



(For Candidates admitted from the academic year 2023-24 onwards)

**HOLY CROSS COLLEGE (AUTONOMOUS),**

**TIRUCHIRAPPALLI-620 002**

**SCHOOL OF MANAGEMENT STUDIES**

**CHOICE BASED CREDIT SYSTEM**

**LEARNING OUTCOMES-BASED CURRICULUM FRAMEWORK (LOCF)**

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

### **Programme Outcomes (POs)**

*Upon completion of the B. Voc. (BFSI) Degree Programme, the graduate will be able to*

**PO 1** - Demonstrate ability and attitude to acquire knowledge and skills in the advancing global scenario to apply them effectively and ethically for professional and social development.

**PO 2** – Involve in research and innovative endeavors and share their findings for the wellbeing of the society.

**PO 3** - Work effectively in teams and take up leadership in multi-cultural milieu.

**PO 4** - Act with moral, ethical and social values in any situation.

**PO 5** - Excel as empowered woman to empower women

**PO 6** - Participate in activities towards environmental sustainability goals as responsible citizens.

**PO 7** - Pursue higher studies in the related field of Sciences, Humanities and Management Studies

**PO 8** - Exhibit business and accounting skills effectively for the betterment of business and economic environment.

**PO 9** - Exhibit entrepreneurial and professional skills for the sustainable development of an economy.

### **Programme Specific Outcomes (PSOs)**

*Upon completion of these courses the learner would*

**PSO 1** - Apply disciplinary knowledge and Core competencies acquired in the various spheres of Banking, Financial Services and Insurance sectors.

**PSO 2** - Develop into Professionals and Entrepreneurs in the field of Banking, Financial Services and Insurance by imbibing Business Ethics

**PSO 3** - Adapt to lifelong learning practices by instilling inquisitiveness to Research.

(For Candidates admitted from the academic year 2023-24 onwards)

**HOLY CROSS COLLEGE (AUTONOMOUS) TIRUCHIRAPPALLI-620 002**  
**SCHOOL OF MANAGEMENT STUDIES DEPARTMENT OF COMMERCE VOC (BFSI)**  
**CHOICE BASED CREDIT SYSTEM LEARNING OUTCOMES-BASED CURRICULUM**  
**FRAMEWORK (LOCF) UG COURSE PATTERN B. Voc. (Banking, Financial Services, and**  
**Insurance)**

Semester	Part	Title of The Course	Code	Hours/Week	Credits
I	I	<b>Language</b> – General Tamil I / Hindi I / French I	U23TL1GEN01/ U23HN1HIN01/ U23FR1FRE01	6	3
	II	General English I	U23EL1GEN01	6	3
	III	<b>Core Course 1</b> – Introduction to Financial Accounting	U23BV1CCT01	4	4
	III	<b>Core Course 2</b> - Principles of Management	U23BV1CCT02	5	5
	III	<b>Core Course 3</b> - NSDC QP- BCBF	U23BV1CCP03	5	5
	III	<b>Elective – 1</b> - Business Economics / Business Communication	U23EC1ECT01/ U23BV1ECT01/	4	4
	III	<b>Skill Enhancement Course (SEC) - 1</b> Organizational Training – I	U23BV1SEP01	2	2
	IV	<b>Ability Skill Enhancement Course</b> – Soft Skill	U23BV1AET01	2	2
	IV	<b>Skill Enhancement Foundation Course (FC)</b> – Introduction to Capital Market	U23BV1FCT01	2	2
		<b>Value Education</b>			
<b>TOTAL</b>				<b>36</b>	<b>30</b>
II	I	<b>Language</b> – General Tamil II / Hindi II / French II	U23TL2GEN02/ U23HN2HIN02/ U23FR2FRE02	6	3
	II	General English II	U23EL2GEN02	6	3
	III	<b>Core IV</b> – Banking Law and Practice	U23BV2CCT04	4	4
	III	<b>Core V</b> - Organizational Training – II Insurance Advisor (Theory + Practical)	U23BV2CCT05	5	5
	III	<b>Core VI</b> - NSDC QP - Equity Dealer	U23BV2CCP06	5	5
	III	<b>Elective – II</b> - Business Environment / Insurance and Risk Management / International Trade	U23BV2ECT01/ U23BV2ECT02/ U23BV2ECT03	4	4
	III	<b>Skill Enhancement Course SEC-2</b> - Insurance and its Products	U23BV2SEP02	2	2
	IV	<b>Ability Skill Enhancement Course</b>	U23BV2AEC02	2	2
	IV	<b>Skill Enhancement Course –SEC-3</b> – Rural Development and student social responsibility		2	2

	IV	<b>Extra Credit Course - Massive Open Online Course (MOOC)</b>	U23EX2ONC01	-	2
		<b>Value Education</b>			
<b>TOTAL</b>				<b>36</b>	<b>30 + 2</b>
III	I	<b>Language</b> – General Tamil III / Hindi III/ French III	U23TL3GEN03/ U23HN3HIN03/ U23FR3FRE03	6	3
	II	General English III	U23EL3GEN03	6	3
	III	<b>Core VII - Security Analysis and Portfolio Management</b>	U23BV3CCT07	5	5
	III	<b>Core VIII - Practice Workshop (Security Analysis)</b>	U23BV3CCP08	5	5
	III	<b>Core IX – Principles of Marketing</b>	U23BV3CCT09	5	5
	III	<b>Elective – III – Business Mathematics and Statistics / Business Legislation / Fundamentals of E Com and M.Com</b>		4	4
	III	<b>Skill Enhancement Course – SEC-4 - Industrial Relations</b>	U23BV3SET04	1	1
	IV	<b>Ability Skill Enhancement Course</b>	U23BV3AEC03	2	2
	IV	<b>Skill Enhancement Course –SEC-5 – Entrepreneurial Skill</b>	U23BV3SEP05	2	2
	IV	Environmental Studies	U23ES4EVS01	1	
	IV	<b>Extra Credit Course - Massive Open Online Course (MOOC)</b>	U23EX3ONC02	-	2
		<b>Value Education</b>			
<b>TOTAL</b>				<b>37</b>	<b>30 + 2</b>
IV	I	<b>Language</b> – General Tamil IV / Hindi IV/ French IV	U23TL4GEN04/ U23HN4HIN04/ U23FR4FRE04	6	3
	II	General English IV	U23EL4GEN04	6	3
	III	<b>Core X – International Financial Management</b>	U23BV4CCT10	4	4
	III	<b>Core XI – Computerized Accounting</b>	U23BV4CCT11	5	5
	III	<b>Core XII – NSDC- QP- Financial Inclusion Officer</b>	U23BV4CCT12	5	5
	III	<b>Elective – IV- Operations Research / Consumerism and Consumer Protection / Management Information System</b>		4	4
	III	<b>Skill Enhance Course SEC – 6 Investment Advisory</b>	U23BV4SEP06	2	2
	IV	<b>Ability Skill Enhancement Course</b>	U23BV4AEC04	2	2
	IV	Environmental Studies	U23ES4EVS01	1	2
<b>TOTAL</b>				<b>35</b>	<b>30</b>
V	III	<b>Core Paper XIII – Direct Taxation</b>	U23BV5CCT13	5	4

