



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

PG and Research Department of Commerce

Programme: B.Voc. (Banking, Financial Services and Insurance)

(For Candidates admitted from June 2019 onwards)

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

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 2019 onwards)

Sem	Part	Course	Title of the Course	Code	HRS/Wk	Credits	Marks
I	I	Language I	General Tamil - I/ Hindi Paper I/ French Paper I	U19TL1GEN01 U18HN1HIN01 U16FR1FRE01	5	3	100
	II	English I	General English I	U15EL1GEN01	6	3	100
	III	Major Core – 1	Financial Accounting	U19BV1MCT01	5	5	100
	III	Major Core – 2	Principles of Marketing	U19BV1MCT02	5	5	100
	III	Allied – 1	Business Mathematics and Statistics	U15MA1ACT04	4	4	100
	III	Allied – 2	Business Economics	U18EC1ACT02	4	3	100
	IV	Value Education	Catechism I / Ethics I/ Bible Studies I	U15VE2LVC01 U15VE2LVE01 U15VE2LVB01	1	-	-
	III	Internship	Internship In BFSI-I	U19BV1INT01	-	4	100
Total					30	27	700
II	I	Language II	General Tamil - II/ Hindi Paper II/ French Paper II	U19TL2GEN02 U18HN2HIN02 U16FR1FRE01	5	3	100
	II	English II	General English II	U15EL1GEN01	6	3	100
	III	Major Core – 3	Fundamentals of General and Health Insurance	U19BV2MCT03	6	5	100
	III	Major Core – 4	Principles and Practices of Banking.	U19BV2MCT04	5	5	100
	III	Allied – 3	Business law	U19BV2ACT01	4	4	100
	IV	SBE – 1	Soft Skill Development	U15RE2SBT01	2	2	100
	IV	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
III	Internship	Internship in BFSI-II	U19BV2INT02	-	4	100	
Total					30	27	800
III	I	Language – III	General Tamil - III/ Hindi Paper III / French Paper III	U19TL3GEN03 U18HN3HIN03 U16FR3FRE03	5	3	100
	II	English – III	General English III	U15EL3GEN03	6	3	100
	III	Major Core – 5	Cost and management Accounting	U19BV3MCT05	5	5	100
	III	Major Core – 6	Banking Theory Law & Practice	U19BV3MCT06	5	5	100
	III	Allied – 4	Marketing of BFSI services	U19BV3ACT02	4	3	100
	IV	SBE – 2	Rural Enrichment & Sustainable Development	U18RE2SBT02	1	1	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	-	-
III	Internship	Internship in BFSI-III	U19BV3INT03	-	5	100	
Total					30	28	900
IV	I	Language – IV	General Tamil - IV/ Hindi Paper IV / French Paper IV	U19TL4GEN04 U18HN4HIN04 U16FR4FRE04	5	3	100
	II	English – IV	General English IV	U15EL4GEN04	6	3	100

	III	Major Core – 7	Fundamentals of life insurance	U19BV4MCT07	6	5	100
	III	Allied – 5	Indian financial system	U19BV4ACT03	4	4	100
	III	Allied – 6	Financial services	U19BV4ACT04	4	3	100
	IV	SBE – 4	Online course	U19OC4SBT04	2	2	100
	IV	SBE – 5	Business software - Tally	U19BV4SBP02	2	2	100
	IV	Value Education	Catechism II / Ethics II/ Bible Studies II	U15VE4LVC02 U15VE4LVE02 U15VE4LVB02	1	1	100
	IV	Service Oriented Course	Any one activity based on the Student's choice		-	1	100
	III	Internship	Internship in BFSI-IV	U19BV4INT04	-	6	100
Total					30	30	1000
V	III	Major Core – 8	Principles of Auditing	U19BV5MCT08	6	6	100
	III	Major Core – 9	Income Tax Theory Law and Practice	U19BV5MCT09	5	5	100
	III	Major Core – 10	Development banking	U19BV5MCT10	5	5	100
	III	Major Core – 11	Business Management	U19BV5MCT11	5	5	100
	III	Major Elective – 1	Digital Marketing	U19BV5MET01	4	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	-	-
	III	Internship	Internship in BFSI-V	U19BV5INT05	-	5	100
Total					30	32	800
VI	III	Major Core – 12	Entrepreneurship Development	U19BV6MCP12	5	5	100
	III	Major Core – 13	Financial Management	U19BV6MCT13	5	5	100
	III	Major Core – 14	Business Environment	U19BV6MCT14	5	5	100
	III	Major Elective – 2	International Financial Management	U19BV6MET02	4	4	100
	III	Major Elective – 3	Fundamentals of E–Commerce	U19BV6MET03	5	5	100
	IV	SBE – 6	Research Methodology	U18DS6SBT06	2	2	100
	IV	NME – 2	Share market operations	U18BV6NMT01	2	2	100
	IV	Value Education	Catechism III / Ethics III/ Bible Studies III	U15VE6LVC03 U15VE6LVE03 U15VE6LVB03	1	1	100
	IV	Gender studies	Gender studies	U18WS6GST01	1	1	100
	IV	Extension Activity	RESCAPES – Impact study of Project	U15RE6ETF01	-	1	100
	III	Internship	Internship in BFSI -VI	U19BV6INT06	-	5	100
Total					30	36	1100
Total					180	180	5300

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

First Year - Semester – I

Course Title	MAJOR CORE 1 - FINANCIAL ACCOUNTING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U19BV1MCT01
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	2	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	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	3	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.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

First Year - Semester – I

Course Title	Major core -2 PRINCIPLES OF MARKETING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U19BV1MCT02
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:

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.	1	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	3	An
CO-5	Compare the various channels of distribution	1	An
CO-6	Recalls the various concepts of Modern Marketing.	1	U
CO-7	Enhances marketing skills	5	Ap

PRESCRIBED TEXTS:

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

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

First Year - Semester – II

Course Title	Major core -3 Fundamentals Of General And Health Insurance
Total Hours	90
Hours/Week	6 Hrs / Wk
Code	U19BV2MCT03
Course Type	Theory
Credits	5
Marks	100

General Objective:

To enable the students to understand and analyze the General Insurance Market in India, outline various insurance policies, underwriting, claim settlement relating to Insurance.

Course Objectives:

The learner will be able to

CO No.	Course Objectives
CO-1	Remember and understand the Evolution and Growth of General Insurance and its recent innovations.
CO-2	Understand and recall the Fire and marine insurance products
CO-3	Analyse and evaluate the characteristics, types and usefulness of Health insurance policies.
CO-4	Understand the characteristics and usefulness of various miscellaneous insurance policies.
CO-5	Understand the claim and settlement procedures of general insurance contract and health insurance.

UNIT – I INTRODUCTION

18 hours

Insurance – Meaning - Nature – Functions – Importance and need for insurance –Principles of insurance – Types of insurance – Role and importance of Insurance – Individual, Business & Society.

Extra Reading/Keywords: *risk management, savings*

UNIT – II FIRE INSURANCE AND MARINE INSURANCE

18 hours

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

ii) Marine Insurance Definition – Nature – Cargo Insurance – Freight Insurance — Documents of Marine insurance – elements of Marine insurance contract – Marine insurance policies – Total & Partial Loss. Clauses of marine insurance policy

Extra Reading/Keywords: *Credit worthiness, Physical hazards, New India Assurance*

UNIT – III HEALTH INSURANCE

18 hours

Meaning – Operational Environment – Features of Health Insurance- Health insurance in India – Prospects – Types of health insurance policies - Status of health insurance business - Keen- Underwriting – Claims- Procedures – Mediclaim policies

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

UNIT – IV MISCELLANEOUS INSURANCE:

18 hours

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

Extra Reading/Keywords: *oriental insurance, national insurance.*

UNIT – V INSURANCE LEGISLATION

18 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.

