



CARMEL COLLEGE (AUTONOMOUS) MALA

**B.VOC DEGREE PROGRAMME IN
BANKING, FINANCE SERVICE AND INSURANCE (LRP Pattern)**



**UNDER
FACULTY OF COMMERCE AND
MANAGEMENT STUDIES
BOARD OF STUDIES IN COMMERCE**

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REGULATIONS

FOR THE DEGREE OF B. Voc BANKING, FINANCE SERVICE AND INSURANCE

TITLE OF THE PROGRAMME

This programme shall be called **Bachelor of Vocational Studies in Banking, Finance Service and Insurance** under Choice Based Credit and Semester System for Vocational Under Graduate Curriculum 2021 (CBCSS VUG 2021)

PROGRAMME – AN OVERVIEW

The University Grants Commission (UGC) has launched a scheme on skills development based higher education as part of college/university education, leading to Bachelor of Vocation (B.Voc.) Degree with multiple exit such as Diploma/Advanced Diploma under the NSQF. B Voc or Bachelor of Vocational Studies in Banking, Finance Service and Insurance is a three year Undergraduate course that is divided into six semesters. The course covers the basics of banking, finance service and insurance sector operations. The course equips the students dealing with a variety of financial problems in any particular sector. It also equip the students with basics of accountancy, banking , insurance and other bank related techniques and ensures that the students are skilled to work in banks and financial institutions.

BROAD OBJECTIVES

Upon successful completion of the programme, students will able :

- To make student understand the different components of Indian Financial System.
- To enable the student to analyse, classify, evaluate and control risk.
- To provide the working knowledge of different concepts of Marketing and their use managerial decisions.
- To make student professionally comfortable with marketing activities of financial institutions.
- To develop Skills in Banking & Finance Service.
- To understand the operations of Mutual Funds, stock markets, Chit funds, Micro Finance, etc.

- To develop Skills in computer profession i.e. MS Office, Accounting packages etc.
- To gain knowledge about banking activities and banking to customers

PROGRAMME OUTCOME (PO)

At the end of a UG programme, a student would have :

PO1	To ensure that graduates of the B.Voc. program in BFSI are well-prepared with the knowledge, skills, and attitudes necessary for successful careers in the industry, meeting both academic and vocational standards.
PO2	To develop strong analytical and quantitative skills to interpret financial data, conduct financial modeling, and make informed decisions regarding investment, lending, and insurance underwriting.
PO3	To provide judicious mix of skills relating to a profession and appropriate content of General Education.
PO4	To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme.
PO5	To provide flexibility to the students by means of pre-defined entry and multiple exit points

PROGRAMME SPECIFIC OUTCOME (PSO)

PSO1	To Provide expertise in banking, insurance, mutual fund awareness and microfinance operations.
PSO2	To gain the knowledge needed to understand the evolving national and global banking and insurance operations, technological advancements, and paradigm shifts in these sectors.
PSO3	To give an adequate exposure to operational environment in the field of Banking & Insurance.
PSO4	To impart comprehensive knowledge, deep understanding, and essential skills to graduates, enabling them to become effective managers in financial institutions.
PSO5	To inculcate training and practical approach among the students by using modern technologies in the field of Banking and Insurance.

ELIGIBILITY CRITERIA FOR ADMISSION

- The admission to all B.Voc. Programme will be as per the rules and regulations of the Admission Cell, Carmel College (Autonomous) Mala for UG admissions.
- The eligibility criteria for admission shall be as announced by the Admission Cell, Carmel College (Autonomous) Mala from time to time.
- Basic eligibility for B. Voc is 10+2 and above in any stream (No age limit).
- Separate rank lists shall be drawn up for reserved seats as per the existing rules.
- The candidates admitted for B.Voc. Degree (without multiple exit) shall subsequently undergo the prescribed courses of study in a college affiliated to the University for six semesters within a period of not less than three years; clear all the examinations prescribed and fulfil all such conditions as prescribed by the University from time to time.
- The college shall make available to all students admitted a prospectus listing all the courses offered in various departments during a particular semester. The information so provided shall contain title of the courses, the semester in which it is offered and credits for the courses. Detailed syllabi shall be made available in the website of Carmel College (Autonomous) Mala.
- There shall be a uniform calendar prepared by the Board of Studies, Carmel College (Autonomous) Mala for the registration, conduct/schedule of the courses, examinations and publication of results. The College shall ensure that the calendar is strictly followed.
- Grace Marks may be awarded to a student for meritorious achievements in co-curricular activities such as Sports/Arts/ NSS/NCC/ Student Entrepreneurship.
- Preferred subjects & index mark calculations will be decided by the respective Board of Studies
- The eligibility criteria for admission shall be as announced by the admission Cell, Carmel College (Autonomous) Mala from time to time. The admission to this programme will be as per the rules and regulations of the admission Cell, Carmel College (Autonomous) Mala for UG admissions.
- 25 marks weightage in index mark shall be given to all B. Voc programmes to compute ranking of candidates who successfully completed VHSE/HSE with vocational / NSQF course general to all vocational students at Higher secondary level.

DURATION OF THE PROGRAMME

- **Duration** of an undergraduate programme is six semesters distributed over a period of 3 academic years.
- An **academic week** is a unit of five working days in which distribution of work is organized from Monday to Friday with Six contact periods of one-hour duration on each day.
- A sequence of 18 such weeks (16 instructional weeks and 2 weeks for examination) constitutes a **semester**.

COURSE STRUCTURE

- **Programme** means the entire course of study and examinations for the award of a degree.
- **Courses:** Course means a segment of subject matter to be covered in a semester. This undergraduate programme includes 3 types of courses, viz.,

I. General Education Components (GEC): Common course means a course that comes under the category of courses, including compulsory English and additional language courses and a set of General courses applicable for Language Reduced Pattern (LRP) programmes, the selection of which is compulsory for all students undergoing UG programmes.

II. Skill Development Components (SDC):

- This component should match the skill gap identified.
- At least 50% of Skill Development Component should be allotted to practical and can grow up to 60% based on the nature of the course. The practical component can be carried out in the college and/or the industry partner premises

III. Audit courses are courses which are mandatory for a programme but not conducted for the calculation of SGPA or CGPA. There shall be one audit course each in the first 4 semesters. Audit courses are not meant for class room study. The students can attain only pass (Grade P) for these courses. At the end of each semester there shall be examination conducted by the college from a pool of questions (Question Bank).

Electives: Students are permitted to take elective subjects provided along with the syllabus of the programme.

CREDIT

- Each course shall have certain credits. **Credit** is a unit of academic input measured in terms of weekly contact hours/course contents assigned to a course.
- A student is required to acquire a total of 180 credits for the completion of the programme which shall be counted for SGPA and CGPA.

Extra credits are mandatory for the programme. Extra credits will be awarded to students who participate in activities like NCC, NSS and Swatch Bharat. Those students who could not join in any of the above activities have to undergo Calicut University Social Service Programme (CUSSP). Extra credits are not counted for SGPA or CGPA. The maximum credits acquired under extra credits shall be 4. If more Extra credit activities are done by a student that may be mentioned in the Grade card.

SCHEME OF EVALUATION

The evaluation scheme for each course shall contain two parts 1) internal evaluation 2) external evaluation. 20% weight shall be given to the internal evaluation. The remaining 80% weight shall be for the external evaluation. The marks secured for internal evaluation need to be sent to Controller of Examinations, Carmel College (Autonomous) Mala. The internal evaluation shall be based on a predetermined transparent system involving written tests, classroom participation based on attendance in respect of theory courses and lab involvement/records attendance in respect of practical courses. Internal evaluation of the project will be based on its content, method of presentation, final conclusion and orientation to research aptitude. Components with percentage of marks of internal evaluation of theory Courses are- Test paper 40%, Assignment 20%, Seminar 20% and Class room participation based on attendance 20%.

For practical courses - Record 60% and lab involvement 40% as far as internal is concerned. (If a fraction appears in internal marks, nearest whole number is to be taken) For the test paper marks, at least one test paper should be conducted. If more test papers are conducted, the mark of the best one should be taken. To ensure transparency of the evaluation process, the internal assessment marks awarded to the students in each course in a semester shall be notified on the notice board at least one week before the commencement of external examination. There shall not be any chance for improvement for internal marks.

The course teacher(s) shall maintain the academic record of each student registered for the course, which shall be forwarded to the University by the college Principal after obtaining the signature of both course teacher and Head of the Department. The split up of marks for Test paper and Classroom Participation (CRP) for internal evaluation are as follows.

Split up of Marks for Test paper

Range of Marks in Test paper	Out of 8 (Maximum marks is 20)	Out of 6 (Maximum marks is 15)
Less than 35%	1	1
35%- 45%	2	2
45% - 55%	3	3
55% - 65%	4	4
65% -85%	6	5
85% -100%	8	6

Split Up of Marks for Classroom Participation

Range of CRP	Out of 4 (Maximum marks is 20)	Out of 3 (Maximum marks is 15)
$50\% \leq \text{CRP} < 75\%$	1	1
$75\% \leq \text{CRP} < 85\%$	2	2
85 % and above	4	3

External Evaluation

External evaluation carries 80% of marks. All question papers are generated from the question bank. The external question papers may be of uniform pattern with 80/60 marks. The courses with 2/3 credits will have an external examination of 2 hours duration with 60 marks and courses with 4/5 credits will have an external examination of 2.5 hours duration with 80 marks. The external examination in theory courses is to be conducted by the office of the CoE with question paper generated from question bank. The evaluation of the answer scripts shall be done by examiners based on a well-defined scheme of valuation and answer keys shall be provided by the chief examiners of the respective courses. The external examination in practical courses shall be conducted by two examiners - one internal and an external, the latter appointed by the office of the Controller of Examinations. The project evaluation with viva also shall be conducted by two examiners – one internal and an external, the latter appointed by the office of the Controller of Examinations.

The model of question papers may be prepared by the concerned Board of Studies. Each question should aim at – (1) assessment of the knowledge acquired (2) standard application of knowledge (3) application of knowledge in new situations. Different types of questions shall possess different marks to quantify their range. A general scheme for the question paper is given below.

Question paper type 1 Scheme of Examinations:

The external QP with 80 marks and Internal examination is of 20 marks. Duration of each external examination is 2.5 Hrs. The pattern of External Examination is as given below. The students can answer all the questions in Sections A&B. But there shall be Ceiling in each section.

Section A

Short answer type carries 2 marks each - 15 questions Ceiling - 25

Section B

Paragraph/ Problem type carries 5 marks each - 8 questions Ceiling - 35

Section C

Essay type carries 10 marks (2 out of 4) 2X10 = 20

Total 80

Question paper type 2 Scheme of Examinations:

The external QP with 60 marks and Internal examination is of 15 marks. Duration of each external examination is 2 Hrs. The pattern of External Examination is as given below. The students can answer all the questions in Sections A & B. But there shall be Ceiling in each section.

Section A

Short answer type carries 2 marks each - 12 questions Ceiling – 20

Section B

Paragraph/ Problem type carries 5 marks each - 7 questions Ceiling - 30

Section C

Essay type carries 10 marks (1 out of 2) 1X10= 10

Total 60

B. Voc Banking Finance Service and Insurance

PROGRAMME STRUCTURE

SEMESTER I

NSQF LEVEL 5

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
1.1	A01	A01 – Eng 1	3	15	60	75	3		3
1.2	A02	A02 - Eng 2	3	15	60	75	3		3
1.3	MAL1A07(3)/ HINA07(3)	Hin/Mal/Arab	4	20	80	100	4		4
1.4	SDC1BF01	Business Management	4	20	80	100	4		4
1.5	SDC1BF02	Principles and Practices Of Banking	4	20	80	100	4		4
1.6	SDC1BF03	Financial Accounting	4	20	80	100	4		4
1.7	SDC1BF04(P)	Office Automation Tools- Lab	4	20	80	100	1	3	4
1.8	SDC1BF05(P)	Listening And Speaking Skills InEnglish	4	20	80	100	1	3	4
1.9		Audit Course I- Environment Studies							
Semester Total			30	150	600	750	24	6	30

Job Roles with QP

Codes :

Aligned:

BSC/ Q 0301 Business Correspondent/ Business

Facilitator BSC/Q1001 Accounts Executive- Recording
and Reporting BSC/Q 0101 Life Insurance

Agent

Not Aligned:

Account Assistant using Tally Accounts executive- Insurance

**SEMESTER II
NSQF LEVEL 5**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
2.1	A03	A03 – English 3	4	20	80	100	4		4
2.2	A04	A04 – English 4	4	20	80	100	4		4
2.3	MAL2A08(3)	A08 – Hin/Mal/Arab	4	20	80	100	4		4
2.4	SDC2BF06	Banking service Management	4	20	80	100	4		4
2.5	SDC2BF07	Business Research Methods	4	20	80	100	4		4
2.6	SDC2BF08	Organizational Behavior	3	15	60	75	3		3
2.7	SDC2BF09(P)	Financial Accounting using Tally-Lab	3	15	60	75		3	3
2.8	SDC2BF10 (Pr)	Mini Project Work	4	20	80	100		4	4
2.9		Audit Course II- Disaster Management							
Semester II Total			30	150	600	750	23	7	30

Job Roles with QP Codes :

Aligned:

BSC/Q2203 Front Desk Officer - Financial Institutions
BSC/Q 1101 Accounts Executive
BSC/Q 1201 Accounts Executive (Payroll)

**SEMESTER III
NSQF LEVEL 6**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
3.1	A11	A11 - Basic Numerical Methods	4	20	80	100	4		4
3.2	A12	A12 - Professional Business Skills	4	20	80	100	4		4

3.3	SDC3BF11	Life insurance operations	4	20	80	100	4		4
3.4	SDC3BF12	Banking & Financial Services	4	20	80	100	4		4
3.5	SDC3BF13	Management Accounting	4	20	80	100	4		4
3.6	SDC3BF14(P)	Advance Excel –Lab	4	20	80	100		4	4
3.7	SDC3BF15(P)	Financial Analysis and Budgetary Control Lab	3	15	60	75		3	3
3.8	SDC3BF16(P)	Life insurance lab	3	15	60	75		3	3
3.9		Audit Course III- Human Rights							
Semester III Total			30	150	600	750	20	10	30
Job Roles with QPCodes :		Aligned: BSC 102 Junior Marketing Associate BSC/ Q 0401 Loan Approval Officer BSC/Q 2304 Loan Processing Officer BSC/Q 0101 Life Insurance Agent							

**SEMESTER IV
NSQF LEVEL 6**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
4.1	A13	A13-EDP	4	20	80	100	4		4
4.2	A14	A14 –Banking & Insurance	4	20	80	100	4		4
4.3	SDC4BF17	Auditing	3	15	60	75	3		3
4.4	SDC4BF18	Banking Services and Micro Finance	4	20	80	100	4		4
4.5	SDC4BF19	Goods and Service Tax	4	20	80	100	4		4
4.6	SDC4BF20(P)	Micro Finance Operations -Lab	4	20	80	100		4	4
4.7	SDC4BF21(P)	GST- Lab	3	15	60	75		3	3
4.8	SDC4BF22(Pr)	Mini Project / Internship for one month	4	20	80	100		4	4
4.9		Audit Course IV- Gender Studies							
Semester IV Total			30	150	600	750	19	11	30
Job Roles with QP Codes :		<p>Aligned :</p> <p>Aligned:</p> <p>BSC/Q 0501 Small and Medium Enterprise Officer</p> <p>BSC/Q 0201 Equity Dealer</p> <p>INS 101 Insurance Sales Advisor INS104 Insurance Sales Associate BSC 104 Junior Finance Associate SSC/Q</p> <p>2302 Associate- Audit</p>							

