



## 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 2020 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

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

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

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

**CHOICE BASED CREDIT SYSTEM**

**UG COURSE PATTERN-SCHOOL OF MANAGEMENT STUDIES**

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

**(For Candidates admitted from June 2020 onwards)**

Sem	Part	Course	Title of The Course	Code	HRS/Week	Credits	Marks
<b>I</b>	I	Language	Tamil Paper I /	U20TL1TAM01/	3	3	100
			Hindi Paper I/	U20HN1HIN01/			
			French Paper I	U20FR1FRE01			
	II	English	General English I	U20EL1GEN01	3	3	100
	III	Major Core - 1	Financial Accounting	U20BV1MCT01	6	5	100
	III	Major Core - 2	Principles of Marketing	U20BV1MCT02	5	5	100
	III	Allied - 1	Business Mathematics & Statistics	U20MA1ALT05	4	2	100
	III	Allied - 2	Business Economics	U20EC1ALT02	4	2	100
	IV	Environmental Studies	Environmental Studies	U20RE1ESR01	2	1	100
	IV	MSBE-1	Entrepreneurship Development	U20BV1SBP01	2	1	100
	IV	Value Education	Ethics I/	U20VE2LVE01/	1	-	-
			Catechism I /	U20VE2LVC01/			
			Bible Studies I	U20VE2LVB01			
IV	SOC	Service Oriented Course		-	-	-	
	Internship	Internship In BFSI-I (60 HRS)	U20BV1INT01	-	4	100	
<b>TOTAL</b>					<b>30</b>	<b>26</b>	<b>900</b>
<b>II</b>	I	Language	Tamil Paper II/	U20TL2TAM02/	3	3	100
			Hindi Paper II/	U20HN2HIN02/			
			French Paper II	U20FR2FRE02			
	II	English	General English II	U20EL2GEN02	3	3	100
	III	Major Core - 3	Fundamentals of General and Health Insurance	U20BV2MCT03	5	5	100
	III	Major Core - 4	Indian Financial System	U20BV2MCT04	4	4	100
	III	Major Core - 5	Business Communication	U20BV2MCT05	4	3	100
	III	Allied - 3	Business Law	U20BV2ALT01	4	2	100
	III	Allied - 4	Business Environment	U20BV2ALT02	4	2	100
	IV	Skill Based Course (SBC) – 1	Soft Skill Development	U20RE2SBT01	2	1	100
	IV		Ethics I/	U20VE2LVE01/	1	1	100

		Value Education	Catechism I /	U20VE2LVC01/			
			Bible Studies I	U20VE2LVB01			
IV		SOC	Service Oriented Course		-	-	-
		Internship	Internship In BFSI-II (60 HRS)	U20BV2INT02	-	4	100
<b>TOTAL</b>					<b>30</b>	<b>28</b>	<b>1000</b>
<b>III</b>	I	Language	Tamil Paper III /		3	3	100
			Hindi Paper III/				
			French Paper III				
	II	English	General English III		3	3	100
	III	Major Core - 6	Financial Services	U20BV3MCT06	5	4	100
	III	Major Core - 7	Banking Theory Law & Practice	U20BV3MCT07	4	4	100
	III	Major Elective - 1	Human Resources Management / Consumer Behaviour	U20BV3MET01/ U20BV3MET02	4	3	100
	III	Allied - 5	Fundamentals of Life Insurance	U20BV3ALT03	4	2	100
	III	NME 1	Practical Banking / Share Market Operations	U20BV3NMT01/ U20BV3NMT02	3	3	100
	IV	MSBE- 2	Business Software - Tally	U20BV3SBP02	2	1	100
		Gender Studies	Gender Studies	U20WS3GST01	1	1	100
	IV	Value Education	Ethics II/		1		
			Catechism II /				
			Bible Studies II				
IV	SOC	Service Oriented Course				-	
	Internship	Internship In BFSI-III (90 HRS)	U20BV3INT03		6	100	
<b>TOTAL</b>					<b>30</b>	<b>29</b>	<b>1000</b>
<b>IV</b>	I	Language	Tamil Paper IV/ Hindi Paper IV/ French Paper IV	U20TL4GEN04/ U20HN4HIN04/ U20FR4FRE04	3	3	100
	II	English	General English IV		3	3	100
	III	Major Core - 8	Cost Accounting	U20BV4MCT08	6	5	100
	III	Major Core - 9	Services Marketing	U20BV4MCT09	4	4	100
	III	Allied - 6	Business Ethics	U20BV4ALT04	4	2	100
	III	Major Elective - 2	Digital Marketing / Organisational Behaviour	U20BV4MET03/ U20BV4MET04	4	3	100
	III	NME 2	Practical Banking / Share Market Operations	U20BV4NMT01/ U20BV4NMT02	3	3	100
	IV	Skill Based Course (SBC) - 2	Sustainable Rural Development & Student Social Responsibility	U20RE4SBT02	2	1	100
	IV	Value Education	Ethics II/	U20VE4LVE02/	1	1	100
			Catechism II /	U20VE4LVC02/			

			Bible Studies II	U20VE4LVB02			
	IV	Online course	Online course ( <b>Extra Credit</b> )	U20OC4SBT04		2	100
	IV	SOC	Service Oriented Course ( <b>Extra Credit</b> )		-	2	100
		Internship	Internship In BFSI-IV (75 HRS)	U20BV4INT04	-	5	100
<b>TOTAL</b>					<b>30</b>	<b>30 + 4</b>	<b>1200</b>
<b>V</b>	III	Major Core - 10	Income Tax Theory Law and Practice	U20BV5MCT10	6	5	100
	III	Major Core - 11	Security Analysis & Portfolio Management	U20BV5MCT11	5	4	100
	III	Major Core - 12	Management Accounting	U20BV5MCT12	6	5	100
	III	Major Core - 13	Business Management	U20BV5MCT13	4	3	100
	III	Major Elective - 3	Development banking / Total Quality Management	U20BV5MET05/ U20BV5MET06	4	3	100
	III	NME 3	Insurance Agent - Exams	U20BV5NMT03	3	3	100
		Industrial Relations	Basics of Investments	U20BV5IRT01	1	1	100
	IV	Value Education	Ethics III/ Catechism III / Bible Studies III		1		
		Internship	Internship In BFSI-V (90 HRS)	U20BV5INT05		6	100
<b>TOTAL</b>					<b>30</b>	<b>30</b>	<b>800</b>
<b>VI</b>	III	Major Core - 14	Financial Management	U20BV6MCT14	5	5	100
	III	Major Core - 15	E-Banking	U20BV6MCT15	5	4	100
	III	Major Core - 16	Principles of Auditing	U20BV6MCT16	5	4	100
	III	Major Core - 17	Company Law	U20BV6MCT17	5	4	100
	III	Major Elective - 4	Fundamentals of E-Commerce / Investment Management	U20BV6MET07/ U20BV6MET08	4	3	100
	III	NME 4	Competitive exam - Banks	U20BV6NMT04	3	3	100
	IV	Skill Based Course (SBC) - 3	Research Methodology	U20DS6SBT06	2	1	100
	IV	Value Education	Ethics III/ Catechism III / Bible Studies III		1		100
	IV	Extension Activity	RESCAPES – Impact study of Project ( <b>Extra Credit</b> )	U20RE6ETF01		4	100
		Internship	Internship In BFSI-VI (75 HRS)	U20BV6INT06	-	5	100
<b>TOTAL</b>					<b>30</b>	<b>29 + 4</b>	<b>1000</b>
<b>Grand Total</b>					<b>180</b>	<b>172 + 8</b>	<b>6000</b>

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**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – I**

<b>Course Title</b>	<b>MAJOR CORE 1 - FINANCIAL ACCOUNTING</b>
<b>Total Hours</b>	<b>90</b>
<b>Hours/Week</b>	<b>6 Hrs / Wk</b>
<b>Code</b>	<b>U20BV1MCT01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To enable the students to understand and apply the principles of double entry system of accounting in the preparation of final accounts of sole trader and rectification of errors and bank reconciliation statement and to provide basic knowledge of accounting for bills of exchange, accounts of not-for-profit concerns and consignment accounts

**COURSE OBJECTIVES**

**The Learners will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Understand the accounting concepts, conventions and prepare final accounts of sole trader
CO-2	Understand the errors in accounting and prepare Bank Reconciliation Statement
CO-3	Understand the Account for bill transactions
CO-4	Apply the accounting procedure of not-for-profit concerns
CO-5	Understand consignment accounts

**UNIT – I INTRODUCTION TO ACCOUNTING AND FINAL ACCOUNTS 18 Hrs**

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

**Extra reading/Key words:** *Accounting principles and Double entry system, Latest developments in the field of Accountancy, Branches of Accounting*

**UNIT - II RECTIFICATION OF ERRORS AND BANK RECONCILIATION STATEMENT 18 Hrs**

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

**B. Bank Reconciliation Statement:** Causes for difference between balances as per cash book and bank statement, Preparation of BRS.

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

**UNIT – III BILL OF EXCHANGE 18 Hrs**

Bills of Exchange: Features, Recording transactions relating to bills: Drawing, accepting, retiring, renewing and honouring of bills, dishonour of bills and insolvency of acceptor.

**Extra reading/Key words:** *Accommodation bills*

**UNIT – IV ACCOUNTS OF NOT-FOR-PROFIT ORGANISATIONS 18 Hrs**

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

**Extra reading/Key words:** *Examples of not-for-profit organisations.*

**UNIT – V CONSIGNMENT****18 Hrs**

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

**Extra reading/Key words:** *Conversion of consignment into joint venture.***Theory - 20%****Problem: 80%****Note: 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 accounting concepts and conventions	1	U
CO-2	Outline the rules of double entry system of accounting for the preparation of final accounts of sole trader	2	Ap
CO-3	Summarise the different types of errors in preparing the books of accounts and the procedure for rectifying the errors; rectify the errors and prepare suspense account; Prepare bank reconciliation statement.	2	U
CO-4	Show entries in the books of parties concerned with bills of Exchange	1	Ap
CO-5	Apply the procedure for preparing the final accounts of Not-for-profit organizations, differentiate between Receipts and Payments account and Income & Expenditure account and the Balance sheet of not-for-profit organizations	2	U
CO-6	Develop accounting skills to ascertain the profitability and the financial status of any entity	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. Reddy T.S. & Murthy A., (2018). *Financial Accounting*, Chennai: Margham Publishers.
2. Dalston L. Cecil & Jenitra L. Merwin., (2018). *Financial Accounting*, Trichy: Learntech Press.

**BOOKS FOR REFERENCE**

1. Shukla. M.C. & Grewal T.S., (2017) *Advanced Accounts, Volume 1*, New Delhi: S. Chand.
2. Jain. S.P. & Narang K.L., (2016) *Principles of Accountancy*, New Delhi: Kalyani Publishers.
3. Gupta. R.L.& Radhaswamy M., (2018) *Advanced Financial Accounting*, New Delhi: Sultan Chand & Sons

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**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – I**

<b>Course Title</b>	<b>MAJOR CORE PAPER 2 – PRINCIPLES OF MARKETING</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5 Hrs / Wk</b>
<b>Code</b>	<b>U20BV1MCT02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**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 learners will be able to

<b>CO No.</b>	<b>Course objectives</b>
CO-1	Remember the marketing concepts & recent trends with segmentation bases and Positioning strategies
CO-2	Understand the Product planning, product policy and the market Segmentation
CO-3	Understand 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 the various channels of Distribution
CO-5	Analyse digital skills in marketing through content writing for websites

**UNIT – I INTRODUCTION**

**15 Hrs**

Marketing: Meaning, Importance & Functions of Marketing - Marketing Mix – Marketing environment: Micro and Macro – Recent trends in Marketing – Customer driven marketing strategy – Market segmentation: Bases – Market targeting – Forms of target marketing – Differentiation and Positioning

**Extra Reading / Keywords:** *Unique selling point, value proposition*

**UNIT – II PRODUCT**

**15 Hrs**

Concept, Product classifications – Major product decisions: Product line decisions -Product mix decisions - Product attributes – Branding, Packaging and labeling – New product development – Product life cycle

**Extra Reading / Keywords:** *Innovation in products development, Co branding*

**UNIT – III PRICING AND PROMOTION**

**15 Hrs**

Pricing-Pricing objectives - Factors influencing pricing - Pricing strategies. Promotion - Promotion Mix: Advertising, Sales Promotion, Personal selling & Public relations.