	III	<b>Core Paper XIV</b> – Financial Markets and Services	U23BV5CCT14	3	4
	III	<b>Core Paper XV</b> – Business Data Processing	U23BV5CCT15	5	5
	III	<b>Core Paper XVI</b> – General Insurance	U23BV5CCT16	5	5
	III	<b>Discipline Specific Elective 1/2</b> – Business Law / Insurance System	U23BV5ECT01 / U23BV5ECT02	3	3
	III	<b>Discipline Specific Elective 3/4</b> – Human Resource Management / Management Accounting	U23BV5ECT03 / U23BV5ECT04	3	3
	IV	<b>Value Education</b> – Ethics/ Catechism / Bible Studies	U23VE5LVE01 U23VE5LVC01 U23VE5LVB01	2	2
	IV	Summer Internship / Industrial Training	U23BV5INT01	4	4
	IV	<b>Extra Credit Course</b> - Massive Open Online Course (MOOC)	U23EX5ONC03	-	2
<b>TOTAL</b>				<b>30</b>	<b>30 + 2</b>
VI	III	<b>Core Paper XVII</b> - Organizational Training – V (Customer Relationship Management)	U23BV6CCP17	5	4
	III	<b>Core Paper XVIII</b> – Cost Accounting	U23BV6CCT18	4	3
	III	<b>Core XIX</b> – Marketing Strategies	U23BV6CCT19	4	5
	III	<b>Core XX</b> - NSDC level 7 - International Trade Finance	U23BV6CCT20	5	5
	III	<b>Core XXI</b> – Project - Portfolio/ Bank/Insurance Analysis	U23BV6CCT21	7	5
	III	<b>Elective VII</b> – Management Accounting / International Financial Management	U23BV6ECT01/ U23BV6ECT02	3	3
	III	<b>Elective VIII</b> - Financial Derivatives / Banking 4.0	U23BV6ECT03/ U23BV6ECT04	3	3
	V	Extension Activity	U23EA6SOC01	1	
	V	Professional Competency Skill		2	2
			<b>Value Education</b> – Ethics/ Catechism / Bible Studies	U23VE6LVE02 U23VE6LVC02 U23VE6LVB02	1
		RESCAPES	U23EX6RES01	-	4
<b>TOTAL</b>				<b>34</b>	<b>30 + 4</b>
<b>GRAND TOTAL</b>				<b>208</b>	<b>180 + 10</b>

**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>Core Course 1 – INTRODUCTION TO FINANCIAL ACCOUNTING</b>
<b>Code</b>	<b>U23BV1CCT01</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>4</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course provides an insight into the fundamental aspects of financial accounting and application of the accounting principles in preparation of accounting records and financial statements of various entities.

**COURSE OBJECTIVES**

1. To understand the basic accounting concepts
2. To understand the basis for calculating business profits.
3. To apply the accounting treatment of Bills of exchange.
4. To analyse the methods of identifying the errors in accounting transactions.
5. To understand the accounting treatment of depreciation and standards

**UNIT- I THEORETICAL FRAMEWORK OF ACCOUNTANCY 12 Hours**

Fundamentals of Book Keeping – Accounting principles, Concepts and Conventions – Journal – Ledger– Subsidiary books– Trial balance.

**Extra Reading /Keywords:** *Book-keeping*

**UNIT- II FINAL ACCOUNTS WITH RECTIFICATION OF ERRORS 12 Hours**

Final accounts of a sole trader with adjustments – Errors and rectification - suspense account.

**Extra Reading /Keywords:** *Rectification of errors*

**UNIT- III BILLS OF EXCHANGE 12 Hours**

Bill of exchange – Accommodation bills –Average due date– Account current.

**Extra Reading /Keywords:** *Due date, Notary charges*

**UNIT- IV BANK RECONCILIATION STATEMENT AND CAPITAL AND REVENUE 12 Hours**

Bank Reconciliation Statement – favorable and unfavorable balance - Capital and revenue expenditure and receipts.

**Extra Reading /Keywords:** *Cash book, Pass book*

## UNIT- V DEPRECIATION AND INDIAN ACCOUNTING STANDARD 12 Hours

Depreciation–Methods of Depreciation- Straight Line Method – Diminishing Balance Method – Sinking Fund Method – Annuity Method–Insurance Policy Method –Change in Method of Depreciation Account – Provision for Depreciation Account.

**Extra Reading /Keywords:** *obsolete* **THEORY 20% & PROBLEM 80%**

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

### TEXT BOOK

T. S. Reddy and Dr. A. Murthy Financial Accounting, Margam Publications, Chennai.

### SUGGESTED READINGS

1. S. P. Jain and K. L. Narang Financial Accounting- I, Kalyani Publishers, New Delhi.
2. S.N. Maheshwari, Financial Accounting, Vikas Publications, Noida.
3. Radhaswamy and R.L. Gupta: Advanced Accounting, Sultan Chand, New Delhi.
4. R.L. Gupta and V.K. Gupta, “Financial Accounting”, Sultan Chand, New Delhi.

### WEB REFERENCES

1. <https://www.slideshare.net/mcsharma1/accounting-for-depreciation-1>
2. <https://www.slideshare.net/ramusakha/basics-of-financial-accounting>
3. <https://www.accountingtools.com/articles/what-is-a-single-entry-system.html> *Note:*

*Learners are advised to use latest edition of books.*

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	Cognitive Level
CO-1	Recall the essential concepts of accounting and Indian Accounting Standard.	K1
CO-2	Explain the process of preparing final accounts with Rectification of errors, bills of exchange, Bank Reconciliation Statement and methods of depreciation.	K2
CO-3	Identify the procedure for preparation of final accounts, Bank Reconciliation Statement, calculation of Average due date and methods of calculating depreciation.	K3
CO-4	Examine the various methods of calculation of Average due date, depreciation and the process of preparing final accounts with Rectification of errors.	K4

**(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse)**

**PO – CO MAPPING**

<b>CO/PO</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PO 9</b>
<b>CO -1</b>	M	L	L	M	L	L	H	H	H
<b>CO -2</b>	M	L	L	M	L	L	H	H	H
<b>CO -3</b>	H	L	L	M	L	L	H	H	H
<b>CO -4</b>	H	H	L	M	L	L	H	H	H

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO -1</b>	H	L	H
<b>CO -2</b>	H	L	H
<b>CO -3</b>	H	L	H
<b>CO -4</b>	H	L	H

**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>Core Course 2 – PRINCIPLES OF MANAGEMENT</b>
<b>Code</b>	<b>U23BV1CCT02</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>5</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

### **CONSPECTUS**

This course provides an insight into the fundamental aspects of various management concepts.

### **COURSE OBJECTIVES**

1. To understand the basic management concepts and functions.
2. To apply the various techniques of planning and decision making.
3. To understand the concepts of organisation structure.
4. To analyse the various components of staffing.
5. To understand the control techniques adopted by the management.

### **UNIT- I INTRODUCTION TO MANAGEMENT**

**15 Hours**

Meaning- Definitions – Nature and Scope - Levels of Management – Importance - Management Vs. Administration. Management: Science or Art –Evolution of Management Thoughts – F. W. Taylor, Henry Fayol, Peter F. Drucker, Elton Mayo. Functions of Management - Trends and Challenges of Management. Managers – Qualification – Duties & Responsibilities.

