize the features and importance of financial services and Merchant Banking	1	U
CO-2	Identify the features and importance of Venture capital and Lease financing	2	U
CO-3	Explain the functions and importance of Factoring and Forfaiting	2	U
CO-4	Examine the meaning and process of securitization	3	U
CO-5	Examine the different kinds of mutual funds and the functions of Credit rating agencies	2	U
CO-6	Displays competence in Financial sector	5	Ap

PRESCRIBED TEXTS:

- Gordon and Natarajan, *Financial Services and Markets*, Himalaya Publishing House, 2010
- Khan M.Y., *Financial Services*, New Delhi: Tata McGraw Hill.

BOOKS FOR REFERENCE:

- Machiraju H.R, *Indian Financial System*, Delhi :Vikas Publishing House.
- Chandler M.V. and Goldfeld.S.M., *Economics of Money and Banking*, New York : Harper and Row.
- Gupta Suraj B., *Monetary Economics*,New Delhi : S. Chand and Co.
- Gurusamy. S, *Financial Services*, Tata McGraw Hill Education Pvt. Ltd, 2011
- Shashi & Gupta, *Financial Services*, Kalyani Publishers, 3rd Edition, 2010

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

Second Year - Semester – IV

Course Title	ALLIED -6 SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U18BV4ACT06
Course Type	Theory
Credits	3
Marks	100

Course objectives (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Summarize the concepts of Investments, objectives of an investor and Investment alternatives for selecting the best Investment proposals.
CO-2	Remember, Understand the Indian Financial System.
CO-3	Understand and Compare the Intrinsic Value of Shares with that of its Stock Market Value on the basis of Fundamental Analysis.
CO-4	Understand and Evaluate the Stock Market Value of Shares by applying various technical tools like DOW theory, Chart Patterns, Moving Averages, Oscillators, Short selling, Odd Lot Theory, Head and Shoulder Analysis, Eliot Wave Theory.
CO-5	Describe the Concepts relating to Portfolio Construction, Portfolio Management and Principles of Portfolio Management.

UNIT- I INVESTMENT

12 Hrs

Investment –Differences of Investment, Speculation, Gambling -Objectives of Investment- Essentials of an Investment programme- Investment process-Investment alternatives-Real, Contingent and Titular Investments- Mutual Funds.

Extra reading /Key words :*Mutual fund, securities*

UNIT- II NEW ISSUE MARKET

12 Hrs

New issue Market-Methods of floating new issues –Parties and players involved in a new issue market - The secondary market –Differences between Primary market and Secondary market- Functions of Stock exchange– NSE.

Extra reading /Key words : *Primary market, secondary market*

UNIT- III FUNDAMENTAL ANALYSIS

12 Hrs

Fundamental Analysis - Economic Analysis - Industry Analysis-Factors influencing the growth of an Industry-Classification of an Industry – Life cycle of an Industry- Company Analysis-Factors to be considered while evaluating a Company.

Extra reading /Key words : *Industry analysis, company analysis*

UNIT- IV TECHNICAL ANALYSIS

12 Hrs

Basic Assumptions of Technical analysis –Differences between technical and fundamental analysis - Dow Theory - Primary trend - Secondary trend - Minor trends- Important chart patterns adopted in technical analysis.

Extra reading /Key words : *Trend, Oscillators, Moving Averages*

UNIT – V PORTFOLIO MANAGEMENT

12 Hrs

Portfolio construction and choice –objectives – Risks in Investments-Systematic Risk-Unsystematic Risk.-principles of portfolio construction -portfolio Management – Principle and Process of Portfolio management.

Extra reading /Key words : *Risk, Returns*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Understand the objectives of Investment and Analyse the various investment alternatives that are available for an investor	4	U
CO-2	Remember and understand the Indian Financial System	2	U
CO-3	Understand and analyse the intrinsic value of shares and the basis of Fundamental analysis.	4	An
CO-4	Understand and evaluate the market value of shares by applying technical tools	5	An
CO-5	Apply the principles of portfolio management and construct an efficient portfolio	4	An
CO-6	Displays competence in Financial sector	5	Ap

PRESCRIBED TEXTS:

- Punithavathi Pandian, (2013), Security Analysis and Portfolio Management, Vikas Publishing House Pvt Ltd, New Delhi.
- PreethiSingh ,(2013), Investment Management ,Himalaya Publishing House, New Delhi.

BOOKS FOR REFERENCE:

- Natarajan L, (2013), Investment Management, Security Analysis and Portfolio management, Margham Publications, Chennai.
- Avadhani VA, (2008), Investment and Securities Market in India, Himalaya Publishing House, Mumbai.
- Bhalla VK, (2009), Investment Management, Security Analysis and Portfolio Management, S.Chand and Company Ltd, New Delhi.
- Prasanna Chandra, (2009), Investment Analysis and Portfolio Management, Tata McGraw-Hill Publishing Company Limited, New Delhi.

- Graham and Dodd, (2010), Investment, Tata McGraw - Hill Publishing Company Limited, New Delhi.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

B.Voc (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2018 onwards)

SECOND Year - Semester – IV

Course Title	SBE 5 – BUSINESS SOFTWARE - TALLY
Total Hours	30
Hours/Week	2 Hrs / Wk
Code	U18BV4SBP02
Course Type	Theory
Credits	2
Marks	100

General Objective:

- To equip the students with the practical skills of Tally.