**Extra Reading / Keywords:** *Pricing of consumer goods. Promotional activities of products in the market.*

**UNIT – IV CHANNELS OF DISTRIBUTION**

**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:** *Logistics and Supply chain management*

**UNIT – V DIGITAL SKILLS IN MARKETING (Practical)****15 Hrs**

Define a Target Group - Creating Web Sites - Writing the SEO content - SEO Optimization Tools and Techniques of Search Engine Optimization - Google Ad Words

**Extra Reading / Keywords:** *on line business applications*

**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 marketing concepts with recent trends and list out the functions of marketing.	1	U
CO-2	Extend market analytical skills based on segmentation	2	U
CO-3	Explain the product planning and policies	2	U
CO-4	Interpret the various pricing policies followed by the organizations.	2	R
CO-5	Selection of media for Advertisement and also analyze the role of salesman in promotion	2	R
CO-6	Compare the various channels of distribution	2	U
CO-7	Plan Search Engine Optimization content	2	Ap

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

**PRESCRIBED TEXT BOOKS**

1. Rajan Nair, (2017). *Marketing*, New Delhi: Sultan Chand and Sons.
2. Pillai & Bhagirathi (2020) *Marketing Management*, New Delhi: Sultan Chand and Sons. (pdf Online)

**BOOKS FOR REFERENCE**

1. Philip Kotler, (2016) *Marketing: An Introduction*, New York: Prentice Hall, Englewood Cliffs.
2. Kotler Philip & Armstrong Gary, (2017) *Principles of Marketing*, New Delhi: Prentice-Hall of India.
3. Ryan, D. (2014). *Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation*, Kogan Page Limited.
4. The Beginner's Guide to Digital Marketing (2015). Digital Marketer. Pulizzi, J. (2014) *Epic Content Marketing*, McGraw Hill Education.



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**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – I**

<b>Course Title</b>	<b>MAJOR SKILL BASED ELECTIVE 1 - ENTREPRENEURSHIP DEVELOPMENT</b>
<b>Total Hours</b>	<b>30</b>
<b>Hours/Week</b>	<b>2 Hrs / Wk</b>
<b>Code</b>	<b>U20BV1SBP01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>1</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

Enable the students to acquire skills pertaining to dress making, Doll making, Interior decorations and multi cuisine art

**COURSE OBJECTIVES**

**The learners will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Understand the Basics of Beautification like different styles of bridal make ups and Mehendi designs.
CO-2	Understand the art of making artificial jewellery and types of embroidery
CO-3	Understand the different doll making techniques
CO-4	Apply the different techniques of Artificial and natural garland making
CO-5	Understand the multi cuisine art like cookery items, jam making, cookery item and applies different sales promotion techniques.

**UNIT-I BASICS OF BEAUTIFICATION**

**6 Hrs**

Threading–Facial– Hair dress – Manicure– Pedicure– Bridal Make up – Mehndi

**Extra Reading /Key Word:** *nail art and art of wearing saree*

**UNIT-II ART OF MAKING JEWELLERY AND EMBROIDERY 6Hrs**

Paper- Thread- Silk Thread- Terracotta- Types of Embroidery -Hand Embroidery- Thardhosi- Jemki work- Kundhan stone works.

**Extra Reading /Key Word:** *aari works*

**UNIT-III KIDS AMUSEMENT DOLL TECHNIQUES**

**6Hrs**

Material for soft doll Making –Safety measures in soft doll making – Puppy -Squirrel – Teddy

**Extra Reading /Key Word:** *cushion making*

**UNIT- IV ARTIFICIAL AND NATURAL GARLAND MAKING**

**6Hrs**

Natural Flower Garland- Artificial Flower Garland- Bouquet- Flower Vase arrangement

**Extra Reading /Key Word:** *bridal garland making*

**UNIT- V MULTI CUISINE ART****6 Hrs**

Juice, squash, Jam, Jelly,

Bakery items (Cake &amp; Biscuits)

Cookery items (Pickle, Sambar podi, Masala podi) &amp; Preparation of Non- Vegetarian items

Sales promotion and marketing techniques for all products

**Extra Reading /Key Word:** *different varieties of juices, salads and starter***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	Demonstrate the bridal make up, Mehandi designs, artificial jewellerys and embroideries	1	Ap
CO-2	Show the different doll making techniques	1	Ap
CO-3	Make use of different garland techniques	1	Ap
CO-4	Utilize the strategies of sales promotion	1	Ap

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

**BOOKS FOR REFERENCE**

1. Renu Gupta, (2011), Complete Beautician Course, Diamond Pocket Books Private Limited, New Delhi.
2. Hawkin All - Indian Cook book, Hawkins cookers Limited, Bombay Arts & Craft Vol.5 Aasha Enterprises, Hyderabad -39

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**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – II**

<b>Course Title</b>	<b>Major core -3 Fundamentals of General and Health Insurance</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5 Hrs / Wk</b>
<b>Code</b>	<b>U20BV2MCT03</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**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 learners will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember the Evolution and Growth of General Insurance and its recent innovations.
CO-2	Understand 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**

**15 hours**

Insurance – Meaning - Nature – Functions – need for insurance –Principles of insurance – Types of insurance – Role and importance of Insurance.

**Extra Reading/Keywords:** *risk management, savings*

**UNIT – II FIRE INSURANCE AND MARINE INSURANCE**

**15 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**

**15 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:****15 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****15 hours**

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

**B. Insurance Regulatory and Development Authority Act, 1999** – Framework – Duties, powers and functions of Authority - Power of Central Government to issued directions & to supersede Authority.

**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	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	Classify the characteristics and usefulness of various miscellaneous insurance policies.	3	Ap
CO-4	Relate 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	Identify the 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. M.N. Mishra and Dr. S.B. Mishra, (2016) *Insurance principles and practice*, S.Chand and co., Ltd, New Delhi.

**BOOKS FOR REFERENCE**

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
4. Dr.P. Periasamy, (2017) *Principles and Practice of Insurance*, Himalaya Publishing House, Mumbai.
5. Pal, Karam, Bodla, B.S. and Garg, M.C. (2017) *Insurance Management - Principles and Practices*, Jain Book Agency.

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**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – II**

<b>Course Title</b>	<b>MAJOR CORE 4 - INDIAN FINANCIAL SYSTEM</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4 Hrs / Wk</b>
<b>Code</b>	<b>U20BV2MCT04</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To expose the students to various concepts in Indian Financial System

**COURSE OBJECTIVES**

**The learners will be able to**

<b>CO No.</b>	<b>Course objectives</b>
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**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
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 2020 onwards)**

**First Year - Semester – II**

<b>Course Title</b>	<b>MAJOR CORE 5 – Business Communication</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4 Hr / Wk</b>
<b>Code</b>	<b>U20BV2MCT05</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To expose the students to provide knowledge about the basics of Business Communication

**COURSE OBJECTIVES**

The Learners will be able to

<b>CO No.</b>	<b>Course objectives</b>
CO-1	Understand the concepts of Business Communication and its barriers.
CO-2	Apply grammar for better business communication.
CO-3	Understand effective oral and written communication skills.
CO-4	Understand the proper application of different kinds of Business Letters
CO-5	Apply effective Professional writing.

**UNIT- I: INTRODUCTION**

**12 hours**

Communication - Business Communication – Its importance – Objectives – Types – Business Communication Media - Barriers of Business Communication

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

**UNIT- II : PRINCIPLES OF AIDS TO COMMUNICATION**

**12 hours**

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

**Extra Reading/ Key Words:** *Web Language*

**UNIT- III: TYPES OF COMMUNICATION**

**12 hrs**

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

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

**UNIT- IV: LETTER TO EDITORS**

**12 hrs**

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

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

## UNIT -V: RESUME WRITING

12 hrs

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

**Extra Reading/ Keywords:** *Creativity in Resumes*

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

### COURSE OUTCOMES (CO)

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the Business Communication and also train them in the nuances of formal and informal language	PSO4	U
CO-2	Develop grammatical knowledge and skills of the learners so they become effective communicators	PSO4	Ap
CO-3	Explain the active listeners and speakers so they perform better at Group Discussions and at Interviews	PSO1	U
CO-4	Develop the written skills in the learners with emphasis on correspondence in the various business scenarios	PSO1	Ap
CO-5	Develop the ability to present self through resume in the most effective way	PSO1	Ap

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

### PRESCRIBED TEXT BOOK

1. Student Manual

### BOOKS FOR REFERENCE

1. C.R. Reddy, (2019), Business Communication, I. K. International Publishing House Pvt.Ltd., New Delhi
2. R S N Pillai & Bagavathi, (2007), Modern Commercial Correspondence, Sultan Chand Publishing.



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

**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – II**

<b>Course Title</b>	<b>ALLIED 3 – BUSINESS LAW</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4 Hrs / Wk</b>
<b>Code</b>	<b>U20BV2ALT01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

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

**COURSE OBJECTIVES**

**The learners will be able to**

<b>CO No.</b>	<b>Course objectives</b>
CO-1	Understand the essentials of a contract and provisions regarding offer, acceptance, consideration and capacity to contract
CO-2	Understand the provisions regarding free consent, legality of object, void agreements and contingent contracts
CO-3	Understand the provisions regarding performance and discharge of contract, remedies for breach of contract and special kinds of contracts
CO-4	Understand the laws relating to Contract of Agency, Limited liability Partnership 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 – Essentials of valid contract - Offer and Acceptance - Consideration - Capacity to contract.

**Extra reading /Key words** : *Aleatory contract*

**UNIT – II ELEMENTS OF VALID CONTRACT**

**12 Hrs**

Free consent - Coercion - Undue influence - Misrepresentation - Fraud - Mistake - Legality of object – Void agreements - Wagering agreement and Contingent contract.

**Extra reading /Key words** : *Case studies relating to agreements opposed to public policy*

**UNIT – III PERFORMANCE OF CONTRACT AND SPECIAL CONTRACTS**

**12 Hrs**

Performance of contract - Discharge of contract - Remedies for breach of contract - Quasi contract - Indemnity and Guarantee - Bailment and Pledge.

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

**UNIT – IV CONTRACT OF AGENCY AND LLP**

**12 Hrs**

Contract of Agency - Kinds - Duties - Authority of agent - Relation with third parties - Liabilities of parties - Termination of agency - Irrevocable agency.

The Limited Liability Partnership (LLP) Act, 2008 - Definitions - Salient features of LLP - Difference between LLP and partnership - LLP vs Company - Right to Information Act.