Course Outcomes:

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Define the basic principles of Non-Life insurance, contract and functioning of a Non-Life insurance organisation	5	U
CO-2	Explain the nature, types of Fire insurance and Marine insurance policies.	5	U
CO-3	Interpret the characteristics and usefulness of various miscellaneous insurance policies.	3 &5	An
CO-4	Recollect the explain the characteristics, types and usefulness of Health insurance policies.	5	An
CO-5	Recall the claim and settlement procedures of general insurance contract and health insurance.	5	U
CO-6	Enhances Employability Skills in Insurance Companies	4	Ap

Text book

- M.N.Mishra and Dr. S.B.Mishra, *Insurance principles and practice*, 16th Edition 2009, S.Chand and co., Ltd, New Delhi.

References

1. Insurance Institute of India – IC 32- Practice of General Insurance
2. Insurance Institute of India – IC 34 – General Insurance
3. Insurance Institute of India - IC - 27 - Health Insurance” (2010)
4. Dr.P.Periasamy, *Principles and Practice of Insurance*, Himalaya Publishing House, Mumbai, 2005.
5. K.C. Mishra and G.E. Thomas, *General Insurance - Principles and Practice*, Cengage Learning: New Delhi.
6. Panchamukhi, P.R. (2002): *Economics of Health, An Introductory Review*, ICSSR.
7. Pal, Karam, Bodla, B.S. and Garg, M.C. (2007): *Insurance Management - Principles and Practices*, Jain Book Agency.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

First Year - Semester – II

Course Title	MAJOR CORE 4 – PRINCIPLES AND PRACTICES OF BANKING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U19BV2MCT04
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE:

To provide an understanding of basic knowledge and to gain an insight in the concepts of banking services

COURSE OBJECTIVES:

The learner will be able to

CO No.	Course Objectives
CO-1	Explain the concepts of Banking systems and interpret its function.
CO-2	Summarises the functions of reserve bank of India
CO-3	Discuss in detail the various deposit systems
CO-4	Enumerate the duties of collection and payment bankers
CO-5	Describe the recent trends in e banking and Indian Financial network

UNIT- I Introduction to banking

15 Hrs

Origin and Evolution of banks-Meaning and Definition of Banking, Licensing – opening of branches-importance and functions of banks – inspection, structure of Indian banking system –classification of bank, , Retail banking products, Universal banking.

Extra reading /Key words : Financial intermediation, informational asymmetries

UNIT - II Reserve bank of India

15 Hrs

Introduction Definition, Objectives of RBI, Brief history of RBI, Nationalization, Management and Administration of RBI, Function of RBI, Printing of securities and minting in India, RBI guidelines for new bank licenses, revised priority sectors lending norms.

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

UNIT- III Bank Deposits and Accounts

15 Hrs

Kinds of deposits, Nomination, Deposit insurance, Opening of accounts for minors, joint account holders ,HUF, firms , companies, trusts, societies, Govt. and public bodies, Closure of deposit accounts.

Extra reading /Key words : Securitization, Remittance services

UNIT - IV Banking practices

15 Hrs

Relationship with banking and customers – Obligations and rights of a banker. Importance of customer relations, Customer grievances and redressal, role of banking ombudsman -Phone banking -payment gateways – Latest trends in Banking – card technologies-MICR electronic clearing- Total branch computerization-centralized banking.

Extra reading /Key words : Loan syndication, banc assurance

UNIT - V Electronic Fund Transfer :

15 Hrs

Electronic Fund Transfer :

Electronic Fund Transfer (EFT) - RBI Guidelines – Benefits of Electronic Clearing Systems – E-Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer – Cheque Transaction – Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features. Demate account –ASBA

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 concepts of Banking systems and interpret its function	2	U
CO-2	Examine the functions of reserve bank of india	1	U
CO-3	Explain the features of the various deposit systems	2	U
CO-4	Classify the duties of collection and payment bankers	2	U
CO-5	State the recent trends in e banking and Indian Financial network	3	U
CO-6	Enhances Employability skills in Banking sector	5	Ap

PRESCRIBED TEXT:

Sundaram & Varshney P.N. : Banking Theory Law and Practice;
Sultan Chand Sons; New Delhi.

BOOKS FOR REFERENCE:

- Tanna 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.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

First Year - Semester – II

Course Title	ALLIED 3–BUSINESS LAW
Total Hours	60
Hours/Week	4Hrs / Wk
Code	U19BV2ACT01
Course Type	Theory
Credits	4
Marks	100

General Objective:

To enable the students to understand the important provisions of (i) Indian Contract Act (ii) Sale of Goods Act(iii) Limited Liability Partnership Act

Course Objectives:

CO No.	Course Objectives
CO-1	Remember and understand the essentials of a contract and rules regarding offer, acceptance, consideration and capacity to contract
CO-2	Understand and evaluate the rules regarding free consent, legality of object, performance and discharge of contract
CO-3	Analyze the special kinds of contracts and understand the Limited Liability Partnership form of organization
CO-4	Comprehend the laws relating to Contract of Agency, Cyber Laws and Right to Information Act
CO-5	Understand the provisions relating to Sale of Goods Act 1930

UNIT – I INTRODUCTION TO CONTRACT

12 Hrs

Law of contract - Nature and types of contract –Essential of valid contract - Offer and Acceptance - Consideration - Capacity to contract.

Extra reading /Key words : *Aleatory contract*

UNIT – II NATURE OF CONTRACT

12 Hrs

Free consent - Mistake - Misrepresentation - Fraud - Coercion and undue influence - Legality of object - Agreements not declared void - Contingent contract - Performance of contract-Discharge of contract - Remedies for breach of contract

Extra reading /Key words : *Any three recent case studies on Breach of Contract*

UNIT – III SPECIAL CONTRACTS AND LLP

12 Hrs

Quasi contract - Indemnity and Guarantee - Bailment and Pledge. The Limited Liability Partnership (LLP) Act, 2008 Definitions – Origin – LLP in India - Salient features of LLP - Difference between LLP and partnership - LLP Vs Company - LLP agreement

Extra reading /Key words : *Pros and cons of LLP*

UNIT – IV CONTRACT OF AGENCY

12 Hrs

Contract of Agency - Kinds - Duties - Authority of agent - Relation with third parties - Liabilities of parties - Termination of agency - Irrevocable agency. Introduction to Cyber laws in India and Right to Information Act.

Extra reading /Key words : *Right to privacy, Data Protection Law in India*

UNIT – V SALE OF GOODS ACT 1930

12 Hrs

Sale of Goods Act, 1930 with amendments– Sale and agreement to sell – Conditions and warranties – Passing of property – Performance – Remedies for breach – Rights of an unpaid seller.