Course objectives (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the concepts of Computerized Accounting
CO-2	Prepare all types of Vouchers
CO-3	Construct Final Accounts with Adjustments
CO-4	Develop stock ledger
CO-5	Prepare Cost Center & Cost category.

UNIT – I

6 Hrs

Meaning of Computerized Accounting – Meaning of Computers – Importance of computerized accounting – Computerized Accounting Vs Manual Accounting. Introduction to architecture of Tally – Creation of company – Creation of groups – Various kinds of groups – multiple and single – Creation of ledgers – Various kinds of ledgers.

Extra reading /Key words: *Computerized Accounting*

UNIT – II

6 Hrs

Entering vouchers – Journal voucher, purchase voucher, sales voucher, receipt vouchers, payment vouchers – Role and importance of function keys.

Extra reading /Key words: *Function Keys & Vouchers*

UNIT – III

6 Hrs

Extraction of Trial Balance, Trading Account, Profit and Loss Account and Balance Sheet, Simple sums with and without adjustments – Alter – Select – Edit – Delete – Selection of company.

Extra reading /Key words: *Final Accounts with Adjustments*

UNIT – IV

6 Hrs

Introduction to inventories – Creation of stock category – Stock groups – Stock items – Editing and deletion of stock items – Usage of stock in voucher entry – Stock voucher or purchase orders – Sales orders – Customer and supply analysis – Extracting simple reports and graphs with tally accounting package.

Extra reading /Key words: *Inventories, stock vouchers*

UNIT – V

6 Hrs

Introduction to cost – Creation of cost category – Cost centre category – Editing and deleting cost centre – Usage of cost category and cost centre in voucher entry – Budget control – Creation of budgets – Editing and deleting budgets – Reports.

Extra reading /Key words: *Cost Center & Cost category.*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The Learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Differentiate the concepts of Computerized Accounting and manual accounting	1	Ap
CO-2	Categories all types of Vouchers	1	Ap
CO-3	Prepare Final Accounts with Adjustments	1,4	Ap
CO-4	Develop stock ledger with stock item & stock group	1,4	Ap
CO-5	Prepare Cost Center & Cost category.	1,4	Ap
CO-6	Helps to handle accounts, pay roll, inventory in digital mode	5	Ap

PRESCRIBED TEXT:

ICAR & D Team, (2006). *Tally 9*, New Delhi: Vikas Publishing House Pvt. Ltd.

BOOKS FOR REFERENCE

- Nadhani A.K. &Nadhani K.K, (2005). *Implementing Tally*, New Delhi : BPB Publication.
- Vishnu Priya Singh, (2004). *Quick Learn Tally*, New Delhi :CompuTech Publication Pvt. Ltd.
- SrinivasaValaban, (2006). *Computer applications in Business*, New Delhi: Sultan & Sons.

COMPUTER PRACTICAL FOR BUSINESS SOFTWARE-FOR EXTERNAL EVALUATION

1. Petty Cash Entries, Subsidiary Books
2. Accounts Only – Accounts With Inventory
3. Accounts With Inventory Tax Initialize
4. Stock Categories

5. Cost Centre
6. Cost Categories
7. Stock Journal
8. Balance Sheet
9. Final Accounts Without Adjustments
10. Final Accounts With Adjustments
11. Order Processing
12. Price List
13. Bill-wise Details
14. Bank Reconciliation Statement
15. Interest Calculation.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE 8 - PRINCIPLES OF AUDITING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV5MCT08
Course Type	Theory
Credits	5
Marks	100

General Objective:

To provide an understanding of the principles and practice of Auditing and understand the procedure for vouching, verification and investigation.

Course Objectives (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Appreciate the basic concepts in auditing and control techniques.
CO-2	Analyse the procedure regarding vouching of various transactions.
CO-3	Analyse the procedure for verification and valuation of assets & Liabilities
CO-4	Summarise the role and the liabilities of an auditor and explain the contents and types of audit report.
CO-5	Identify the various aspects of investigation and study the basics of Auditing and Assurance Standards.

UNIT - I INTRODUCTION

15 Hrs

Audit: Objectives - Types - Advantages and Limitations - Qualities of an auditor.
 Internal Control: Internal Check and Internal Audit – Audit Programme - Audit note book - Working papers.

Extra reading /Key words: *Internal control*

UNIT - II VOUCHING

15 Hrs

Vouching: Voucher - Vouching of cash transactions - Vouching of trade transactions: Purchases, Purchases returns, Sales and Sales returns

Extra reading /Key words: *Vouching of trading expenses*

UNIT -III VERIFICATION OF ASSETS AND LIABILITIES

15 Hrs

Verification of Assets and Liabilities : Fixed assets - Current assets - Wasting assets - Intangible assets - Problems in valuation of assets - Auditor's position as regards the verification and valuation of assets - Valuation of liabilities- Reserves and Provisions - Classification.