**Extra reading /Key words:** *Case laws relating to LLP in India, Cyber laws 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)**

### **The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Recall the rules regarding offer, acceptance, consideration and capacity to contract	1,4	U
CO-2	Explain the rules regarding free consent, legality of object, void agreements and contingent contracts	1	U
CO-3	Explain the rules regarding performance and discharge of contract and special contracts	1	U
CO-4	Recall the provisions of the Contract of agency, Limited Liability Partnerships and Right to Information Act	4,5	U
CO-5	Explain the rules and provisions pertaining to Sale of Goods Act	5	U
CO-6	Develop skills for solving legal issues pertaining to business entities	1	An

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

### **PRESCRIBED TEXT BOOK**

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

### **BOOKS FOR REFERENCE**

1. Kuchhal M.C., Vivek Kuchhal. (2012), *Mercantile Law*, New Delhi: Vikas Publishing House
2. Gulshan S.S., Kapoor G. K. (2018), *Business Law Including Company Law*, New Delhi: New Age International Publishers
3. R.L.Meena (2008), *PRESCRIBED TEXT BOOK on law of contract including specific relief*, New Delhi: Universal Law Publishing company
4. T.R.Desai (2016), *Law relating to Tenders and Government contracts*, New Delhi, Universal Law Publishing Company

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

**School of Management Studies**

**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**First Year - Semester – II**

<b>Course Title</b>	<b>ALLIED – 4 – Business Environment</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4 Hrs / Wk</b>
<b>Code</b>	<b>U20BV2ALT02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To enable the students to understand the overview of business environment and to understand the elements of global business environment and its implications

**COURSE OBJECTIVES**

**The learners will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Remember the overview concepts of business environment.
CO-2	Understand the concepts of economic factors that influence the economic environment.
CO-3	Analyse the political stability and the policies of the government.
CO-4	Understand 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**

**12 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**

**12 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**

**12 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**

**12 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**

**12Hrs**

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 learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recall the concepts of business environment.	2	U
CO-2	Explain the economic factors that influence the economic environment.	2	U
CO-3	Relate Political stability and the policies of the government.	3	U
CO-4	Rephrase the social and cultural environment of the business.	3	U
CO-5	Relate philosophies of global approaches to managing a business successfully in a global environment.	3	U
CO-6	Recall business venture suitable to the micro and macro environment	3	R

**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, (2014). *Business Environment*, New Delhi: Sultan Chand & Sons.

**BOOKS FOR REFERENCE**

1. Aswathappa K. (2011). *Essentials of Business Environment*, New Delhi: Himalaya Publishing House.
  2. Adhikary. M., (2012). *Economic Environment of Business*, New Delhi: Himalaya Publishing House.
  3. Francis Cherunilam, (2019). ***Business Environment Text and Cases***, New Delhi: Himalaya Publishing House.
  4. Sundaram & Black, (2015). *The International Business Environment*, New Delhi: Prentice Hall.
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**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002**

**School of Management Studies**

**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – III**

<b>Course Title</b>	<b>MAJOR CORE 6 - FINANCIAL SERVICES</b>
<b>Total HRS</b>	<b>75</b>
<b>HRS/Week</b>	<b>5 HRS / Wk</b>
<b>Code</b>	<b>U20BV3MCT06</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To understand the basics of Financial Services and its various dimensions, evaluation and benefits to the Economy

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
<b>CO-1</b>	Understand the features and importance of Financial Services and Merchant Banking
<b>CO-2</b>	Evaluate the features and importance of Venture Capital and Lease Financing
<b>CO-3</b>	Understand the functions and importance of Factoring and Forfaiting
<b>CO-4</b>	Understand the meaning and process of Securitization
<b>CO-5</b>	Analyse the different kinds of Mutual funds and the functions of Credit rating agencies

**UNIT- I INTRODUCTION TO FINANCIAL SERVICES & MERCHANT BANKING 15 HRS**

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

Merchant Banking: Origin - Development of Merchant Banking in India - Importance –

Categories – Services - Default & Penalty.

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

**UNIT- II VENTURE CAPITAL & LEASE FINANCING**

**15 HRS**

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

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

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

**UNIT- III FACTORING AND FORFAITING**

**15 HRS**

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

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

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

**UNIT- IV SECURITISATION OF DEBT**

**15 HRS**

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

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

**UNIT –V MUTUAL FUNDS AND CREDIT RATING****15 HRS**

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

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

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

**COURSE OUTCOMES (CO):****The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
<b>CO-1</b>	Recognize the features and importance of financial services and Merchant Banking	2	U
<b>CO-2</b>	Identify the features and importance of Venture capital and Lease financing	2	U
<b>CO-3</b>	Explain the functions and importance of Factoring and Forfaiting	2	U
<b>CO-4</b>	Examine the meaning and process of securitization	2	U
<b>CO-5</b>	Examine the different kinds of mutual funds and the functions of Credit rating agencies	2	U
<b>CO-6</b>	Develop basic knowledge in various financial services.	2	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 and Natarajan (2018): *Financial Services and Markets*, Himalaya Publishing House.
2. Khan M.Y (2018), *Financial Services*, New Delhi: Tata McGraw-Hill.

**BOOKS FOR REFERENCE:**

1. Machiraju H.R (2018), *Indian Financial System*, Delhi: Vikas Publishing House.
2. Gupta Suraj B (2018), *Monetary Economics*, New Delhi: S. Chand and Co.
3. Gurusamy. S (2018), *Financial Services*, Tata McGraw Hill Education Pvt. Ltd
4. Shashi & Gupta, (2017) *Financial Services*, Kalyani Publishers, 3rd Edition

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

**School of Management Studies**

**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – III**

<b>Course Title</b>	<b>MAJOR CORE 7 – BANKING THEORY LAW AND PRACTICE</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20BV3MCT07</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE:**

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

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the concepts of commercial banks, RBI its organization, functions, credit creation and control.
CO-2	Analyse banker and customer relationship of various bank account operations and transactions as per banking regulation Act 1949
CO-3	Analyse about the Negotiable Instrument Act, endorsements, paying banker and collecting banker as per bank rules
CO-4	Understand 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**

**12 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**

**12 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, PAYING BANKER AND COLLECTING BANKER**

**12 HRS**

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

Holder and holder in due course - Statutory protection.

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

#### **UNIT - IV LOANS AND ADVANCES**

**12 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**

**12 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**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Outline the functions of the Commercial & Reserve Bank of India.	2	U
CO-2	Relate 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	U
CO-5	State the recent trends in e-banking	3	U
CO-6	Develop 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. (2018) Banking Theory Law and Practice; Sultan Chand Sons; New Delhi.

#### **BOOKS FOR REFERENCE**

1. Tannan M.L: (2017) Banking-Law and Practice in India; Indian Law House, New Delhi.
2. Gordon & Natarajan: (2020) Banking Theory Law and Practice; Himalayas Publishing House, New Delhi.

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**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPALLI – 620 002.**  
**School of Management Studies**  
**PG and Research Department of Commerce**  
**B. Voc (BFSI) (For Candidates admitted from June 2020 onwards)**  
**Second Year - Semester – III**

<b>Course Title</b>	<b>MAJOR ELECTIVE 1 - HUMAN RESOURCES MANAGEMENT</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20BV3MET01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**General Objective:**

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

**Course Objectives:**

The learner will be able to

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the importance and characteristics of Human Resource Management.
CO-2	Understand the process of Human Resource Planning and analyses the factors affecting Recruitment
CO-3	Apply the different methods of Training and Development.
CO-4	Understand various Performance Appraisal techniques and Methods of payment of wages.
CO-5	Understand about Quality of Work life and Stress management.

**UNIT – I INTRODUCTION**

**12 Hrs**

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

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

**UNIT – II HUMAN RESOURCE PLANNING AND TALENT ACQUISITION      12 Hrs**

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

**Extra reading /Key words:** *Sapping, anamnesis*

**UNIT – III TRAINING AND DEVELOPMENT**

**12 Hrs**

Definition and purpose of training – Distinction between training and development – Assessing training needs – Steps in training – On the job and Off the job training – Evaluation of training effectiveness – Career development – stages in career development – pre-requisites for successful Career Planning - Evaluation of Career Planning

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

**UNIT – IV PERFORMANCE APPRAISAL AND COMPENSATION 12 Hrs**

Performance Appraisal – Meaning – Advantages - Methods of Performance Appraisal – criteria for Promotion – Transfer – Demotion – Suspension – Dismissal or Termination of service.

Wage & Salary Administration - Objectives – Methods of payment of wages – Different concepts of wages – Essentials of wage payment system.

**Extra reading /Key words** : *360 degree performance appraisal, Laws related to payment wages in India*

**UNIT – V QUALITY OF WORK LIFE AND STRESS MANAGEMENT 12 Hrs**

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

Conflict – Definition – Causes of conflict in an organization – Types of conflict in an organization- Outcomes of conflict. Stress – Meaning – Causes – Consequences – Managing stress

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

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

**Course Outcomes:**

**The learner**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recalls the fundamentals of Human Resource Management.	2	U
CO-2	Illustrates the real time implications of an interview	2	U
CO-3	Compares and contrasts training and development	2	U
CO-4	Outlines the Methods of Performance Appraisal and Methods of payment of wages	2	U
CO-5	Summarizes the Causes of conflict in an organization and Consequences of Stress	2	U

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

**PRESCRIBED TEXT**

1. Khanka, (2018) Human Resources Management, S. Chand, New Delhi
2. Dr. Pravin Durai, (2018) Human resources Management, Pearson, New Delhi

**BOOKS FOR REFERENCE**

1. Gupta C.B, (2012) Human Resource Management, Sultan Chand and Sons, 14th Edition, New Delhi.
2. Aswathappa K, (2010) Human Resource Management, 6th Edition, Tata McGraw-Hill Education Pvt. Ltd.
3. Mamoria C.B, & Rao V. S. P, (2012) Personnel Management (Text and Cases), Himalayan Publications, New Delhi.
4. Wayne Mondy Robert, (2013) Human Resource Management, Pearson Education, 12th Edition, New Delhi.

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

**School of Management Studies**

**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – III**

<b>Course Title</b>	<b>MAJOR ELECTIVE 1 - CONSUMER BEHAVIOUR</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20BV3MET02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To understand the basics of consumers' behavior, consumer influences and marketing decisions.

**COURSE OBJECTIVES**

The learner will be able to

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember the fundamental concepts of consumer behaviour;
CO-2	Understand the concepts of consumer decision making process;
CO-3	Apply the psychological influences on consumer decision making process;
CO-4	Apply the sociological influences in consumer behaviour
CO-5	Evaluate the new diffusion of innovation in consumer behaviour

**UNIT – I INTRODUCTION**

**12HRS**

Definition, scope, and application of Consumer Behavior-Evolution of Consumer Behavior Behavioral Dimension - Interdisciplinary nature of Consumer Behavior studies – laws relating to consumer behavior

**Extra reading /Key words:** *Consumer Behaviour, Behavioural Dimension, Interdisciplinary*

**UNIT – II THE CONSUMER DECISION MAKING PROCESS**

**12HRS**

Buying Motives - Buying Roles, Consumer Decision Making Process, Levels of Consumer Decision Making, Perspectives - Models

**Extra reading /Key words:** *Buying Motives, Decision Making*

**UNIT – III PSYCHOLOGICAL INFLUENCES ON CONSUMER DECISION MAKING**

**12 HRS**

Consumer's needs, Motivation, Emotions and Mood, Consumer Involvement; Consumer Learning, Personality, Self-concept and Self-image; Consumer Perception, Risk and Imagery; Consumer Attitude: Belief, Attitude and Intention, Formation - Change - Consumer Communication.