**Extra Reading /Keywords:** *POSDCORB*

### **UNIT- II PLANNING**

**15 Hours**

Planning – Meaning – Definitions – Nature – Scope and Functions – Importance and Elements of Planning. Types – Planning Process - Tools and Techniques of Planning Management by Objective (MBO). Decision making: Meaning – Characteristics – Types - Steps in Decision Making – Forecasting.

**Extra Reading /Keywords:** *Management by Wandering Around (MBWA)*

### **UNIT- III ORGANIZING**

**15 Hours**

Meaning - Definitions - Nature and Scope – Characteristics – Importance. Types - Formal and Informal Organization – Organization Chart Organization Structure: Meaning and Types - Departmentalization– Authority and Responsibility – Centralization and Decentralization – Span of Management.

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

### **UNIT- IV STAFFING**

**15 Hours**

Introduction - Concept of Staffing- Staffing Process – Recruitment – Sources of Recruitment – Modern Recruitment Methods. Selection Procedure – Test- Interview– Training: Need - Types– Promotion –Management Games. Performance Appraisal - Meaning and Methods – 360 Performance Appraisal – Work From Home - Managing Work From Home [WFH]. **Extra Reading /Keywords:** *720 degree Performance Appraisal*



## UNIT- V DIRECTING, CO-ORDINATION AND CONTROL

15 Hours

Motivation – Meaning - Theories – Communication – Types - Barriers to Communications – Measures to Overcome the Barriers. Leadership – Nature - Types and Theories of Leadership – Styles of Leadership - Qualities of a Good Leader – Successful Women Leaders. Supervision. Co-ordination – Meaning - Techniques of Co-ordination. Control - Characteristics - Importance – Stages in the Control Process - Requisites of Effective Control and Controlling Techniques – Management by Exception [MBE].

**Extra Reading /Keywords:** *Social Cognitive Theory, Feedforward, Concurrent, Feedback Control*

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

### TEXT BOOKS

1. Gupta.C.B, -Principles of Management-L.M. Prasad, S.Chand&Sons Co. Ltd, New Delhi.
2. Dinkar Pagare, Principles of Management, Sultan Chand & Sons Publications, New Delhi.

### SUGGESTED READINGS

1. P.C.Tripathi & P.N Reddy, Principles of Management. Tata McGraw, Hill, Noida.
2. L.M. Prasad, Principles of Management, S. Chand & Sons Co. Ltd, New Delhi.
3. R.K. Sharma, Shashi K. Gupta, Rahul Sharma, Business Management, Kalyani Publications, New Delhi.
4. K Sundhar, Principles Of Management, Vijay Nicholos Imprints Limited, Chennai

### WEB REFERENCES

1. <http://www.universityofcalicut.info/sy1/management>
2. <https://www.managementstudyguide.com/manpower-planning.htm>
3. <https://www.businessmanagementideas.com/notes/managementnotes/coordination/coordination/21392>

*Note: Learners are advised to use latest edition of books.*

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	Cognitive Level
CO-1	Recall the functions of management.	K1
CO-2	Explain the process of planning, concept of various authorizes and responsibilities, directing, co-ordination and control.	K2
CO-3	Identify the steps in planning, directing, co-ordination and control.	K3
CO-4	Examine the various types of planning, Departmentalization, performance appraisal, co-ordination and control.	K4

(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse)

**PO – CO MAPPING**

<b>CO/PO</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PO 9</b>
<b>CO -1</b>	H	M	2	3	3	2	2	2	3
<b>CO -2</b>	H	M	3	3	2	2	2	2	3
<b>CO -3</b>	H	M	2	3	2	2	2	1	3
<b>CO -4</b>	H	M	2	3	2	2	2	2	3

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO -1</b>	H	L	H
<b>CO -2</b>	H	L	H
<b>CO -3</b>	H	L	H
<b>CO -4</b>	H	L	H

**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>Core Course 3 - NSDC QP- BUSINESS CORRESPONDENT &amp; BUSINESS FACILITATOR (BCBF)</b>
<b>Code</b>	<b>U23BV1CCT03</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>5</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course provides an insight into the Basic knowledge on Bank operation procedures.

**LIST OF EXPERIMENTS**

<b>Exercise No. 1</b> Opening of bank account	a) As an individual you are going to open a Savings bank account in a bank by depositing Rs. 1,000. Fill up the savings bank account Opening form of a Nationalized bank b) Fill up the KYC form
<b>Exercise No. 2</b> Pay in Slip	Pay in slip for Rs 1,000 and KYC and also give the importance of KYC
<b>Exercise No. 3</b> Bank Account- operating procedure 1	Fill up the following forms a) Pay in slip for deposits of Rs. 15,000 and also explain the relevance of pay in slip & Cheque b) Withdrawal slip for Rs. 12,000 pay Rs.1,000 by Cheque
<b>Exercise No. 4</b> Bank Account- operating procedure 2	a) Chellan for taking demand draft of Rs. 1,000 b) Deposit of Rs. 50,000 by using FD form and give the features of FD
<b>Exercise No. 5</b> E-Banking Procedure	a) Fill up the forms relating to opening of a current account in a bank and give the importance of current account. b) Fill up the ATM card application form
<b>Exercise No.6</b> Educational Loan	Fill up the form to obtaining Educational loan of Rs. 5, 00,000.
<b>Exercise No.7</b> Fund Transfer Forms	Visit any nearest bank branch & collect sample document forms for different modes of transferring fund.
<b>Exercise No.8</b> Preparation of Feasibility Report & obtaining Bank Loan	Prepare a Feasibility Report to get a loan from a bank for starting new business

<b>Course Outcomes</b>	<b>On completion of this course, student will be able to</b>	<b>K level</b>
	<b>CO1:</b> To open saving bank account	<b>K1</b>
	<b>CO2:</b> To fill up pay in slip	<b>K2</b>
	<b>CO3:</b> To deposit amount and to withdraw	<b>K1</b>
	<b>CO4:</b> To take a demand draft	<b>K1</b>
	<b>CO5:</b> Open a new current account	<b>K2</b>
	<b>CO6:</b> Avail education loan	<b>K3</b>
	<b>CO7:</b> Transfer fund through different norms	<b>K4</b>
	<b>CO8:</b> Prepare a feasibility report	<b>K6</b>

**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>SKILL ENHANCEMENT COURSE SEC-1 ORGANIZATIONAL TRAINING – I</b>
<b>Code</b>	<b>U23BV1SEP01</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>2</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course provides Practical Knowledge on Microsoft Excel and Cost Accounting.