Extra reading /Key words : *Auction sale*

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 rules regarding offer, acceptance, consideration and capacity to contract	1	U
CO-2	Remember the rules regarding free consent, legality of object, performance and discharge of contract	1	R
CO-3	Analyze and explain special contracts and Limited Liability Partnership form of business organization	5	An
CO-4	Relate law guiding the Contract of agency and understand Cyber laws and Right to Information Act	1	U, An
CO-5	Explain the rules pertaining to Sale of Goods Act	1	R
CO-6	develops an understanding on the legal issues pertaining to business	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 TEXT:

Kapoor N.D., *Business Law*, Sultan Chand Son, New Delhi, 2017

BOOKS FOR REFERENCE:

- Kuchhal M.C., *Mercantile Law*, New Delhi: Vikas Publishing House, latest edition
- Desai T.R., *Indian Contract Act, Sale of Goods Act and Partnership Act*, Kolkata: S.C. Sarkar & Sons Pvt. Ltd., latest edition
- Gulshan S.S., Kapoor G. K., (2008). *Business law including company law*, New Delhi: Universal law publishing company, latest edition
- R.L.Meena, *Text book on law of contract including specific relief*, New Delhi: Universal Law Publishing company, latest edition
- T.R.Desai, *Law relating to Tenders and contracts*, New Delhi: Govt. Universal Law, latest edition.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Second Year - Semester – III

Course Title	MAJOR CORE - 5 COST AND MANAGEMENT ACCOUNTING
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U19BV3MCT05
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To provide a basic understanding of cost computation and maintenance of cost accounting records and to understand the various tools of financial analysis and to interpret financial data.

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand the costing concepts and preparation of cost sheet, tenders and quotations.
CO-2	Understand material cost computation.
CO-3	Understand management accounting and various tools of financial analysis; and Analyse profitability and financial status of a business based on ratios calculated.
CO-4	Understand the preparation of Funds flow statement and Cash flow statement and analyse the results.
CO-5	Understand different types of budgets and analyse budgets.

UNIT – 1 INTRODUCTION

15 Hrs

Introduction to Cost Accounting - Definition - Cost concepts - Cost classification - Cost organisation and its relationship with other departments - Methods of Costing - Preparation of Cost Sheet - Tenders and Quotations.

Extra Reading/ Key words: Prime Cost, Works Cost, Cost of Production and Cost of sales.

UNIT – II MATERIAL COSTING

15 Hrs

Inventory Control and its Techniques – Economic Order Quantity – ABC analysis – FIFO, LIFO, Average Cost Method and Base Stock Method.

Extra reading /Key words: Cost Volume Profit Analysis,

Unit – III MANAGEMENT ACCOUNTING

15 Hrs

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

Ratio Analysis - Ratios for Liquidity, Solvency and Profitability.

Extra reading/ Key words: *Role of Professional bodies for Management Accountancy in India, UK and USA*

UNIT – IV FUNDS FLOW ANALYSIS AND CASH FLOW ANALYSIS 15 Hrs

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 – V BUDGETARY CONTROL

15 Hrs

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

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

THEORY - 30% PROBLEMS - 70%

COURSE OUTCOMES (CO)

The Learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Interpret the relationship between Cost, Financial and Management Accounting.	1	U
CO-2	Illustrate material cost computation.	2	
CO-3	Classify the relationship between Cost, Financial and Management Accounting	3	U
CO-4	Inference about the liquidity, solvency and profitability of business entities based on comparative statements, common size statements, trend analysis and ratio analysis	4	An
CO-5	Prepare Funds flow statement and make inferences	5	Ap
CO-6	Prepare different types of budgets and make a comparison	6	Ap

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

PRESCRIBED TEXT BOOKS

1. T.S Reddy and Hari Prasad Reddy (2019), Cost Accounting, Margham Publications, Chennai.
2. Dalston L. Cecil & Jenitra L. Merwin, (2017) *Management Accounting*, Trichy, LearnTech Press.

BOOKS FOR REFERENCE

1. Jain S.P. and Narang, K.L. (2017), Cost Accounting Principles and Practices, Kalyani Publishers, New Delhi.
2. Maheshwari.S.N & Mittal. S.N (2015), Cost Accounting, Mahavir Publication, Delhi.
3. Shashi K. Guptha & Sharma R.K, (2018), *Management Accounting*, New Delhi: Kalyani Publishers.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – III

Course Title	MAJOR CORE 6 – BANKING THEORY LAW AND PRACTICE
Total Hours	75
Hours/Week	5 Hrs / Wk
Code	U19BV3MCT06
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

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

COURSE OBJECTIVES

The learners will be able to

CO No.	Course objectives
CO-1	Remember the concepts of commercial banks, RBI its organization, functions, credit creation and control.
CO-2	Understand the relationship between banker and customer and various types of bank accounts.
CO-3	Understand the provisions of Negotiable Instrument Act, Endorsements, paying banker and collecting banker.
CO-4	Remember the procedure and policies adopted by banks to provide loans and advances for customers
CO-5	Understand 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)

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Define the functions of the Commercial & Reserve Bank of India.	2	U
CO-2	Explain 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	4	An
CO-5	Summarize the recent trends in e-banking	3	U
CO-6	Identify banking skills which supports business and entrepreneurship	3	U

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

PRESCRIBED TEXT BOOK

1. Sundaram & Varshney P.N., (2014) Banking Theory Law and Practice; Sultan Chand Sons; New Delhi.

BOOKS FOR REFERENCE

1. Tannan. M. L, (2010) Banking-Law and Practice in India; Indian Law House, New Delhi.
2. Gordon & Natarajan, (2016) Banking Theory Law and Practice; Himalayas Publishing House, New Delhi.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – III

Course Title	ALLIED 4 – MARKETING OF BFSI SERVICES
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U19BV3ACT02
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 in BFSI sectors.

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Remember the services marketing concepts, classify the services and distinguish between goods and services.
CO-2	Remember the 4 P's of Product and understand the components of services marketing mix.
CO-3	Understand the Dimensions and measurement of service quality and analyses the Challenges and Barriers to international marketing of service.
CO-4	Analyse the marketing practices of banking, insurance.
CO-5	Analyse the marketing practices of financial services

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

12 Hrs

Marketing of Banking & Insurance services - Users - Benefits – Formation of marketing mix for banking and insurance products. Trends in Marketing Strategy in Banking Sector. Nature of insurance industry- Factors determining service quality of an insurance company.

Extra reading /Key words : *Banking & Insurance, bannasurance*

UNIT-V MARKETING PRACTICES OF FINANCIAL SERVICES

12 Hrs

Marketing of financial services- Definition – Users- Recent trends- Financial and advisory services - Components of financial services marketing mix - Customer Centric marketing - Product Centric Approach- Service Dominant Logic View of marketing.

Extra reading /Key words : *Literacy,*

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

COURSE OUTCOMES (CO)

The learners

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	Recall the role of People, process and physical evidence in services marketing.	5	U
CO-3	Explain the guidelines for managing service competition.	1	U
CO-4	Interpret the challenges to global service marketers.	5	U
CO-5	Identify the marketing mix if various services like banking and insurance sectors.	1	Ap
CO-6	Identify Teaching Skills & employability skills in financial service sectors	5	Ap

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

PRESCRIBED TEXT BOOKS

1. Vasanthi Venugopal, (2018). *Services Marketing*, New Delhi: Himalaya Publishing House.
2. Jha S.M., (2009). *Service marketing*, New Delhi: Himalaya publishing House

BOOKS FOR REFERENCE

1. Christopher, H. Lovelock, (2017). *Service Marketing*, New Delhi: Prentice Hall.
2. Dr.L.Natarajan, (2013). *Services Marketing*, Margham publications.
3. Shankar, Ravi, (2008). *Service Marketing- The Indian Experience*, New Delhi: South Asia Publication.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – III

Course Title	Industrial Relations - Investment Basics
Total Hours	15
Hours/Week	1
Code	U19BV3IRT01
Course Type	Theory
Credits	1
Marks	100

GENERAL OBJECTIVE

To enable the students to understand the various investment avenues.