Extra reading /Key words: *Extensive business reporting knowledge, IFRS*

UNIT - IV STATUTORY AUDITOR

15 Hrs

Audit of Limited Companies - Qualifications of an auditor - Appointment, Removal, Status, Powers and Duties of an auditor - Auditor's Report - Clean and Qualified Report - Liabilities of an auditor: Liabilities in case of non-statutory audit and company audit.

Extra reading /Key words: *Independent auditors, Auditor's status*

UNIT - V INVESTIGATION AND AUDITING AND ASSURANCE STANDARDS

(AASs)

15 Hrs

Investigation: Meaning - Characteristics of Investigation - Duties of Investigator - Purpose of Investigation - Difference between Audit and Investigation - Types of Investigation - Investigation under different situations – Standards of Auditing - Professional Pronouncements in India - Basic Principles Governing an Audit – Basics of AASs 1 – 5.

Extra reading /Key words: *Fraud detection*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recalls the basic concepts in auditing and control techniques.	5	U
CO-2	Examines the procedure for vouching of various transactions.	5	U
CO-3	Explains the verification and valuation of assets & liabilities	5	U
CO-4	Describes the role and the liabilities of an auditor.	5	U
CO-5	Explains the various investigation activities and Auditing and Assurance Standards.	5	U
CO-6	Develops skills relating to maintaining registers and books of accounts of business	5	Ap

PRESCRIBED TEXTS:

- Tandon B.N.S. Sudharshanam & S. Sundharabahu, (2010). *Principles of Auditing*, New Delhi : S. Chand & Co.

BOOKS FOR REFERENCE:

- Dinkar Pagare (2016), *Principles and Practice of Auditing*. Delhi : Sultan Chand & Sons
- Dr.Radha (2016), *Practical Auditing*, Chennai: Prasanna Publishers.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – V

Course Title	Major Core – 9– INCOME TAX THEORY LAW AND PRACTICE
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV5MCT09
Course Type	Theory
Credits	6
Marks	100

General Objective:

To provide an understanding of the basic principles of Income Tax Law so as to enable the students to compute tax of an individual assessee and to Enable the students to Understand and Apply the basic principles of Income Tax Law in computing Income Tax of an Individual assessee.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the concepts of Income Tax and determination of residential status
CO-2	Understand and apply the provisions of Income from Salary.
CO-3	Understand and apply the provisions of Income from House property and Capital Gains.
CO-4	Understand and apply the provisions of Taxable profits from Profits and Gains from Business or Profession.
CO-5	Understand the provisions of Income from the Other Sources and Computation of tax liability of an individual

UNIT – I INTRODUCTION AND RESIDENTIAL STATUS

15 HRS

Income Tax Act - Introduction and important definitions -Assessment year, Previous year, Person, Assessee.

Determination of residential status of an individual - Scope of total income

Extra reading /Key words: *Agriculture income, Capital and Revenue receipts*

UNIT – II INCOME FROM SALARIES

15 HRS

Income from Salaries - Chargeability - Allowances - Pension - Perquisites, Gratuity; Encashment of earned leave - Deductions from salary under sec.16 - Computation of salary income.

Extra reading /Key words: *Super Annuation Fund ,Salary in arrears,advance.*

UNIT – III INCOME FROM HOUSE PROPERTY AND CAPITAL GAINS 15 HRS

A. Income from House Property - Annual Value : Let out and self occupied property - Deemed to be let out property- Deductions under sec. 24.

B. Capital gains - Chargeability - Capital asset - Cost of acquisition - Transfer - Simple computation of capital gains – Exemptions under Sec 54, 54EC, 54F.

Extra reading /Key words: *Arrears of rent, Unrealized rent*

UNIT – IV PROFITS AND GAINS OF BUSINESS OR PROFESSION 15 HRS

Profits and gains of business or profession: Meaning and scope -Deductions under Sections 36 and 37 - Expenses and payments not deductible - Computation of income under this head.

Extra reading /Key words: *Deemed Profits ,maintainance of books of accounts,Audit report*

UNIT – V INCOME FROM OTHER SOURCES AND TAX LIABILITY 15 HRS

A. Income from other sources - Casual income- Interest income - Rate of TDS and grossing up. Dividends - Winnings from lotteries, Crossword puzzles, and Card games.

B. Income tax authorities –powers. Assessment procedure- meaning , features, stages, filling of return , e-filing , types of assessment

Extra reading /Key words: *deep discount bonds, composite letting*

Theory - 30% Problem - 70%

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:**The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recalls the basic concepts of Income Tax and determination of residential status	5	U
CO-2	Computes the provisions of Income from Salary.	5	Ap
CO-3	Determines the provisions of Income from House property and Capital Gains.	5	Ap
CO-4	Recalls the provisions of Profits and Gains of Business or Profession.	4	Ap
CO-5	Recalls the provisions of Income from the Other Sources and Tax liability	4	Ap
CO-6	Develop skills relating to tax calculation for personal and professional purposes	4	Ap

Theory - 30% Problem - 70%

TEXT BOOK:

- Vinod K.Singhania, Monica Singhania, Student's *Guide to Income Tax*, Delhi: Taxman.