**SEMESTER V
NSQF LEVEL 7**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
5.1	SDC5BF23	Electives E1:Marketing Management E2:Working Capital Management E3:Financial Management	4	20	80	100	4		4
5.2	SDC5BF24	Legal and Regulatory aspects of banking	4	20	80	100	4		4
5.3	SDC5BF25	Corporate Accounting	4	20	80	100	4		4
5.4	SDC5BF26	Retail Banking	3	15	60	75	3		3
5.5	SDC5BF27	Cost accounting	4	20	80	100	4		4
5.6	SDC5BF28	E4:Human Resource Management E5:Risk Management and insurance	3	15	60	75		3	3
5.7	SDC5BF29(P)	Peachtree - Lab	4	20	80	100	1	3	4
5.8	SDC5BF30(P)	Cost Accounting Lab	4	20	80	100		4	4
Semester V Total			30	150	600	750	20	10	30
Job Roleswith QP Codes :		Aligned : SSC/Q2501 Associate-Recruitment (HR) SSC/Q2502 Associate- HRO BSC/Q 0801 Micro Finance Executive BSC/Q 0701 Debt Recovery Agent BSC/Q 0601 Mutual Fund Agent BSC/Q 8405 Financial Inclusion OfficerBSC/Q 0201 Equity Dealer							

SEMESTER VI
NSQF LEVEL 7

C. No	Course Code	Course Name	Credit	Marks			Hrs		
				Int	Ext	Tot	T	P	Tot
6.1	SDC6BF31	Term paper	2	50	--	50			
		Internship & Project (900hrs.)	28						
	SDC6BF32(Pr)	Project	14	40	160	200		900	900
		Internship	14	40	160	200			
Semester VI Total			30	130	320	450			900
Grand Total			180			4200			
Job Roleswith QP Codes :		Aligned : BSC/Q5102 Dealer - Financial Institutions BSC/Q8101 Accounts Executive BSC/Q02 01 Equity Dealer BSC/Q0801 Micro finance executive BSC/Q0701 Debt recovery agent SSC/Q2501 Associate-Recruitment (HR) SSC/Q2502 Associate- HRO BSC/Q2304 Loan Processing Officer							

B VOC BANKING, FINANCE SERVICE AND INSURANCE

SEMESTER I									
NSQF LEVEL 5									
C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
1.1	A01	A01-English 1	3	15	60	75	3		3
1.2	A02	A02-English 2	3	15	60	75	3		3
1.3	MAL1A07(3)/ HINA07(3)	A07-Malayalam/ Hindi	4	20	80	100	4		4
1.4	SDC1BF01	Business Management	4	20	80	100	4		4
1.5	SDC1BF02	Principles and Practices of Banking	4	20	80	100	4		4
1.6	SDC1BF03	Financial Accounting	4	20	80	100	4		4
1.7	SDC1BF04(P)	Office Automation Tools - Lab	4	20	80	100	1	3	4
1.8	SDC1BF05(P)	Listening and Speaking Skills In English	4	20	80	100	1	3	4
1.9		Audit course I – Environment studies	4						
		Semester Total	30			750	24	6	30

SDC1BF01 BUSINESS MANAGEMENT

Semester : I

Total Hours : 60

Credits : 4

Internal 20, External 80

Course Objectives

- To understand the process of business management and its functions.
- To understand the importance of ethics and social responsibility in business
- To familiarize the students with current management practices.

Course Outcome

- Describe and identify interrelationship of management functions
- Identify potential barriers to effective planning and suggest mitigation strategies.
- Assess the leadership style and traits necessary for an organization
- Identify the challenges and opportunities associated with CSR
- Evaluate the effectiveness of stress management techniques

Module I

Concepts of Management – Characteristics of management – Schools of management thought
- Management and administration – Levels of Management -Functions of management –
Management by objectives — Management by exception - Management by Participation
(15 hours)

Module II

Functions of Management: Planning – concept and importance - Decision making – barriers to
effective planning – Organizing – Concept and importance of Organizing – different organization
models – Span of management – Departmentation – Delegation.
(10 Hours)

Module III

Functions of Management: Motivation: – concept and importance – Contributions of McGregor,
Maslow and Herzberg – Leadership: – Concept and styles – Leadership traits - Communication: –
process and barriers – Control: – concept Steps – tools – Coordination: Concept – Principles
(15 Hours)

Module IV

Business Ethics: Meaning and scope – Types of ethics – Characteristics – Factors influencing business ethics – Arguments for and against business ethics - Corporate social responsibility - Arguments for and against Corporate Social Responsibility—CSR and Stakeholders

(10 Hours)

Module V

Emerging concepts in management – Kaizen – TQM – TPM – ISO – Change management – Stress management – Fish bone (ISHIKAWA) Diagram-Logistics Management

(10 Hours)

Reference Books

1. Boatwright. John R: Ethics and the Conduct of Business, Pearson Education, New Delhi.
2. Gupta. CB; Business management, Sultan Chand & sons
3. Koontz, H and Wehrick, H: Management, Mc Graw Hill Inc, New York.
4. Prasad. LM; Principles and Practicd of Management; Sultan Chand & sons
5. Stoner. AF and Freeman RE; Management; Prentice Hall of India
6. Drucker, Peter, F., Management: Tasks, Responsibilities and Practices, Allied Publishers,New Delhi.
7. Srinivasan & Chunawalla, Management Principles and Practice.
8. S. V. S. Murthy. Essentials of Management.

SDC1BF02 PRINCIPLES AND PRACTICES OF BANKING

Semester I

Total hours 60

Credit: 4

Internal 20, External 80

Course Objectives

- To understand more about the Indian Financial system
- To understand different functions of bank
- To get an idea about banking services through electronic media
- To familiarise the marketing of banking products and services

Course Outcome

The candidate would be able to acquire an in- depth knowledge of the following

- Gain an in depth knowledge about the Various functions associated with banking
- Understand the Practice and procedures relating to deposit and credit, documentation, monitoring and control
- Identify and assess the impact of digital banking, and the related challenges and opportunities associated with electronic banking.
- Evaluate the effectiveness of different marketing channels for banks.

MODULE I

Recent developments in Indian financial system; Market Structure and Financial Innovation- RBI, SEBI, IRDA etc.- their Major Functions. - Role and functions of Banks- Regulatory provisions/ Enactments Governing Banks- Retail Banking and Wholesale banking - Role and functions of capital market and Mutual fund - Importance of Risk Management in Banks – Types of Risk- Impact and management - Factoring and Forfaiting - Credit Information Bureau (India) Ltd

(15 hours)

Module II

Banker- customer Relations- Know Your Customer (KYC) Guidelines - Different services Rendered by Banks -Bankers Lien- Right of set off – Garnishee Order- Income Tax Attachment Order, etc -Principles of Lending, Working Capital Assessment and Credit Monitoring - Priority sector advances- Agricultural Finance- Credit Card, Home Loans, Personal Loans, Consumer Loans- Different Modes of Charging Securities - Types of Collaterals and their Characteristics - Non-Performing Assets (15 hours)

Module III

Electronic Banking- Core Banking- Electronic Products – Banking Technology – Distribution Channels- Teller Machines at Bank Counters- ATM – Anywhere and Anytime Banking – Online Banking - Electronic Fund Transfer Systems- RTGS – Information Technology – Current Trends- Banknet, RBI Net- Datanet, Nicnet, Internet, Email etc– Protecting the Confidentiality and Secrecy of Data – Computer Audit- Information System Audit- Information System Security and Disaster Management (15 hours)

Module IV

Marketing of Banking Services or Products- Test Marketing of Bank Products- Product Life Cycle- Product Modification- New Product Development- Packaging and Branding of Bank Products- Pricing of Bank Product and Services- Factors Influencing the Pricing Decisions- Direct and Indirect Channels of Bank Product- Management Information System- Role of DSA/DMA in Bank Marketing- Selling Function in a Bank- Tele marketing / Mobile phonebanking (15 hours)

Reference Books:

- Principles and Practices of Banking -Author: N. S. Toor, Arundeeep Toor, Publisher: Skylark Publications (17th Edition, 2022).
- Retail Banking & wealth management 2023.
- Legal &Regulatory aspects of Banking – Indian Institute of Banking &Finance
- Principles and Practices Of Banking – Dr. Priyanka Vijay

- Principles & Practices of BANKING for JAIIB and Diploma in Banking & Finance Examination -Indian Institute of Banking and Finance (IIBF)
- Banking Theory Law and Practice – Dr. Gurusami
- Principles and Practices of Banking 3rd Edition – Indian Institute of Banking & Finance
- Banking theory & Practices - K. C. Shekar
- The Theory and Practice of Banking- Henry Dunning Macleod

SDC1BF03 FINANCIAL ACCOUNTING

Semester I

Total hours 60

Credit: 4

Internal 20, External 80

Course Objectives:

- To equip the students with the skills of preparing financial statements for various type of organizations.
- To enable the students to acquire knowledge about financial reporting standards and to understand corporate accounting methods.

Course Outcome:

The students will be able to

- Understand the basic concepts of single entry system, process of converting it to double entry system for preparing financial statements.
- Understand and apply concept of share capital into practical exercises
- Understand the concept of debentures, and apply the concepts through practical exercises.
- Understand the importance of accounting standards, the role of IASB, and the preparation of financial statements under Ind AS.
- Prepare the final accounts of life insurance companies.

Module I

Single Entry System of Accounting: Definition – Objectives - Advantages- Limitations- Distinction between Double entry and Single entry- Types of Single entry- Determination of Profit or Loss under single entry- Statement of Affairs/ Capital comparison method- Distinction between

Balance Sheet and Statement of Affairs- Distinction between Profit and loss account and Statement of Profit and Loss- Conversion method- Practical Problems.

(10 Hours)

Module II

Company Accounts- Issue of Shares: Introduction- Books of accounts maintained by companies- Share Capital- Phases of capital- Difference between Reserve capital and Capital Reserve- Shares and types of shares- Equity and Redeemable Preference shares - Convertible Cumulative Preference Shares (CCP shares) Sweat Equity shares- Employees Stock Option Scheme (Theory only)- Private Placement of shares- Issue of shares- Procedures- Minimum Subscription- Shares issued for consideration- Shares issued for consideration other than cash- Issue of shares at par and premium (issue at discount, not to be taught)- Treatment of Fraction shares- Application, Allotment and Calls on Shares- Share capital allotment- Calls in arrears and calls in advance- Interest on calls in arrears and calls in advance- Difference between calls in arrears and calls in advance- Over subscription and under subscription- Pro-rata allotment- Forfeiture and reissue of shares- Annulment of forfeiture- Surrender of shares- Distinction between forfeiture and surrender- Journal entries- Practical problems

(20 Hours)

Module III

Accounting for issue of Debentures: Definition – Types of debentures- Issue of Debentures- For cash, for consideration other than cash and issued as collateral security- Fraction debentures- Distinction between share and debenture- Terms of issue of debentures- Interest on debentures- Journal entries- Practical problems

(10 Hours)

Module IV

Meaning of Accounting Standards- need and importance of global accounting standards- Role of IASB in developing IFRS – components of IFRS (IAS,IFRS,IFRIC and SIC)- process of setting IFRS . Ind. AS / IFRS complied Financial Statements of Companies (Ind AS1): Preparation of final accounts under new format (SOPL, SOCE and SOFP – excluding SOCF) - Treatment of adjustment items such as Corporate Dividend Tax- Transfer to Reserve- Provision for taxation- TDS on Interest income, implied adjustment of interest on loans and other usual adjustment items

such as depreciation, Closing stock, provisions, outstanding, prepaid, accrued, and received in advance - Practical problems.

(10 Hours)

Module V

Accounting For Insurance Companies: Insurance Accounts – types of insurance accounts- Final accounts of life Insurance - Profit determination of life insurance (10 hours)

Reference Books:

1. Chintan Patel, Bhupendra Mantri, Indian Accounting Standards, Taxmann Publications.
2. T. P, Ghosh , Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
3. M.C. Shukla, T.S. Grewal and S. C. Gupta, Advanced Accounts, S. Chand &Co., New Delhi.
4. S.N. Maheswari and S.K. Maheswari, Financial Accounting.
5. R.L. Gupta and Radhaswamy, Advanced Accounting, Sultan Chand & Sons, New Delhi.
6. Dr. Goyal V.K., Financial Accounting, Excel Books, New Delhi.
7. Ashok Sehgal and Deepak Sehgal, Advanced Accounting, Volume I, Taxmann, New Delhi.
8. Jain and Narang, Financial Accounting, Kalyani Publishers.
9. B.S. Raman, Advanced Accountancy.
10. P.C. Tulasian, Introduction to Accounting, Pearson Education.

SDC1BF04- OFFICE AUTOMATION TOOLS - LAB

Semester: I

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objectives:

- To impart knowledge on Ms Word
- Have learning skills & knowledge to work on simple projects laid on text and numerical data

- To make familiarize students with Ms PowerPoint
- To give hands on training to the students to get acquainted in working with Ms Word
- To give hands on training to the students to create and format documents using Ms Word
- To give hands on training to the students to get acquainted in working with MS Powerpoint
- To give hands on training to the students to create presentations
- To give hands on training to the students to add animations and create slideshows

Course Outcome:

- Application of the MS Word Knowledge in creation of Documents
- Understand Data Managing and application of the same
- Remembering creation of slides and applying it on office environment and project works
- Identify and apply the menus in MS-Word
- Understand the components of Power point
- Acquire practical knowledge of selecting and working with menus of MSPowerpoint

Module I

MS Word - Working with Documents: -Opening & Saving files, Editing text documents, Inserting, Deleting, Cut, Copy, Paste, Undo, Redo, Find, Search, Replace, Formatting page & setting Margins, Converting files to different formats, Importing & Exporting documents, Sending files to others, Using Tool bars, Ruler, Using Icons, using help Formatting Documents :: Setting Font styles, Font selection- style, size, colour etc, Type face - Bold, Italic, Underline, Case settings, Highlighting, Special symbols, Setting Paragraph style, Alignments, Indents, Line Space, Margins, Bullets & Numbering.

(15 Hours)

Module II

Setting Page style: - Formatting Page, Page tab, Margins, Layout settings, Paper tray, Border & Shading, Columns, Header & footer, Setting Footnotes & end notes – Shortcut Keys; Inserting manual page break, Column break and line break, Creating sections & frames, Anchoring & Wrapping, Setting Document styles, Table of Contents, Index, Page Numbering, date & Time, Author etc., Creating Master Documents, Web page. Creating Tables- Table settings, Borders, Alignments, Insertion, deletion, Merging, Splitting, Sorting, and Formula.

(15 Hours)

Module III

Drawing - Inserting Clip Arts, Pictures/Files etc., Tools – Word Completion, Spell Checks. Macros: Macro - Record in macros - editing macros - running a macro. Mail Merge: Mail Merge concept - Main document - data sources - merging data source and main document - Overview of word menu options - word basic tool bar. Mail merge, Templates, Creating contents for books, Creating Letter/Faxes, Creating Web pages, Using Wizards, Tracking Changes, Security, Digital Signature. Printing Documents – Shortcut keys.