COURSE OBJECTIVES

The Learners will be able to

CO No.	COURSE OBJECTIVES
CO 1	Understand the deposits services offered by banks and Post office
CO 2	Understand Mutual funds and investing in New fund offers
CO 3	Understand insurance and Provident funds
CO 4	Understand investment in real Assets
CO 5	Understand investment in liquid funds

UNIT I – BANK & POST OFFICE DEPOSITS AND CERTIFICATES

3 Hrs

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 – Post office Investment Savings schemes – Advantages

Extra Reading/Key words: *Sukanya Samriddhi Accounts, Senior Citizen Savings Scheme*

UNIT II - MUTUAL FUNDS

3 Hrs

Concept and structure of mutual funds in India; AMC; New fund offer's & procedure for investing in NFO; Investors rights and obligations. Types of funds –Open ended schemes- Close ended funds –growth, Income, Tax saving schemes, Index schemes and Balanced schemes - diversified large cap funds, midcap fund - Concept of entry and exit load Expense ratio

Extra Reading/Key words: *Thematic and Arbitrage funds*

UNIT III –LIFE INSURANCE AND PROVIDENT FUND SCHEMES

3 Hrs

Type of life insurance policy- Endowment policy -Term policy- Whole life policy -Money back policy- ULIPs- Kinds of provident funds - y, Statutory Provident Fund, Recognized Provident Fund, and Unrecognized Provident Fund. Equity Linked Savings Schemes (ELSSs) - Pension Plan

Extra Reading/Key words: *Market linked investment plans, Retirement planning investment options*

UNIT IV –REAL ASSETS

3 Hrs

Real estate – Bullion market- Introduction of exchange traded funds, Market making by authorized Participants; Creation Units; Portfolio deposits and cash Component. Investments in commodities, real estate, agricultural land, machinery and oil.

Extra Reading/Key words: *Collectables, equity crowd funding*

UNIT V –CORPORATE SECURITIES

3 Hrs

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.

Extra Reading/Key words: *Corporate bond funds, Ultra short term funds.*

COURSE OUTCOMES (CO)**The learners**

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	1	U
CO-4	Plan portfolio with gold ETFs and other investment avenues	1	Ap
CO-5	Infer investments in liquid funds	1	U
CO-6	Develop skills in portfolio management and practise share trading	1	Ap

Cognitive Level: R- PSO – Programme Specific Outcome; CO – Course Outcome; R- Remember; U- Understand; Ap – Apply; An – Analyse; E- Evaluate; C – Create

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – III

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

To enable the students to understand and apply their Computer Literacy skills in BFSI

COURSE OBJECTIVES

The Learners will be able to

CO No.	COURSE OBJECTIVES
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	Understand Documents and presentation
CO 5	Apply formulas to Solve problems

UNIT I: OFFICE PACKAGES

6 Hrs

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

6 Hrs

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

6 Hrs

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 6 Hrs

- 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 6 Hrs

- 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

COURSE OUTCOMES (CO)

The Learners

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

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

BOOKS FOR REFERENCE

1. Mastering Ms-Office by Bittu Kumar, V&S Publishers; Latest Revised Edition (9 January 2017)
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.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – IV

Course Title	MAJOR CORE 7: FUNDAMENTALS OF LIFE INSURANCE
Total Hours	90
Hours/Week	6 Hrs / Wk
Code	U19BV4MCT07
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To enable the students to understand and analyze the General life Insurance Market in India, outline various life insurance policies, underwriting, and claim settlement relating to life Insurance.

COURSE OBJECTIVES

The learners will be able to

CO No.	Course Objectives
CO-1	Remember the basic principles of Life insurance, Life Insurance contract and functioning of a Life insurance organisation.
CO-2	Understand the nature, types of life insurance policies and have awareness on the facilities like assignment and nominations
CO-3	Apply the premium calculations and settlement of claims
CO-4	Analyse the claim and settlement procedures of life insurance contract
CO-5	Understand the financial planning and IT treatments

UNIT – I INTRODUCTION TO LIFE INSURANCE

18 hours

Meaning of Life Insurance – The Evolution and Growth of Life Insurance – Basic Principles of Insurance – Life Insurance Organizations in India– Competition and Regulation of Life Insurance.

Extra Reading/Keywords: *risk management, savings*

UNIT – II LIFE INSURANCE POLICIES

18 hours

Types of Life Insurance Policies – Term Life Insurance – Whole Life insurance – Endowment Life Insurance – Unit Linked Policies with or without Profit Policies –Customer Evaluation – Policy Evaluation – Cost and Benefit – Group and Pension Insurance Policies – Special features of Group Insurance / Super Annuation Schemes – Group Gratuity Schemes – Super Annuation schemes.

Extra Reading/Keywords: *Credit worthiness, New India Assurance*

UNIT – III COMPUTATION OF PREMIUMS AND SETTLEMENT OF CLAIMS

18 hours

Premium defined – Premium Calculation Including Rebates – Mode of Rebates – Large sum assured Rebates – Premium Loading – Rider Premiums – Computation of Benefits – Surrender value – Paid up value – Settlement of claims: Intimation procedure, documents and settlement procedures.

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

UNIT – IV Underwriting:**18 hours**

The need for underwriting – Guiding principles of Underwriting – Factors affecting Insurability – Methods of Life Classification – Laws affecting Underwriting..

Extra Reading/Keywords: *oriental insurance, national insurance.*

UNIT – V Financial Planning and taxation**18 hours**

Savings – Insurance vis-à-vis- Investment in the Units Mutual Funds, Capital Markets – Life Insurance in Individual Financial Planning – Implications in IT treatment

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.

COURSE OUTCOMES (CO)**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the basic principles of Life insurance, contract and functioning of a Life insurance organisation	5	U
CO-2	Explain the nature, types of life insurance policies.	5	U
CO-3	Interpret the characteristics and usefulness of various settlement of claims.	3 &5	An
CO-4	Illustrate the procedure for calculating premium in insurance policies.	5	An
CO-5	Demonstrate the claim and settlement procedures of life insurance.	5	U
CO-6	Identify Employability Skills in Insurance Companies	4	Ap

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

PRESCRIBED TEXT BOOK

1. Kanika Mishra, (2017) Fundamentals of Life Insurance: Theories and Applications, Prentice Hall of India: New Delhi.

BOOKS FOR REFERENCE

1. M.N.Mishra and Dr. S.B.Mishra, (2016) *Insurance principles and practice*, S.Chand and co., Ltd, New Delhi.
2. Dr.P.Periasamy, (2017) *Principles and Practice of Insurance*, Himalaya Publishing House, Mumbai.
3. Pal, Karam, Bodla, B.S. and Garg, M.C. (2017): *Insurance Management - Principles and Practices*, Jain Book Agency.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – IV

Course Title	ALLIED 5- INDIAN FINANCIAL SYSTEM
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U19BV4ACT03
Course Type	Theory
Credits	4
Marks	100

GENERAL OBJECTIVE

To expose the students to various concepts in Indian Financial System

COURSE OBJECTIVES

The learners will be able to

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

UNIT-I FINANCIAL SYSTEM

12 Hrs

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

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

UNIT –II FINANCIAL INSTITUTIONS

12 Hrs

Development Financial Institutions: Evolution – IFCI, SIDBI, EXIM BANK, NABARD – Functions of - Scheduled Commercial banks – On-banking Finance Companies - Investment banks – Cooperative banks.