1.	Prepare an Excel sheet and apply the following statistical functions to analyse the data a) Mean, Median, Mode and Standard Deviation																											
2	Using EXCEL prepare a table for Students marks of a class consisting of twenty students and perform the following functions (Total, Average, Percentage, conditional sum and show the results in chart)																											
3	Create Mail merge using an Excel spreadsheet for sending letters to 25 members of an association																											
4	Implement the concept of macros using Excel.																											
5	<p>Calculate incentive using IF condition from the following sales Representative data. Standard output = 500 Units, Selling Price = ₹100 per unit</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Name</th> <th>Quantity</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Anu</td> <td>300</td> <td>&lt; 60%=0%</td> </tr> <tr> <td>Ram</td> <td>500</td> <td>60 61 % -74%=5%</td> </tr> <tr> <td>John</td> <td>600</td> <td>7 75%-89%=7.5%</td> </tr> <tr> <td>Harish</td> <td>1000</td> <td>91 90%-99%=10%</td> </tr> <tr> <td>Yogesh</td> <td>750</td> <td>&gt;1 100%=20%</td> </tr> <tr> <td>Geetha</td> <td>700</td> <td>75%-89%=7.5%</td> </tr> <tr> <td>Kumar</td> <td>650</td> <td>90%-99%=10%</td> </tr> <tr> <td>Malar</td> <td>800</td> <td>100%=20%</td> </tr> </tbody> </table>	Name	Quantity	Range	Anu	300	< 60%=0%	Ram	500	60 61 % -74%=5%	John	600	7 75%-89%=7.5%	Harish	1000	91 90%-99%=10%	Yogesh	750	>1 100%=20%	Geetha	700	75%-89%=7.5%	Kumar	650	90%-99%=10%	Malar	800	100%=20%
Name	Quantity	Range																										
Anu	300	< 60%=0%																										
Ram	500	60 61 % -74%=5%																										
John	600	7 75%-89%=7.5%																										
Harish	1000	91 90%-99%=10%																										
Yogesh	750	>1 100%=20%																										
Geetha	700	75%-89%=7.5%																										
Kumar	650	90%-99%=10%																										
Malar	800	100%=20%																										
6	<p>Calculate EMI from the following information Housing Loan Amount ₹30,00,000, Down payment ₹4,00,000 Interest 7.5% Maturity Period 20 years.</p>																											

7	Calculate Depreciation using Straight Line and Written Down Value Method Cost of an Asset ₹5,00,000 Estimated life of an Asset 10 years Rate of Depreciation 10%																
8	Calculate Average Due date and Interest from the following information. A partner has withdrawn the following sums of money during the half year ending 3006-2018 <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Jan 15</td> <td>300</td> <td>April 20</td> <td>400</td> </tr> <tr> <td>Feb 18</td> <td>₹ 250</td> <td>May 16</td> <td>₹ 300</td> </tr> <tr> <td>Mar 10</td> <td>₹ 150</td> <td>June 18</td> <td>₹ 500</td> </tr> <tr> <td>Mar 26</td> <td>₹ 200</td> <td>Interest Rate</td> <td>8%</td> </tr> </table>	Jan 15	300	April 20	400	Feb 18	₹ 250	May 16	₹ 300	Mar 10	₹ 150	June 18	₹ 500	Mar 26	₹ 200	Interest Rate	8%
Jan 15	300	April 20	400														
Feb 18	₹ 250	May 16	₹ 300														
Mar 10	₹ 150	June 18	₹ 500														
Mar 26	₹ 200	Interest Rate	8%														
9	Scenario Change - Value Change The following is the Total cost for direct wages being ₹ 20,000. Calculate the total under the following circumstances. If the direct wages is (1) ₹ 24,000 (2) ₹ 28,000 (3) ₹ 32,000 (4) 34,000. Prepare the Scenario Summary: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: right;">₹</th> </tr> </thead> <tbody> <tr> <td>Direct Material</td> <td style="text-align: right;">1,00,000</td> </tr> <tr> <td>Direct Wages</td> <td style="text-align: right;">20,000</td> </tr> <tr> <td>Prime cost</td> <td style="text-align: right;">1,20,000</td> </tr> <tr> <td>Add: Factory Expenses- 20% of Direct wages</td> <td style="text-align: right;">4,000</td> </tr> <tr> <td>Factory cost</td> <td style="text-align: right;">1,24,000</td> </tr> <tr> <td>Add: Distribution expenses 5% of Direct wages</td> <td style="text-align: right;">1,000</td> </tr> <tr> <td>Total cost</td> <td style="text-align: right;">1,25,000</td> </tr> </tbody> </table>	Particulars	₹	Direct Material	1,00,000	Direct Wages	20,000	Prime cost	1,20,000	Add: Factory Expenses- 20% of Direct wages	4,000	Factory cost	1,24,000	Add: Distribution expenses 5% of Direct wages	1,000	Total cost	1,25,000
Particulars	₹																
Direct Material	1,00,000																
Direct Wages	20,000																
Prime cost	1,20,000																
Add: Factory Expenses- 20% of Direct wages	4,000																
Factory cost	1,24,000																
Add: Distribution expenses 5% of Direct wages	1,000																
Total cost	1,25,000																
10	Sales Forecasting <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Year</td> <td>2014</td> <td>2015</td> <td>2016</td> <td>2017</td> <td>2018</td> </tr> <tr> <td>Sales in.₹</td> <td>6,00,000</td> <td>7,50,000</td> <td>5,50,000</td> <td>6,50,000</td> <td>?</td> </tr> </table>	Year	2014	2015	2016	2017	2018	Sales in.₹	6,00,000	7,50,000	5,50,000	6,50,000	?				
Year	2014	2015	2016	2017	2018												
Sales in.₹	6,00,000	7,50,000	5,50,000	6,50,000	?												

Course Outcomes	On completion of this course, student will be able to		K level
		CO1: Apply basic statistical functions in Excel	
	CO2: Prepare student marks in Excel		K3
	CO3: Create mail merge using Excel		K6
	CO4: Implement concept of macros in Excel		K3
	CO5: Calculate incentives using If condition		K5
	CO6: Calculate EMI		K5
	CO7: Calculate depreciation in Excel		K5
	CO8: Calculate average due date and interest		K5
	CO9: Calculate total cost		K5
	CO10: Forecast sales		K5

**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>ABILITY SKILL ENHANCEMENT COURSE – SOFT SKILL</b>
<b>Code</b>	<b>U23BV1AET01</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>2</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

The learner will be able to understand the need for the development of self-esteem, Team spirit, and communicative skills to prepare themselves for self-development

**COURSE OBJECTIVES**

1. To develop leadership skills and build a strong self-esteem.
2. To develop trust, art of reading, listening and build interpersonal relationship.
3. To inculcate team work spirit and imbibe corporate working skills.
4. To acquire the skills of time and stress management.
5. To impart the self-development and knowledge on national skill development mission.

**UNIT – I INDIVIDUAL CAPACITY BUILDING**

**6 Hours**

Self- Awareness – Building Self Esteem – Importance of Having A Strong Self-Esteem Developing Positive Attitude –Anchoring on Principles: Universal Principles and Values – Forming And Inculcating Values-Leadership Skills

**Extra reading /Key words:** *professional development and personal growth*

**UNIT – II INTERPERSONAL SKILLS**

**6 Hours**

Trust – Trustworthiness - Interpersonal Communication – Art of Listening - Reading and Writing - Art of Writing - Building Relationship – Empathy

**Extra reading /Key words:** *Rapport, Conflict Management*

**UNIT – III CORPORATE SKILLS**

**6 Hours**

Vision, Mission and Goals: Concepts, Vision setting, goal setting, individual and group goals, concept of synergy, team building, group skills

**Extra reading /Key words:** Negotiations, Networking

**UNIT – IV MANAGEMENT SKILLS**

**6 Hours**

Development of body language – Practicing etiquette and mannerism – Stress Management, time management – Prioritization (importance and urgent activities) – Time management to move toward life vision.