(12 Hours)

Module IV

Ms PowerPoint: Introduction to presentation – Opening new presentation, Different presentation templates, Setting backgrounds, Selecting presentation layouts. Creating a presentation - Setting Presentation style, Adding text to the Presentation. Formatting a Presentation - Adding style, Colour, gradient fills, Arranging objects, Adding Header & Footer, Slide Background, Slide layout. Adding Graphics to the Presentation- Inserting pictures, movies, tables etc into presentation, Drawing Pictures using Draw. Adding Effects to the Presentation- Setting Animation & transition effect. Printing Handouts, Generating Stand alone Presentation viewer. Create a Word document with Inserted PowerPoint hyperlink

(18 Hours)

Reference Books

1. Ron Mansfield, Working in Microsoft office, Tata Me Graw Mill (2008)
2. Ed Bott, woody Leonard, Using Microsoft Office 2007, Pearson Education (2007)
3. R.K.Taxali, PC Software Made Simple.
4. Stephen L.Nelson , Office 2000 Complete Reference.
5. Joyce Cox ,Polly Orban, Quick course in Microsoft Office.
6. Gimi Couster , Mastering Office 2000.

SDC1BF05(P)- LISTENING AND SPEAKING SKILLS IN ENGLISH

Semester: I

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objectives

- To introduce the students to the speech sounds of English in order to enable them to listen to English and speak with global intelligibility.
- To enable the students to speak English confidently and effectively in a wide variety of situations.
- To help the students to improve their reading efficiency by refining their reading strategies.

Course Outcomes:

- To expand their vocabulary so as to enhance their proficiency in reading and listening to academic texts, writing, and speaking.
- To heighten their awareness of correct usage of English grammar in writing and speaking
- To attain and enhance competence in the four modes of literacy: writing, speaking, reading and listening
- To assist a student to become a more competent, efficient, and perceptive academic reader who is able to communicate to others through writing and speaking the contents and main ideas of what is read.

Module – I

Speech Sounds: Phonemic symbols – Vowels – Consonants – Syllables – Word stress – Stress in polysyllabic words – Stress in words used as different parts of speech – Sentence stress – Weak forms and strong forms – Intonation

Sample activities:

1. Practice reading aloud. Use a variety of texts including short stories, advertisement matter, brochures, etc
2. Read out a passage and ask the students to identify the stressed and unstressed syllables.

(10 Hours)

Module II

Basic Grammar: Articles - Nouns and prepositions - Subject-verb agreement - Phrasal verbs - Modals - Tenses - Conditionals – Prefixes and suffixes – Prepositions -Adverbs – Relative pronouns - Passives - Conjunctions - Embedded questions - Punctuation – Abbreviations- concord- collocations-phrasal verbs- idiomatic phrases Sample activities: Ask students to write a story/report/brochure, paying attention to the grammar.

(10 Hours)

Module III

Listening: Active listening – Barriers to listening – Listening and note taking – Listening to announcements – Listening to news on the radio and television.

Sample activities:

1. Information gap activities (e.g. listen to a song and fill in the blanks in the lyrics given on a sheet)
2. Listen to BBC news/ a play (without visuals) and ask the students to report what they heard.

(10 Hours)

Module IV

Speaking- Fluency and pace of delivery – Art of small talk – Participating in conversations – Making a short formal speech – Describing people, place, events and things – Group discussion skills, interview skills and telephone skills.

Sample activities:

1. Conduct group discussion on issues of contemporary relevance.
2. Ask students to go around the campus and talk to people in the canteen, labs, other departments etc. and make new acquaintances
3. Conduct mock interviews in class.
4. Record real telephone conversations between students and ask them to listen to the recordings and make the corrections, if any are required.

(15 Hours)

Module V

Reading: Theory and Practice – Scanning – Surveying a textbook using an index – reading with a purpose – Making predictions – Understanding text structure – Locating main points – Making inferences – Reading graphics – Reading critically – Reading for research.

(15 Hours)

Reference Books:

1. V.Sasikumar, P KiranmaiDutt and Geetha Rajeevan, .Communication Skills in English.Cambridge University Press and Mahatma Gandhi University.
2. Marilyn Anderson, Pramod K Nayar and Madhucchandra Sen. Critical Thinking,
3. Academic Writing and Presentation Skills. Pearson Education and Mahatma Gandhi University.

Audit Course 1 (AEC /AC): (Environment Studies)

Module 1

Introduction – Environment in the Indian context: Concept of an ecosystem, Multidisciplinary nature of environmental studies. Components of environment- Atmosphere, hydrosphere, lithosphere and biosphere. Definition, scope and importance. Concept of sustainability and sustainable development.

Module 2

Natural Resources : Renewable and non-renewable resources : Natural resources and associated problems.

- a) Forest resources : Use and over-exploitation, deforestation, case studies. Timber extraction,mining, dams and their effects on forest and tribal people.
- b) Water resources : Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems.
- c) Mineral resources : Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
- d) Food resources : World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies.
- e) Energy resources : Growing energy needs, renewable and non renewable energy sources, use of alternate energy sources. Case studies.
- f) Land resources : Land as a resource, land degradation, man induced landslides, soil erosion anddesertification. Role of an individual in conservation of natural resources. Carbon

footprint Water conservation, rain water harvesting, watershed management

Module 3

Structure and function of an ecosystem, Producers, consumers and decomposers, Energy flow in the ecosystem, Ecological succession, Food chains, food webs and ecological pyramids.

Introduction, types, characteristic features, structure and function of the following ecosystem :

- a) Forest ecosystem
- b) Grassland ecosystem
- c) Desert ecosystem
- d) Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

Module 4

Biodiversity and its conservation, Introduction – Definition : genetic, species and ecosystem diversity, Bio geographical classification of India, Value of biodiversity : consumptive use, productive use, social, ethical, aesthetic and option values, Biodiversity at global, National and local levels., Hot-spots of biodiversity, Threats to biodiversity : habitat loss, poaching of wildlife, man-wildlife conflicts, Endangered and endemic species of India, Conservation of biodiversity

Module 5

Environmental Pollution Definition, Cause, effects and control measures of :- (a) Air pollution (b) Water pollution (c) Soil pollution (d) Marine pollution (e) Noise pollution (f) Thermal pollution (g) Nuclear hazards, Solid waste Management : Causes, effects and control measures of urban and industrial wastes. Role of an individual in prevention of pollution.

Module 6

Environmental Policies and practices: Climate change, Global warming, acid rain, ozone layer depletion, nuclear accidents

**SEMESTER II
NSQF LEVEL 5**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
2.1	A03	A03 – Eng 3	4	20	80	100	4		4
2.2	A04	A04 – Eng 4	4	20	80	100	4		4
2.3	A08	A08 – Hin/Mal/Arab	4	20	80	100	4		4
2.4	SDC2BF06	Banking Service Management	4	20	80	100	4		4
2.5	SDC2BF07	Business Research Methods	4	20	80	100	4		4
2.6	SDC2BF08	Organizational Behavior	3	15	60	75	3		3
2.7	SDC2BF09(P)	Financial Accounting Using Tally	3	15	60	75		3	3
2.8	SDC2BF10 (Pr)	Mini Project Work	4	20	80	100		4	4
2.9		Audit course II – Disaster Management							
Semester II Total			30			750	23	7	30

SDC2BF06 BANKING SERVICE MANAGEMENT

SEMESTER: II

TOTAL HOURS: 60

CREDITS: 4

INTERNAL 20, EXTERNAL 80

Course Objectives

- To help the students to understand the various provisions of Banking Regulation Act 1949 and the reforms in the banking sector.
- To impart knowledge about different forms of banking services and the procedure for opening and operating bank accounts.
- To create understanding on Banker Customer Relationship

Course Outcomes

- Understand the regulatory framework of the Indian banking industry.
- Evaluate the impact of innovation in the banking services and customer experience.
- Explain the concept of collateral securities like hypothecation, pledge, lien, and mortgages.
- Define the banker-customer relationship and its legal implications.
- Identify the precautions to be taken while opening accounts for various types of customers.

Module I

Banking Legislation and Reforms: Banking Regulation Act 1949 - Provision on capital liquidity - Powers of Reserve bank of India - Banking sector reforms in India - Classification of bank assets - Investment evaluation - Income recognition - Management of non-performing assets.

(15 hours)

Module II

Innovation in Banking Services: Innovative banking - Social banking - Lead bank scheme - Differential interest rate scheme - off shore banking - Hi-tech banking - Financial services (In short)-

Venture capital financing - Housing finance - Agricultural Financing - Hire purchase - Packing credits - Deficiency in services - Ways to improve the services.

(15 Hours)

Module III

Loans and Advances: Principles of lending - Safety - Liquidity - Profitability - Security - Repaying capacity - Project appraisal - Loan system - Advantages and limitations - Cash credit - Hypothecation - Pledge - Lien - Mortgages - Factors limiting advances - Recalling of advances - Consortium advances.

(10 Hours)

Module IV

Banker and Customer: Meaning and definition - Relationship - Obligations of a banker - Garnishee Order - General and special rights of a customer to charge a bank under Consumer Protection Act.

(5 hours)

Module V

Opening and Operating of Accounts: Procedure for opening and closing an account - Savings Bank Account - Fixed Deposit Account - Current Account - NRE Account -Precautions taken by the banker to open and operate accounts for various types of customers: Minor - Married women - Agent - Joint accounts - Partnership firms - Joint stock companies - Trustees - Clubs and charitable societies - Pardanashin Women -Executors and administrators Lunatics - Illiterate - Drunkard.

(15 Hours)

Reference Books

1. Maheshwari. S.N , Banking Law and Practice.
2. Shekar. K.C, Banking Theory Law and Practice.
3. B.S Khubchandani, Practice and Law of Banking, Mac Millan India Ltd, 2000
4. Bedi. H.L & V.K Hardikar, Practical Banking.
5. K.C Nanda, Credit and Banking, Response Book, Sage Publications, 1999
6. Pannandikar & Mithami, Banking in India.
7. Radhaswamy & Vasudevan , Text Book of Banking.

8. Varshaney , Banking Law and Practice.
9. Sundram & Varshney, Banking and Financial System, Sultan Chand & Sons.

SDC2BF07 BUSINESS RESEARCH METHODS

Semester: II

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objectives

- To equip students with basic knowledge about research
- To provide base and practical help while doing Project work in Second Semester
- To familiarise students with techniques of writing report

Course Outcomes

- Understand the fundamentals of business research and its application.
- Design and conduct research studies effectively.
- Collect, process, and analyze data accurately.
- Communicate research findings clearly and effectively through written reports.
- Demonstrate ethical conduct in research.

Module I

Business Research: – Definition and significance - Features of business research – The research process – Variable - Types of research – Exploratory and causal research – Theoretical and empirical research - Basic and applied research - Descriptive research – Research Hypothesis – Characteristics – Role of theory in research - Theory building - Induction and Deduction Theory.

(10 Hours)

Module II

Research Design – Definition – Types of research design – Exploratory and causal research design - Descriptive and experimental design – Types of experimental design – Validity of findings –

Internal and external validity – Variables in research – Measurement and scaling – Different scales
– Construction of instrument (15
Hours)

Module III

Data Collection: - Types of data – Primary Vs secondary data – Methods of primary data collection
– Survey Vs observation – Experiments – Construction of questionnaire and instrument –
Validation of questionnaire – Sampling plan – Sample size – Sampling methods - Determinants of
optimal sample size – Sampling techniques .
(15 Hours)

Module IV

Data Processing: Processing stages - Editing - Coding and data entry – Validity of data –
Qualitative Vs quantitative data analysis – Frequency table - Contingency table - Graphs - Measures
of central tendency and index number (10 Hours)

Module V

Research Report: Different types – Contents of report – Need of executive summary –
Chapterisation – Contents of chapter - Report writing stages – Readability – Comprehension –
Tone – Final proof – Report format- Ethics in research – Subjectivity and objectivity in research
(10 Hours)

Reference Books:

1. Donald R.Cooper and Pamela S, Schindler: Business Research Methods. Latest Edition, Irwin cGrawHill International Editions, New Delhi.
2. John Adams, Hafiz T.A. Khan Robert Raeside, David white: Research Methods for Graduate Business and Social Science Students, Response Books. New Delhi- 110044.
3. Neresh K. Malhotra: Marketing Research, Latest edition. Pearson Education.
4. William G. Zikmund, Business Research Methods, Thomson 5. Wilkinson T.S. and Bhandarkar P.L.: Methodology and Techniques of Social Research, Himalaya.

5. S N Murthy & U Bhojanna: Business Research Methods, Excel Books, New Delhi.
6. Jan Brace: Questionnaire Design, Kogan Page India 8. Michael V.P. Research Methodology in Management, Himalaya.
7. Dipak kumar Bhattacharyya. Research Methodology. Excel Books, New Delhi.
8. R. Paneerselvan: Research Methodology, Prentice-Hall of India
9. Ajai S Gaur & Sanjaya S Gaur: Statistical Methods for Practice &. Research, Response Books, New Delhi

SDC2BF08 ORGANISATIONAL BEHAVIOUR

Semester II

Total Hours 45

Credit 3

Internal 15 External 60

Course Objectives

- To be able to understand and analyze the individual needs, feelings, aspirations;
- To develop skills needed to plan for the implementation of change in an organization;
- To Identify and develop effective motivational and leadership skills.

Course Outcomes

- Define and understand the concept of Organizational Behavior (OB), identify its key components, and analyze its scope and limitations.
- Develop a comprehensive understanding of personality, learn about the perception process, and to explain the concept of motivation and apply theories to enhance organizational performance.
- Analyze the importance of teamwork in organizations and understand the nature of conflict, its impact on organizations, and strategies for conflict management.

- To define organizational culture and its impact on organizational effectiveness gain knowledge about various change theories and their application in organizational settings.

Module I

Introduction-Definition & Meaning, Characters and Scope of Organization Behavior -OB models-
 Limitations of Organization Behavior Learning: Nature of learning, Learning Process
 -Learning-Theories (10 Hours)

Module II

Personality- Meaning & Definition, Determinants of Personality, Personality Traits, Personality and
 Organization behavior , Perception: Meaning and Definition, Perceptual process, Importance of
 Perception in Organization behavior-Factors affecting perception - Motivation- Meaning and
 Definition- Vroom's Expectancy Theory- Goal Setting Theory (10 Hours)

Module III

Group: Groups in organization: Nature – Types - Why do people join groups - Group Cohesiveness
 and Group Decision Making- managerial Implications, Effective Team Building, Conflict and Conflict
 Management (15 Hours)

Module-IV

Organisational Culture: Meaning & Definition, Culture & Organisational Effectiveness-
 Organizational Change -Importance of Change, Planned Change-Process and Theories (10 Hours)

Reference Books

1. Steven McShane & Van Glinar, "Organizational Behavior", Tata McGraw Hill PublishingCo.
2. Stephen Robbins, "Organizational Behavior". Prentice Hall India Pvt. Ltd New Delhi.

3. Fred Luthans, "Organizational Behavior". McGraw Hill Book Company.
4. Kavita Sharma, "Organizational Behavior", Pearson India.
5. Ricky Griffin & Georgy Moorehead, "Organizational Behaviour", Hongh Co. Boston

SDC2BF09(P) FINANCIAL ACCOUNTING USING TALLY

Semester: II

Total Hours : 45

Credits: 3

Internal 15, External 60

Course Objectives

- To enable the students to acquire basic knowledge in the computerized accounting systems and its applications in the area of business.
- At the end of the course the student will be able to work in Tally (with regarding to vouching) confidently.