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

UNIT – III FINANCIAL MARKETS

12 Hrs

The Money market: Functions – Significance - Role of RBI in the development of Money market in India. The Capital market: Functions – Primary Capital market and Secondary Capital market. Development of Stock Market in India - Listing of securities – Stock Exchanges in India - BSE, NSE, OTCEI - Stock Market Index – Commodities Market in India.

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

UNIT – IV FINANCIAL INSTRUMENTS

12 Hrs

Money market instruments: Call money - Treasury Bills - Commercial Bills - Commercial Papers - Certificate of Deposit - Repo instruments. Capital Market instruments: Shares – Debentures – Bonds -Derivatives.

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

UNIT – V FINANCIAL REGULATION**12 Hrs**

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 – Organisation - 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.

COURSE OUTCOMES (CO)**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Interpret the functions and structure of the Indian Financial System	2	R
CO-2	Recall the functions of the various kinds of financial institutions	2	R
CO-3	Relate the functions of the finance markets.	2	R
CO-4	Classify the different types of financial instruments.	2	R
CO-5	Explain the functions and importance of the regulatory authorities	2	R
CO-6	Relate investing skills and understanding of Capital Market operations.	2	R

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

PRESCRIBED TEXT BOOK

1. Gordon E & Natarajan K. (2016) Financial Markets & Services, Himalaya publishing House, New Delhi.

BOOKS FOR REFERENCE

1. Bharati V Pathak, (2014) Indian Financial System, Pearson Publications.
2. Machiraju H R, (2010) Indian Financial System, Vikas Publishing House, New Delhi.
3. Khan M Y, (2019) Indian Financial System, Tata McGraw Hill Education Private Limited, New Delhi.
4. Santhanam B., (2017) Financial Services, Margham Publications, Chennai.
5. Gurusamy S., (2018) Financial Markets & Institutions, 2nd Edition, Tata McGraw Hill Education Private Limited, New Delhi.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Second Year - Semester – IV

Course Title	ALLIED – 6 - FINANCIAL SERVICES
Total Hours	60
Hours/Week	4 Hrs / Wk
Code	U19BV4ACT04
Course Type	Theory
Credits	3
Marks	100

GENERAL OBJECTIVE

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

COURSE OBJECTIVES

The learners will be able to

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

UNIT- I INTRODUCTION TO FINANCIAL SERVICES & MERCHANT BANKING 12 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

12 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

12 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

12 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

12 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)

The learners

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

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

PRESCRIBED TEXT BOOKS

1. Gordon E & Natarajan K. (2016) Financial Markets & Services, Himalaya Publishing House, New Delhi.
2. Khan M Y, (2019) Financial Services, Tata McGraw Hill Education Private Limited, New Delhi.

BOOKS FOR REFERENCE

1. Machiraju H R, (2010) Indian Financial System, Vikas Publishing House, New Delhi.
2. Gurusamy. S, (2011) Financial Services, Tata McGraw Hill Education Pvt. Ltd.
3. Shashi & Gupta, (2010) Financial Services, Kalyani Publishers, 3rd Edition.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Second Year - Semester – IV

Course Title	SBE 5 – BUSINESS SOFTWARE – TALLY
Total Hours	30
Hours/Week	2Hrs / Wk
Code	U19BV4SBP02
Course Type	Theory
Credits	2
Marks	100

GENERAL OBJECTIVE

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

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand the concepts of Computerized Accounting
CO-2	Understand all types of Vouchers
CO-3	Analyse Final Accounts with Adjustments
CO-4	Understand stock ledger
CO-5	Analyse 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 (CO)**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the concepts of Computerized Accounting and manual accounting	3	Ap
CO-2	Compare all types of Vouchers	3	Ap
CO-3	Construct Final Accounts with Adjustments	3	Ap
CO-4	Develop stock ledger with stock item & stock group	3	Ap
CO-5	Relate Cost Center & Cost category.	3	Ap
CO-6	Develop accounting skills and employable in all types of business organizations	3	Ap

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

PRESCRIBED TEXT BOOK

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

BOOKS FOR REFERENCE

1. Nadhani A.K. & Nadhani K.K, (2005). *Implementing Tally*, BPB Publication. New Delhi
2. Vishnu Priya Singh, (2004). *Quick Learn Tally*, Computech Publication Pvt. Ltd. New Delhi
3. Srinivasa Valaban, (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
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE 8 - PRINCIPLES OF AUDITING
Total HRS	90
HRS/Week	6 HRS / Wk
Code	U19BV5MCT08
Course Type	Theory
Credits	6
Marks	100

GENERAL OBJECTIVE

To provide an understanding of the principles and practice of Auditing

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand the basic concepts in auditing, objectives and types of audit.
CO-2	Analyse the procedure regarding vouching of various transactions.
CO-3	Analyse the procedure for verification and valuation of assets and liabilities
CO-4	Understand the qualification and liabilities of an auditor and the contents and types of audit report.
CO-5	Understand the procedure for investigation under different situations and the basics of AASs 1-5.

UNIT - I INTRODUCTION

18 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: *Accounting and Auditing, Internal control*

UNIT - II VOUCHING

18 HRS

Vouching: Voucher - Vouching of cash transactions - Vouching of trade transactions - Purchases, Purchases returns, Sales and Sales returns
Extra reading /Key words: *Vouching, Cash transactions, Trade transactions*

UNIT -III VERIFICATION OF ASSETS AND LIABILITIES

18 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: *Verification, Reserves, Provisions*

UNIT - IV STATUTORY AUDITOR

18 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: *Statutory auditor, Clean audit report, Qualified audit report*

UNIT - V INVESTIGATION AND AUDITING AND ASSURANCE STANDARDS (AASs)
18 HRS

Investigation: 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: *Investigation, Auditing and Assurance Standards*

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

COURSE OUTCOMES (CO)

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Describes the basic concepts in auditing, the objectives and types of audit.	5	U
CO-2	Examines the procedure for vouching of various transactions.	5	An
CO-3	Examines the verification and valuation of assets and liabilities	5	An
CO-4	Describes the qualification and the liabilities of an auditor and summarises the contents and types of audit report	5	U
CO-5	Describes the procedure for investigation and explains Auditing and Assurance Standards 1-5	5	U
CO-6	Develops skills relating to examination of registers and books of accounts of business to verify whether they represent a true and fair view	5	Ap

PRESCRIBED TEXT BOOK

1. Tandon B.N.S. Sudharshanam & S. Sundharabahu, (2018), *Principles of Auditing*, Fourteenth edition, New Delhi: S. Chand & Co.

BOOKS FOR REFERENCE

1. Dinkar Pagare, (2016), *Principles and Practice of Auditing*, Delhi : Sultan Chand & Sons.
2. Dr. Radha, (2016), *Practical Auditing*, Chennai: Prasanna Publishers.
3. Sundar K and Paari K (2014), *Practical Auditing*, Chennai: Vijay Nicole Imprints Pvt. Ltd.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE 9– INCOME TAX THEORY LAW AND PRACTICE
Total HRS	75
HRS/Week	5 HRS / Wk
Code	U19BV5MCT09
Course Type	Theory
Credits	5
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

The learners 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, maintenance 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.