BOOKS FOR REFERENCE

- Income Tax –Theory ,Law and Practice ,T.S Reddy & Hari Prasad Reddy
- Lal B.B, *Income Tax Law & Practice*, New Delhi: Pearson Education.
- Manoharan, *Principles of Income Tax*, New Delhi: S. Chand & Sons.
- Dinker Pagare, *Income Tax Law and Practice*; New Delhi: Sultan Chand & Sons.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE - 10 Development Banking
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV5MCT10
Course Type	Theory
Credits	5
Marks	100

General Objective:

To provide the students with the knowledge of the various functions and services provided by development banks in India and also to get exposure on schemes and implementation of development banks.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the functions and structure of the Development Banking system in India.
CO-2	Analyse the functions of the various kinds of development financial institutions
CO-3	Understand the functions of RBI and commercial banks.
CO-4	Understand the functions of rural and cooperative banks.
CO-5	Analyse the functions and importance state level development banks.

Unit – I INTRODUCTION

15 Hrs

Development banks – Concepts. – Objectives – Functions. Difference between Commercial banking and Development banking – Role of development banks in developing the economy of India.

Extra reading /Key words: Housing Development Banks.

Unit – II DEVELOPMENT FINANCIAL INSTITUTIONS

15 Hrs

Development financial institutions: IFCS, IDBI, SIDBI, ICICI, EXIM BANK, NABARDS, IDFC-UTI - Meaning – Organisation - Objectives – Functions.

Extra reading /Key words: *Life Insurance Companies in India.*

Unit – III RESERVE BANK OF INDIA AND COMMERCIAL BANKS 15 Hrs

Reserve Bank of India – Objectives, Organization, Function and Working – Monetary policy – Credit control measures and their effectiveness. Commercial banks in the development of agriculture and industry – schemes and implementation.

Extra reading /Key words: Guidelines of RBI and Commercial Banks.

Unit – IV RURAL AND CO-OPERATIVE BANKS 15 Hrs

Rural and Co- operative Banks in India: Features – Objectives - Functions - Role of Regional rural and Co-operative banks in rural India; Progress and performance.

Extra reading /Key words: Classification of rural and co-operative banks.

Unit – V STATE LEVEL DEVELOPMENT BANKS 15 Hrs

State level development banks – State Finance Corporation, Small Industries Development Corporation - TIIC – Organisation – objectives – functions - role in the industrial development in the states.

Extra reading /Key words: Guidelines of state level development banks.

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The Learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the functions and structure of the development banks in India	2	U
CO-2	Examine the functions of various kinds of development financial institutions.	2	U
CO-3	Explain the functions of RBI and commercial banks.	2	U
CO-4	Explain the functions of rural and co-operative banks.	2	U
CO-5	Explain the functions and importance of state level development banks.	2	U
CO-6	Develop investing skills and undertake development banking operations.	2	U

PRESCRIBED TEXT

- Corporation Finance in India by S.C. Kuchal.,Chaithanya Publishing House.

BOOKS FOR REFERENCE

- Development Banking in India by Kaushal Kumar Arora.,Atlantic Publishers And Distributors.
- Development Banking by Vasant Desai .Himalaya Publishers.

(HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)
Third Year - Semester – V

Course Title	Major Core – 11 Human Resources Management
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV5MCT11
Course Type	Theory
Credits	3
Marks	100

General Objective:

To enable the students to understand the importance of HRM in an organization and to familiarize the students with the processes and mechanism of managing human resources.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understands the importance and characteristics of Human Resource Management.
CO-2	Understands the process of Human Resource Planning and Analyses the factors affecting Recruitment
CO-3	Applies the different methods of Training and Development.
CO-4	Understands various Performance Appraisal techniques and compensation plans.
CO-5	Understands about Quality of Work life and Stress management.

UNIT – I INTRODUCTION

15 Hrs

HRM – objectives- importance – Qualities of a good HR Manager – Changing roles of HR Managers – Difficulties and challenges faced by HR managers

Extra reading /Key words: *PODSCORB, Twin goals, employee manual*

UNIT – II HUMAN RESOURCE PLANNING AND TALENT ACQUISITION 15 Hrs

Concept of HR planning – Characteristics – Objectives – HR retention Plan. Recruitment - Factors affecting recruitment – internal and external source of recruitment – Green recruitment – Selection Process –Types of Testing – Kinds of employment interview – Medical Screening – Appointment Order

Extra reading /Key words: *Sapping, anamnesis*

UNIT – III TRAINING AND DEVELOPMENT 15 Hrs

Definition and purpose of training – Distinction between training and development – Assessing training needs – Steps in training – On the job and Off the job training – Evaluation of training effectiveness – Career development – Process of career development – measures for effective Career Development

Extra reading /Key words: *Onboarding, career advancement*

UNIT – IV COMPENSATION AND PERFORMANCE 15 Hrs

Wage & Salary Administration: Compensation Plan – Job Evaluation – Individual – Group – Incentives – Bonus – Fringe Benefits – Performance Appraisal – Meaning - Need and Importance – Objectives – Methods and Modern Techniques of Performance Appraisal – Requisite of Good Appraisal Plan – Problems in Performance Appraisal.