Course Outcomes

- Gain an in depth knowledge in accounting software practices using tally
- Understanding the basic accounting vouchers in tally
- Analyse Accounts with and without insurance
- Familiarize with statutory features of tally and Evaluate Financial Positions using ratios

Module I

- Creating a company & ledgers in Tally
- Alter/Modify Company in Tally
- Delete Company in Tally
- Creating single or multiple ledgers in tally
- Creating single or multiple ledger groups in Tally

Module II

- Basic accounting vouchers in Tally with GST
- Creating different GST Invoices in Tally hours

Module III

- Debit/Credit Notes, Memorandum & Post Dated Vouchers in Tally

Module IV

- Stock Items, Stock Groups & Units of Measure in Tally
- Create single or multiple stock item in Tally
- Create single or multiple stock groups in tally
- Create stock unit of measurement
- Inventory or manufacturing vouchers in Tally

Module V

- Balancesheet and profit and loss account in Tally
- Stock summary and Ratio analysis in Tally

Reference

- Tally ERP 9 – Dinesh Maidasani
- Tally 9 in Simple Steps – Kogent Solution In

SDC2BF10 (Pr) MINI PROJECT

Semester : II

Total Hours : 60

Credits : 4

Internal 20, External 80

For doing the project, the student may choose any topic areas from the subjectshe/she has studied.

The candidate shall prepare and submit a project report to the Department.

The report shall be in English with not less than 30 pages, printed or typed (A4 size paper, 1.5 line spacing, Times New Roman font, font size 14) and spiral bound.

The project report should be submitted to the Head of the Department one week before the last

working day of the sixth semester, duly certified by the Guide.

Project work shall have the following stages:

- Project proposal presentation
- Field work and data analysis
- Report writing
- Draft project report presentation
- Final project report submission

The project can be done individually or as a group of three students (maximum) on the same topic and present the report. However, the project supervisor should make sure that each student constructively contributes to the completion of the project. For this purpose the supervisor shall keep a diary in which the chronological record of the students visit to the supervisor for the project discussions shall be maintained. The work of each student shall be guided by one Faculty member.

The candidate shall prepare at least two copies of the report; one copy for submission to the Department and another copy for the student which he/she has to bring with him/her at the time of viva voce. More copies may be prepared if the organization or the guide or both ask for.

Duration of project work: The duration of the project work shall be 3 weeks.

A certificate showing the duration of the project work shall be obtained from the supervising teacher or from the organization for which the project work was done and it shall be included in the project report.

Structure of the report

- Title page
- Declaration of the student
- Certificate from the supervising teacher / organization (for having done the project work) Acknowledgements
- Contents:-
 - Chapter I : Introduction (Organization profile, Research problem, Objectives of the study, Research methodology etc.)
 - Chapter II : Review of Literature

Chapter III	: Theoretical Framework
Chapter IV	: Data Analysis
Chapter V	: Findings, Suggestions and Conclusion.
Appendix	: (Questionnaire, specimen copies of forms, other exhibits etc.)
Bibliography	: (books, journal articles etc. used for the project work).

AUDIT COURSE – 2nd Semester
DISASTER MANAGEMENT (AUD2E02)

MODULE 1

Introduction – Hazard and Disaster. Concepts of Hazard, Vulnerability, Risks. Different Types of Disaster : **A)** Natural Disaster: such as Flood, Cyclone, Earthquakes, Landslides etc **B)** Manmade Disaster: such as Fire, Industrial Pollution, Nuclear Disaster, Biological Disasters, Accidents (Air, Sea, Rail & Road), Structural failures (Building and Bridge), War & Terrorism etc. Slow Disasters (famine, draught, epidemics) and Rapid Onset Disasters (Air Crash, tidal waves, Tsunami) Causes, effects and practical examples for all disasters. Water and Climate Disaster: flood, hail storms, cloudburst, cyclones, heat and snow avalanches, cold waves, droughts, sea erosion, thunder and lightning. Geological Disaster: landslides, earthquakes, Tsunami, mine fires, dam failures and general fires. Biological Disaster: epidemics, pest attacks, cattle epidemic and food poisoning. Nuclear and Industrial Disaster: chemical and industrial disasters, nuclear accidents. Accidental Disaster: urban and forest fires, oil spill, mine flooding incidents, collapse of huge building structures.

MODULE 2

Natural disasters- Earthquakes, Tsunami, Floods, Drought, Landslides, Cyclones and Volcanic eruptions. Their case studies. Coastal disasters. Coastal regulation Zone. Risk and Vulnerability Analysis **1.** Risk : Its concept and analysis **2.** Risk Reduction **3.** Vulnerability: Its concept and analysis **4.** Strategic Development for Vulnerability Reduction. Disaster Prevention and Mitigation. Refugee operations during disasters, Human Resettlement and Rehabilitation issues during and after disasters, Inter-sectoral coordination during disasters, Models in Disasters.

MODULE 3

Disaster Preparedness and Response Concept and Nature Disaster Preparedness Plan Prediction, Early Warnings and Safety Measures of Disaster. Role of Information, Education, Communication, and Training, Disaster Management: Role of Government, International and NGO Bodies. Role of IT in Disaster Preparedness Role of Engineers on Disaster Management. Response Disaster Response: Introduction Disaster Response Plan Communication, Participation, and Activation of Emergency Preparedness Plan Search, Rescue, Evacuation and Logistic Management Role of Government, International and NGO Bodies Psychological Response and Management (Trauma, Stress, Rumor and Panic) Relief and Recovery Medical Health Response to Different Disasters.

MODULE 4

Rehabilitation, Reconstruction and Recovery Reconstruction and Rehabilitation as a Means of Development. Damage Assessment Post Disaster effects and Remedial Measures. Creation of Long-term Job Opportunities and Livelihood Options, Disaster Resistant House Construction Sanitation and Hygiene Education and Awareness, Dealing with Victims' Psychology, Longterm Counter Disaster Planning Role of Educational Institute.

MODULE 5

The vulnerability atlas of India. Disaster Prevention and Mitigation. Agencies involved in Disaster Management. Warning and Prediction

Reference Books

1. Pandey, M., 2014. Disaster Management, Wiley India Pvt. Ltd., 240p.
2. Tushar Bhattacharya, Disaster Science and Management, McGraw Hill Education (India) Pvt.Ltd
3. Jagbir Singh, Disaster, Management: Future Challenges and Opportunities, K W Publishers Pvt.Ltd. 4. J.P. Singhal, Disaster Management, Laxmi Publications
4. C. K. Rajan, NavalePandharinath, Earth and Atmospheric Disaster Management : Nature and Manmade, B S Publication
5. Shailesh Shukla, ShamnaHussain, Biodiversity, Environment and Disaster Management, Unique Publications

SEMESTER III
NSQF LEVEL 6

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
3.1	A11	A11 – Basic Numerical Methods	4	20	80	100	4		4
3.2	A12	A12 - Professional Business Skills	4	20	80	100	4		4
3.3	SDC3BF11	Life insurance operations	4	20	80	100	4		4
3.4	SDC3BF12	Banking and Financial Services	4	20	80	100	4		4
3.5	SDC3BF13	Management Accounting	4	20	80	100	4		4
3.6	SDC3BF14(P)	Advanced Excel- Lab	4	20	80	100		4	4
3.7	SDC3BF15(P)	Financial Analysis and Budgetary Control Lab	3	15	60	75		3	3
3.8	SDC3BF16(P)	Life insurance lab	3	15	60	75		3	3
3.9		Audit course III – Human Rights	4						
Semester III Total			30			750	20	10	30

A11 BASIC NUMERICAL METHODS

Semester III

Lecture Hours per week: 4

Credits: 4

Internal: 20, External: 80

Course Objectives:

- To enable the students to acquire knowledge of numerical equations, matrices progressions, financial mathematics and descriptive statistics
- At the end of this course, the students will be able to understand, numerical equations, matrix, progression, financial mathematics, descriptive statistics and their applications.

Course Outcome:

- Demonstrate proficiency in algebraic manipulation and problem-solving techniques.
- Calculate determinants, adjoints, and inverses of matrices.
- Determine the n th term and sum of n terms for arithmetic and geometric progressions.
- Comprehend the concepts of interest, its types, and their applications.
- Interpret statistical measures to draw meaningful conclusions from data.

Module I

Numerical expressions and Equations: Simultaneous linear equations (up to three variables), Quadratic equations in one variable-factorization and quadratic formula

(10 Hours)

Module II

Matrices: introduction - type of matrices – trace and transpose and determinants - matrix operations – adjoint and inverse –rank- solving equations by matrices: Cramer's Rule (not more than three variables).

(15 Hours)

Module III

Sequence, Series and Progression : Concepts and differences - Arithmetic progression- n^{th} term and

sum of n terms of an AP - Insertion of Arithmetic means in AP - Geometric progression- n^{th} term and sum of n terms of an GP - Insertion of Geometric Mean in GP -Harmonic progression.

(20 Hours)

Module IV

Interest and Time value: Concept of interest-Types of interest: Simple interest and compound interest – nominal, real and effective rate of interest - Future value and Present Value; Annuity and Perpetuity - Computing future and present values of annuity (regular and immediate) - multi and growing period perpetuity - Compound annual growth rate - computation of Equated Monthly Instalments (EMI).

(15 Hours)

Module V

Descriptive Statistics: Measures of Central Tendency – Mean: Arithmetic mean, Geometric mean and Harmonic Mean- Median, Mode and other position values - Measures of Dispersion: mean deviation, quartile deviation, standard deviation and coefficient of variation- Measures of Skewness and Kurtosis.

(20 Hours)

Reference Books

- Business Mathematics and Statistics- N G Das & J K Das (Tata McGraw Hill)
- Basic Mathematics and its Application in Economics – S. Baruah (Macmillan)
- Mathematics for Economics and Business – R. S. Bhardwaj (Excel Books)
- Business Statistics – G. C. Beri (Tata McGraw Hill)
- Fundamentals of Statistics – S.C.Gupta (Himalaya Publishing House)
- SP Gupta ,Statistical Methods, Sultan Chand Dinesh Khattar-The Pearson guide to quantitative aptitude for competitive examinations.
- Dr. Agarwal.R.S – Quantitative Aptitude for Competitive Examinations, S.Chand and

Company Limited.

- Abhijit Guha, Quantitative Aptitude for Competitive Examinations, Tata Mcgraw Hill

A12 PROFESSIONAL BUSINESS SKILLS

Semester III

Lecture Hours per week: 4

Credits: 4

Internal: 20, External: 80

Course Objectives:

- To update and expand basic Informatics skills of the students
- To equip the students to effectively utilize the digital knowledge resources for their study

Course Outcome:

- Develop strong professional and communication skills.
- Understand the principles and practices of e-learning.
- Acquire data analysis skills and knowledge of business intelligence.
- Develop awareness of ethical and legal issues in the digital world.
- Gain expertise in digital marketing strategies and tactics.

Module I

Professionalism: Meaning -Definition – Characteristics - Traits and Qualities of a good professional - Professionalism in business - Professional Skills: important soft skills for business success- Professionalism in Communication: Verbal Communication: Professional Presentation - Different Presentation Postures- Written Communication: Email - Significance of Email in business – Email etiquette: format - rules – dos and don'ts - Technical Documentation: Standards – Types

(15 Hours)

Module II

E-Learning :Introduction of electronic learning - benefits and drawbacks of e-Learning - Online education - Digital age learners - Knowledge resources on internet - E-books, Audio, Video and other

means for e-learning- Introduction to e-content development and tools - Online libraries – MOOCs - The e-Learning as a service Industry - major technologies used in e-earning- different approaches for e-Learning delivery - E-learning in India

(12 Hours)

Module III

Business Data Analysis : Features of New Generation Computers – Concept of data analysis – Business Data Analysis – Data Analyst – Types of analysts - organisation and source of data, importance of data quality, dealing with missing or incomplete data- Social Networking Analysis – Big Data Analysis - Role of Data Scientist in Business & Society - Role of Artificial Intelligence and Intelligent Agents in e-business - Ethical and Legal considerations in Business Analytics

(15 Hours)

Module IV

Socio - Cyber Informatics: IT and society - Digital Divide – Digital natives-Cyber space- New opportunities and threats - Cyber ethics - Cyber-crimes -Types - Cyber Laws – Organisations related with cyber laws-Cyber addictions - Information overload - Health issues - e-waste and Green Computing –Recent E-governance initiatives in India

(15 Hours)

Module V

Digital Marketing : Introduction to Digital marketing Environment –meaning & Concept – Need for digital marketing – Advantages and disadvantages of digital marketing -Trends in digital marketing- Types of digital marketing – Business models in digital marketing Business to Business (B2B), Business to Customer (B2C), Customer to Customer (C2C), Business to Employees (B2E), Business to Government (B2G) - Online advertising - types of online advertising - Top e-commerce websites around the world and its scenario in India. PPC (Pay per Click) advertising – Search engine Analytics – search engine ads – social media channels and ads

(20 Hours)

References Books:

1. Professional Business Skills – Lee Pelitz 2nd Edition
2. Peter Norton, Introduction to Computers, Tata McGraw Hill Private Limited, New Delhi, 2009.
3. Alan Evans, ITL ESL, Leslie Lamport, Dolores Etter, Darren George, Kenneth C Laoudon, Gary Rogers, Rainer Handel, INFORMATICS -Technology inAction, Pearson Education, Delhi, 2009.
4. V.Rajaraman, Introduction To Information Technology, PHI Learning Private Limited, New Delhi, 2009.
5. Daniel Minoli & Emma Minoli, Web Commerce Technology Hand Book, Tata McGrawHill, New Delhi, 2009
6. Godfrey Parkin, Digital Marketing: Strategies for online success, New Holland publishers Ltd, 2009
7. Damian Ryan, Understanding Digital marketing: Marketing strategies for Engaging the Digital generation, Kogan page, 3rd Edition, 2014
7. Jonah Berger, Contagious Why things catch on, Simon & Schuster, 2013
8. Turban E, Armson, JE, Liang, TP & Sharda, Decision support and Business Intelligence Systems, 8th Edition, John Wiley & Sons, 2007
9. Frank J. Ohlhorst, Big Data Analytics, 1st Edition, Wiley, 2012.
10. Efraim Turban, Ramesh Sharda, Jay Aronson, David King, Decision Support and Business Intelligence Systems, 9th Edition, Pearson Education, 2009
11. Microsoft Office 2007 Business Intelligence - Reporting, Analysis, and Measurement from the Desktop, Doug Harts, TATA McGraw-Hill Edition, 2008
12. Data Mining for Business Intelligence: Concepts, Techniques, and Applications in Microsoft Office Excel with XLMiner, Galit Shmueli, Nitin R. Patel, Peter C. Bruce,

Wiley Publication, 2010

13. Data Mining: Concepts and Techniques, Morgan Kaufmann Publication, 3rd Edition, 2011
Data Science for Business – What you need to know about data mining and data-analytic thinking, Foster Provost, Tom Fawcett, O’ Reilly Media Publication, 2013

SDC3BF11 LIFE INSURANCE OPERATIONS

Semester – III

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objectives:

- To Impart the knowledge of the principles of Life Insurance and their importance.
- To give exposure to the provisions of fire and Marine Insurance and their increasing importance.
- To provide skill and knowledge to become an insurance Agent.
- To understand various rules and regulations required for insurance business

Course outcomes

- Understand the concept of life insurance, its significance, and the underlying principles.
- Explain the underwriting process, including data collection and assessment.
- Compare different types of life insurance policies based on their features and benefits.
- Understand the administrative setup of life insurance companies in India and Identify the key documents involved in the life insurance process.
- Outline the key provisions of Insurance Act 1938, LIC Act 1956, and IRDA Act 1999.