Theory - 30% Problem - 70%

COURSE OUTCOMES (CO)

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

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

PRESCRIBED TEXT BOOK

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

BOOKS FOR REFERENCE

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

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE 10 - DEVELOPMENT BANKING
Total HRS	75
HRS/Week	5 HRS / Wk
Code	U19BV5MCT10
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

The learners 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 (CO)**The Learner**

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

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

PRESCRIBED TEXT BOOK

1. S.C. Kuchal., (2015) Corporation Finance in India, Chaithanya Publishing House.

BOOKS FOR REFERENCE

1. Kaushal Kumar Arora, (2017), Development Banking in India, Atantic Publishers And Distributors.
2. Vasant Desai. (2015), Development Banking, Himalaya Publishers.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B. Voc (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – V

Course Title	MAJOR CORE 11 – BUSINESS MANAGEMENT
Total HRS	75
HRS/Week	5 HRS / Wk
Code	U19BV5MCT11
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To gain familiarity about the various functions of management and to get exposure on the skills and tactics needed to start and manage a Business.

COURSE OBJECTIVES

The learners will be able to

CO No.	Course Objectives
CO-1	Understand the various systems and approaches of management.
CO-2	Understand the different planning type and its process.
CO-3	Analyse the various types of organization structures.
CO-4	Analyse the required attributes needed to be a good communicator and remember the various leadership styles.
CO-5	Understand the various controlling mechanisms.

UNIT – I INTRODUCTION

15 HRS

Business Management - Nature -Functions - Management Vs Administration - Science or art - Contribution by Taylor and Henry Fayol .

Extra reading /Key words: *scientific management & POSDCORB*

UNIT – II PLANNING

15 HRS

Process - Kinds of planning - Objectives - Strategies, Policies, Procedure, Methods and Rule - Forecasting and planning Limitations of planning - Management by Objectives. Decision making process - Effective decision making.

Extra reading /Key words: *Management by Wandering around (MBWA)*

UNIT – III ORGANISING

15 HRS

Process - Features - Elements - Structure - Different forms - Principles of organization - Departmentation, Delegation and Decentralization - Span of Control - Organisation Charts and Manuals.

Extra reading /Key words: *Span of Attention*

UNIT – IV DIRECTING**15 HRS**

Directing and Co-ordination: Principles - Elements- Supervision- Motivation - Theories of Motivation: - Leadership - Communication.

Extra reading /Key words: *Performance Indicator & Social Cognitive Theory*

UNIT – V CONTROLLING**15 HRS**

Nature - Control Process -Control Techniques: Budgetary Control, PERT/CPM, Management by Exception, Performance Budgeting and Zero Base Budgeting.

Extra reading /Key words: *Feedforward, Concurrent & Feedback Control*

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

COURSE OUTCOMES (CO)**The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explains the various systems and approaches of management.	2	U
CO-2	Outlines an appropriate planning strategy to accomplish the job.	2	An
CO-3	Classifies the various types of organization structures.	3	An
CO-4	Examines the needed to be a good communicator and they will able to interpret the various leadership styles.	3	U
CO-5	Summarizes the various controlling mechanisms.	3	U
CO-6	Enhances organizing skills to conduct organisation in an efficient manner	3	Ap

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

PRESCRIBED TEXT BOOK

1. Prasad L.M...(2019) *Principles of Management* New Delhi: Sultan Chand & sons

BOOKS FOR REFERENCE

1. Dinker pagare,(2018) *Business Management*, New Delhi: Sultan Chand & sons.
2. Drucker Peter F(2001). *Management Challenges for the 21st Century*: Oxford: Butterworth Heinemann.
3. P.C. Tripathi, (2020) *Principles of management* New Delhi: Tata McGraw Hill.
4. Weihrich and Harold Koontz, *Essentials of Management*, New Delhi: Tata McGraw Hill.
5. Louis A. Allen,(2013) *Management and Organization*, Tokyo : McGraw Hill.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.

School of Management Studies

PG & Research Department of Commerce

B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)

Third Year - Semester – V

Course Title	MAJOR ELECTIVE 1 - DIGITAL MARKETING
Total HRS	60
HRS/Week	4 HRS /Wk
Code	U19BV5MET01
Course Type	Theory
Credits	3
Marks	100

GENERAL OBJECTIVE

To help the students to have an overall understanding of various digital marketing platforms.

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand the basics of digital marketing and its process
CO-2	Understand the various pay per clicks and Digital Display Ads
CO-3	Understand about the Email Marketing and Mobile Marketing
CO-4	Understand Social Media Marketing
CO-5	Understand the Strategy and Planning of Digital Marketing

UNIT I INTRODUCTION AND SEO 12 HRS

An introduction to Digital Marketing - Search Engine Optimization: An Introduction– Search Engine Result Pages – Search Behavior – Goals – On Page Optimization - Off Page Optimization –Analyze.

Extra Reading (Key Words): Online Marketing

UNIT II PAY PER CLICK AND DIGITAL DISPLAY ADVERTISING 12 HRS

An Introduction –goals - Setup. **Digital Display Advertising:** An Introduction - Display Advertising – stage 1: Define.

Extra Reading (Key Words): CTR, CPA, CPC

UNIT III EMAIL MARKETING AND MOBILE MARKETING 12 HRS

An Introduction – Data and Email Marketing process – Design and content – Delivery – Discovery: Report and analysis. **Mobile Marketing:** An Introduction – Opportunity – Optimize.

Extra Reading (Key Words): Marketing Mix

UNIT IV SOCIAL MEDIA MARKETING 12 HRS

An Introduction – Goals – Channels: Facebook – Twitter – LinkedIn - Google+ - YouTube – Blogs – Overview of Instagram - Implementation.

Extra Reading (Key Words): Network Marketing

UNIT V STRATEGY AND PLANNING**12 HRS**

An Introduction - Approach - Audience – Activities - Analysis.

*Extra Reading (Key Words): B2B, Marketing***COURSE OUTCOMES (CO)****The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explains the basics of digital marketing and its process.	PSO 1	R, U
CO-2	Distinguishes the various pay per clicks and digital display ads.	PSO 2	R
CO-3	Discusses about email marketing and mobile marketing.	PSO 2	U
CO-4	Discusses about social media marketing.	PSO 3	R
CO-5	Illustrates the strategy and planning of digital marketing.	PSO 4	An

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

PRESCRIBED TEXT BOOKS

1. Dodson Ian, (2016) “**The Art of Digital Marketing**”, New Delhi: Wiley India.
Unit I: Chapter-1, 2 **Unit II:** Chapter-3, 4 **Unit III:** Chapter-5, 8 **Unit IV:** Chapters 6, 7
Unit V: Chapters 10

BOOKS FOR REFERENCE

1. Ahuja Vandana, (2016) “Digital marketing”, New Delhi: Oxford University Press.
2. Ryan Damian, (2016) “Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation”, 4/e; New Delhi: Kogan Page Limited.
3. Shah, Kruti and D’Souza, Alan (2014) “Advertisement and Promotion – An IMC Perspective”, 1/e; New Delhi: McGraw Hill Education.
4. Baack, E. Donald and Clow, E. Kenneth, (2014) “Integrated Advertising, Promotion and Marketing Communications”, 6/e; New Delhi: Pearson Education.
5. Nag, A. (2013) “Sales and Distribution Management”, New Delhi: McGraw-Hill Education.

PRACTICALS

1. Business Card
2. Web Site Creation for Restaurant
3. Web Site Creation for Online Shopping
4. Online Webpage Creation
5. Online Blog Creation
6. Online Advertisement
7. Brochure Creation
8. Flyer Creation
9. ID Card Creation
10. Login Page Creation

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – V

Course Title	NON-MAJOR ELECTIVE 1 – PRACTICAL BANKING
Total HRS	30
HRS/Week	2 HRS / Wk
Code	U19BV5NMT01
Course Type	Theory
Credits	2
Marks	100

GENERAL OBJECTIVE

To expose the students to understand the basic knowledge and the recent practices of banking.