Extra reading /Key words : *Employee negotiations, perks, 360 degree performance appraisal, indoctrination*

UNIT – V QUALITY OF WORK LIFE AND STRESS MANAGEMENT 15 Hrs

Quality of Work Life (QWL) – Objectives – Measures to improve QWL – Benefits of QWL.

Stress – Meaning – Causes – Consequences – Managing stress

Extra reading /Key words : Quality of Work Life, Stress

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level

CO-1	Understand the fundamentals of HR.	2	U
CO-2	Analyze the real time implications of an interview	2	U
CO-3	Acquire skill-based mechanism	2	U
CO-4	Identify the role of employee with measure of incentives	2	U
CO-5	Understand the need for management of Stress	2	U

PRESCRIBED TEXTS:

- Khanka, Human Resources Management, S. Chand, New Delhi 2003
- Parvin Durai, Human resources Management, Pearson, New Delhi 2008

BOOKS FOR REFERENCE:

- Gupta C.B, Human Resource Management, Sultan Chand and Sons, 14th Edition, New Delhi, 2012 .
- Aswathappa K, Human Resource Management, 6th Edition, Tata McGraw-Hill Education Pvt. Ltd, 2010
- Jyothi P & Venkatesh D.N, Human Resource Management , Oxford University Press, New Delhi, 2006
- Mamoria C.B, & Rao V. S. P, Personnel Management (Text and Cases), Himalayan Publications, New Delhi, 2012 3. Wayne Mondy Robert, Human Resource Management, Pearson Education, 12th Edition, New Delhi, 2013
- Gary Dessler, (2000), *Human Resource Management*. Pearson, New Delhi 2013 .

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – V

Course Title	NON-MAJOR ELECTIVE 1 – Practical Banking
Total Hours	30
Hours/Week	2Hrs / Wk
Code	U18BV5NMT01
Course Type	Theory
Credits	
Marks	100

GENERAL OBJECTIVE:

To provide an understanding on basic knowledge and the recent practices of banking

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Remember the concepts of banking and the relationship between banker and customer.
CO-2	Recall the various types and the growth of commercial bank in India.
CO-3	Understand the meaning of Negotiable Instrument Act, Endorsements, paying banker and collecting banker.
CO-4	Recall the various concepts related to e-banking services
CO-5	Understand the recent trends in internet banking

UNIT-I INTRODUCTION TO BANKING

5 Hrs

Origin of banking: definition, banker and customer relationship, General and special types of customers, Types of deposits

Extra reading /Key words : *Financial intermediation, informational asymmetries*

UNIT - II COMMERCIAL BANKS

5 Hrs

Meaning- Definition and growth of commercial banks in India. Financial Services offered by banks, changing role of commercial banks, types of banks

Extra reading /Key words : *Relationship banking strategy, bank marketing*

UNIT - III NEGOTIABLE INSTRUMENTS

5 Hrs

Negotiable instruments - Definition - Cheque - Features Crossing - Different types. Endorsements - Different kinds. Paying banker - Collecting banker.

Extra reading /Key words : *Securitization, Remittance services*

UNIT - V E-BANKING**5 Hrs**

E-banking: Meaning - Features- Benefits, Reasons *for Implementing E-Banking*, challenges of using e-banking services by customers .

Extra reading /Key words : *information system , banc assurance*

UNIT - V INTERNET BANKING**5 Hrs**

Internet Banking: Meaning - Benefits - Home banking - Mobile banking - Virtual banking - NEFT, RTGS, (credit/debit) - E-money- Electronic wallets and Digital cash. Role of information technology in banks

Extra reading /Key words : *Core banking, control mechanism*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:**The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the concepts of banking and the relationship between banker and customer.	2	U
CO-2	Examine the various types and the growth of commercial bank in India.	2	U
CO-3	Explain the meaning of Negotiable Instrument Act, Endorsements, paying banker and collecting banker.	3	U
CO-4	Identify the various concepts related to e-banking services	4	U
CO-5	State the recent trends in internet banking	3	U

PRESCRIBED TEXT:

Mahmood Shah & Steve Clarke

: E- baking management; Information Science reference, Hershey, New York

BOOKS FOR REFERENCE:Sundaram & Varshney P.N.
Chand Sons; New Delhi. (2014)

: Banking Theory Law and Practice; Sultan

Tannan M.L

: Banking-Law and Practice in India;
Indian Law House, New Delhi. (2010)

Gordon & Natarajan

: Banking Theory Law and Practice;
Himalayas Publishing House,
New Delhi. (2016)

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – VI

Course Title	Major Core 12: ENTREPRENUERIAL DEVELOPMENT
Total Hours	90
Hours/Week	6
Code	U18BV6MCP12
Course Type	Theory & Practical
Credits	5
Marks	100

General Objective: To enable the student to understand the concept of entrepreneurship, business opportunities and to formulate the project report to become an entrepreneur.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Identify the idea of entrepreneurship
CO-2	Extrapolate the project identification and project report
CO-3	Contrast small enterprises and institutional support to entrepreneurs
CO-4	Identify the government policies and incentives to the small enterprises
CO-5	Analyze total quality management in small enterprises

UNIT – I : INTRODUCTION:

18Hrs

Evolution of the concept of entrepreneur - Characteristics - functions of an entrepreneur - Concept of entrepreneurship - Growth of entrepreneurship in India - Functions of women entrepreneurship - Development - Recent trends of rural entrepreneurship - NGOs and Rural entrepreneurship - Economic factors and non - Economic factors affecting entrepreneurial growth - Government initiative on startups policy.