Module 1

Introduction : Meaning- Difficulties, Risk and uncertainties-How insurance works- Human Assets- Social and economic significance-Principle of Protection and Investment. Life Insurance Principles:- Nature of Life Insurance contract –principles of Life Insurance-Caveat emptor, policy provisions-proof of age-Grace days Lapses, Revival, Surrender Value and paid-up Value with Calculation, Loan, Nomination and Assignment, Suicide Clause.

(10 hours)

Module II

Life Insurance Risk : Meaning Underwriting, Classification of risk-Physical ,Occupational and Moral, Financial underwriting-Data for underwriting Assessing the risk –Non-medical underwriting –Female Lives-underwriting by agent-Recent trends-Premium-Risk-Net-Gross-Level and extra-premium calculation-Life Fund, Actuarial valuation and Bonus.

(10 hours)

Module III

Life Insurance Products: Whole life and endowment polices-some popular plans-Term assurance-Level Term, Increasing Term, Decreasing Term, Releasable Term, Convertible Term-Marriage endowment-Money backsingle premium-Joint Life-Children plans-Industrial assurance plan-salary saving plan-Annuities-Ulip-Concept fund investment- comparison with traditional-insurance-Rider

(15 hours)

Module IV

Insurance Documentation and Administration: Life Insurance documents-proposal form-personal Statements-First Premium receipt-Life insurance policy-Renewal premium receipt-renewal notices, Agents reports, Medical report-Present administrative set up of Life Insurance Corporation of India and other Private Companies.

(15 hours)

Module V

Settlement of Claims: Procedure of settlement of claim-Calculation of Claim, Early claims- Time bar clams-claim Concessions-presumption of death, accident and disability benefits, Insurance Legislation in India : A brief study of Insurance Act1938,L.I.C.Act1956,Role of Insurance Development and Regulatory Authority (IRDA) of India1999-Amendments-2000 -2002 and Consumer Protection Act-Ombudsman.

(10 hours)

References:

- Stratadigm Workbook developed for the B.Voc. program IRDAPublications

SDC3BF12 BANKING AND FINANCIAL SERVICES

Semester – III

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objective:

- To familiarize the students with the basic concepts and practice of banking and the financial services
- To understand the regulatory frame work governing Banking and Financial Services in India.
- To familiarize various financial products and services offered by banks and financial institutions.

Course Outcome

- Know basics of Banking and its Functions
- Understand about basic terminology and innovations in Banking and Finance
- The learners will be able to remember and understand the various financial services
- Able to apply financial concepts, theories and tools and will be in a position to evaluate the legal, ethical and economic environment related to financial services.
- Equipped with knowledge of the latest trends in the financial services industry, enabling them to make informed decisions and adapt to the evolving market dynamics.

Module I

Introduction to Banking- Meaning and Definition-Classification of Banks – Functions of Commercial Banks- Primary and Secondary- Reserve Bank of India-Functions of RBI- Banking Ombudsman Scheme.

(10 Hours)

Module II

Innovations in Banking – Social Banking- E-Banking –ATM - CORE – ECS – EFT – RTGS NEFT – SWIFT – Mobile banking – Precautions in mobile banking –KYC- internet banking - Credit and Debit

Cards- NPA – CIBIL- Financial Inclusion

(18 Hours)

Module III

Financial services – need for financial services, various types of financial service: Fund based and Non-Fund based. (12 hours)

Module IV

Merchant Banking- Functions- Venture capital- Features- types- leasing – types- Factoring – types (10 hours)

Module V

Mutual funds-Meaning-Types-, Securitization- Credit rating-Agencies-Procedure of credit rating- Recent trends in financial services (10 hours)

Reference Books

- Banking- Theory, Law and Practice, Gorden and Natarajan.
- Banking- Theory, Law and Practice, Nirmala Prasad and Chandradas.
- Bhole L. M. : Financial Markets and Institutions
- Bharathi.V. Pathak : Indian Financial System
- Vasanth Desai : Indian Financial System
- Khan M. Y : Financial Services.
- N. K.Gupta, Monika Chopra, Financial Markets, Institutions and Services

SDC3BF13 MANAGEMENT ACCOUNTING

Semester – III

Total Hours: 60

Credits: 4

Internal 20, External 80

Course Objectives

- To enable the students to understand the concept and relevance of Management Accounting.
- To provide the students an understanding about the use of accounting and costing data for planning, control, and decision making.

Course Outcomes

- Understand the concept and scope of management accounting.
- Prepare and analyze comparative, trend, and common size statements.
- Calculate and interpret various financial ratios
- Understand the significance of fund flow and cash flow analysis for managerial decision making
- Apply marginal costing concepts to managerial decision making.

Module I

Management Accounting: Nature and Scope - Difference between cost Accounting, Financial accounting and Management accounting - Recent trends in Management Reporting.

(10 Hours)

Module II

Analysis and Interpretation of Financial Statements: Meaning - Types and Methods of Financial Analysis - Comparative Statements - Trend Analysis - Common size Statements (a general discussion only).

(10 Hours)

Module III

Ratio Analysis: Meaning - Nature - uses and limitations of Ratios -Liquidity, Profitability, Turnover, Solvency, Leverage. Market test Ratios. Construction of Financial Statements from ratios - Judgment of financial stability through ratios - (Focus to be given to problems solving and Interpretation skills)

(15 Hours)

Module IV

Fund Flow and Cash Flow Analysis: A. Fund Flow Statements: Meaning and concept of Fund - Current and Non Current Accounts - Flow of fund - Preparation of Fund Flow statement - Uses and Significance. B. Cash Flow Statement: Difference between Fund flow Statement and Cash flow Statement - Preparation of Cash Flow Statement as per AS - 3 Norms - Direct and Indirect methods
(15 Hours)

Module-V

Managerial Decision making with the help of CVP Analysis : Marginal Costing - Fixed Cost- Variable Cost - Contribution - P/V Ratio - Break Even Analysis - Algebraic and Graphic presentation - Decision making : Fixation of Selling Price - Exploring new markets - Make or Buy - Key Factor - Product Mix - Operate or Shutdown.
(10 Hours)

Reference Books:

1. Dr. S.N. Maheswari : Management Accounting.
2. Saxena : Management Accounting.
3. Made Gowda : Management Accounting.
4. Dr. S. N. Goyal and Manmohan : Management Accounting.
5. B.S.Raman: Management Accounting.
6. R.S.N. Pillai and Bagavathi : Management Accounting.
7. Sharma and Gupta : Management Accounting

SDC3BF14(P) ADVANCED EXCEL - LAB

Semester : III

Total Hours : 60

Credits : 4

Internal 20, External 80

Course Objectives

- To enable the students to acquire basic knowledge in the computerized accounting systems and its applications in the area of business.
- At the end of the course the student will be able to work in Spreadsheets (with

regarding to analysis and report preparation) confidently.

Course Outcomes

- Gain an in-depth knowledge in accounting using spreadsheets
- Analyse Accounts using Financial Formulas
- To familiarize the students for adding graphs in spreadsheet
- Understand usage of Macros

Module I

Introduction-Entering Clipboard and Font Ribbons-Text Alignment-Conditional Formatting- Table Formatting and Cell Styles-Managing Cell Formatting and Text Editing-Pivot Tables and Pivot Charts (20 Hours)

Module II

Adding Graphics to Spreadsheets- Chart Creation and Formatting Charts-Text Formulas- Page layout Menu-View Menu-Lookups Values-Sort Filter and Remove Duplicates-Protecting Data (10 Hours)

Module III

Saving A Workbook-Macros- Modifying Rows and Columns-Understanding Formulas (Advanced Excel)-Developer Tab (Advanced Excel)-File Printing Gst Bill in Excel (10 Hours)

Module IV

Excel Formula, Function, And Computation IF LOGICAL, SUM IF, SUM IFS, SUMS Excel Hlookup And Vlookup Function- Handling And Editing Survey Research Data For Analysis Using Excel- Handling Multiple Response Variables Used In Survey Research-Excel Chart And Graphs- Excel Gantt Chart,- Pivot Tables & Pivot Charts.- Excel Statistics And Data Analysis- Descriptive Statistics- Correlation- Regression (20 Hours)

Reference Books

1. Ron Mansfield, Working in Microsoft office, Tata Me Graw Mill (2008)
2. Ed Bott, woody Leonard, Using Microsoft Office 2007, Pearson Education (2007)
3. R.K.Taxali, PC Software Made Simple.

SDC3BF15 (P) FINANCIAL ANALYSIS AND BUDGETORY CONTROL -LAB

Semester: III

Total Hours : 45

Credits: 3

Internal 15, External 60

Course objectives:

- To familiarise students with the various concepts and element of cost.
- To create cost consciousness among the students

Course Outcome:

- Acquiring skills of making various financial statements by making use of softwares

Exercises:

- Prepare financial statements of various companies
- Calculate profitability ratios, liquidity ratios and solvency ratios Prepare cash flow and fund flow Statements of a company Prepare a family budget
- Prepare a sample budget for a company Bank reconciliation statements
- Prepare Chart of Accounts
- Prepare Sales and Accounts Receivables Prepare Purchases and Accounts Payables Prepare Debit Notes and Credit Notes
- Value the stock using LIFO and FIFO methods

Reference:

- Financial Analysis- Steven Economic and financial analysis

SDC3BF16 (P) LIFE INSURANCE LAB

Semester: III

Total Hours : 45

Credits: 3

Internal 15, External 60

Course Objectives:

- To provide a basic awareness of the use of life insurance
- To make an understanding of the concepts of insurance

- To make an understanding of the mechanics of insurance

Course outcome:

- Familiarize with various types of life insurance policies
- Procedures involved in operating various types of life insurance policies

Course Details :

- Visit the Websites of five different Insurance Companies Offering life Insurance. Get details of the various policies offered by them.
- Prepare a Comprehensive Report for each of these Companies Covering the following:
- Insurance products best suited for the different life stages – take five examples like young executive having joined job after studies, young married woman with one small child, middle aged man having two school going children and one dependent parent, Elderly lady staying alone with no dependents, member of the armed forces in mid 30s
- From the chart above, recommend the best suited life insurance policy to each of them. List the documents to be submitted for applying for each type of insurance and help them
- Fill out the application form. You can obtain sample application forms from the relevant insurance company.
- Explain the claims procedure along with requirements for claiming insurance at the time of occurrence of the insured event.
- Create detailed profiles of five of your neighbors and friends, in terms of their demographics, risk appetite and insurance requirements.
- Prepare a comprehensive report for each of these individuals covering the following:
 - a) Insurance products best suited for their requirements and give the rationale for the same.
 - b) Detail the regulatory aspects of each of the recommended types of insurance from an investor protection point of view.
 - c) List the documents to be submitted for applying for each type of insurance and help them fill out the application form. You can obtain sample application forms from the websites of any of the leading general insurance providers in India.

- d) Explain the procedure along with requirements for claiming insurance at the time of occurrence of the insured event.

AUDIT COURSE – 3rd SEMESTER
(AUD3E03) HUMAN RIGHTS

Module I - INTRODUCTION TO HUMAN RIGHTS

Evolution, Nature, Philosophical and Historical foundation of Human Rights, National Human Rights Commission, State Human Rights Commission

Module II – CONSTITUTION OF INDIA AND FUNDAMENTAL RIGHTS

Right to Equality, Right to Freedom, Right against Exploitation, Right to Freedom of Religion, Cultural and educational rights, Rights to Constitutional Remedies.

Module III - INTERNATIONAL HUMAN RIGHTS

Evolution of human rights and duties on the international plane, The United Nations Charter and the development of human rights Provisions of the Charter, Universal Declaration of Human Rights 1948, International Covenant on Civil and Political Rights 1966 and other major UN instruments on human rights (Conventions on Women's Rights, Rights of the Child, Torture)

Module IV - HUMAN RIGHTS COMMISSION FOR WOMEN AND CHILDREN

Women Rights - National Commission for Women (NCW), Kerala Women Commission (KWC), Legal Aid for Women, Laws for protection of women

Child Rights - National Child Rights Protection Council, National Commission for Protection of Protection of Child Rights (NCPCR), Legal Aid, LokAdalats, Public Interest Litigation Laws for the Protection and Care of Children

Module V - HUMAN RIGHTS FOR MINORITIES, SC AND ST

Special Laws and Policies: National Commission for Minorities Act (1992). Minority Rights in India, The Nation- Building Project and Minorities, Communal Mobilization and Minority's Rights. National Commission for Scheduled Tribes (NCST), National Commission for Scheduled Castes (NCSC)

**SEMESTER IV
NSQF LEVEL 6**

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
4.1	A13	A13-EDP	4	20	80	100	4		4
4.2	A14	A14 –Banking and Insurance	4	20	80	100	4		4
4.3	SDC4BF17	Auditing	3	15	60	75	3		3
4.4	SDC4BF18	Banking services and Microfinance	4	20	80	100	4		4
4.5	SDC4BF19	Goods and Service Tax	4	20	80	100	4		4
4.6	SDC4BF20(P)	Micro Finance Operations -Lab	4	20	80	100		4	4
4.7	SDC4BF21(P)	GST Lab	3	15	60	75		3	3
4.8	SDC4BF22(Pr)	Mini Project / Internship for one month	4	20	80	100		4	4
4.9		Audit course IV- Gender Studies							
Semester IV Total			30			750	19	11	30

A13 ENTREPRENEURSHIP DEVELOPMENT

Semester: 4

Total Hours: 60

Credits: 4

Internal: 20, External: 80

Course Objectives:

- To familiarize the students with the concept of entrepreneurship.
- To identify and develop the entrepreneurial talents of the students.
- To generate innovative business ideas in the emerging industrial scenario.

Course Outcome

- Understand the concept of entrepreneurship, its significance in economic development, and the role of various entrepreneurial support institutions.
- Identify the characteristics and functions of entrepreneurs, and analyze the factors affecting entrepreneurial growth.
- Analyze the different types of entrepreneurs and the challenges faced by women entrepreneurs.
- Evaluate the role of government policies and programs in promoting entrepreneurship.
- Develop a comprehensive understanding of Micro, Small, and Medium Enterprises (MSMEs) and their contribution to the economy.
- Assess the feasibility of entrepreneurial ventures through market analysis, financial evaluation, and project report preparation.
- Apply the knowledge gained to identify business opportunities, develop project proposals, and navigate the regulatory environment for setting up a business.

Module I

Concepts of entrepreneur: Entrepreneur- Definitions - Characteristics of entrepreneur- Classification of entrepreneur-Entrepreneurial traits -Entrepreneurial functions - role of entrepreneurs in the economic development - Factor effecting entrepreneurial growth – Entrepreneurship – Meaning – definition - Entrepreneur vs Intrapreneur - Women Entrepreneurs - Recent development – Problems - Entrepreneurial Development Programmes- Objectives of EDP - Methods of training - Phases of EDP.