**Extra reading /Key words:** human relations, Conceptual Skills

## UNIT – V SELF-DEVELOPMENT PLAN

6 Hours

Concept and need for self-development plan- preparing self-development plan, (format is used to complete the self-development plan), and Monitoring and evaluation of self development plan-developing indicators for self-development – introduction to national skill development Mission.

**Extra reading /Key words:** *Resilient*

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

### TEXT BOOK

1. Meena K Ayothi V A book on development of soft skills (Soft skill: A road map to success) P R Publishers and Distributors, Trichy
2. Alex K Soft skills – Know you and Know the world S. Chand and Company Ltd. New Delhi.

### SUGGESTED READINGS

1. Francis Thamburaj SJ Communication soft skilld for professional experience, 1<sup>st</sup> edition Grace publication
2. Rathna Reddy B Team development and ledership, Jaico Publishing House, Mumbai

### WEB REFERENCES

1. <http://osou.ac.in/eresources/DIM-08-BLOCK-3.pdf>
2. <http://www.wright.edu/~scott.williams/skills/selfawareness.htm>

*Note: Learners are advised to use latest edition of books.*

## COURSE OUTCOMES

The learners

CO No.	Course Outcomes	Cognitive Level
CO-1	Express social responsibility to fulfil social requirements	K1
CO-2	Apply the interpersonal skills for innovative decision making and constructive professional relationship	K2
CO-3	Focus on effective teamwork and exemplary collaboration skills at workplace	K3
CO-4	Employ the skills of emotional intelligence to distinguish professional obligations and personal commitments.	K4

(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse)

## PO – CO MAPPING

CO/PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9
CO 1	H	L	H	M	M	M	H	H	H
CO 2	H	L	H	M	M	H	M	M	H
CO 3	M	M	H	L	M	H	M	M	H

<b>CO 4</b>	<b>H</b>	<b>L</b>	<b>H</b>	<b>M</b>	<b>M</b>	<b>L</b>	<b>M</b>	<b>M</b>	<b>H</b>
-------------	----------	----------	----------	----------	----------	----------	----------	----------	----------

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO 1</b>	<b>H</b>	<b>H</b>	<b>M</b>
<b>CO 2</b>	<b>H</b>	<b>H</b>	<b>H</b>
<b>CO 3</b>	<b>H</b>	<b>M</b>	<b>H</b>
<b>CO 4</b>	<b>H</b>	<b>H</b>	<b>H</b>



**For Candidates admitted in the academic year 2023-24**

<b>Course Title</b>	<b>FOUNDATION COURSE - INTRODUCTION TO CAPITAL MARKETS</b>
<b>Code</b>	<b>U23BV1FCT01</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>I</b>
<b>Hours/Week</b>	<b>1</b>
<b>Credits</b>	<b>1</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

The course aims to equip the learners with the basic knowledge to capital markets.

**COURSE OBJECTIVES**

1. To remember the concept investment
2. To understand the role of capital market
3. To examine the new issue market
4. To understand about secondary market
5. To analyse investment through mutual funds

**UNIT- I INTRODUCTION TO INVESTMENTS**

**3 Hours**

Investments – Meaning – Objectives of an investor – Essential features of an investment Programme – Time value of money - Regulated and Unregulated investments in India - Risks associated with unregulated investments - Regulatory bodies in India.

**Extra Reading /Keywords:** *Investment Alternatives*

**UNIT- II CAPITAL MARKETS**

**3 Hours**

Need for capital – Methods of raising capital - Private equity and Public Issues - Types of share capital – Equity shares - Preference shares - Rights issue – Process of raising capital.

**Extra Reading /Keywords:** *Equity capital, Debt capital*

**UNIT- III PRIMARY MARKET**

**3 Hours**

NIM – Type of issues - IPO, FPO, OFS - Steps in Public issue process - Investor sub categories in Public issue - Allocation process of shares to the Investor.

**Extra Reading /Keywords:** *Underwriting, Prospectus*

**UNIT- IV SECONDARY MARKET**

**3 Hours**

Stock Exchange - Role of NSE and BSE, Secondary market - Cash markets, Derivative markets - Instruments traded in Secondary Markets – Types of trade in Cash market - Margins and Settlement of trade.

**Extra Reading /Keywords:** *Hedging, Futures, Options*

## UNIT- V MUTUAL FUND

3 Hours

Mutual fund – Collective investment scheme - Types – Open – Closed - Interval funds – Different Asset Categories – NAV – ETF – Importance of SIP investing. **Extra Reading /Keywords:** *Sectoral funds, Hybrid funds.*

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

### TEXT BOOKS

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

### SUGGESTED READINGS

1. Natarajan L, Investment Management, Security Analysis and Portfolio management, Margham Publications, Chennai.
2. Avadhani VA, Investment and Securities Market in India, Himalaya Publishing House, Mumbai.

### WEB REFERENCES

1. [http://tumkuruniversity.ac.in/oc\\_ug/comm/notes/FINANCIALMARKETANDSERVIC ES.pdf](http://tumkuruniversity.ac.in/oc_ug/comm/notes/FINANCIALMARKETANDSERVIC ES.pdf)
2. <https://thenewcollege.edu.in/pdf/econtent/20211217091025MBFS%20NOTES.pdf>
3. <https://www.adb.org/sites/default/files/publication/379076/securitization-indiainfrastructure.pdf>

*Note: Learners are advised to use latest edition of books.*

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	Cognitive Level
CO-1	Recall the role and importance of investing	K1
CO-2	Explain the different investment alternatives	K2
CO-3	Identify the factors determining investment	K3
CO-4	Analyse the various investment avenues	K4

(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse)

### PO – CO MAPPING

CO/PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9
CO 1	H	H	M	H	M	L	H	M	H

<b>CO 2</b>	H	H	M	H	M	L	H	M	H
<b>CO 3</b>	M	M	M	H	M	L	H	M	H
<b>CO 4</b>	H	H	M	H	M	L	H	M	H

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO 1</b>	H	H	M
<b>CO 2</b>	H	H	H
<b>CO 3</b>	H	H	H
<b>CO 4</b>	H	H	H

**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>CORE COURSE 4 – NSDC QP- EQUITY DEALER</b>
<b>Code</b>	<b>U23BV2CCP04</b>
<b>Course type</b>	<b>Practical</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>4</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course provides basic knowledge in stock broking and trading.

**LIST OF EXPERIMENTS**

<b>S. No</b>	<b>Content</b>
Exercise No 1: Obtaining Membership	a) The Process of obtaining membership at NSE and BSE. Describe BSE and NSE indices. Tabulate it in the statement form
Exercise No 2: Client Registration	Explain client registration procedures. Various types of orders and the procedure for setting the orders. Analyse with the help of PPT presentation
Exercise No 3: NIFTY	a) Give a overview of the NIFTY 50 and the stocks listed under NIFTY 50 analyse them by taking the six days prices.
Exercise No 4: Indian Indices	a) Prepare a PPT describing Indian Indices and Global indices
Exercise No 5: Trading Systems	a) Prepare a PPT describing procedures for trading, trading related terminologies, trading systems and settlement process
Exercise No 6: Trading Cycle	Prepare a PPT on trading cycle and settlement
Exercise No 7: Stock brokers Law	Prepare a statement with explaining the laws that monitor stock brokers, also describe the role of stock brokers in trading
Exercise No 8: Dividend Policy	Prepare a PPT explaining about dividend, board meetings, bonus issues and right issue by taking TEN stocks for previous TEN years
Exercise No 9: Trading System	Prepare a statement on trading system and BOLT system
Exercise No 10: Trade Functions	Perform trade functions on mock basis by selecting five stocks for five days and tabulate the name of the stock, purchase price, sale price and the daily gain.