**Extra reading /Key words:** *Motivation, Belief, Self-concept and Self-image, Attitude and Intention.*

**UNIT – IV SOCIOLOGICAL INFLUENCES**

**12HRS**

Consumer groups - Consumer reference groups, Family and Life cycle, Social class and mobility, lifestyle analysis - Culture; Sub-Culture, Cross Culture - Interpersonal Communication and influence, Opinion Leadership.

**Extra reading /Key words:** *Consumer groups, Culture, Interpersonal Communication*

**UNIT – V: DIFFUSION OF INNOVATION**

**12HRS**

Consumer Orientation - Diffusion Process, Adoption Process, Consumer Innovators, Multiplicative

Innovation Adoption (MIA) Model – Consumer Protection act

**Extra reading /Key words :** *Consumer Orientation, Innovation*

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 fundamental concepts of consumer behavior;	2	U
CO-2	Discuss the concepts of consumer decision making process;	2	U
CO-3	Analyse the psychological influences on consumer decision making process;	2	An
CO-4	Evaluate the sociological influences in consumer behaviour	2	An
CO-5	Describe the new diffusion of innovation in consumer behavior	3	U
CO-6	Develop marketing skills understanding consumer wants and needs	3	Ap

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

**PRESCRIBED TEXT BOOK BOOK**

1. Gupta S.L & Sumitra Pal, (2014) Consumer Behavior: An Indian Perspective Text & cases; Sultan Chand and Sons

**BOOKS FOR REFERENCE**

1. Leon G. Schiffman, Joseph Wisenblit and S. Kumar Ramesh, (2018) Consumer Behavior, Pearson Education, 12<sup>th</sup> Edition.
2. Peter Paul J and Jerry C. Olson, (2010) Consumer Behaviour and Marketing Strategy, McGraw-Hill Irwin, 9<sup>th</sup> Edition.
3. Michael R. Solomon (2017) Consumer Behavior: Buying, Having and Being. 12th Edition.

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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – III**

<b>Course Title</b>	<b>ALLIED – 5: FUNDAMENTALS OF LIFE INSURANCE</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20BV3ALT03</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**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 learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
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**

**12 HRS**

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**

**12 HRS**

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 12 HRS**

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:****12 HRS**

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****12 HRS**

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.

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**School of Management Studies**  
**PG and Research Department of Commerce**  
**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**  
**Second Year - Semester – III**

<b>Course Title</b>	<b>NON-MAJOR ELECTIVE 1 – PRACTICAL BANKING</b>
<b>Total HRS</b>	<b>45</b>
<b>HRS/Week</b>	<b>3 HRS / Wk</b>
<b>Code</b>	<b>U20BV3NMT01 / U20BV4NMT01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

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

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
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**

**9 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**

**9 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**

**9 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**

**9 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**

**9 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 learners**

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

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

### **PRESCRIBED TEXT BOOK**

1. Mahmood Shah & Steve Clarke, (2015) E- banking 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.



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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – 11I**

<b>Course Title</b>	<b>NON-MAJOR ELECTIVE 1 – SHARE MARKET OPERATIONS</b>
<b>Total HRS</b>	<b>45</b>
<b>HRS/Week</b>	<b>3 HRS / Wk</b>
<b>Code</b>	<b>U20BV3NMT02 / U20BV4NMT02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**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 learner will be able to

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Remember the meaning and definitions of a company
CO-2	Recall the various types of primary and secondary market
CO-3	Understand the meaning of stock exchanges and the different stock exchanges prevailing in India
CO-4	Recall the investment schemes through online and offline trading of shares
CO-5	Understand the SEBI functionalities

**UNIT- I INTRODUCTION TO COMPANY**

**9 HRS**

Company –meaning –definitions –types of companies.

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

**UNIT - II STOCK MARKET**

**9 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**

**9 HRS**

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

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

**UNIT - V INVESTMENTS IN SHARES**

**9 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**

**9 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 learners**

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

**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. .

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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**  
**Second Year - Semester – III**

<b>Course Title</b>	<b>MSBE 2 – BUSINESS SOFTWARE - TALLY</b>
<b>Total HRS</b>	<b>30</b>
<b>HRS/Week</b>	<b>2 HRS / Wk</b>
<b>Code</b>	<b>U20BV3SBP02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>1</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To equip the students with the practical skills of Tally.

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the concepts of Computerized Accounting
CO-2	Analyse all types of Vouchers
CO-3	Apply Final Accounts with Adjustments
CO-4	Evaluate stock ledger
CO-5	Analyse Cost Center & Cost category.

**UNIT – I INTRODUCTION**

**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 VOUCHING**

**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 FINAL ACCOUNTS**

**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 INVENTORIES**

**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 COST CENTER

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	Differentiate the concepts of Computerized Accounting and manual accounting	3	Ap
CO-2	Categories all types of Vouchers	3	Ap
CO-3	Prepare Final Accounts with Adjustments	3	Ap
CO-4	Develop stock ledger with stock item & stock group	3	Ap
CO-5	Prepare 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 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*, New Delhi : BPB Publication.
2. Vishnu Priya Singh, (2004). *Quick Learn Tally*, New Delhi: Computech Publication Pvt.Ltd.
3. SrinivasaValaban, (2006). *Computer applications in Business*, New Delhi: Sultan &Sons.

### COMPUTER PRACTICAL FOR BUSINESS SOFTWARE-FOR EXTERNAL EVALUATION

1. Accounts Only – Accounts With Inventory
2. Cost Centre
3. Cost Categories
4. Balance Sheet
5. Final Accounts Without Adjustments
6. Final Accounts With Adjustments
7. Price List

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**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>MAJOR CORE 8 – COST ACCOUNTING</b>
<b>Total HRS</b>	<b>90</b>
<b>HRS/Week</b>	<b>6 HRS / Wk</b>
<b>Code</b>	<b>U20BV4MCT08</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**General Objective:**

To provide a basic understanding of cost computation and maintenance of cost accounting records.

**COURSE OBJECTIVES**

**The learner will be able to:**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the costing concepts and preparation of cost sheet, tenders and quotations.
CO-2	Understand material cost computation
CO-3	Understand the payroll procedure and labour cost computation; apply the procedure for apportionment and absorption of overhead.
CO-4	Understand the procedure for the preparation of contract accounts under different conditions; apply the procedure for the preparation of Process accounts.
CO-5	Understand the computation of transport cost; apply the procedure for preparation of reconciliation statement.

**UNIT I - COST CONCEPTS AND COST SHEET**

**18 HRS**

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

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

**UNIT II - MATERIAL COST COMPUTATION AND CONTROL**

**18 HRS**

Material cost - Purchase procedure - Store keeping and Stock control – Pricing of material issues and accounting thereof. ABC analysis - Levels of Inventories and Economic Ordering Quantity – JIT analysis, VED analysis.

**Extra Reading/ Key words:** EOQ, FIFO method, LIFO method, Weighted Average Price.

**UNIT III - LABOUR COST COMPUTATION AND CONTROL**

**18 HRS**

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

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

**Extra Reading/ Key words:** Labour turnover, Apportionment of overheads, Absorption of overheads, Machine Hour rate

**UNIT – IV CONTRACT COSTING AND PROCESS COSTING**

**18 HRS**

A. Contract Costing - Cost Plus Contracts - Escalation Clause.

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

**Extra reading /Key words:** Work Certified, Work uncertified - Escalation clause- Equivalent production

**UNIT – V SERVICE COSTING AND RECONCILIATION OF COST & FINANCIAL ACCOUNTING** **18 HRS**

A. Service Costing –Transport Costing.

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

**Extra reading /Key words:** Transport Costing, Tonne Kilometre & passenger Kilometres- Memorandum reconciliation statement.

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

**Theory - 20% Problems - 80%**

**COURSE OUTCOMES (CO):**

**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recall cost concepts and prepare cost sheet, tenders and quotations.	2	U
CO-2	Compute material cost and price of material issues.	2	U
CO-3	Recall payroll procedure and calculate labour cost and labour Turnover; recall the methods of allocation, apportionment and absorption of overheads and calculate overhead rates	2	U
CO-4	Prepare contract Accounts for completed and incomplete contracts; ascertains the cost of processes.	2	Ap
CO-5	Computes tonne kilometre & passenger kilometres and Cost per tonne kilometre & passenger kilometres; prepare control accounts, reconciliation statement	2	Ap
CO-6	Enhance accounting skills relevant to cost data of business entities.	2	Ap

**Cognitive Level: R- Remember; U- Understand; Ap – Apply; An – Analyse; E- Evaluate; C – Create**

**PRESCRIBED TEXT BOOK**

1. T.S Reddy and Hari Prasad Reddy (2019), *Cost Accounting*, Margham Publications, Chennai.

**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. Saxena.V.K and Vashist. C.D (2012), *Cost Accounting-Problems and Solutions*, SChand, Delhi.

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**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>MAJOR CORE - 9 - SERVICES MARKETING</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20CB2ALT04</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE:**

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

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember the services marketing concepts and distinguish between goods and services.
CO-2	Understand the components of services marketing mix.
CO-3	Apply the Dimensions and measurement of service quality and analyses the Challenges and Barriers to international marketing of service.
CO-4	Analyses the marketing practices of banking, insurance, tourism and hotel industries.
CO-5	Analyses the marketing practices in hospitals and education institutions.

**UNIT – I INTRODUCTION**

**12 HRS**

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

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

**UNIT – II SERVICES MARKETING MIX**

**12 HRS**

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

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

**UNIT – III MANAGING SERVICES QUALITY AND GLOBALISATION OF SERVICES**

**12 HRS**

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

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

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

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

**12 HRS**

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

Marketing mix for hotels.

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

**UNIT-V MARKETING PRACTICES OF HOSPITALS AND EDUCATION INSTITUTIONS 12 HRS**

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

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

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

**COURSE OUTCOMES (CO)**

**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.	2	U
CO-2	Explain the role of People, process and physical evidence in services marketing.	2	U
CO-3	Discuss the guidelines for managing service competition.	3	U
CO-4	Interpret the challenges to global service marketers.	3	U
CO-5	Discuss the marketing mix if various services like banking, tourism and hotels.	3	U
CO-6	Recalls the marketing practices of Hospitals and the education sector.	3	U
CO-7	Create marketing skills required in service sectors and public relations	3	U

**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., (2018). *Service marketing*, New Delhi: Himalaya publishing House

**BOOKS FOR REFERENCE**

1. Christopher, H. Lovelock, (2007). *Service Marketing*, New Delhi: Prentice Hall.
2. Payne, Adrian, (2008). *The Essence of Services Marketing*, New Delhi: Prentice Hall.
3. Shankar, Ravi, (2008). *Service Marketing- The Indian Experience*, New Delhi: South Asia Publication.
4. Kennen E Clow, David L Kurtz, *Service Marketing Operation, Management Strategy*, Biztantra, 2008
5. Zeithaml, V.A and M.J. Bitner, (2008). *Services Marketing*, New Delhi: McGraw Hill Inc.