Extra Reading/keywords:*Entrepreneurship, Women Entrepreneurs*

UNIT -II:PROJECT IDENTIFICATION AND SELECTION:

18Hrs

Meaning of project identification - Project Selection - project report - Contents - Formulation - Planning Commissions' guidelines for formulating a project report - Specimen of a project report- concept of project appraisal -Methods of appraisal.

Extra Reading/keywords: *Project identification, project appraisal*

UNIT- III: SMALL ENTERPRISES AND INSTITUTIONAL SUPPORT TO ENTREPRENEURS: 18Hrs

Definition - Characteristics - Role of small enterprise in economic development - Problems of small scale industries - Need for institutional support - NSIC - SIDCO - SSIB - SSICS - SISI- District Industries Centers - Industrial Estates - Specialized institutions - Technical Consultancy Organizations (TCOs) – Financial support to Entrepreneurs.

Extra Reading/keywords: *Small scale industries, Institutional support*

UNIT- IV: GOVERNMENT POLICY AND INCENTIVES: 18Hrs

Government policy for small scale enterprises :- Role of Ministry MSME - government support to small scale enterprises during five year plans - Tax holiday - Rehabilitation allowance - Investment allowance - Tax concessions to small scale industries in rural areas and in backward areas - Signals and symptoms of sickness - Causes and consequences - Corrective measures.

Extra Reading/keywords: *Government policies, sickness in SSI*

UNIT- V: TOTAL QUALITY MANAGEMENT FOR SMALL ENTERPRISES: 18Hrs

Total Quality Management for small enterprises: meaning of TQM - Need for TQM in small enterprises - TQM process in small enterprise - Export performance and trends of small enterprises - Major constraints - Suggestions to improve exports –Success stories of entrepreneurs

Extra Reading/keywords: *Total quality management, EX-IM in SSI*

(THEORY & PRACTICALS)

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The learner will be able to

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Understand and describe business opportunities and an in-depth understanding of Entrepreneurship	PSO-5	U
CO-2	Recognize the knowledge about key process to bring new products and services to market	PSO-5	R
CO-3	Design new plan, organize and execute a project report for new venture	PSO-5	An
CO-4	Identify the government policies and incentives to the small enterprises	PSO-5	R

CO-5	Explore the new entrepreneurial opportunities for employability	PSO-5	E
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References

Text Books:

- S.S.Khanka : Entrepreneurial Development, Sultan Chand & Sons, New Delhi, 2008

Reference Books:

- Srivastava S.B : Practical Guide to Industrial Entrepreneurs; Sultan Chand Sons, New Delhi
- Prasanna Chandra : Project Preparation, Appraisal, Implementation; Tata McGraw Hill, New Delhi, 2005
- Pandey I.M. : Venture Capital- The Indian Experience, prentice Hall of India, 2001
- R.V. Badi.N.V.Badi : Entrepreneurship, Vrinda Publications Limited, MayurVihar, Delhi -110

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – VI

Course Title	MAJOR CORE 13 – FINANCIAL MANAGEMENT
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U18BV6MCT13
Course Type	Theory
Credits	5
Marks	100

General Objective:

To enable the students to understand the basic financial decision making procedures and to apply in complex financial management.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understand the basic concepts of financial management and apply the time value of money and various valuation concepts.
CO-2	Understand and apply the various capital structure theories, leverages and point of indifference
CO-3	Understand and Apply the different techniques of capital budgeting.
CO-4	Understand and apply the working capital management, cash management and receivables management. .
CO-5	Understand and apply the different models of dividend policy.

UNIT – I INTRODUCTION

18 Hrs

Financial Management - Nature and Scope - Objectives of Financial Management - Profit Maximization Vs Wealth Maximization - Functions of Financial Manager - Time Value of Money- Discounting Technique, Compounding Technique, Sinking Fund Factor and Capital Recovery Factor and Effective Rate of Interest. Cost of capital – Computation of Specific and weighted average cost of capital.

Extra reading /Key words:*Financial planning – Objectives and Functions*

UNIT – II CAPITAL STRUCTURE THEORIES AND LEVERAGES

18 Hrs

Capital Structure Theories - NI approach -NOI approach - MM approach - Traditional approach – Factors determining capital structure –Analysis of leverages: operating leverage, financial leverage and combined leverage - EBIT, EPS analysis - Indifference point

Extra reading /Key words:*Debt vs. Equity*

UNIT – III CAPITAL EXPENDITURE DECISIONS

18 Hrs

Capital Expenditure Decisions - Methods of ranking investment proposal: Payback period, Net present value method, Internal rate of return method and Average rate of return

Extra reading /Key words: *Objectives of Capital Expenditure Decisions*

UNIT – IV WORKING CAPITAL MANAGEMENT

18 Hrs

Working Capital Planning – Risk profitability trade off - Determination of working capital - Financing of working capital – Management of Cash –Baumol Model, Miller Orr Model - Receivables Management – Credit standards – Credit terms – Collection policies.