<b>Course</b>	<b>On completion of this course, students will be able to</b>	<b>K level</b>
	CO1 - Understand the Obtainment of Membership for NSE and BSE	K2

<b>Outcomes</b>	CO2 - Knowing about the trading-related terminologies	K3
	CO3 - Indian and Global Markets	K4
	CO4 - Law of stock brokers in the trading system	K4
	CO5 - Issuance of Bonus and Dividend	K4

**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>CORE COURSE 5 - BANKING THEORY LAW AND PRACTICE</b>
<b>Code</b>	<b>U23BV2CCT05</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>5</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course aims at providing an understanding of banking law and practices and the recent trends in banking.

**COURSE OBJECTIVES**

1. To understand the functions of commercial banks, RBI, its organization, functions and methods of credit control.
2. To analyze the relationship between banker and customer and various types of bank accounts.
3. To understand negotiable Instruments, cheques and statutory protection to paying banker and collecting banker.
4. To analyze the procedure and policies adopted by banks to provide loans and advances to customers.
5. To understand the recent trends in banking and Indian financial network.

**UNIT- I INTRODUCTION TO BANKING**

**15 Hours**

Commercial Banks - Functions - Credit creation. Reserve Bank of India – An overview of RBI Act - Organisation and functions - Methods of credit control. Business of Banking Companies - Control over Management- Prohibition of certain activities in relation to Banking Companies - An overview of Banker's Book Evidence Act, and Limitations Act.

**Extra Reading/Keywords:** *History of Banking*

**UNIT - II BANKER AND CUSTOMER RELATIONSHIP**

**15 Hours**

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, Passbook, Mistakes in the passbook. Types of account holders.

**Extra Reading/Keywords:** *Relationship banking strategy*

**UNIT- III LOANS AND ADVANCES**

**15 Hours**

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/Keywords:** *Loan syndication, bancassurance*

## UNIT - IV NEGOTIABLE INSTRUMENTS

15 Hours

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

**Extra Reading/Keywords:** *Securitization, Remittance services*

## UNIT - V RECENT TRENDS IN BANKING

15 Hours

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/Keywords:** *Core banking, Control mechanism*

**Note: Texts given in the extra reading/key words must be tested only through assignment and seminars.**

## TEXT BOOK

Varshney P.N., and Sundharam K.P.M. (2016), Banking Theory Law and Practice; Sultan Chand Sons; New Delhi.

## SUGGESTED READINGS

1. Tannan. M.L., (2017) - Banking Law and Practice in India, 27<sup>th</sup> edition, Indian Law House, New Delhi.
2. Radhasamy and Vasudevan, (2003) A Text Book of Banking, Sultan Chand & Sons, New Delhi.
3. E. Gordon and K. Natarajan, (2021)-Banking Theory Law and Practice, Himalayas Publishing House, New Delhi.
4. S. N. Maheswari and S. K. Maheswari, (2014), Banking Law and Practice – Kalyani Publishers, Ansari Rd, Daryaganj, New Delhi 110002.
5. Dr. O.P. Gupta and Santosh Kumari Gupta, (2019) Banking Law and Practice in India, Sahitya Bhawan Publications, Khandari, Agra, Uttar Pradesh - 282002.
6. Agarwal, O.P, (2019), Modern Banking of IndiaS, Himalaya Publications, Mumbai.
7. Panikar, KK (2015) Banking –Theory System, S.Chand & Co., New Delhi.

## WEB REFERENCES

1. Reserve Bank of India - [https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/RBIAM\\_230609.pdf](https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/RBIAM_230609.pdf).
2. Banking Law and Practice: <https://www.icsi.edu/media/webmodules/publications/9.1%20Banking%20Law%20Professional.pdf>.
3. Indian Institute of Banking and Finance – <https://www.yumpu.com/user/iibf.org.in>
4. KLE Law Academy – <https://www.gklawcollege.com/wp-content/themes/gklaw-theme/downloads/library/studymaterials/1banking-law.pdf>.
5. Symbiosis Law School, Hyderabad – <https://www.slsh.edu.in/cbf>.

**Note: Learners are advised to use latest edition of books.**

**COURSE OUTCOMES**

<b>CO. NO</b>	<b>Course Outcomes</b>	<b>Cognitive Level</b>
CO-1	Recall the basic concepts in banking, its functions, roles and all the major banking activities.	K1
CO-2	Explain the general and special relationship between banker and customer, framework of negotiable instruments used in banking and modes of securing advances.	K2
CO-3	Apply the banking laws and its operations in day-to-day banking transactions.	K3
CO-4	Analyze the banking activities in relation to various banking regulations.	K4

(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse; K5- Evaluate; K6 – Create)

**PO – CO MAPPING**

<b>CO/PO</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PO 9</b>
<b>CO 1</b>	H	L	L	L	L	L	H	L	H
<b>CO 2</b>	H	L	L	L	L	L	H	L	H
<b>CO 3</b>	H	L	L	L	L	L	H	L	H
<b>CO 4</b>	H	L	L	L	L	L	H	L	H

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO 1</b>	H	L	H
<b>CO 2</b>	H	L	H
<b>CO 3</b>	H	L	H
<b>CO 4</b>	H	L	H



**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>CORE COURSE 6 - FUNDAMENTALS OF GENERAL AND HEALTH INSURANCE</b>
<b>Code</b>	<b>U23BV2CCT06</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>5</b>
<b>Credits</b>	<b>5</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course enables the students to understand the fundamentals of general and health insurance and its legislations.

**COURSE OBJECTIVES**

1. To understand the functions, role of insurance and Risk management techniques.
2. To analyse the role of insurance in providing customer service.
3. To analyse the different types of general insurance.
4. To analyse the health insurance products and its Documentation
5. To understand the insurance legislations and apply the KYC norms.

**UNIT – I INTRODUCTION**

**15 hours**

Insurance – Meaning - Functions – need for insurance. Framework of the Insurance Industry in India, the role of the insurance Ombudsman, and an overview of LIC Act 1956. Legal principles of an insurance Contract – Types of insurance – Role and importance of Insurance. Risk management techniques.

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

**UNIT – II CUSTOMER SERVICE AND GRIEVANCE REDRESSAL**

**15 hours**

Customer service – quality of service – insurance agent’s role in providing customer service. Grievance redressal. Communication skills – ethical behaviour.

**Extra Reading/Keywords:** *Grievance redressal*

**UNIT – III GENERAL INSURANCE**

**15 hours**

Fire Insurance Definition – Nature of fire insurance contract – kinds of fire insurance policies – tariff rates – methods of reinsurance.