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

**School of Management Studies**

**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>ALLIED – 6 - BUSINESS ETHICS</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 Hr/Wk</b>
<b>Code</b>	<b>U20BV4ALT04</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**General Objectives:**

To provide an understanding of Global Business Ethics

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember trans cultural human values
CO-2	Understand ethical dilemma and code of ethics
CO-3	Analyse Work ethics
CO-4	Understand Ethical theories & Corporate Social Responsibility
CO-5	Understand Indian Ethos Management

**UNIT 1 – BUSINESS ETHICS**

**12 HRS**

Trans-cultural Human Values in Management Education - Relevance of Values in Management – Moral decision making

**Extra Reading/Key Words:** *Ethnocentrism*

**UNIT II- ETHICAL DILEMMA**

**12 HRS**

Ethical decision making - Ethical Reasoning - Benefits of managing ethics in work place - Code of ethics

**Extra Reading/Key Words:** *Deontological ethics*

**UNIT III- WORK ETHICS**

**12 HRS**

Work culture - Ethical Values – Whistle blowing-Environmental ethics

**Extra Reading/Key Words:** *Anthropocentrism*

**UNIT IV – CORPORATE SOCIAL RESPONSIBILITY**

**12 HRS**

Ethical theories-Corporate Social Responsibility

**Extra Reading/Key Words:** *Creating shared value*

**UNIT V- INDIAN ETHOS MANAGEMENT**

**12 HRS**

Principles - Role of Gita - Karma Yoga - Quality of Work Life - Strategies for Work Life

**Extra Reading/Key Words:** *Healthy workplace*

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

**COURSE OUTCOMES (CO):**

**The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Explain the introduction to trans cultural human values in Management Education	PSO2	U
CO-2	Recall ethical decision making and code of ethics	PSO2	U
CO-3	Enumerate the various work culture and environmental ethics	PSO2	U
CO-4	Elucidate ethical theories & corporate social responsibility	PSO2	U
CO-5	Explain Indian Ethos Management and work life balance	PSO2	U

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

**PRESCRIBED TEXT BOOK**

1. R Boatright John & D Smith Jeffrey, (2016) Ethics and the Conduct of Business, Pearson

**BOOK FOR REFERENCE**

1. Bob Tricker (2015), Corporate Governance: Principles, Policies, And Practices, Oxford University Press.

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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>MAJOR ELECTIVE 2 - DIGITAL MARKETING</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS /Wk</b>
<b>Code</b>	<b>U20BV4MET03</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**General Objective**

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

**COURSE OBJECTIVES**

The learners will be able to

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
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

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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>MAJOR ELECTIVE 2 - ORGANIZATIONAL BEHAVIOUR</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4 HRS / Wk</b>
<b>Code</b>	<b>U20BV4MET04</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To understand individual and group behaviour in an organization and to enhance skills, for managing organizational behavior successfully.

**COURSE OBJECTIVES**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember the importance and applications of Organizational behaviour
CO-2	Understand the concepts of Individual behaviour
CO-3	Analyse the behaviour modification and methods of Motivation
CO-4	Understand the group behavior and group decision making
CO-5	Analyse the intra, inter personal and Organisational Conflicts.

**UNIT- I BASICS OF ORGANISATIONAL BEHAVIOUR**

**12HRS**

Definition - Importance and Applications of Organizational Behaviour – Organizational Behaviour in the global context.

**Extra reading /Key words:** *Cross-cultural psychology.*

**UNIT -II INDIVIDUAL BEHAVIOUR**

**12HRS**

Biographical characteristics – Ability – Personality – Learning – Perception – Factors influencing perception – Values – Types of values – Sources of Attitudes – Cognitive dissonance theory. (*Methods of modifying personal behaviour*).

**Extra reading /Key words:** *Modus operandi of behaviour modification.*

**UNIT –III MOTIVATION CONCEPTS**

**12HRS**

Behaviour modification – Participative management – Performance based compensative – Flexible benefits – Two tier pay systems, Alternative work schedules – Job redesigning – Stress management Strategies (*Theories of Motivation*)

**Extra reading /Key words:** *noetic, prosody*

**UNIT -IV GROUP BEHAVIOUR**

**12HRS**

Group behavior and group decision making – Classification of groups – Stages of group development Group decision-making.

**Extra reading /Key words:** *Bohemianism, eclecticism*

**UNIT –VCONFLICT MANAGEMENT****12HRS**

Leadership and Power – Sources of power - Tactics – Coalitions – Organizational politics – Conflict process – Managing inter-group conflict. Organizational culture: creating and sustaining culture – Forces of organizational change – Resistance – Implementation of change – Organizational Development interventions. (*Grievance Redressal System adopted in various organizations*)

**Extra reading /Key words:** *hegemony, fracas*

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	Examine The fundamental concepts of organizational behavior	2	U
CO-2	Enumerate the biographical characteristics that leads to differences in Individual behaviour	2	U
CO-3	Explain the various techniques of Motivation	3	U
CO-4	Enumerate group mechanism and Group Decision making ability	3	U
CO-5	Discuss the sources of Conflict and the methods of managing them successfully.	3	U

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

**PRESCRIBED TEXT BOOK BOOK**

1. L M Prasad. (2014) Principles of Organizational Behaviour, Sultan Chand & Sons.

**BOOKS FOR REFERENCE**

1. Robbins Stephen P. (2014) , Essentials of Organizational Behaviour, Pearson Education.
2. Sekaran Uma, (2015) Organizational Behaviour: Text and Cases, Tata McGraw Hill Education Private Limited.

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**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>NON-MAJOR ELECTIVE 2 – PRACTICAL BANKING</b>
<b>Total HRS</b>	<b>45</b>
<b>HRS/Week</b>	<b>3 HRS / Wk</b>
<b>Code</b>	<b>U20BV3NMT01 / U20BV4NMT01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE:**

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

**COURSE OBJECTIVES**

The learner will be able to

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
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**

**9 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**

**9 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**

**9 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**

**9 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****9 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 learners**

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

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

**PRESCRIBED TEXT BOOK**

1. Mahmood Shah & Steve Clarke, (2015) E- banking 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.



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**School of Management Studies**

**PG and Research Department of Commerce**

**B.Voc (BFSI) (For Candidates admitted from June 2020 onwards)**

**Second Year - Semester – IV**

<b>Course Title</b>	<b>NON-MAJOR ELECTIVE 2 – SHARE MARKET OPERATIONS</b>
<b>Total HRS</b>	<b>45</b>
<b>HRS/Week</b>	<b>3 HRS / Wk</b>
<b>Code</b>	<b>U20BV3NMT02 / U20BV4NMT02</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**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 learner will be able to

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Remember the meaning and definitions of a company
CO-2	Recall the various types of primary and secondary market
CO-3	Understand the meaning of stock exchanges and the different stock exchanges prevailing in India
CO-4	Recall the investment schemes through online and offline trading of shares
CO-5	Understand the SEBI functionalities

**UNIT-I INTRODUCTION TO COMPANY**

**9 HRS**

Company –meaning –definitions –types of companies.

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

**UNIT - II STOCK MARKET**

**9 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**

**9 HRS**

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

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

**UNIT - V INVESTMENTS IN SHARES**

**9 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**

**9 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 learners**

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

**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.

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**School of Management Studies**

**PG & Research Department of Commerce**

**B.Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – V**

<b>Course Title</b>	<b>MAJOR CORE 10 – INCOME TAX THEORY LAW AND PRACTICE</b>
<b>Total Hours</b>	<b>90</b>
<b>Hours/Week</b>	<b>6</b>
<b>Code</b>	<b>U20BV5MCT10</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**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**

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

**UNIT – I INTRODUCTION AND RESIDENTIAL STATUS**

**18 Hours**

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 / Keywords:** *Agriculture income, Capital and Revenue receipts*

**UNIT – II INCOME FROM SALARIES**

**18 Hours**

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

**Extra Reading / Keywords:** *Super Annuation Fund, Salary in arrears, advance.*

**UNIT – III INCOME FROM HOUSE PROPERTY AND CAPITAL GAINS**

**18 Hours**

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 / Keywords:** *Arrears of rent, Unrealized rent*

**UNIT – IV PROFITS AND GAINS OF BUSINESS OR PROFESSION 18 Hours**

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 / Keywords:** *Deemed Profits ,maintainance of books of accounts,Audit report*

**UNIT – V INCOME FROM OTHER SOURCES AND TAX LIABILITY 18 Hours**

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. Deductions in computing total income (Sec 80C, 80D, 80E,80G,,80U) Computation of tax liability of an individual

**Extra Reading / Keywords:** *deep discount bonds, composite letting*

**Theory - 30% Problem - 70%**

**Note:** Texts given in the Extra Reading /Keywords must be tested only through Assignment and Seminar.

**COURSE OUTCOMES (CO)**

The learners

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 Income from Salary as per provisions	5	Ap
CO-3	Computes Income from House property and Capital Gains as per provisions	5	Ap
CO-4	Computes Profits and Gains of Business or Profession as per provisions	4	Ap
CO-5	Computes Income from the Other Sources and Tax liability as per provisions	4	Ap
CO-6	Develops 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**

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

**BOOKS FOR REFERENCE**

1. T.S Reddy & Hari Prasad Reddy, *Income Tax –Theory, Law and Practice*, Margham Publications, Chennai.
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.

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**School of Management Studies**

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**B.Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – V**

<b>Course Title</b>	<b>MAJOR CORE 11 – BUSINESS MANAGEMENT</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5</b>
<b>Code</b>	<b>U20BV5MCT11</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**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**

<b>CO No.</b>	<b>Course Objectives</b>
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 Hours**

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

**Extra Reading / Keywords:** *scientific management & POSDCORB*

**UNIT – II PLANNING**

**15 Hours**

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 / Keywords:** *Management by Wandering around (MBWA)*

**UNIT – III ORGANISING**

**15 Hours**

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

**Extra Reading / Keywords:** *Span of Attention*

**UNIT – IV DIRECTING**

**15 Hours**

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

**Extra Reading / Keywords:** *Performance Indicator & Social Cognitive Theory*

## UNIT – V CONTROLLING

15 Hours

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

**Extra Reading / Keywords:** *Feedforward, Concurrent & Feedback Control*

**Note:** Texts given in the Extra Reading /Keywords must be tested only through Assignment and Seminar.

### 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

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 21<sup>st</sup> 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.

Course Title	MAJOR CORE 12 - SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT
Total Hours	90
Hours/Week	6
Code	U20BV5MCT12
Course Type	Theory
Credits	5
Marks	100

### GENERAL OBJECTIVE

To understand the Concepts relating to Portfolio Construction, Portfolio Management and Principles of Portfolio Management

### COURSE OBJECTIVES

The learner will be able to

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

### UNIT I INVESTMENT

18 Hours

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

**Extra Reading / Keywords:** *Mutual fund, securities*

### UNIT II NEW ISSUE MARKET

18 Hours

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

**Extra Reading / Keywords:** *Primary market, secondary market*

### UNIT III FUNDAMENTAL ANALYSIS

18 Hours

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

**Extra Reading / Keywords:** *Industry analysis, company analysis*

### UNIT IV TECHNICAL ANALYSIS

18 Hours

Basic Assumptions of Technical analysis – Differences between technical and fundamental analysis -

Dow Theory - Primary trend - Secondary trend - Minor trends- Important chart patterns adopted in technical analysis.

**Extra Reading / Keywords:** *Trend, Oscillators, Moving Averages*

## UNIT V PORTFOLIO MANAGEMENT

**18 Hours**

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

**Extra Reading / Keywords:** *Risk, Returns*

**Note: Texts given in the Extra Reading /Keywords must be tested only through Assignment and Seminars.**

## COURSE OUTCOMES (CO)

### The learners

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

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

## PRESCRIBED TEXTS

1. Punithavathi Pandian, (2013), Security Analysis and Portfolio Management, Vikas Publishing House Pvt ltd, New Delhi.
2. Preethi Singh,(2013), Investment Management ,Himalaya Publishing House, New Delhi.