(15Hours)

Module II

Institutional support and incentives to entrepreneurs- Functions of Department of Industries and Commerce (DIC) - Activities of Small Industrial Development Corporation (SIDCO)- Functions of National Small Industries Corporation(NSIC)- Functions of Small Industries Development Bank of India (SIDBI) - Khadi Village Industry Commission (KVIC)-Small Industries Service Institute (SISI)- Functions and services of Kerala Industrial Technical Consultancy Organisation (KITCO)- Activities of Science and Technology Entrepreneurship Development Project (STEDP)-Strategies of National entrepreneurship Development Board (NEDB) -Objectives of National Institute for entrepreneurship and small business development (NIESBUD) - Techno park-Functions of techno park Incentives- Importance- Classification of incentives – Subsidy - Types of Subsidy

(17 Hours)

Module III

Micro Small and Medium Enterprises- Features- Objectives- Importance- Role of SME in the economic development- MSME Act 2006- Salient features- Credit Guarantee Fund Trust Scheme for MSMEs - Industrial estates-Classification-Benefits- Green channel- Bridge capital- Seed capital assistance-Margin money schemes –Single Window System- Sickness- Causes –Remedies- Registration of SSI

(15 Hours)

Module IV

Setting up of Industrial unit-(Only Basic study) Environment for Entrepreneurship – Criteria for selecting particular project- Generating project ideas-Market and demand analysis- Feasibility study- Scope of technical feasibility- Financial feasibility- Social cost benefit analysis-Government regulations for project clearance-Import of capital goods- approval of foreign collaboration- Pollution control clearances- Setting up of micro small and medium enterprises-Location decision-Significance.

(18 Hours)

Module V

Project Report - Meaning-Definition - Purpose of project reports-Requirements of good report - Methods of reporting - General principles of a good reporting system - Performa of a project report - Sample project report. (The preparation of sample project report shall be treated as an assignment of this course).

(15 Hours)

Reference Books:

1. Shukla M.B. Entrepreneurship and small Business Management, Kitab Mahal Allahabad.
2. Sangram Keshari Mohanty, Fundamentals of entrepreneurship, PHI, New Delhi.
3. Nandan H. Fundamentals of Entrepreneurship, PHI, New Delhi.
4. Small-Scale Industries and Entrepreneurship, Himalaya Publishing, Delhi
5. C.N.Sontakki, Project Management, Kalyani Publishers, Ludhiana.
6. Sangam Keshari Mohanty. Fundamentals of Entrepreneurship, PHI, New Delhi
7. Peter F. Drucker- Innovation and Entrepreneurship.
8. Vasanth Desai, Small Business Entrepreneurship, Himalaya Publications.
9. MSME Act 2006.

A14 BANKING AND INSURANCE

Semester : 4

Total Hours: 60

Credits: 4

Internal: 20, External: 80

Course Objectives:

- To enable the students to acquire knowledge about basics of Banking and Insurance.
- To familiarize the students with the modern trends in banking.

Course Outcome

- Understand the fundamentals of banking .
- Differentiate between various types of negotiable instruments, especially cheques and drafts.
- Explain the concept of e-banking and its various components and execute electronic fund transfers through various channels.
- Identify various types of insurance products and their key features.
- Understand the key provisions of life insurance contracts, including proposal, policy, assignment, nomination, title, and claims.

Module I

Introduction to Banking : Meaning and definition - Origin and development of banking – Customer of a bank - Structure of banking in India - Banks and economic development - Functions of commercial banks (conventional and innovative functions) - Central bank –RBI – Functions - Emerging trends in banking. Activity: List out the name of banks as per their different category Assignment: Procedure for creating an account in a bank

(15 Hours)

Module II

Negotiable Instruments : Definition - Characteristics - Types - Parties to negotiable instruments - Cheques - Types of cheques - Crossing of cheques - Drafts - Cheque vs. Draft Endorsement - Significance - Regularity of endorsement - Liability of endorser -Electronic payments. Activity / Assignment:

- Writing of cheque , writing of challan for Demand Draft

- Procedures for a Bank Loan. (15 Hours)

Module III

E-Banking-centralized online real time electronic banking (CORE)-Electronic Clearing service (ECS) - Electronic Fund Transfer - Real Time Gross settlement (RTGS)—National Electronic Fund transfer (NEFT)- society for worldwide interbank financial tele communication (SWIFT) - E-cheque - Any Time Money - ATM.s- Credit card - Debit card-smart card - Internet banking - mobile banking - Tele-banking - financial inclusion -recent initiatives in financial inclusion.

Activity / Assignment:

- Chelan filling for RTGS, EFT and NEFT
- Different types of Cards, the Procedure for application of different cards and the Procedure for blocking cards
- Procedure for application or activation of net banking, m-banking and tele-banking.

(20 Hours,)

Module IV

Introduction to insurance: Concept - need of insurance-insurance as a social security tool - insurance and economic development-principles of insurance - various kinds of insurance - life and general insurance (fire, marine, medical, personal accident, property and motor vehicle insurance) - features-life insurance Vs. general insurance. Activity / Assignment: List out different names of insurance companies

(15 Hours)

Module V

Life insurance-law relating to life insurance-general principles of life insurance contract, proposal and policy—Assignment and nomination - title and claims - general insurance - law relating to general Insurance - IRDA - powers and functions - insurance business in India. Case Study: Preparation of a proposal for life insurance and how to claim insurance in case of any accident, death or damage.

(15 Hours)

Reference Books:

1. Sheldon H.P : Practice and Law of Banking.

2. Bedi. H.L : Theory and Practice of Banking.
3. Maheshwari. S.N. : Banking Law and Practice.
4. Shekar. K.C : Banking Theory Law and Practice.
5. Pannandikar & Mithami': Banking in India.
6. Radhaswamy & Vasudevan: Text Book of Banking.
7. Indian Institute of Bankers (Pub) Commercial Banking Vol-I/Vol-II (part I& II)Vol- III.
8. Varshaney: Banking Law and Practice.
9. Dr. P. Periasamy: Principles and Practice of Insurance Himalaya Publishing House, Delhi.
10. Inderjit Singh, Rakesh Katyal & Sanjay Arora: Insurance Principles and Practices, Kalyani Publishers, Chennai.
11. M.N. Mishra: Insurance Principles and Practice, S. Chand & Company Ltd, Delhi.
12. G. Krishnaswamy : Principles & Practice of Life Insurance
13. Kothari & Bahl: Principles and Practices of Insurance
14. B.S. Khubchandani, "Practice and Law of Banking", Mac Millan India Ltd
15. K.C. Nanda, "Credit Banking", Response Book, Sage Publication, 1999

SDC4BF17 AUDITING

Semester : 4

Total Hours: 45

Credits: 3

Internal: 15, External: 60

Course Objective:

- To provide knowledge of auditing principles and techniques.
- To familiarize students with audit procedures and vouching.
- To provide knowledge about recent trends in auditing.

Course Outcome:

- Define auditing, its objectives, principles, and techniques.
- Evaluate the valuation and verification of assets and liabilities.
- Describe the concept of internal control, internal check, and internal audit, and differentiate between them.
- Evaluate the impact of emerging trends and technologies on the auditing profession.

Module I:

Auditing- Meaning –Objects- Basic Principles and Techniques- Auditing and Investigation- Classification of Audit- Audit Planning- Qualities of an Auditor- Advantages and Limitations of Audit.

(10 hours)

Module II:

Audit procedures: Vouching- definition- Features- Examining Vouchers- Vouching of cash book- Vouching of trade transactions- verification and valuation of assets and liabilities: Meaning- Definition and objects- vouching Vs verification- Verification and valuation of different assets and liabilities.

(15 hours)

Module III:

Internal Control- Internal check- Internal Audit- Definitions- Necessity- Difference between internal check and Internal control- Fundamental principles of internal check- Difference between internal check and Internal Audit- Special areas of Audit: Tax audit and Management Audit.

(15 hours)

Module IV:

Recent trends in Auditing- Relevant auditing and Assurance Standards (AASs)- Rights –Duties and liabilities of Auditor- Audit committee – Auditor’s Report- Content and Types- Auditor’s Certificate.

(10 hours)

Reference Books:

1. Institute of Chartered Accountants of India, Auditing and Assurance Standards, ICAI, New Delhi
2. Relevant Publications of ICAI on Auditing (CARO)
3. Gupta, Kamal and Ashok Arora, Fundamentals of Auditing, Tata Mc-Graw Hill Publishing Co. Ltd, New Delhi.
4. Ghatalia, S.V., Practical Auditing, Allied Publishers Private Ltd., New Delhi.
5. Singh, A. K. and Gupta Lovleen, Auditing Theory and Practice, Galgotia Publishing Company.

SDC4BF18 BANKING SERVICES AND MICROFINANCE

Semester: 4

Total Hours: 60

Course Objectives:

This course is designed to help students to get a basic understanding of

- The business of banking
- The different types of banks
- The role of Central Banks
- Micro Finance companies and their importance in a country like India

Course Outcome:

- Analyze the banker-customer relationship and basic banking products and services.
- Identify key mainstream microfinance institutions and recent developments.
- Analyze the legal forms and organizational structure of MFIs.
- Analyze accounting practices followed in microfinance institutions
- Evaluate the role of Institutional Conduct Guidelines and Client Protection Guidelines in preventing fraud.

Module 1:

Banking: - Overview of the BFSI domain in India - Role & importance of banks in an economy Banker-Customer relationship- Overview of basic banking products & services- Financial inclusion & exclusion - Meaning , Source, Programs Of Financial Inclusion - Special Products of Financial Inclusion- Challenges of Financial Inclusion -Financial Inclusion Index

15 Hours)

Module II

Microfinance – Introduction & Overview -Need for & importance of microfinance-what is microfinance- Evolution and History of microfinance in India-Mainstream microfinance institutions-Recent Development of Micro finance – Banking Correspondent Model And Banking Facilitator-Micro Finance Bill (15 Hours)

Module III

Different models of microfinance/SHGs – what they are and why they are important-MFIs and legal

forms- Typical organization structure of MFs - Typical Products & Services - Customers served

(10 Hours)

Module IV

Financial Reporting Of Microfinance -Types Of Sources - Accounting Practices Followed- Financial Reporting- Users Of Financial Reports-Methods Of Accounting-Applicability Of Accounting Standards- Taxation In Microfinance Section 25 Companies (Ref. Section 8 Under Companies Act 2013- NBFC And Other Local Banks

(10 Hours)

Module V

Frauds In Microfinance -Ways Of Undertaking Frauds - Conditions and Reasons of Fraud In Micro Finance Institutions -Code Of Conduct For Microfinance Institutions-Institutional Conduct Guidelines and Client Protection Guidelines

(10 Hours)

Reference Books:

- Essential Reading: Stratadigm Workbook developed for the B.Voc.
- Adams, D. W., D. H. Graham, et al. (1984). Undermining Rural Development with Cheap Credit. Boulder, Colorado, Westview Press.
- ActionAid - Kenya, 適ariobangi Savings and Credit Programme,
- Fuglesang and D. Chandler, Participation as a Process - what we can learn from Grameen Bank, NORAD, Oslo, 1986
- RBI Guidebook for Microfinance
- Micro Finance Bill

SDC4BF19 GOODS AND SERVICE TAX

Semester: 4

Total Hours: 60

Credits: 4

Internal: 20, External: 80

Course Objectives:

- To provide an in depth study of the various provisions of indirect taxation laws and their impact on business decision-making

Course Outcome

- Understand the fundamental concepts of taxation, differentiating between direct and indirect taxes.
- Grasp the dual structure of GST in India, including the concepts of SGST, CGST, IGST, and UTGST.
- Comprehend the concept of GST, such as goods, services, supplier, business, manufacture, casual taxable person, aggregate turnover, input tax, and output tax.
- Define key terms related to IGST, such as integrated tax, intermediary, location of the recipient and supplier of services, and output tax.
- Differentiate between inter-state and intra-state supply.

Module I

Indirect taxes-Introduction – Direct Tax – Indirect Tax - Meaning and Nature - Special features of Indirect Taxes- - Advantages and Disadvantages of Indirect Taxes.

(10 Hours)

Module II

Good and Service Tax Introduction – Meaning - Need for GST - Advantages of GST - Structure of GST in India – Dual concepts - SGST-CGST-IGST-UTGST- Types of Rates under GST – Taxes subsumed under State Goods and Services Tax Act 2017- Taxes subsumed under Central Goods and Services Tax Act 2017.

(10Hours)

Module III

Levy and Collection under TNGST/CGST Acts - Meaning of important terms: Goods, services, supplier, business, manufacture, casual taxable person, aggregate turnover, input tax and output tax. Concept of supply - Composite and Mixed supplies - Composition Levy - Time of supply of goods and services- Value of Taxable supply. Input Tax credit - Eligibility and conditions for taking input credit- Reverse charge under the GST Registration procedure under GST- Filing of Returns.

(15 Hours)

Module IV

Levy and Collection under The Integrated Goods and Services Tax Act 2017- Meaning of important terms: Integrated tax, intermediary, location of the recipient and supplier of services, output tax.

(10 Hours)

Module V

Levy and Collection of Tax- Determination of nature of Supply- Inter-State supply and Intra- State supply-Place of Supply of Goods or Services - zero-rated supply.

(15 Hours)

Reference books

1. Indirect Taxes - V.S.Datey. Taxmann Publication(p) Ltd.New Delhi
2. Indirect Taxation - V.Balachandran. Sultan Chand & Co. New Delhi
3. Indirect Tax - V.K.Gupta,
4. Indirect Taxes:GST and Customs Laws - R.Parameswaran and P.Viswanathan

SDC4BF20(P) MICROFINANCE OPERATIONS LAB

Semester : 4

Total Hours: 60

Credits: 4

Internal: 20, External: 80

Course Objectives:

- The course will explain the several alternative means of financing like micro financial institutions and self-help groups who have come into the picture both for profit and non-profit outlook in rural financing.
- Helps the students to build knowledge and skills essential for taking up operations related responsibilities in the MFI industry.

Course Outcome:

- Identifying the role of microfinance
- Identify reasons for intervening or not intervening in microfinance

Exercises:

1. Credit & Credit Operations
2. Aspects of MFI Credit
3. Credit delivery methodologies
4. Loan Application / Loan Prospecting / Loan Approvals / Loan Documentation
5. Loan Disbursements /Loan Collections & Recoveries
6. Data Management
7. Ethical issues
8. Skills for Success in MFI Roles: Communication and Interviewing Skills/Borrower Profiling SkillCounselling and Financial Advising Skills/Time Management Skill Sales & Marketing Skills/Cross Selling Skills

A visit to a small, as well as a well established Micro-Credit agency and consider the following.

1. To know how they operate
2. Visit to a group financed by one of the Micro-Finance credit agents and an SHG financed by

one of the commercial Banks and make a comparison between them in respect of
(a) Regular Savings (b) periodical meetings (c) Maintenance of accounts (d) economic activities (e)
repayment (f) earnings etc.,(g) Maintaining Minutes book

3. Revolving Fund
4. Book keeping and Maintenance of accounts
5. A mock exercise of an SHG covering the above said aspects.

Back Office Operations Understanding the role. & importance of back office operations in an MFI
Understanding the importance of data management in the back office. Customer Account Management--
Overview of Management Information Systems

SDC4AT21(P) GST LAB

Semester: 4

Total Hours: 45

Credits: 3

Internal: 15, External: 60

Course Objectives:

- To acquire concept of indirect taxation.
- Enable the students to understand the practical application of GST

Course Outcome:

- To acquire practical knowledge regarding GST
- To study voucher entries

Exercises:

- Determine the structure of GST
- Create Accounting Vouchers in Tally with GST
- Create different GST Invoices in Tally
- Create GST E-Way Bill in Tally
- Prepare table showing the GST rates of various services

SDC4BF22 (Pr) INTERNSHIP / MINI PROJECT FOR ONE MONTH

Semester : 4

Total Hours: 60

Credits: 4

Internal: 20, External: 80

Every student may opt for a 20 days internship in audit practices in any of the auditing firms, auditor, commercial organizations, private organizations, etc, or a mini project in the college itself with the guidance of the faculty at the department. Each student should submit their Project Report (in duplicate) within a period of two weeks at the department. This period shall be counted from the last date of completion of their Training. The supervisor in the organization under whose guidance the training is carried out will be required to grade the student's report.