Motor insurance – kinds – procedure for insurance; Personal accident – features – coverage. Marine Insurance - Cargo Insurance – Freight Insurance – Documents of Marine insurance – Elements of Marine insurance contract - Total & Partial Loss.

**Extra Reading/Keywords:** *Reinsurance*

## UNIT – IV HEALTH INSURANCE

15 hours

Meaning – healthcare – factors affecting the health systems in India. Health insurance products. Documentation – proposal – Policy document – premium receipt.

**Extra Reading/Keywords:** *Credit worthiness, Physical hazards*

## UNIT – V INSURANCE LEGISLATION

15 hours

An overview of Insurance Act, 1938 – capital – registration – returns – licensing - duties & powers of controller of insurance. General Insurance Corporation Act – 1972. Insurance Regulatory and Development Authority Act, 1999 – Framework – Duties, powers, and functions of Authority - Power of Central Government to issued directions & to supersede Authority. Know Your Customer (KYC) Norms.

**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.

### 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 38 Corporate Agents

### SUGGESTED READINGS

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.

### WEB REFERENCES

1. <https://www.dripcapital.com/en-in/resources/blog/marine-insurance-meaning-types-benefits>
2. <https://www.irdai.gov.in/ADMINCMS/cms/Uploadedfiles/54.SFSP%20%20Policy%20Wording.pdf>
3. <https://www.iii.org/publications/insurance-handbook/regulatory-and-financialenvironment/reinsurance>
4. [https://udrc.lkouniv.ac.in/Content/DepartmentContent/SM\\_7ac7a5a6-29fb-41dd-bb97a852241de68e\\_30.pdf](https://udrc.lkouniv.ac.in/Content/DepartmentContent/SM_7ac7a5a6-29fb-41dd-bb97a852241de68e_30.pdf)
5. <https://indiafreenotes.com/insurance-meaning-and-basic-nature-ofinsurance/#:~:text=Insurance%20is%20contract%20between%20two,an%20uncertain%20event%20like%20DEATH>

*Note: Learners are advised to use latest edition of books.*

### COURSE OUTCOMES

CO No.	Course Outcomes	Cognitive Level
--------	-----------------	-----------------

CO-1	Recall the basic concepts of general, health insurance, Customer service and Insurance Act;	K1
CO-2	Illustrate the role and importance of Insurance, Grievance redressal mechanism, kinds of general and health insurance its products and Insurance Regulatory and Development Authority Act;	K2
CO-3	Apply the principles of an insurance Contract, ethical behaviour as agent, procedure for general and health insurance, premium calculation and KYC Norms;	K3
CO-4	Analyse the Risk management techniques, quality of customer service, methods of reinsurance, underwriting of Documents and Duties and powers insurance Authorities;	K4

**(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse; K5- Evaluate; K6 – Create)**

#### **PO – CO MAPPING**

CO/PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9
CO 1	H	L	L	M	L	L	L	M	H
CO 2	H	L	L	M	L	L	L	M	H
CO 3	H	L	L	M	L	L	L	M	H
CO 4	H	L	L	M	L	L	L	M	H

#### **PSO – CO MAPPING**

CO/PSO	PSO 1	PSO 2	PSO 3
CO 1	L	H	H
CO 2	L	H	H
CO 3	L	H	H
CO 4	L	H	H

**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>ELECTIVE – 2 - BUSINESS LAW</b>
<b>Code</b>	<b>U23BV2ECT01</b>
<b>Course type</b>	<b>Theory</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>4</b>
<b>Credits</b>	<b>4</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

The objective of the course is to provide an understanding of the fundamental provisions of Indian Contract Act, Sale of Goods Act and Limited Liability Partnership Act. The course provides the students necessary analytical skills to solve issues arising in real life situations relating to the Indian Contract Act, Sale of Goods Act and The Limited Liability Partnership Act.

**COURSE OBJECTIVES**

1. To understand the essentials of a contract and the provisions regarding offer, acceptance, consideration and capacity to contract.
2. To understand the provisions regarding free consent, legality of object, void agreements and contingent contracts.
3. To understand the provisions regarding performance and discharge of contract, remedies for breach of contract and special kinds of contracts.
4. To analyse the laws relating to Contract of Agency, Limited Liability Partnership and Right to Information Act.
5. To understand the provisions of Sale of Goods Act, 1930.

**UNIT – I INTRODUCTION TO CONTRACT**

**12 Hours**

Law of contract - Nature and types of contract - Essentials of a valid contract - Offer and Acceptance - Consideration - Capacity to contract.

**Extra Reading/Keywords:** *Aleatory contract*

**UNIT – II ELEMENTS OF VALID CONTRACT**

**12 Hours**

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

**Extra Reading/Keywords:** *Case studies relating to agreements opposed to public policy*

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

**12 Hours**

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

**Extra Reading/Keywords:** *Any three recent case studies on Breach of Contract*

**UNIT – IV CONTRACT OF AGENCY AND LLP****12 Hours**

Contract of Agency - Kinds - Duties - Authority of agent - Relation with third parties - Liabilities of parties under contract of agency - Termination of agency - Irrevocable agency. The Limited Liability Partnership (LLP) Act, 2008 – Limited Liability Partnership - Salient features of LLP - Differences between LLP and partnership - LLP vs Company. Right to Information Act: Features – Objectives - Significance.

**Extra Reading/Keywords:** *Case laws relating to LLP in India, Cyber laws in India*

**UNIT – V SALE OF GOODS ACT, 1930****12 Hours**

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/Keywords:** *Auction sale*

Note: Texts given in the extra reading/key words must be tested only through assignment and seminars.

**TEXT BOOK**

Kapoor N.D. (2017), Business Law, Sultan Chand & Sons, New Delhi

**SUGGESTED READINGS**

1. Kuchhal M.C., Vivek Kuchhal. (2018), 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. T.R.Desai (2016), Law relating to Tenders and Government contracts, New Delhi, Universal Law Publishing Company.

**WEB REFERENCES**

1. <https://legislative.gov.in>
2. [www.mca.gov.in](http://www.mca.gov.in)
3. <https://rti.gov.in>
4. <https://icmai.in>
5. <https://www.icai.org>

*Note: Learners are advised to use latest edition of books.*

**COURSE OUTCOMES**

CO No.	Course Outcomes	Cognitive Level
CO-1	Recall the basic definitions in Indian Contract Act, Sale of Goods Act, LLP Act and RTI Act;	K1
CO-2	Explain the provisions relating to essentials of a valid contract, sale of goods, RTI and LLP;	K2

<b>CO-3</b>	Apply the provisions relating to Indian Contract Act, Sale of Goods Act and RTI Act to solve problems in real life situations;	K3
<b>CO-4</b>	Examine the issues relating to contracts and right to information.	K4

**(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse; K5- Evaluate; K6 – Create)**

**PO – CO MAPPING**

<b>CO/PO</b>	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>	<b>PO 9</b>
<b>CO 1</b>	H	L	L	M	L	L	H	M	H
<b>CO 2</b>	H	L	L	M	L	L	H	M	H
<b>CO 3</b>	H	L	L	M	L	L	H	M	H
<b>CO 4</b>	H	L	L	M	L	L	H	M	H