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Remember the concepts of banking and the relationship between banker and customer.
CO-2	Remember 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	Remember the various concepts related to e-banking services
CO-5	Understand the recent trends in internet banking

UNIT- I INTRODUCTION TO BANKING

6 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

6 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

6 HRS

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

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

UNIT - IV E-BANKING**6 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**6 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 (CO)**The learner**

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

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

PRESCRIBED TEXT BOOK

2. Mahmood Shah & Steve Clarke, (2015) E- baking management; Information Science reference, Hershey, New York

BOOKS FOR REFERENCE

1. Sundaram & Varshney P.N. (2014) Banking Theory Law and Practice; Sultan Chand Sons; New Delhi.
2. Jagroop Singh & Anil Sharma (2020) Practical Banking; Kalyani Publishers, New Delhi. .
3. Gordon & Natarajan (2020) Banking Theory Law and Practice; Himalayas Publishing House, New Delhi.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	MAJOR CORE 12: ENTREPRENEURSHIP DEVELOPMENT
Total HRS	75
HRS/Week	5 Hr/Wk
Code	U19BV6MCP12
Course Type	Theory & Practical
Credits	5
Marks	100

GENERAL OBJECTIVE

To offer the students a conceptual and applied knowledge about entrepreneurship and small business management

COURSE OBJECTIVES

The learners will be able to

CO No.	Course Objectives
CO-1	Understand the concept of entrepreneurship and the functions of an entrepreneur
CO-2	Remember the scope and types of small business
CO-3	Understand the feasibility of starting a small business.
CO-4	Understand the government policies and incentives to the small enterprises
CO-5	Analyse the policies, incentives and subsidy from the Central and State Governments

UNIT- I ENTREPRENEURSHIP CONCEPT

15 HRS

Entrepreneur and Entrepreneurship concept – Distinction between entrepreneur and Manager – Entrepreneurial competency – Functions and Types. (Including women)

Extra reading /Key words: *Women entrepreneurship in India, Biography of famous entrepreneurs*

UNIT- II SMALL BUSINESS

15 HRS

Small Business – Introductory frame work – Concept and Definition – Nature and Characteristics – Relationship between small and large business – Scope and types of small business – Rationale and objectives – Small business as seed bed of Entrepreneurship.

Extra reading /Key words: *Types of small business in Tamandu. Economic development in Tamandu developed by small business*

UNIT- III ESTABLISHING A SMALL ENTERPRISE

15 HRS

Establishing a small enterprise – Steps – Project identification and selecting the product – Generation and screening the project ideas – Market analysis and Technical analysis (up to cost of

production) Project formulation – Assessment of project feasibility – Preparation of project report- Dealing with basic and initial problems of setting up of Enterprises.

Extra reading /Key words: *Project Report on starting an own business*

UNIT- IV GROWTH STRATEGY (SELF STUDY)

15 HRS

Growth Strategy for small business – Need for growth – Types of growth strategy – Expansion and Diversification and Sub contracting.

Extra reading /Key words: *Small business which have developed into big business in India*

UNIT- V INSTITUTIONAL SUPPORT

15 HRS

Incentives and subsidies – Central and State Government Schemes – DIC, SFC, NSIC, MSME, Commercial banks

Extra reading /Key words: *Incentives for MSME in the past two years*

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

COURSE OUTCOMES (CO)

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explains the concept of entrepreneurship and the functions of an entrepreneur	PSO – 2	U
CO-2	Defines the scope and types of small business	PSO – 3	U
CO-3	Infers the feasibility of starting a small business.	PSO – 2	An
CO-4	Outlines the various growth strategies of a small business	PSO – 5	An
CO-5	Analyse the policies, incentives and subsidy from the Central and State Governments	PSO – 3	U
CO-6	Gets practical orientation to imitate small business ventures	PSO – 5	Ap

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

PRESCRIBED TEXT BOOKS

1. Dr. C.B. Gupta & S.S Kanka, (2017) Entrepreneurship and small business management, Sultan Chand Publications
2. M.B. Shukla, (2016) Entrepreneurship and Small Business Management, Kitabmahal, Allahabad, 7th Edition.

BOOKS FOR REFERENCE

1. M.B. Shukla, (2016) Fundamentals of Entrepreneurship, Kitabmahal, Allahabad
2. Pandey I.M.(2010), Venture Capital- The Indian Experience, prentice Hall of India

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	MAJOR CORE 13 – FINANCIAL MANAGEMENT
Total HRS	75
HRS/Week	5 HRS / Wk
Code	U19BV6MCT13
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

The learners will be able to

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

UNIT – I INTRODUCTION

15 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

15 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

15 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**15 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**15 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 (CO)**The learner**

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

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

PRESCRIBED TEXT BOOK

1. Maheswari S.N., (2018) *Elements of Financial Management*, New Delhi: Sultan Chand and Sons.

BOOKS FOR REFERENCE

1. Shashi K. Gupta and Sharma R.K. (2016). *Financial Management*, New Delhi: Kalyani Publishers.
2. Khan M.Y and Jain P.K, (2018) *Financial Management, Text and Problems*; New Delhi: Tata McGraw Hill.
3. Panday I.M., (2009) *Financial Management*; New Delhi: Vikas Publishing House.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	MAJOR CORE 14 – BUSINESS ENVIRONMENT
Total HRS	75
HRS/Week	5 HRS / Wk
Code	U19BV6MCT14
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

Provide an overview of business environment and understand the elements of global business environment and its implications

COURSE OBJECTIVES

The learners will be able to

CO No.	Course Objectives
CO-1	Understand the overview concepts of business environment.
CO-2	Analyze the concepts of economic factors that influence the economic environment.
CO-3	Analyze the political stability and the policies of the government.
CO-4	Evaluate the social and cultural environment of the business.
CO-5	Understand the philosophies of global approaches to managing a business successfully in a global environment.

UNIT I BUSINESS ENVIRONMENT- AN OVERVIEW

15 HRS

Nature & Scope of business – Business Environment – Types – Micro & Macro Environment
 Environmental Analysis & Strategic Management Process – Importance & Limitations Approaches
 to Environmental Analysis.

Extra reading /Key words: *e business, e business environment*

UNIT II ECONOMIC ENVIRONMENT

15 HRS

Brief history of planning in India – Five Year Plans in India Budgets – Finances of the Union and the
 State Governments – Finance Commission Economic Parameters – Description of Indices: corruption
 perception index, micro economic competitiveness index, technology index.

Extra reading /Key words: *knowledge based economy, e budgets*

UNIT III POLITICAL ENVIRONMENT

15 HRS

Constitutional Environment – Features – Fundamental Rights & Duties – Functions & Economical
 Roles of the State- Environment Protection Act – Competition Act.

Extra reading /Key words: *e EPA, intellectual property management*

UNIT IV SOCIAL & CULTURAL ENVIRONMENT

15 HRS

Demographic Environment – Culture Business – Impact of foreign culture on business & Society –
 Business Ethics – Social Responsibilities of business towards different groups.

Extra reading /Key words: *e business ethics, e business culture*

UNIT V GLOBAL ENVIRONMENT

15 HRS

Globalization – Meaning & Strategies for Globalization – Role of Foreign Capital – Functions of WTO & GATT – Trading blocks in Globalization – Impact of Globalization on India.