An Internship Completion Certificate from the organization in which the student is undergoing internship should also be submitted at the Department. External Evaluation may be done by the external examiner after evaluating the internship report or project report submitted by the students. The mark distribution for Internship/Project shall be in the following pattern.

Course Content:

- Ledger scrutiny
- Balance Confirmation with supporting documents
- Vouching and preparation of financial statements etc.
- Error checking like error of commission, omission etc.
- Examining the system of internal check.
- Checking the arithmetical accuracy of books of accounts, verifying it.
- Verifying the authenticity and validity of transactions.
- Confirming existence and value of assets and policies

AUDIT COURSE 4th SEMESTER

GENDER STUDIES (AUD4E04)

MODULE I : Gender and Gender Studies

Origin and Development of Gender Studies, Gender Studies in National and International Settings, Objectives and Relevance of Gender Studies- Social Construction of Gender: Sex and gender, Gender Difference, Gender Inequality, Gender Bias, Gender Discrimination- Gender Socialization: Construction of Femininity and Masculinity, Equality and Difference, Gender Identity and Self Image, Gender Roles, Segregation and Ranking.

MODULE II : Gender and Economy

Gender and Economy: Economic Inequality, Productive and Unproductive work, Visible and Invisible Work, Paid and Unpaid Work- Sexual Division of Labor: Private-Public Dichotomy, organized and unorganized sector. Feminization of Work, New Economic Policy and its impact on Women- Women and Work: Production vs. Reproduction, Household Work, Women's Work and Technology

MODULE III : Major Gender Issues

Gender and Family: Gender Role Divisions, Domestic violence: physical, sexual, psychological and verbal, Denial of reproductive rights, Female Genital Mutilation (FGM), Dowry harassment and death, Child abuse- Gender issues: Sexual exploitation, Rape, Prostitution, Sex Tourism, Sexual Harassment, Media violence- Women and Health: Early marriage and early motherhood. Ill-health, Mortality and Morbidity, Factors influencing health, Problems of destitute and aged women

MODULE IV: Status of women and Challenges to Development

Social and Economic Status of Women: Women in third world societies with special reference to India- Political and Religious Status of Women: Cultural and Religious prominence, Political participation and Power- Factors influencing the status of women: Illiteracy and low education, Denial of access to resources, Selective abortion and female infanticide.

MODULE V: Women Empowerment and gender equality

Empowerment and need for empowerment: Quality of Life Perspective and Contribution of Women- Various facets for empowerment: social, economic, educational, legal, political empowerment- Empowerment Programmes: Government Empowerment Schemes and hindrances in the path of Women empowerment.

MODULE VI : Women and Development policies and programmes

Gender and Politics: Political Role and Participation of Women in India, Women's Reservation Bill, and Laws related to women's property rights and inheritance, conditions of work and pay- National policies and programs: Feminist standpoint of development policy, Gender analysis of development policy, engendering development policies- Critical review of women development programs in India-Role of non-state actors, Role of NGOs – Development initiatives, Self Help Groups, Micro finance and micro enterprises, Kudumbasree- Women development: International initiatives, Copenhagen conference, Nairobi Conference, Beijing Conference, Mexico City conference

SEMESTER V NSQF LEVEL 7									
C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
5.1	SDC5BF23	Electives E1:Marketing Management E2:Working Capital Management E3:Financial Management	4	20	80	100	4		4
5.2	SDC5BF24	Legal and Regulatory aspects of banking	4	20	80	100	4		4
5.3	SDC5BF25	Corporate Accounting	4	20	80	100	4		4
5.4	SDC5BF26	Retail banking	3	15	60	75	3		3
5.5	SDC5BF27	Cost Accounting	4	20	80	100	4		4
5.6	SDC5BF28	Electives E4:Human ResourceManagement E5:Risk Management and insurance	3	15	60	75	3		3
5.7	SDC5BF29(P)	Peachtree -Lab	4	20	80	100	1	3	4
5.8	SDC5BF30(P)	Cost Accounting - Lab	4	20	80	100		4	4
Semester V Total			30			750	23	7	30

SDC5BF23 E1: MARKETING MANAGEMENT

Semester V

Hours 60

Credit 4

Internal 20 External 80

Course Objectives

- To provide basic knowledge about the concepts, principles, tools and techniques of marketing.
- To impart necessary knowledge that will help the student to choose a career in the field of

Marketing.

- To expose the students to the latest trends in marketing.

Course Outcome

- Understand and assess fundamental marketing concepts, consumer behavior : product, price, place, distribution
- Develop a comprehensive understanding of product management, including product levels and the customer value hierarchy.
- Evaluate the impact of direct and online marketing channels on customer experience.
- Develop integrated marketing communication plans to effectively reach target audiences.
- Evaluate the potential of m-commerce and its impact on marketing.

Module I

Marketing Management: The value of marketing–Core marketing concepts–The new marketing realities–Philosophy of marketing - Creating long term loyalty relationships – Marketing management tasks – Analyzing consumer markets-Factors influencing consumer behaviour-Buying decision process - market segmentation; bases for segmenting consumer markets – market targeting - marketing of services - rural marketing in India; potential, challenges and strategies.

(10 Hours)

Module II

Creating and Capturing Value: The fundamentals of product management; product levels; customer value hierarchy– Classification of product–Managing brands and brand equity- Product and Services differentiation-Product and brand relationships - Product Life Cycle Marketing Strategies - New product development-Packaging, labeling, Warranties and Guarantees. Pricing to capture value; setting the price; methods of pricing; pricing strategies; pricing for rural markets

(15 Hours)

Module III

Delivering Value: Distribution -marketing channels and value networks-role of marketing channels-

channel design and management decision-channel integration and system-conflict, cooperation and competition-Managing retailing, wholesaling and logistics-Direct and online marketing

(10 Hours)

Module IV

Communicating Value : Integrated Marketing Communications; role of marketing communication; developing effective communication; marketing communication mix - managing advertising; deciding on media and measuring effectiveness ; communicating to rural audience- Sales Promotion-Personal selling; principles of personal selling-Events and experiences-Public relation-Interactive marketing-word of mouth marketing

(10 Hours)

Module V

E-commerce and E-marketing: Concept and nature; Reason for growth of e-marketing - E-commerce marketing practices; types of E-commerce; E-commerce business models; E-commerce marketing strategies - M-commerce marketing practices- Electronic Payment System-Security issues in E-commerce.

(15 Hours)

Reference Books:

1. Philip Kotler, Kevin Lane Keller, "Marketing Management" (15e), Pearson India Education Services Pvt Ltd
2. V S Ramaswamy & S Namakumari, "Marketing Management" (Latest Edition)- McGraw Hill Education (India) Private Limited, New Delhi
3. S.A. Sherlekar, "Marketing Management-Concepts and Cases", Himalaya Publishing House Pvt Ltd
4. William J Stanton, "Fundamentals of Marketing", McGraw Hill Publishing Co, New York
5. Lamb. Hair, McDaniel, "Marketing", Cengage Learning Inc USA. 6. Rayport, Jeffrey F and

SDC5BF23 E2: WORKING CAPITAL MANAGEMENT

Semester V

Hours 60

Credit 4

Internal 20 External 80

Course Objectives

- To understand more about working capital management and its importance
- To know the importance of cash, receivables and inventory management in an organisation

Course Outcome

- Evaluate the importance of effective working capital management and its role and impact on value creation
- Learn more about the cash management
- Develop a knowledge about the account receivable management
- Apply corporate cash management, account receivables management and inventory management techniques to maximize shareholders value
- Investigate fund flow cycles and their impact on working capital management objectives

Module I

WORKING CAPITAL: - Working Capital Concepts - Need for and components of Working Capital
- Kinds of Working Capital - Determinants of Working Capital - Estimation of Working Capital requirements

15 hours)

Module II

Working Capital Cycle: - Working capital cycle- Structure of working capital cycle- Working capital

management- significance – difference between working capital management and fixed asset management

(10 hours)

Module III

Cash Management: - Cash management – significance- motives- objectives- strategies for cash management-

hours)

(10

Module IV

Receivables Management: - Cost of Maintaining Receivables- Benefits of Maintaining Receivables – Factors Affecting the Size of Receivables- Determinants of Credit Policy- Optimum Credit Policy

(10 Hours)

Module V

Inventory Management: - Role of inventories in working capital- Purpose of inventories- Types of inventory and cost associated with it- Techniques of Inventory Control: EOQ- Quantity Control - ABC Analysis for Value of Items Consumed

(15 hours)

Reference Books

1. Working Capital Management by Dr. A Murthy
2. Working Capital Management by V.K. Bhalla
3. Management of Working capital by Dr. S.P. Gupta
4. Working Capital Management – A Managerial Approach – by Abhijit Dutta

SDC5BF23 E3: FINANCIAL MANAGEMENT

Semester V

Hours 60

Credit 4

Internal 20 External 80

Course Objectives

- To familiarize the students with the concepts, tools and practices of financial management,
- To learn about the decisions and processes of financial management in a business firm.

Course Outcome:

- Students will be able to acquire the knowledge of financial management and different decisions related to finance
- Students will get an idea about capital budgeting
- Students will be able to know about the capital structure theories and leverages
- Students will be able to analyse the dividend decisions in an organization

Module I

Financial Management: meaning, nature and scope of finance; financial goals: profit maximization, wealth maximization; finance functions, -investment, financing and dividend decisions.

(10 hours)

Module II

Capital budgeting: nature of investment decision; investment evaluation criteria-net present value, internal rate of return, profitability index, payback period, accounting rate of return, NPV and IRR comparison; capital rationing; risk analysis in capital budgeting.

(15 hours)

Module III

Capital structure theories: traditional and MM hypotheses; determining capital structure in practice;

Capital structure planning. Cost of capital: meaning and significance of cost of capital; calculation of cost of debt, preference capital, equity capital and retained earnings; operating and financial leverage; measurement of leverages; effects of operating and financial leverages on profit.

(25 hours)

Module IV

Dividend decision-Types of dividend-dividend models-principles of dividend policy-practical aspects of dividend (10 hours)

Reference Books

1. PrasannaChandra,: Financial Management; Tata McGraw Hill, Delhi
2. Pandey, I.M.: Financial Management, Prentice Hall of India, New Delhi.
3. Dr. S.P. Gupta : Financial Management
4. Shashi K Gupta, R.K.Sharma, Neethi Gupta – Financial Management
5. Ravi M kishore: Fundamentals of Financial Management

SDC5BF24 LEGAL AND REGULATORY ASPECTS OF BANKING

Semester V

Hours 60

Credit 4

Internal 20, External 80

Course Objectives

- To acquire knowledge in the legal & regulatory framework of the banking system.
- To acquire knowledge in the various laws and enactments affecting day to day Banking Operations

Course Outcomes

Students will be able to

- Understand the regulatory framework governing the establishment, operation, and supervision of banks in India.
- Acquire knowledge of the legal and operational aspects of banking including the banker-customer relationship, secured transactions, and various banking products and services.
- Develop a comprehensive understanding of banking-related laws such as the Recovery of Debts Act, Securitization Act, Consumer Protection Act, and their implications for banking operations. Gain an in-depth knowledge in banking related laws
- Demonstrate a strong foundation in banking practices including credit appraisal, risk management, and compliance with regulatory requirements.
- Analyze and address legal and operational challenges faced by banks and financial institutions.

Module 1

Opening Of New Banks And Branch Licensing – Constitution Of Board Of Directors and Their Rights – Banks Share Holders and Their Rights – CRR/SLR Concepts – Cash/Currency Management – Winding Up – Amalgamation and Mergers – Powers To Control Advances – Audit and Inspection – Supervision and Control – Board for financial supervision – its scope and role – submission of returns to RBI etc

(15 Hours)

Module II

Legal aspects of banking operations: - Responsibility Of Paying /Collecting Banker Indemnities/Guarantees – Scope And Application – Obligations Of A Banker – Pre Cautions And Rights- Bill Finance, Lc And Deferred Payments –Modes Of Charging Securities – Lien, Pledge, Mortgage, Hypothecation Etc – Registration Of Firms/Companies – Creation Of Charge And Satisfaction Of Charge.

(15 Hours)

Module III

Banking Related Laws : Law of limitation -Provisions of Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and Financial Institutions Act - 1993 TDS Banking Cash

Transaction tax -Service Tax- Asset Reconstruction Companies -The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 -The Consumer Protection Act, 1986 Banking Ombudsman -Lok Adalats- Lender's Liability Act

(15 Hours)

Module IV

Commercial Laws with reference to banking operations: Indian Contract Act 1872 (Essentials Of contract- Types Of Contract -Indemnity, Guarantee, Bailment, Pledge and Agency Only) - The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller, Duties -Only) - The Companies Act, 1956 Definition - features of company- Types of Companies,- Memorandum- Articles of Association- Doctrines of Ultravires - indoormanagement and constructive notice

(15 Hours)

Reference Books

1. Legal and Regulatory Aspects of Banking by IIBF (Indian Institute of Banking and Finance)
2. Legal and Regulatory Aspects of Banking – JAIIB

SDC5BF25 CORPORATE ACCOUNTING

Semester V

Credits: 4

Total Hours: 60

Internal: 20, External: 80

Course Objectives

- To help the student with acquisition conceptual knowledge about the fundamentals of the corporate accounting.
- To equip students with Knowledge of Accounting Standard.

Course Outcomes

Students will be able to

- Apply IFRS and Ind AS standards to various accounting transactions.
- Prepare financial statements in accordance with IFRS and Ind AS.
- Analyze financial statements and understand the impact of accounting policies on financial performance.
- Understand the specific accounting requirements for banking companies and groups.
- Evaluate the financial position and performance of companies based on their financial statements.

Module I

Introduction To IFRS Convergence-Accounting Standards for Assets, Liabilities and Revenue: Accounting for tangible non-current assets (IAS 16 and Ind AS 16) -Accounting for intangible assets (IAS 66 38 and Ind AS 38) - Accounting for impairment of assets (IAS 36 and Ind AS 36) - Investment property (IAS 40 and Ind AS 40) Revenue from contracts with customers (IFRS 15 and Ind AS 115 - Provisions, contingent liabilities and contingent assets (Ind AS 37 and IAS 37)

(13 Hours)

Module II

- a. Redemption of Debentures: Meaning- Writing off of Discount on issue and loss on issue of debenture- Methods of redemption- Debenture redemption reserve- Lump sum payment- Sinking funds and Insurance Policy (Theory only)- Purchase of own debentures- For cancellation, Investment and Reissue- Exinterest and Cum-interest- Redemption by conversion- Journal Entries.
- b. Redemption of Preference Shares: Provisions for redemption- Sources used for redemption- Capital redemption reserve- Journal entries
- c. Bonus Shares: Cash Bonus- Capital bonus- provisions for the issue of bonus shares- Sources of bonus issue-Advantages of bonus issue- Journal entries and Balance sheet

- d. Buy back of shares: Meaning- Provisions for issue- Sources of buyback- Advantages of buyback- Book building - Journal entries and Balance sheet
- e Right Issue: Right of pre-emption – Calculation of value of right

(17 Hours)

Module III

Accounts of Banking Companies Bank accounts - Concept of Non-Performing Assets (NPA) - Preparation of Profit and Loss Account - Asset classification - Preparation of Balance Sheet.