## BOOKS FOR REFERENCE

1. Natarajan L, (2013), Investment Management, Security Analysis and Portfolio management, Margham Publications, Chennai.
2. Avadhani VA, (2008), Investment and Securities Market in India, Himalaya Publishing House, Mumbai.
3. Bhalla VK, (2009), Investment Management, Security Analysis and Portfolio Management, S.Chand and Company Ltd, New Delhi.
4. Prasanna Chandra, (2009), Investment Analysis and Portfolio Management, Tata McGraw-Hill Publishing Company Limited, New Delhi.
5. Grahamand Dodd, (2010),Investment, Tata McGraw-Hill Publishing Company Limited, New Delhi.



<b>Course Title</b>	<b>MAJOR CORE 13 – E-BANKING</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4</b>
<b>Code</b>	<b>U20BV5MCT13</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE:**

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

**COURSE OBJECTIVES**

The learners will be able to

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

**UNIT- I INTRODUCTION TO E- BANKING**

**12 Hours**

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

**Extra Reading / Keywords:** e-marketing, retail banking services

**UNIT - II MANAGERIAL VIEW OF E-BANKING**

**12 Hours**

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

**Extra Reading / Keywords:** Relationship banking strategy, bank marketing

**UNIT- III ELECTRONIC FUND TRANSFERS SYSTEM**

**12 Hours**

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

**Extra Reading / Keywords:** USB Pay, paypen

**UNIT - IV IMPACT OF TECHNOLOGY IN BANKS**

**12 Hours**

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

**Extra Reading / Keywords:** Electronic Data Interchange, M-pessa

**UNIT - V SECURITY FEATURES**

**12 Hours**

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

**Extra Reading / Keywords:** Wireless Application Protocol, Wireless Internet Gateway

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

**COURSE OUTCOMES (CO)**

**The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Identify the concepts of e- banking and its need in the current scenario	2	U
CO-2	Examine the procedure of e-banking and its role in ICT	2	U
CO-3	Explain the various e-transfer systems.	3	U
CO-4	Classify the procedure and policies adopted by banks to provide confidentiality and to maintain secrecy of data	4	U
CO-5	State the recent security features	3	U
CO-6	Develop banking skills which supports business and entrepreneurship	3	U

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

**PRESCRIBED TEXT**

Mahmood Shah & Steve Clarke (2009) E- Banking Management; Information Science Reference, Hershey, New York

**BOOK FOR REFERENCE**

C.S. Rayudu, (2004) E-Business, 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 2020 onwards)**  
**Third Year - Semester – V**

<b>Course Title</b>	<b>MAJOR ELECTIVE – 3 - DEVELOPMENT BANKING</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4</b>
<b>Code</b>	<b>U20BV5MET05</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**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**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
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**

**12 Hours**

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

**Extra Reading / Keywords:** Housing Development Banks.

**UNIT – II DEVELOPMENT FINANCIAL INSTITUTIONS**

**12 Hours**

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

**Extra Reading / Keywords:** *Life Insurance Companies in India.*

**UNIT – III RESERVE BANK OF INDIA AND COMMERCIAL BANKS**

**12 Hours**

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 / Keywords:** Guidelines of RBI and Commercial Banks.

**UNIT – IV RURAL AND CO-OPERATIVE BANKS****12 Hours**

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 / Keywords:** Classification of rural and co-operative banks.

**UNIT – V STATE LEVEL DEVELOPMENT BANKS****12 Hours**

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 / Keywords:** 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 learners**

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**

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

**BOOKS FOR REFERENCE**

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

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**School of Management Studies**

**PG & Research Department of Commerce**

**B.Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – V**

<b>Course Title</b>	<b>MAJOR ELECTIVE 3 – INTERNATIONAL HUMAN RESOURCES MANAGEMENT</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4</b>
<b>Code</b>	<b>U20BV5MET06</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVES**

To enable the students, understand the various concepts in IHRM, the elements of global knowledge and IHRM implications.

To give an insight into cultural dimensions, recruitment, training, development and work life balance

**COURSE OBJECTIVES**

The learner will be able to

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the issues, opportunities and challenges pertaining to International HRM.
CO-2	Apply the competency in dealing with cross cultural situations.
CO-3	Apply the wide range of sources for attracting and recruiting talent at international levels.
CO-4	Understand the various IHRM processes in international staffing, training and development.
CO-5	Understand the recent development in international HRM.

**UNIT- I IHRM IN INTERNATIONAL CONTEXT**

**12 Hours**

IHRM – An overview, Approaches, Issues, Opportunities and Challenges - Trends –Models – Developments.

**Extra reading /Key words:** *e IHRM, e IHRM trends.*

**UNIT - II CULTURAL DIMENSIONS, WORK LIFE BALANCE, EMPLOYEE RELATIONS**

**12 Hours**

Culture – Determinants – Importance of Cultural sensitivity – Cross-culture Models – Communication, work life balance and employee relations.

**Extra reading /Key words:** *e culture, e work life balance.*

**UNIT - III INTERNATIONAL SELECTION AND RECRUITMENT**

**12 Hours**

Personnel selection for overseas assignment- Expatriate selection - Selection in other countries.

Recruitment – Methods - Cross national advertising - Internet recruitment.

**Extra reading /Key words:** *e recruitment, e assignment*

**UNIT - IV INTERNATIONAL STAFFING, TRAINING & DEVELOPMENT**

**12 Hours**

International Labour Market - HR requirements – Staffing policies –Sources.

Training & Development: Needs - Impact of different learning styles on training - Types of Cross -culture training

**Extra reading /Key words:** *e staffing, e training and development*

**UNIT- V NEW DEVELOPMENTS IN IHRM****12 Hours**

Organizational capacity, HR support function – Service centers, Global HR implications - Global enablement of HR processes - Talent management - Employment branding – Management through the global networks – Global knowledge and Management strategies.

**Extra reading /Key words:** *Global knowledge management, e global networks*

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

**COURSE OUTCOMES (CO)****The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Examine the issues, opportunities and challenges pertaining to International HRM;	2	U
CO-2	Examine the competency in dealing with cross cultural situations;	2	U
CO-3	Discover the sources for attracting and recruiting talent and appropriate practices for job placement in international levels;	1	U
CO-4	Identify the various IHRM processes such as international staffing, training and Development;	1	U
CO-5	Identify the new developments in IHRM and developing the managing role of human resources in the global arena	1	U

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

**PRESCRIBED TEXT**

K. Aswathappa & Sadhna Dash: International Human Resource Management, Third edition 2017

**BOOKS FOR REFERENCE**

1. P.L. Rao: International Human Resource Management –Text and Cases, Excel Books, New Delhi, 2011.
2. Neeshu Sharma & Atul Sharma: International HRM, Vayu Education of India, First Edition, New Delhi, 2014

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**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – V**

<b>Course Title</b>	<b>NON-MAJOR ELECTIVE 3 – PRINCIPLES AND PRACTICE OF INSURANCE</b>
<b>Total Hours</b>	<b>45</b>
<b>Hours/Week</b>	<b>3</b>
<b>Code</b>	<b>U20BV5NMT03</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To enable the students to understand and apply the principles of general, health and life insurance.

**COURSE OBJECTIVES**

**The Learners will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Understand the Risk management techniques and role of insurance
CO-2	Understand the principles and concepts of insurance
CO-3	Understand the Documentation Procedures and different types of general insurance
CO-4	Understand the health insurance products and analyses the required KYC documents
CO-5	Understand the life insurance products and its Documentation

**UNIT – I RISK MANAGEMENT**

**9 Hours**

Risk management - perils - nature – risk analysis – planning – control - mechanism for transfer of risk insurance and reinsurance.

**Extra Reading / Keywords:** *Speculative risk, pure risk*

**UNIT – II INTRODUCTION TO INSURANCE**

**9 Hours**

General principles and concepts of insurance – difference between insurance and guarantee , insurance and wager - disclosure – moral hazards.

**Extra Reading / Keywords:** *Material fact*

**UNIT – III GENERAL INSURANCE**

**9 Hours**

General insurance products – insurance documentation – claims procedures – underinsurance - condition of average - recovery – salvage.

**Extra Reading / Keywords:** *General Insurance Nationalisation Act, 1972*

**UNIT – IV HEALTH INSURANCE**

**9 Hours**

Meaning – healthcare – factors affecting the health systems in India - health insurance products – KYC documents – claims procedures.

**Extra Reading / Keywords:** *Guidelines issued by IRDAI for grievance redressal*

## UNIT – V LIFE INSURANCE

9 Hours

Role and function of life insurance companies - life insurance products – proposals, policy and documentation - assignment and nomination.

**Extra Reading / Keywords:** *Term policy, ULIP etc.*

**Note:** Texts given in the Extra Reading /Keywords must be tested only through Assignment and Seminar.

### COURSE OUTCOMES (CO)

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the risk management process and its different steps	1	U
CO-2	Enumerate the various types of moral hazards in insurance contract	2	U
CO-3	Summarise the different types of general insurance products and its benefits	2	U
CO-4	Discuss the various health insurance products and analyses the required KYC norms and documents	1	An
CO-5	Classify the life insurance products and its importance	2	U

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

### PRESCRIBED TEXT BOOKS

1. M.N. Mishra and Dr. S.B. Mishra, (2016) *Insurance principles and practice*, S.Chand and co., Ltd, New Delhi.
2. Insurance Institute of India - IC 01 Corporate Agents
3. Insurance Institute of India - IC 38 Corporate Agents

### BOOKS FOR REFERENCE

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
4. Dr.P. Periasamy, (2017) *Principles and Practice of Insurance*, Himalaya Publishing House, Mumbai.



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**B.Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – V**

<b>Course Title</b>	<b>INDUSTRIAL RELATIONS - BASICS OF INVESTMENTS</b>
<b>Total Hours</b>	<b>15</b>
<b>Hours/Week</b>	<b>1</b>
<b>Code</b>	<b>U20BV5IRT01</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>1</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To enable the students to understand the basics of investment.

**COURSE OBJECTIVES**

**The learners will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO 1	Understand the deposits services offered by banks
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 Hours**

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 / Keywords:** *Sukanya Samriddhi Accounts, Senior Citizen Savings Scheme*

**UNIT II - MUTUAL FUNDS 3 Hours**

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 / Keywords:** *Thematic and Arbitrage funds*

**UNIT III –LIFE INSURANCE AND PROVIDENT FUND SCHEMES 3 Hours**

Type of life insurance policy- Endowment policy -Term policy- Whole life policy -Moneyback 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 / Keywords:** *Market linked investment plans, Retirement planning investment options*

**UNIT IV –REAL ASSETS 3 Hours**

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 / Keywords:** *Collectables, equity crowd funding*

**UNIT V –CORPORATE SECURITIES 3 Hours**

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 / Keywords:** *Corporate bond funds, Ultra short term funds*

**Note:** Texts given in the Extra Reading, Key words must be tested only through Assignment and Seminar.

## **COURSE OUTCOMES (CO)**

### **The Learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
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

**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**

**PG & Research Department of Commerce**

**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR CORE – 14– MANAGEMENT ACCOUNTING</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5</b>
<b>Code</b>	<b>U20BV6MCT14</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

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

**COURSE OBJECTIVES (CO)**

The learners will be able to

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand management accounting concepts and various tools of financial statement analysis.
CO-2	Analyse profitability and financial status of a business based on ratios calculated.
CO-3	Understand the preparation of funds flow statement and cash flow statement and analyse the results.
CO-4	Apply marginal costing technique in managerial decision-making problems and evaluate different proposals.
CO-5	Understand different types of budgets and analyse budgets.