**PSO – CO MAPPING**

<b>CO/PSO</b>	<b>PSO 1</b>	<b>PSO 2</b>	<b>PSO 3</b>
<b>CO 1</b>	M	L	H
<b>CO 2</b>	M	L	H
<b>CO 3</b>	M	L	H
<b>CO 4</b>	M	L	H

**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>SKILL ENHANCEMENT COURSE (SEC) - 2 ORGANIZATIONAL TRAINING – II INSURANCE</b>
<b>Code</b>	<b>U23BV2SEP02</b>
<b>Course type</b>	<b>Practical</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>2</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course provides basic insurance knowledge on life and non-life

<b>Exercise No.1</b> Identify and classify the various types of hazards.	List out the various hazards in human life, and motor accidents, and then classify them in to physical and moral hazards. Make a power point presentation on the basis of above classification.
<b>Exercise No.2</b> Identify and classify the various kinds of Risks.	List out the various risks in your surroundings and classify them into pure, speculative, fundamental, particular, financial and non-financial and present them in a table.
<b>Exercise No.3</b> Classify the types of Insurance	Prepare a PPT showing different type of Insurance-Life and Non-Life.
<b>Exercise No.4</b> Identify the material and non-material facts relating to life Insurance.	Prepare a PPT showing examples of material facts and non-material facts to be disclosed in life Insurance.
<b>Exercise No.5</b> Prepare the statement for various types of Insurance Policies.	List out the policy details of your family members/relatives and prepare a statement about policy types, amount, period, age, mode of payment etc.
<b>Exercise No.6</b> Identify Life Insurance Plans.	Study and analyze a few life insurance plans (minimum 10 numbers) of different Companies and identify a suitable plan for a common man.
<b>Exercise No.7</b> Property losses & Liability Losses	Tabulate the Property losses & Liability losses.
<b>Exercise No.8</b> Draft the Life Insurance Policy.	Design a model of Life Insurance policy.
<b>Exercise No.9</b> Identify the suitable policy.	Prepare a PPT on importance of Insurance and identify the policy suitable for Business Man, Motorist and Exporter.
<b>Exercise No.10</b> Rural Insurance	List out rural insurance policies and present them in table

<b>Course Outcomes</b>	<b>On completion of this course, student will be able to</b>	<b>K level</b>
	<b>CO1:</b> Classify various hazards in human life	K2
	<b>CO2:</b> Classify various risk in their surroundings	K2
	<b>CO3:</b> Identify life insurance and non-life insurance	K3

<b>CO4:</b> Identify material facts and non-material facts in life insurance	K1
<b>CO5:</b> Categorize various insurance policies	K5
<b>CO6:</b> Analyze insurance plans	K4
<b>CO7:</b> Identify property and liability losses	K2
<b>CO8:</b> Design life insurance policy	K6
<b>CO9:</b> Identify importance of insurance	K4
<b>CO10:</b> Identify rural insurance policy	K1



**B. Voc. (BFSI) (For Candidates admitted in the academic year 2023-24 onwards)**

<b>Course Title</b>	<b>ABILITY SKILL ENHANCEMENT COURSE - BUSINESS SOFTWARE – TALLY</b>
<b>Code</b>	<b>U23BV2AEP02</b>
<b>Course type</b>	<b>Practical</b>
<b>Semester</b>	<b>II</b>
<b>Hours/Week</b>	<b>2</b>
<b>Credits</b>	<b>2</b>
<b>Marks</b>	<b>100</b>

**CONSPECTUS**

This course aims to equip the students with the practical skills of Tally.

**COURSE OBJECTIVES**

1. To understand the concepts of Computerized Accounting.
2. To understand all types of Vouchers.
3. To analyse Final Accounts with Adjustments.
4. To understand the preparation of stock ledger.
5. To analyse accounting for Cost Centre and Cost category.

**UNIT–I INTRODUCTION**

**6 Hours**

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 /Keywords:** *Computerized Accounting*

**UNIT– II VOUCHER ENTRY**

**6 Hours**

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

**Extra Reading /Keywords:** *Function Keys and Vouchers*

**UNIT– III FINAL ACCOUNTS**

**6 Hours**

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 /Keywords:** *Final Accounts with Adjustments*

## UNIT– IV INVENTORIES

6 Hours

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 /Keywords:** *Inventories, Stock vouchers*

## UNIT–V COST CENTRE

6 Hours

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 /Keywords:** *Cost Centre and Cost category.*

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

### TEXT BOOK

ICAR and D Team, (2018) Tally 9, New Delhi, Vikas Publishing House Pvt. Ltd.

### SUGGESTED READINGS

1. Asok K Nadhani (2018), Tally ERP. 9 Training Guide, New Delhi: BPB Publications.
2. Gaurav Agarawal (2021), Tally Prime with GST book Digital Mumeen Ji, 1<sup>st</sup> edition
3. Vikas Gupta (2020), Tally ERP with GST in simple steps, DT Editorial Services.
4. Vikas Gupta (2018) Comdex Tally. ERP .9 Dreamtech Press.
5. Srinivasa Vallaban (2019) Computer Applications in Business, New Delhi: Sultan and Sons.

### WEB REFERENCES

1. <https://tallysolutions.com/tally/what-is-tally-erp-9-and-how-to-use-it/>
2. <https://tallysolutions.com/learning-hub/>
3. [https://help.tallysolutions.com/article/Tally.ERP9/Voucher\\_Entry/Accounting\\_Vouchers/Voucher\\_Entry\\_in\\_Tally.htm#:~:text=A%20voucher%20is%20a%20document,financial%20position%20of%20the%20company.](https://help.tallysolutions.com/article/Tally.ERP9/Voucher_Entry/Accounting_Vouchers/Voucher_Entry_in_Tally.htm#:~:text=A%20voucher%20is%20a%20document,financial%20position%20of%20the%20company.)

*Note: Learners are advised to use latest edition of books.*

### COURSE OUTCOMES

The learners

CO No.	Course Outcomes	Cognitive Level
CO-1	Recall the concepts of Computerised accounting and Tally software	K1
CO-2	Identify the types of vouchers and procedure for preparing final accounts, inventory accounting, cost centers and cost categories.	K2

<b>CO-3</b>	Construct the final accounts with adjustments and create vouchers and inventory accounts and bill wise details of cost categories.	K3
<b>CO-4</b>	Demonstrate accounting skills and analytical skills in using Tally software	K4
<b>CO-5</b>	Examine the accounting procedures to rectify the correctness of accounting procedure for companies	K5

(K1- Remember; K2- Understand; K3 – Apply; K4 – Analyse; K5 - Evaluate)

#### PO – CO MAPPING

CO/PO	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9
<b>CO -1</b>	H	L	L	L	L	M	H	H	H
<b>CO -2</b>	H	L	L	L	L	M	H	H	H
<b>CO -3</b>	H	L	L	L	L	M	H	H	H
<b>CO -4</b>	H	L	L	L	L	M	H	H	H
<b>CO -5</b>	H	L	L	L	L	M	H	H	H

#### PSO – CO MAPPING

CO/PSO	PSO 1	PSO 2	PSO 3
<b>CO -1</b>	H	L	M
<b>CO -2</b>	H	L	M
<b>CO -3</b>	H	L	M
<b>CO -4</b>	H	L	M
<b>CO -5</b>	H	L	M