Extra reading /Key words:*Motives for holding cash*

UNIT – V DIVIDEND POLICIES

18 Hrs

Dividend Policies: Issues in dividend decisions - Walter's model - Gordon's model - MM hypothesis - Dividend and uncertainty - Dividend policy in practice.

Extra reading /Key words: *Dividend payout policies*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Understand the concepts and important terms in financial management.	2	U
CO-2	Apply the concepts of time value of money and cost of capital.	2	Ap
CO-3	Understand the commonly used capital structure theories.	3	U
CO-4	Analyse the various types of leverages, EBIT and EPS.	3	An
CO-5	Understand and apply the various methods in capital budgeting.	3	Ap
CO-6	Determine working capital, apply the principles of cash management and receivables management.	3	Ap
CO-7	Develop skills relating to investment and cash management in business	2	Ap

PRESCRIBED TEXT:

- Maheswari S.N., *Elements of Financial Management*, New Delhi: Sultan Chand and Sons.

BOOKS FOR REFERENCE:

- Shashi K. Gupta and Sharma R.K. (2008). *Financial Management*, New Delhi: KalyaniPulishers.
- Khan M.Y and Jain P.K, *Financial Management, Text and Problems*; New Delhi : Tata McGraw Hill.
- Panday I.M., *Financial Management*; New Delhi :Vikas Publishing House.
- Van Horne J.C., *Financial Management and Policy*; New Delhi:Prentice Hall of India.
- Prasanna Chandra, *Financial Management, Theory and Practice*, New Delhi: Tata McGraw Hill.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – VI

Course Title	MAJOR CORE 14 – E-BANKING
Total Hours	75
Hours/Week	5Hrs / Wk
Code	U18BV6MCT14
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE:

To provide an understanding in the concepts related to E-Banking.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Remember the concepts of e- banking and its need in the current scenario
CO-2	Recall the procedure of e-banking and its role in ICT
CO-3	Understand the various e-transfer systems.
CO-4	Recall the procedure and policies adopted by banks to provide confidentiality and to maintain secrecy of data
CO-5	Understand the recent security features

UNIT-I INTRODUCTION TO E- BANKING

15 Hrs

E- banking- evolution of e-banking – importance - Traditional Banking Vs E-Banking- benefits of e-banking: Banks, Customers, Traders, Government and nation- limitations of E-banking

Extra reading /Key words : e-marketing, retail banking services

UNIT - II MANAGERIAL VIEW OF E-BANKING

15 Hrs

Facets of E-Banking- Procedure Of E-Banking- Role of ICT in Banking- Factors Driving Changes in the Banking Industry- Models for Electronic Services Delivery- Reasons for Implementing E-Banking -Barriers to E-Banking- Technical Issues in E-Banking- Tools for Managing E-Banking

Extra reading /Key words : Relationship banking strategy, bank marketing

UNIT- III ELECTRONIC FUND TRANSFERS SYSTEM

15 Hrs

Electronic fund transfers system – playing messages (telex or data communication) – structured messages (SWIFT etc.), RTGS information Technology: Current trends, Bank net RBI net, Demat, Nic net, I-net, Internet, E-mail etc,

Extra reading /Key words : USB Pay, paypen

UNIT - IV IMPACT OF TECHNOLOGY AND BANKS

15 Hrs

Impact of technology and banks protecting the confidentiality and secrecy of data effect on customers and service quality. Technology Management: RTGS: Infrastructure requirement, RTGS transactions..

Extra reading /Key words : Electronic Data Interchange, M-pessa

UNIT - V SECURITY FEATURES

15 HRS

Security features SFMS: Formats of SFMS, SFMS transaction, Security aspects; RAS: Requirements of RAS, Application, security features of RAS, Digital Certificate: PKI, CCA, CA, RA – Types of digital Certificates, application of digital Certificate, legal status, IT Act: Electronic Records, Digital Signature, application of Electronic transactions; Cyber law –Its application.

Extra reading /Key words : Wireless Application Protocol, Wireless Internet Gateway

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

the learners:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the concepts of e- banking and its need in the current scenario	2	U
CO-2	Examine the procedure of e-banking and its role in ICT	2	U
CO-3	Explain the various e-transfer systems.	3	U

CO-4	Classify the procedure and policies adopted by banks to provide confidentiality and to maintain secrecy of data	4	U
CO-5	State the recent security features	3	U
CO-6	Develop banking skills which supports business and entrepreneurship	3	U

PRESCRIBED TEXT:

Mahmood Shah & Steve Clarke

: E- banking management; Information Science reference, Hershey, New York

BOOKS FOR REFERENCE:

C.S. Rayudu, E-Business, Himalaya Publishing House

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)

Third Year - Semester – VI

Course Title	MAJOR ELECTIVE 2 – INTERNATIONAL FINANCIAL MANAGEMENT
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U18BV6MET02
Course Type	Theory
Credits	4
Marks	100

General Objective:

To provide the students with the knowledge of Balance of payment, FOREX market, Methods of Raising funds in International markets, Management transactions Exposure, International Monetary Systems and International methods of payment.