**UNIT I - INTRODUCTION**

**15 Hours**

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

**Extra Reading/ Keywords:** *Role of professional bodies for Management Accountancy in India.*

**UNIT II - RATIO ANALYSIS**

**15 Hours**

Ratio Analysis - Ratios for Liquidity, Solvency and Profitability.

**Extra Reading/ Keywords:** *Liquidity, Solvency, Profitability*

**UNIT III - FUNDS FLOW ANALYSIS AND CASH FLOW ANALYSIS**

**15 Hours**

Funds Flow Analysis - Concept of fund - Schedule of changes in working capital - Funds flow statement. Cash Flow Analysis - Cash from operation – Preparation of cash flow statement as per Accounting Standard (Revised).

**Extra Reading/ Keywords:** *Cash Flow Statement as per New Companies Act, 2013.*

**UNIT IV - MARGINAL COSTING AND BREAK-EVEN ANALYSIS**

**15 Hours**

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

**Extra Reading/ Keywords:** *Types of Breakeven point, Break even pricing.*

## UNIT V - BUDGETARY CONTROL

15 Hours

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

**Extra Reading/ Keywords:** *Budgeting practices of business firms*

**Note:** Texts given in the Extra Reading /Key words must be tested only through assignment and seminar.

**THEORY - 25% , PROBLEMS - 75%**

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recognize the relationship between Cost, Financial and Management Accounting and prepare comparative statements, common size statements, trend percentages.	1	U
CO-2	Draw conclusion about the liquidity, solvency and profitability of business entities based on ratio analysis.	2	An
CO-3	Prepare funds flow statement and cash flow statement and make inferences.	3	Ev
CO-4	Compares different proposals based on marginal costing technique and draw conclusion	3	Ev
CO-5	Prepares different types of budgets and make a comparison.	3	Ev
CO-6	Develops accounting skills in managing any organisation	2	Ap

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

### PRESCRIBED TEXT

Dalston L. Cecil & Jenitra L. Merwin, (2017) *Management Accounting*, Trichy, LearnTech Press.

### BOOKS FOR REFERENCE

1. Reddy T.S & .Hari Prasad Reddy Y (2014), *Management Accounting*, Chennai, Margham Publications.
2. Shashi K. Guptha & Sharma R.K (2014), *Management Accounting*, New Delhi: Kalyani Publishers.
3. MaheswariS.N (2014). *Management Accounting*; New Delhi : Sultan Chand and Sons.
4. Dr. R. Ramachandran & Dr. R. Srinivasan (2018), *Management Accounting*, Trichy: SriRam Pubishers.

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

**School of Management Studies**

**PG & Research Department of Commerce**

**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR CORE 15 – FINANCIAL MANAGEMENT</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5</b>
<b>Code</b>	<b>U20BV6MCT15</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

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

**COURSE OBJECTIVES (CO)**

The learner will be able to

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

**UNIT – I INTRODUCTION**

**15 Hours**

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 /Keywords:** *Financial planning – Objectives and Functions*

**UNIT – II CAPITAL STRUCTURE THEORIES AND LEVERAGES**

**15 Hours**

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 /Keywords:** *Debt vs. Equity*

**UNIT – III CAPITAL EXPENDITURE DECISIONS**

**15 Hours**

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 /Keywords:** *Objectives of Capital Expenditure Decisions*

**UNIT – IV WORKING CAPITAL MANAGEMENT**

**15 Hours**

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 /Keywords:** *Motives for holding cash*

**UNIT – V DIVIDEND POLICIES**

**15 Hours**

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

**Extra Reading /Keywords:** *Dividend payout policies*

**Theory - 30% Problem - 70%**

**Note: Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.**

**COURSE OUTCOMES**

**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the concepts and important terms in financial management.	2	U
CO-2	Apply the concepts of time value of money and cost of capital.	2	Ap
CO-3	Analyse the capital structure, various types of leverages, EBIT and EPS.	3	An
CO-4	Evaluate the projects based on various methods of capital budgeting.	3	Ev
CO-5	Determine working capital and the components of working capital.	3	Ap
CO-6	Develops skills relating to capital investment and working capital management in business.	3	Ap

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

**PRESCRIBED TEXT**

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

**BOOKS FOR REFERENCE**

1. Shashi K. Gupta and Sharma R.K.. *Financial Management*, New Delhi: KalyaniPublishers.
2. Khan M.Y and Jain P.K, *Financial Management, Text and Problems*; New Delhi : Tata McGraw Hill.
3. Panday I.M., *Financial Management*; New Delhi :Vikas Publishing House.
4. Van Horne J.C., *Financial Management and Policy*; New Delhi:Prentice Hall of India.
5. Prasanna Chandra, *Financial Management, Theory and Practice*, New Delhi: Tata McGraw Hill.

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**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR CORE 16 - PRINCIPLES OF AUDITING</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5</b>
<b>Code</b>	<b>U20BV6MCT16</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To provide an understanding of the principles and practice of Auditing and understand the procedure for systems audit and investigation.

**COURSE OBJECTIVES (CO)**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the basic concepts in auditing and control techniques.
CO-2	Analyse the procedure for vouching.
CO-3	Analyse the procedure for verification and valuation of assets and liabilities.
CO-4	Understand the role and the liabilities of an auditor.
CO-5	Analyse the various investigation procedures and Auditing and Assurance Standards.

**UNIT - I INTRODUCTION**

**15 Hours**

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 /Keywords:** *Internal control*

**UNIT - II VOUCHING**

**15 Hours**

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

**Extra Reading /Keywords:** *Vouching, trading expenses*

**UNIT -III VERIFICATION OF ASSETS AND LIABILITIES**

**15 Hours**

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

**Extra Reading /Keywords:** *Extensive business reporting knowledge, IFRS*

**UNIT - IV STATUTORY AUDITOR**

**15 Hours**

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 /Keywords:** *Independent auditors, Auditor's status*

**UNIT - V INVESTIGATION AND AUDITING AND ASSURANCE STANDARDS (AASs)**

**15 Hours**

Investigation: Meaning- Characteristics of Investigation-Duties of Investigator-Purpose of Investigation-Difference between Audit and Investigation-Types of Investigation-Investigation

under different situations – Standards of Auditing-Professional Pronouncements in India-Basic Principles Governing an Audit –Basics of AASs 1 – 5.

**Extra Reading /Keywords:** *Investigation, Fraud detection*

**Note: Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.**

## **COURSE OUTCOMES**

### **The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Recognise the basic concepts in auditing and control techniques.	5	U
CO-2	Discuss the procedure for vouching various types of transactions.	5	U
CO-3	Analyze the accounting records for verification and valuation of assets and liabilities.	5	U
CO-4	Understand the role and the liabilities of an auditor.	5	U
CO-5	Examine the procedure for investigation under various circumstances and recall the AASs 1-5.	5	U
CO-6	Develop skill relating to maintaining registers and books of accounts of business	5	Ap

## **PRESCRIBED TEXT**

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

## **BOOKS FOR REFERENCE**

1. Dinkar Pagare (2020), Principles and Practice of Auditing. Delhi : Sultan Chand & Sons
2. Dr. T.R. Sharma (2021), Auditing (Thoroughly revised on the basis of the Companies Act 2013 and the Companies (Amendment) Acts 2019, 2020 and 2021), Sahitya Bhawan Publications
3. Sanjib Kumar Basu (2021), Auditing and Assurance, Third Edition, Pearson.
4. Dr. R. Francis (2019), Principles of Auditing, Himalaya publishing house.
5. Dr. K.Muthukumar , Dr. S. Mary Sujatha , Dr. P. Arul Prasad , S. Nandhini (2022), Principles and Practices of Auditing, Wisdom India Publications.



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**School of Management Studies**

**PG & Research Department of Commerce**

**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR CORE 17 – COMPANY LAW</b>
<b>Total Hours</b>	<b>75</b>
<b>Hours/Week</b>	<b>5</b>
<b>Code</b>	<b>U20BV6MCT17</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To understand the basic principles and practices of Company Law.

**COURSE OBJECTIVES (CO)**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Understand the concepts of company, its types and the procedure of incorporation.
CO-2	Understand the important statutory documents, its contents and the legal provisions to alter the contents of these documents of a company.
CO-3	Understand the various types of prospectus and the legal provisions for allotment of securities.
CO-4	Understand the administration set up of a company and various meetings of the company.
CO-5	Understand different modes of winding up of a company and legal provisions relating to winding up of a company.

**UNIT – I INTRODUCTION**

**15 Hours**

Company- Meaning –Features – Lifting of the Corporate Veil – Types of company: Statutory, Registered, Public Limited, Private Limited, Foreign, Small, Dormant and One Person Company, Companies with Charitable Objects – Incorporation procedure of a Company

**Extra Reading /Keywords:** *Promoter of a company and his legal position in the company*

**UNIT – II STATUTORY DOCUMENTS**

**15 Hours**

Memorandum, of Association: Contents- Change in clause of MOA - Articles of Association: Contents - Doctrine of Ultra vires – Exceptions - Doctrine of Indoor management - Doctrine of Constructive notice - Exceptions.

**Extra Reading /Keywords:** *Formats of Articles of Association with reference to different types of companies.*

**UNIT – III PROSPECTUS & ALLOTMENT OF SECURITIES**

**15 Hours**

Prospectus: Meaning and contents – Self prospectus – Red Herring Prospectus – Abridged Prospectus – Misstatements in Prospectus - Allotment of securities- Global depository receipts Alteration of share capital - Rights issue – Bonus issue – Buyback of securities.

**Extra Reading /Keywords:** *sweet equity shares*

**UNIT – IV COMPANY MANAGEMENT AND MEETINGS**

**15 Hours**

Administration - Directors, Managing Directors, Company Secretary - Qualifications and disqualification - Appointment - Powers - Duties - Rights and liabilities- Company meeting:

Kinds - Notice - Proxies – Quorum - Agenda - Minutes - Resolutions.

**Extra Reading /Keywords:** *Administration structure of top Ten Indian Companies.*

## UNIT – V WINDING UP

**15 Hours**

Winding up of companies - Different modes of winding up- Consequences of winding up.

**Extra Reading /Keywords:** *Recent winding up of companies in India.*

**Note:** Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.

## COURSE OUTCOMES

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recall the concepts of company, its types and procedure for incorporation of company.	3	U
CO-2	Explain the important statutory documents of a company and discuss the legal provisions relating to alter the contents of the statutory documents of a company.	3	U
CO-3	Elucidate the various types of prospectus and the legal provisions of allotment of securities.	3	U
CO-4	Assess the administration setup of a company.	3	An
CO-5	Explains different types of winding up of a company and legal provisions relating to winding up of a company.	3	U
CO-6	Develops skills required for adapting to practical functioning of companies	3	Ap

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

## PRESCRIBED TEXT

Kapoor N.D. *Company Law- Incorporating the Provisions of the Companies Amendment Act, 2000*, New Delhi: Sultan Chand & Sons.

## BOOKS FOR REFERENCE

1. Gower L.C.B, *Principles of Modern Company Law*, London: Stevens & Sons.
2. Singh Avtar, *Company Law*, Lucknow: Eastern Book Co.