Extra reading /Key words: *global outsourcing, global corporate governance practices*

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

COURSE OUTCOMES (CO)

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explains the Concepts of business environment.	2	U
CO-2	Enumerates the Concepts of economic factors that influence the economic environment.	2	U
CO-3	Outlines the Political stability and the policies of the government.	3	U
CO-4	Analyse the social and cultural environment of the business.	3	U
CO-5	Analyses the philosophies of global approaches to managing a business successfully in a global environment.	3	U
CO-6	Creates business venture suitable for the micro and macro environment	3	Ap

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

PRESCRIBED TEXT BOOK

1. C. B. Gupta, (2018). *Business Environment*, New Delhi: Sultan Chand & Sons.

BOOKS FOR REFERENCE

1. Aswathappa K. (2017). *Legal Environment of Business*, New Delhi: Himalaya Publishing House.
2. Aswathappa K. (2021). *Essentials of Business Environment*, New Delhi: Himalaya Publishing House.
3. Adhikary. M., (2006). *Economic Environment of Business*, New Delhi: Himalaya Publishing House.
4. Francis Cherunilam, (2019). *Business Environment*; New Delhi : Himalaya Publishing House.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	MAJOR ELECTIVE 2 – INTERNATIONAL FINANCIAL MANAGEMENT
Total HRS	60
HRS/Week	4 HRS / Wk
Code	U19BV6MET02
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

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand the concepts relating to foreign exchange
CO-2	Understand the concepts of hedging, swaps, spot and forward
CO-3	Remember the various methods of raising funds through securities in international markets
CO-4	Understand the prevailing international monetary systems
CO-5	Remember the various international payment methods

UNIT - I INTRODUCTION

12 HRS

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

12 HRS

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

12 HRS

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**12 HRS**

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**12 HRS**

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 (CO)**The learner**

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

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

PRESCRIBED TEXT BOOK

1. Francis Cherunilam (2017) International Business Environment, Himalaya Publishing House

BOOKS FOR REFERENCE

1. Cheo IS. Eun & Bruce G Restrick (2018) International Financial Management – Tata Mc Graw publication
 2. Eun ,Cheol S. &David , Restrick & Percy (2019) International Financial Management – Tata Mc Graw publication
-

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	MAJOR ELECTIVE 3 – FUNDAMENTALS OF E-COMMERCE
Total HRS	75
HRS/Week	5 HRS/Wk
Code	U19BV6MET03
Course Type	Theory
Credits	5
Marks	100

GENERAL OBJECTIVE

To provide an understanding of E-commerce practices and applications in business and Marketing areas.

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Understand and criticize the e-commerce, advantage disadvantage of E-commerce and traditional commerce v/s E-commerce
CO-2	Understand the different type of models and activities of E-commerce.
CO-3	Analyse the different type techniques and software used in E-commerce.
CO-4	Understand the strategies for marketing sales and promotion.
CO-5	Analyze the different type of e-commerce application and supply chain diagram.

UNIT I INTRODUCTION TO E-COMMERCE: 15 HRS

Electronic Commerce: Meaning – Definition – Scope – Goals – Functions – Significance – Benefits – Electronic Commerce Evolution – Advantages and disadvantages – Pre-requisites – Traditional commerce and electronic commerce – Role of E-commerce.

Extra Reading (Key Words):The Internet And World Wide Web.

UNIT II DRIVING THE E-COMMERCE REVOLUTION : 15 HRS

E-commerce activities – Major modes – Models: B2B, B2C, B2G, C2G, C2C – Development of e-commerce activities – Elements – Stages – Solutions – Targeting Strategy – E-commerce and internet – Brick & Mortar to Click and Mortar – Electronic markets in India – Pull & Push Marketing – Web Personalization *Extra Reading (Key Words):Business Strategy And Implementation of IT*

UNIT III E-COMMERCE SOFTWARE: 15 HRS

E-commerce requirements – Web Hosting – Basic Packages – Security threats – CERT – four C's – EDI – E-commerce implementation – Evaluation – Issues of e-commerce – Call centre: Types of e-payment systems – Steps for e-payment: Traditional payment models – Problems – Electronic Cash – Electronic Wallets – Small cards and Charge cards.

Extra Reading (Key Words): Micropayments

UNIT IV STRATEGIES FOR MARKETING SALES & PROMOTION: 15 HRS

Identifying and reaching customers – Creating and maintaining brands on the web – Banner ads – Business models for selling on the web – CRM Definition – Components – Need – Goal – Architecting – E-commerce and the future.

Extra Reading (Key Words): Micromark Technology And Tools

UNIT V PROSPECTS OF E-COMMERCE: 15 HRS

E-business – Internet bookshops – Grocery supplies – Software supplies & support – Electronic newspapers – Online share dealing – Online shopping – Virtual Auctions – E-diversity – E-security.

Extra Reading (Key Words): Create Any Business Application Website

COURSE OUTCOMES (CO)

The learner

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Describes the e-commerce, advantage disadvantage of E-commerce and traditional Commerce v/s E-Commerce.	PSO 1	R, U
CO-2	Explains the different type of models and activities of E-Commerce.	PSO 2	U
CO-3	Describes the different type techniques and software used in E-Commerce.	PSO 2	U
CO-4	Identifies the strategies for marketing sales and promotion.	PSO 3	An
CO-5	Describes the different type of E-Commerce application and Supply Chain diagram.	PSO 4	U

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

PRESCRIBED TEXT BOOK

1. Murthy C.S.V. (2013), “E-Commerce Concepts, Models, Strategies” Himalaya Publishing House, New Delhi.

BOOKS FOR REFERENCE:

1. David Whiteley, (2006) “E-commerce Strategy, Technologies And Applications”, Tata McGraw Hill Publishing Company, New Delhi.
2. Gary P. Schneides, James. T Perry: (2001) “Electronic Commerce”, Course technology, Cambridge.
3. Kalakota Whinston, “Fronties of Electronic Commerce”, (2005) Pearson Education, Singapore.
4. Vaitheeshwaran. K, (2017) “Failing to Succeed: The Story of India’s First E-Commerce Company”, Replika Press.
5. Joseph. P. T. (SJ), (2015) “E-Commerce: An Indian Perspective”, Fifth Edition, Prentice Hall India.

HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.
School of Management Studies
PG & Research Department of Commerce
B.Voc. (BFSI) (For Candidates admitted from June 2019 onwards)
Third Year - Semester – VI

Course Title	NON-MAJOR ELECTIVE 2 – SHARE MARKET OPERATIONS
Total HRS	30
HRS/Week	2 HRS / Wk
Code	U19BV6NMT01
Course Type	Theory
Credits	2
Marks	100

GENERAL OBJECTIVE

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

COURSE OBJECTIVES

The learners will be able to

CO No.	COURSE OBJECTIVES
CO-1	Remember the meaning and definitions of a company
CO-2	Understand the various types of primary and secondary market operations
CO-3	Understand the meaning of stock exchanges and the different stock exchanges prevailing in India
CO-4	Analyse 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 (CO)

The learner

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

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

PRESCRIBED TEXT BOOK

1. Gordon and Natarajan, (2016), *Financial Services and Markets*, Himalaya Publishing House.

BOOKS FOR REFERENCE

1. Punithavathi Pandiyan (2012), *Securities & Portfolio management*, Vikas Publishing House.
2. Jagroop Singh & Anil Sharma (2020) *Practical Banking*; Kalyani Publishers, New Delhi. .