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Understands the concepts relating to foreign exchange
CO-2	Describes the concepts of hedging, swaps, spot and forward
CO-3	Appraises the various methods of raising funds through securities in international markets
CO-4	Understands the prevailing international monetary systems
CO-5	Identifies the various international payment methods

UNIT - I INTRODUCTION

Balance of Payment – Current A/c & Capital A/c – Functions and structure of Forex market – Spot & Forward transactions– Exchange rate theories –Purchasing Power Parity , Interest Rate Parity

Extra reading /Key words: *international economic transaction, stakeholder relationship*

UNIT II – MANAGEMENT TRANSACTIONS EXPOSURE

Methods of hedging of the Exposures – Overview of the methods of hedging the risks –Spot and Forward contracts – Swaps – Options & Futures

Extra reading /Key words: *Regional trade agreement, global stock*

UNIT III – METHODS OF RAISING FUNDS IN INTERNATIONAL MARKETS

FDI – ADRS & GDRS – International Bonds market & Equity market – Euro Dollar / Euro Currency market – Instruments in International financial markets

Extra reading /Key words: *FOREX risk management, import and export strategy*

UNIT IV – INTERNATIONAL MONETARY SYSTEMS

Bretton woods System –Fixed & Floating rate system – World Bank – International Monetary Fund – Special Drawing Rights.

Extra reading /Key words: *trade finance, free trade zone*

UNIT V – INTERNATIONAL METHODS OF PAYMENT

Letter of credit – Provision of UCPDC- Pre shipment & Post shipment finance – Factoring & Forfeiting services – Role of EXIM bank & ECGC

Extra reading /Key words: *settlement of trade, foreign exchange rates*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The learners:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Apprehends the concepts relating to foreign exchange	2	U
CO-2	Perceives the risks in hedging, swaps, spot and forward	2	U
CO-3	Categorizes the various methods of raising funds through securities in international markets	3	U
CO-4	Evaluates the prevailing international monetary systems	3	U
CO-5	Determines the various international payment methods	2	U
CO-6	Develop skills relating to financing and banking related operations	2	Ap

PRESCRIBED TEXT:

Francis Cherunilam International Business Environment Himalaya Publishing House (2003)

BOOKS FOR REFERENCE:

- CheolS.Eun& Bruce G Restrick- International Financial Management – Tata Mc Graw publication
- Eun ,Cheol S. &David , Restrick&Percy- International Financial Management – Tata Mc Graw publication 2003

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc (BFSI) (For Candidates admitted from June 2018 onwards)
Third Year - Semester – VI

Course Title	NON-MAJOR ELECTIVE 2 – SHARE MARKET OPERATIONS
Total Hours	30
Hours/Week	2 Hrs / Wk
Code	U18BV6NMT01
Course Type	Theory
Credits	2
Marks	100

GENERAL OBJECTIVE:

To provide an understanding on basic knowledge about the financial services and its various dimensions, evaluation and benefits to the economy

COURSE OBJECTIVES (CO):

The learner will be able to

CO No.	Course Objectives
CO-1	Remember the meaning and definitions of a company
CO-2	Recall the various types of primary and secondary market
CO-3	Understand the meaning of stock exchanges and the different stock exchanges prevailing in india
CO-4	Recall the investment schemes through online and offline trading of shares
CO-5	Understand the SEBI functionalities

UNIT-I INTRODUCTION TO COMPANY

6 Hrs

Company –meaning –definitions –types of companies.

Extra reading /Key words : *Financial intermediation, informational asymmetries*

UNIT - II STOCK MARKET

6 Hrs

Share –meaning –types of shares –how to apply for shares – primary market – secondary market –market conditions –bull-bear.

Extra reading /Key words : *Primary market, secondary market*

UNIT - III STOCK EXCHANGES

6 Hrs

Stock exchanges in India –NSE, BSE –Sensex Nifty.

Extra reading /Key words : *Securitization, Remittance services*

UNIT - V INVESTMENTS IN SHARES

6 Hrs

Investments in shares – Dmat – Trading account on line and off line trading of shares –day trading.

Extra reading /Key words : *Mutual fund, securities*

UNIT - V SEBI

6 Hrs

SEBI –functions – concepts of capital gain dividend –EPS- market capitalization –listed companies –NCFM – PAN –price band –STT – STOP LOSS –Volatility

Extra reading /Key words : *Risk, Returns*

Note: Texts given in the Extra reading /Key words must be tested only through Assignment and Seminars.

Course Outcomes:

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Identify the concepts meaning and definitions of a company	2	U
CO-2	Examine the various types of primary and secondary market	2	U
CO-3	Explain the various types of primary and secondary market	3	U
CO-4	Identify the investment schemes through online and offline trading of shares	4	U
CO-5	Identify the SEBI functionalities	3	U

PRESCRIBED TEXT:

➤ Gordon and Natarajan, *Financial Services and Markets*, Himalaya Publishing House, 2010

BOOKS FOR REFERENCE

- **Securities &Portfolio management - Punithavathi Pandiyan**
- **Magazines practical banking advances – H.L.Bedi,V.K.Hardikar**