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**PG & Research Department of Commerce**  
**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**  
**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR ELECTIVE – FUNDAMENTALS OF E-COMMERCE</b>
<b>Total HRS</b>	<b>60</b>
<b>HRS/Week</b>	<b>4</b>
<b>Code</b>	<b>U20BV6MET07</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

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

**COURSE OBJECTIVES (CO)**

**The learner will be able to**

<b>CO No.</b>	<b>COURSE OBJECTIVES</b>
CO-1	Recognize the benefits and limitations of e-commerce.
CO-2	Classify different types of E-Business Models.
CO-3	Differentiate Traditional Marketing and E-marketing.
CO-4	Learn the process of E-Payment system.
CO-5	Understand the position of mobile commerce at global level.

**UNIT I: INTRODUCTION TO E-COMMERCE**

**12 Hours**

E – Commerce: Meaning, definition, features, functions of E-Commerce, Scope, Benefits and limitations of E-Commerce – The Internet and India – E-commerce opportunities and challenges for Industries.

**Extra Reading /Keywords:** *Interneta and World Wide Web (WWW)*

**UNIT II: BUSINESS MODELS FOR E-COMMERCE**

**12 Hours**

The Birth of Portals – E-Business Models – Business-to Consumer (B2C) – Business-to-Business (B2B) – Consumer-to Consumer (C2C) – Consumer to-Business (C2B) – Brokerage Model – Value Chain Model – Advertising Model.

**Extra Reading /Keywords:** *Business Strategy and Implementation of IT*

**UNIT III: E-MARKETING**

**12 Hours**

Traditional Marketing Vs.E-Marketing – Impact of E-commerce on markets – Marketing issues in E-Marketing – Online Marketing – E-advertising – Internet Marketing Trends – E-Branding – Marketing Strategies.

**Extra Reading /Keywords:** *Digital Marketing and Mobile marketing*

**UNIT IV: E-PAYMENT SYSTEMS**

**12 Hours**

Digital payment Requirements – Digital Token-based E-payment systems – Benefits to Buyers – Benefits to Sellers – Credit card as E-payment system – Mobile payments – smart card cash payment system – Micropayment system – E- Cash.

**Extra Reading /Keywords:** *Micromark Technology and Tools*

## UNIT V: MOBILE COMMERCE

12 Hours

Challenges of E-commerce – Global Mobile E-Commerce – Secure mobile Commerce – Secured Payments through Mobile – First Mobile Commerce Service.

**Extra Reading /Keywords:** *Technologies for Mobile Commerce Security*

**Note:** Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Recognize the benefits and limitations of e-commerce.	PSO 1	R, U
CO-2	Classify different types of E-Business Models.	PSO 2	U
CO-3	Differentiate Traditional Marketing and E-marketing.	PSO 2	U
CO-4	Learn the process of E-Payment system.	PSO 3	An
CO-5	Understand the position of mobile commerce at global level.	PSO 4	U

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

### PRESCRIBED TEXT

Joseph. P. T. (SJ), “E-Commerce: An Indian Perspective”, Sixth Edition, Prentice Hall India, 2019.

### BOOKS FOR REFERENCE

1. Gary P. Schneides, James. T Perry, “Electronic Commerce”, Course technology, Cambridge, 2001.
2. Kalakota Whinston, “Frontiers of Electronic Commerce”, Pearson Education, Singapore, 2005.
3. David Whiteley, “E-commerce Strategy, Technologies And Applications”, Tata McGraw Hill Publishing Company, New Delhi, 2006.
4. Murthy C.S.V., “E-Commerce Concepts, Models, Strategies” Himalaya Publishing House, New Delhi, 2013.
5. Vaitheeshwaran. K, “Failing to Succeed: The Story of India’s First E-Commerce Company”, Replika Press, 2017.

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**PG & Research Department of Commerce**

**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>MAJOR ELECTIVE – CONSUMER BEHAVIOUR</b>
<b>Total Hours</b>	<b>60</b>
<b>Hours/Week</b>	<b>4</b>
<b>Code</b>	<b>U20BV6MET08</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To understand the concept of consumer's behavior and to provide insights into the psychological processes of consumer choices resulting from the decision-making process, both individually and in groups.

**COURSE OBJECTIVES (CO)**

**The learner will be able to**

<b>CO No.</b>	<b>Course Objectives</b>
CO-1	Remember the fundamental concepts of consumer behavior.
CO-2	Understand the Process of consumer decision making.
CO-3	Apply the psychological influences on consumer decision making process.
CO-4	Understand the sociological influences in consumer behavior
CO-5	Evaluate the new diffusion of innovation in consumer behavior.

**UNIT – I INTRODUCTION**

**12 Hours**

- 1.1. Consumer Behaviour - Definition, scope, and application of Consumer Behavior
- 1.2. Evolution of Consumer Behavior- Behavioral Dimension
- 1.3. Role of Marketing in Consumer behavior – Consumer segmentation.

**Extra Reading /Keywords:** *Behavioural Dimension, Interdisciplinary*

**UNIT – II THE CONSUMER DECISION MAKING PROCESS**

**12 Hours**

- 2.1. Consumer's motivation, emotions and moods influencing decision making
- 2.2. Consumer buying motives, buying roles
- 2.3. Consumer decision making process - Levels of consumer decision making

**Extra Reading /Keywords:** *Buying Motives, Decision Making*

**UNIT – III PSYCHOLOGICAL INFLUENCES ON CONSUMER DECISION MAKING**

**12 Hours**

- 3.1. Consumer involvement; consumer learning, personality, self-concept and self-image
- 3.2. Consumer Perception- Elements of perception- Dynamics of perception
- 3.3. Consumer Attitude: Belief, Intention, Formation - Change

**Extra Reading /Keywords:** *Motivation, Attitude formation.*

**UNIT – IV SOCIOLOGICAL INFLUENCE**

**12 Hours**

- 4.1. Consumer groups - Consumer reference groups, Family and Life cycle, Social class and mobility, lifestyle analysis
- 4.2. Culture- Influence of culture, Sub-Culture and cross cultural consumer analysis

4.3. Consumer Communication - Interpersonal Communication and its influence, opinion leadership.

**Extra Reading /Keywords:** *Consumer groups, Interpersonal Communication*

**UNIT – V: DIFFUSION OF INNOVATION AND PROTECTION**

**12 Hours**

1.1.Consumer Orientation - Diffusion Process, Adoption Process

1.2.Consumers as innovators - Multiplicative Innovation Adoption (MIA) Model

1.3. Consumer Protection Act

**Extra Reading /Keywords:** *Consumer Orientation, Innovation*

**Note: Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.**

**COURSE OUTCOMES (CO)**

**The learners**

CO No.	Course Outcomes	PSOs Addressed	Cognitive Level
CO-1	Explain the fundamental concepts of consumer behaviour;	2	U
CO-2	Discuss the steps in consumer decision making process;	2	U
CO-3	Analyze the psychological influences on consumer decision making process;	2	An
CO-4	Evaluate the sociological influences in consumer behaviour;	2	An
CO-5	Describe the new diffusion of innovation in consumer Behavior;	3	U
CO-6	Evaluate the marketing skills that help to understand the consumer wants and needs.	3	Ap

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

**PRESCRIBED TEXT**

Gupta S.L and Sumitra Pal, (2014) Consumer Behavior: An Indian Perspective Text and cases; Sultan Chand and Sons.

**BOOKS FOR REFERENCE**

1. Leon G. Schiffman, Joseph Wisenblit and S. Kumar Ramesh, (2018) Consumer Behavior, Pearson
2. Education, 12<sup>th</sup> Edition. Peter Paul J and Jerry C. Olson, (2010) Consumer Behaviour and Marketing Strategy, McGraw- Hill
3. Irwin, 9<sup>th</sup> Edition.
4. Michael R. Solomon (2017) Consumer Behavior: Buying, Having and Being. 12th Edition.

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**B. Voc. (BFSI) (For Candidates admitted from June 2020 onwards)**

**Third Year - Semester – VI**

<b>Course Title</b>	<b>NME 4 – FUNDAMENTALS OF PERSONAL FINANCE</b>
<b>Total Hours</b>	<b>45</b>
<b>Hours/Week</b>	<b>3</b>
<b>Code</b>	<b>U20BV6NMT04</b>
<b>Course Type</b>	<b>Theory</b>
<b>Credits</b>	<b>3</b>
<b>Marks</b>	<b>100</b>

**GENERAL OBJECTIVE**

To enable the students to understand the basics of investment.

**COURSE OBJECTIVES**

The Learners will be able to

<b>CO No.</b>	<b>Course Objectives</b>
CO 1	Understand different investment activities
CO 2	Understand bank and post office deposits.
CO 3	Understand various types of mutual funds.
CO 4	Understand various Life Insurance Policy
CO 5	Understand the basics of financial and non-financial investments

**UNIT I - INTRODUCTION TO INVESTMENTS**

**3 Hours**

Investments- Savings Vs Investments – Importance of savings and investments – Objectives of investments - Investment alternatives- Financial Vs Non-financial assets.

**Extra Reading/Key words:** *IRA, CD and money market accounts*

**UNIT II – BANK & POST OFFICE DEPOSITS AND CERTIFICATES**

**3 Hours**

Introduction to Bank Deposits, Types of Deposit Accounts, Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians– Post office Investment Savings schemes – Advantages

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

**UNIT III - MUTUAL FUNDS**

**3 Hours**

New fund offer's & procedure for investing in NFO; Investors rights and obligations. Types of funds –Open ended schemes- Close ended funds –growth fund, Income fund, Tax saving schemes, Index schemes and Balanced schemes - diversified large cap funds, midcap funds.

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

**UNIT IV –LIFE INSURANCE AND PROVIDENT FUND SCHEMES**

**3 Hours**

Type of life insurance policy- Endowment policy -Term policy- Whole life policy -Money back policy- ULIPs- Kinds of provident funds - 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 V –REAL ASSETS AND CORPORATE SECURITIES**

**3 Hours**

Investments in Real estate – E-Real estate- E-gold – Commodities- Shares- Debentures – Bonds – Derivatives.

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

**Note:** Texts given in the Extra Reading /Keywords must be tested only through assignment and seminar.

### **COURSE OUTCOMES (CO)**

**The learners**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PSOs Addressed</b>	<b>Cognitive Level</b>
CO-1	Compare investments in various bank deposits	2	E
CO-2	Outline Mutual funds and New fund offers	5	U
CO-3	Relate midcap and large cap funds	3	An
CO-4	Plan portfolio with gold ETFs and other investment avenues	3	Ap
CO-5	Infer investments in liquid funds	3	U
CO-6	Develop skills in portfolio management and practise sharetrading	1	Ap

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

### **PRESCRIBED TEXTS**

1. Punithavathi Pandian, (2018), Security Analysis and Portfolio Management, Vikas Publishing House Pvt ltd, New Delhi.
2. Preethi Singh ,(2018), Investment Management ,Himalaya Publishing House, New Delhi.

### **BOOKS FOR REFERENCE**

1. Natarajan L, (2018), Investment Management, Security Analysis and Portfolio management, Margham Publications, Chennai.
2. Avadhani VA, (2018), Investment and Securities Market in India, Himalaya Publishing House, Mumbai.
3. Bhalla VK, (2018), Investment Management, Security Analysis and Portfolio Management, S.Chand and Company Ltd, New Delhi.
4. Prasanna Chandra, (2018), Investment Analysis and Portfolio Management, Tata McGraw-Hill Publishing Company Limited, New Delhi.
5. Graham and Dodd, (2018), Investment, Tata McGraw - Hill Publishing Company Limited, New Delhi.