(10 Hours)

Module IV

Consolidated Financial Statements (Ind AS 110): Group Companies and Group Structures– need for consolidation – Calculation of pre-acquisition Profit- Postacquisition profit- Calculation of Non-Controlling Interest – Calculation of Cost of Control (Goodwill) or Capital Reserve- - Preference Shares Issued by subsidiary-Revaluation of Fixed asset of Subsidiary(Simple problem Without other adjustment) Preparation of Consolidated Balance Sheet With Pre acquisition profit, Pre acquisition loss Post acquisition profit -Preparation of Consolidated Balance Sheet Without Intercompany Holding)

(20 Hours)

Reference Book

1. Chintan Patel, Bhupendra Mantri, Indian Accounting Standards, Taxmann Publications.
2. T. P, Ghosh, Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
3. B. D, Chatterjee, Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
4. ICAI, Study material of ICAI – Financial Reporting (Final level).
5. IASB, IFRS (Red Book).
6. M.C. Shukla, T.S. Grewal and S. C. Gupta, Advanced Accounts, S. Chand &Co., New Delhi.
7. S.N. Maheswari and S.K. Maheswari, Financial Accounting.
8. R.L. Gupta and Radhaswamy, Advanced Accounting, Sultan Chand & Sons, New Delhi.

9. Dr. Goyal V.K., Financial Accounting, Excel Books, New Delhi

SDC5BF26 RETAIL BANKING

Semester V

Hours: 45

Credits: 3

Internal: 15, External: 60

Course Objectives

- To understand the concepts and principles of retail banking
- To describe the retail banking business and its components
- To understand various retail banking products and services
- To familiarize with regulatory frameworks governing retail banking

Course Outcome:

Students will be able to

- Understand the importance of retail banking in the overall banking operations.
- Understand the product mix of a retail bank and its role in customer acquisition and retention.
- Analyze the relationship between customer requirements, service quality, and customer satisfaction.
- Develop retail banking strategies aligned with the bank's overall business objectives.
- Explain the legal framework for recovery of retail loans (SARFAESI Act, DRT Act, Lok Adalat).

Module I

Retail Banking: - Introduction to retail banking - Importance of retail line of business dimensions of retail banking - Retail banking channels - History and definition - Role within the bank operations- Applicability of retailing concepts- Difference between retail and cooperative banking

10 Hours)

Module II

Overview of products & services: - Deposit products - Loan products - Other third party products- Otherservices (5 Hours)

Module III

Operations in retail banking accounts:- Customer originated- Bank originated - Transactions originatedby others (10 Hours)

Module IV

Marketing In Retail Banking: Retail Strategies- Customer Relationship management - Stages in Customer Relationship Management Process - Regulations and compliance – Technology for Retail banking (10 Hours)

Module V

Other Issues Of Retail Bank: Securitisation- Mortgage Based Securities- Trends In Retailing- Demat Services-Phone Banking- Property Services-Investment Advisory/Wealth Management reverse Mortgage- Growth Of E-Banking- Cross Selling Opportunities-Recovery Of Retail Loans SARAFAESI Act- DRT Act- Use Of Lok Adalat Forum (10 Hours)

Reference Books

- Stratadigm Workbook developed for the B.Voc. Program
- Retail Banking by Keith Pon

SDC5BF27 COST ACCOUNTING

Semester V

Total Hours: 60

Credits: 4

Internal 20, External:80

Course Objective:

- To understand role and concept of cost accounting in the business management of manufacturing and non-manufacturing companies.
- To understand cost, expense, loss and revenue

- To prepare of budgets in various fields.

Course Outcome:

Students will be able to

- Understand the concept of cost and its classification
- Apply cost accounting techniques
- Analyse and interpret cost data for decision making
- Prepare and interpret cost reports.

Module 1

Introduction-Definition-Meaning and Scope-Objectives-Functions-Merits and Demerits-Cost Classification-Elements of Cost-Cost units-Cost Centre-Types-Methods and Techniques of costing.

Activity:

(10 hours)

Module 2

Materials-Importance of materials cost control- Stores Control – Types of Stores- Stores records- Perpetual Inventory System- ABC Analysis- VED Analyses- JIT Inventory, Stock levels- EOQ- Issue of Materials – FIFO- LIFO, Simple and Weighted Average Methods

(15 Hours)

Module 3

Overheads- Definition- Overhead Allocation- Apportionment, Reapportionment- Direct Distribution- Step ladder- Reciprocal Service Methods- Repeated Distribution and Simultaneous Equation Method Absorption of overheads- Methods of Absorption- Labour Hour Rate and Machine Hour Rate.

(15 Hours)

Module 4

Methods of Costing- Job Costing - Contract Costing- Unit Costing – Process Costing- Process Losses-Service Costing (Transport Costing only)

(10 Hours)

Module 5

Cost Control Techniques: Budgetary Control and Standard Costing: Budget and Budgetary Control - Need and importance- Types of Budgets- Preparation of Financial Budgets- Flexible Budgets and Fixed Budget- ZBB- Programme and Performance Budgets.

(10 Hours)

Reference Books:

1. N.K. Prasad : Cost Accounting
2. Nigam & Sharma : Cost Accounting
3. Khanna Pandey & Ahuja : Cost Accounting
4. M.L. Agarwal: Cost Accounting
5. Jain & Narang : Cost Accounting
6. S.P. Iyengar : Cost Accounting
7. S.N. Maheswari: Cost Accounting

SDC5BF28 E4: HUMAN RESOURCE MANAGEMENT

Semester V

Total Hours: 45

Credits: 3

Internal: 15, External: 60

Course Objectives:

- To familiarize the students with the different aspects of managing Human Resource
- To equip the students with appropriate knowledge and skills required for acquisition, development and retention of Human Resources.

Course Outcome:

- Understand the HRM fundamentals.
- Contribute to the development ,implementation and evaluation of employee recruitment

- selection, and retention plans and processes
- Develop the knowledge about the placement in an organization
- Develop implement and evaluate employee orientation, training and development programs.
- Analyze the process of compensation and grievance redressal in organization

Module I:

Introduction to Human Resource Management: Importance--scope and objectives of HRM. Evolution of the concept of HRM- Approaches to HRM- Personal management Vs Human Resource Management- HRM and competitive advantage- Traditional Vs Strategic human resource management

(5 Hours)

Module II:

Human resource planning, Recruitment and selection: Job analysis---process of job analysis-job discretion- job specification-- methods of job analysis-- Conventional Vs strategic planning—job evaluation—Recruitment--source of recruitment-methods.

(10 Hours)

Module III:

Placement, Induction and Internal mobility of human resource: Training of employees—need for training-objectives- approaches --methods-training environment- areas of training- Training evaluation

(10 Hours)

Module IV:

Performance appraisal and career planning: Need and importance- objectives process- methods and problems of performance appraisal- . Concept of career planning –features- methods– uses- career development.

(10 Hours)

Module V:

Compensation management and grievance redressal: Compensation planning objectives- Wage systems- factors influencing wage system-. Grievance redressal procedure- discipline- approaches-

punishment- essentials of a good discipline system. Labour participation in management

(10 Hours)

Reference Books:

1. Bernardin, John H: Human Resource Management, Tata McGraw Hill, New Delhi 2004.
2. Arthur M, Career Theory Handbook, Prentice Hall Inc, Englewood Cliff.
3. Belkaoui, A.R. and Belkaoui ,JM, Human Resource Valuation: A Guide to Strategies and Techniques, Quarum Books, Greenwood, 1995.
4. Dale, B, Total Quality and Human Resources: An Executive Guide, Blackwell, Oxford.
5. Greenhaus, J.H., Career Management, Dryden, New York.
6. Mabey, C and Salama, G., Strategic Human Resource Management, Blackwell, Oxford.
7. Aswathappa. K, Human Resource Management
8. Subba Rao, Human Resources Management. Michael Porter

SDC5BF28 E5: RISK MANAGEMENT AND INSURANCE

Semester V

Total hours 45

Credit: 3

Internal 15, External 60

Course Objectives

- To enable the students to understand risk, risk management process and techniques.
- To help the students to learn about risk financing.
- To understand risk management applications.

Course Outcome

- Demonstrate knowledge of the range of financial and financial related risks facing organizations
- Understanding various risks and how to manage it
- Analyze the risk management applications
- Able to know the risk management environment

- Remembering the risk management applications in life

Module I

Risk: Meaning of risk - Degrees of risk - Cost of risk - Various elements of cost of risk - Sources of risk - Types of risk - Pure risk and speculative risk - Acceptable and non acceptable risks – Static and dynamic risk (5 Hours)

Module II

Risk management - Characteristics of risk management - Significance - Principles of risk management - Objectives - Risk and risk management process – Risk identification - Evaluation - Risk management techniques -Selecting and implementing risk management techniques - Risk Management Information System - Organisation of risk management in business - Methods of risk management - Identification, measurement and control of risk - Evaluation, frequency and severity of losses - Pooling of risk - Insurance as risk pooling arrangements - Transferring of risks (10 Hours)

Module III

Commercial Risk Management Applications - Property - Liability - Commercial property insurance - Different policies and contracts - Business liability and risk management insurance - Workers' compensation and risk financing. (10 Hours)

Module IV

Risk Management Applications - Loss of life - Loss of health - Retirement planning and annuities - Employee benefits - Financial and estate planning 10 Hours)

Module V

Risk Management Environment - Industry - Functions and organisation of insurers – Government regulation of insurance sector - IRDA - Privatisation of insurance business in India - Changes in Insurance Act - Insurance intermediaries - Insurance products pricing - Claim valuation – Foreign insurers in India. (10 Hours)

Reference Books:

1. Rejda, George E: Principles of Risk Management and Insurance, Latest Edn, Addison WesleyLongm
2. McNamara: Principles of Risk Management and Insurance, Addison – Wesley
3. Dorfman: Introduction to Risk Management and Insurance, Prentice Hall
4. Williams: Heins, Risk Management and Insurance, McGraw Hill Pub.
5. James S. Trieschman, Sandra G. Gustavsonh, Robert E. Hoyt: Risk management and Insurance, Thomson Asia Pvt. Ltd., Singapore.
6. G. Kotheshwar Rao , Risk Management.
7. Gulati, Risk Management.
8. Dr.P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House.
9. Insurance Act - Latest

SDC5BF29(P) PEACHTREE

Semester: V

Total Hours : 60

Credits: 4

Internal 20, External 80

Course Objective:

- To produce financial statements.
- To check , record and track bank transfers
- To integrate digital copies of important documents such as invoices cheques and receipts.

Course Outcome:

- Gain an in-depth knowledge in accounting software practices using Peachtree.
- Able to process payments
- Able to produce purchase orders and financial reports.

Exercises:

- Introduction to peach tree
- Company Creations.
- Chart of Accounts.
- General Journal Entries.
- Inventory Adjustments.
- Customer Stock and Vendor Creation.
- Sales and Purchase Transactions.
- Vouchers and Orders.

Reference Books:

- Peachtree Accounting complete course by Janet Horne(M. C. Graw-Hill Education)
- “Peachtree Accounting – A practical approach” by James A. Hall

SDC5BF30 (P) COST ACCOUNTING –LAB

Semester: V

Total Hours 60

Credits: 4

Internal 20, External 80

Course Objectives

- To enable to student to acquire skill on concept of Cost Accounting
- The students will be required to prepare reports for an organization in respect of the following:

Course Outcome:

- Analyze and evaluate information for cost ascertainment ,planning, control and decision making

Exercise

1. Prepare Cost sheet of the firm for a selected period.
2. Maintenance of Bin Cards.
3. Maintenance of Stores Ledger.
4. Treatment of Material Losses.
5. Recording Attendance Time.
6. Recording Job Time.
7. Treatment of Material Losses.
8. Classification and Codification of Different Items of Overheads.

SEMESTER VI							
NSQF Level: 7							
No.	Course Code	Course Name	Credits	Marks			Hours
				I	E	T	
1.	SDC6BF31	Term Paper	2	50	-	50	
2.	SDC6BF32(Pr)	Project & Internship	28				
		Project	14	40	160	200	900
		Internship	14	40	160	200	
Total			30				900

SDC6BF32 (Pr) PROJECT AND INTERNSHIP

Course Objective

- To provide students with advanced instructions and experience in the industrial sector.
- Experience in Live projects of banking industries

Course Details:

The student shall undergo Industrial training and project of six month duration. Industrial training should be carried out in an industry / company approved by the institution and under the guidance of a staff member in the concerned field. At the end of the training he / she have to submit a report on the work being carried out.

The project is designed to develop practical ability and knowledge about practical tools/techniques in order to solve real life problems related to the industry, academic institutions and computer science research. The project should strictly stick Banking and financial service principles. Students can take up any application level/system level project pertaining to a relevant domain. Projects can be chosen either from the list provided by the faculty or in the field of interest of the student. For external projects, students should obtain prior permission after submitting the details of the external guide, institution and synopsis of the work.

At the end of each phase, presentation and demonstration of the project should be conducted, which will be evaluated by a panel of examiners. A detailed project report duly approved by the guide in the prescribed format should be submitted for end semester assessment. Marks will be awarded based on the report and their performance during presentations and demonstrations. Publishing the work in Conference Proceedings/ Journals with National/ International status with the consent of the guide will carry an additional weightage in the review process.

- Each student is required to undergo an internship of 900 Hours in a Banking Industry/ Manufacturing Organizations / Auditing / Accounting and Taxation etc approved by the institution under the supervision of a guide.
- Along with the internship each student shall do an individual Project Work.
- Each student should submit a synopsis of the project work they intend to do to their concerned guide for approval before the commencement of their internship.
- Students are required to observe the functioning of a industrial sector, the various processes, and the steps involved in each process. All functions and activities of the organization should be carefully recorded, and possible samples should be collected.
- At the end of the Internship he/she is required to prepare and submit a detailed report in the prescribed format with a diary of daily work and proofs of work done during the internship period.
- Monthly Reviews should be done by the department guides to check and rate the students' progress in the internship and project.
- The evaluation of the Internship report and the Project Production work (along with a Viva- Voce pertaining to Internship work and Project) will be done by an External Examiner appointed by the University.
- An Internship Completion Certificate from the organization in which the student is

undergoing internship should also be submitted at the Department.

- All students shall submit 2 copies of the Internship report to the department before the commencement of the 6th semester exam.
- If any student fails to do the Internship or Project or Both, his/her result will be withheld until the internship requirement is met within 12 months from the completion of the course.

For doing the project, the student may choose any topic areas from the subjects he/she has studied. The candidate shall prepare and submit a project report to the Department. The report shall be in English with not less than 30 pages, printed or typed (A4 size paper, 1.5 line spacing, Times New Roman font, font size 12) and spiral bound.

The project report should be submitted to the Head of the Department one week before the last working day of the sixth semester, duly certified by the Guide.

Project work shall have the following stages:

- Project proposal presentation
- Field work and data analysis
- Report writing
- Draft project report presentation
- Final project report submission

The project can be done individually or as a group of three students (maximum) on the same topic and present the report. However, the project supervisor should make sure that each student constructively contributes to the completion of the project. For this purpose the supervisor shall keep a diary in which the chronological record of the students visit to the supervisor for the project discussions shall be maintained. The work of each student shall be guided by one Faculty member.

The candidate shall prepare at least two copies of the report; one copy for submission to the Department and another copy for the student which he/she has to bring with him/her at the time of viva voce. More copies may be prepared if the organization or the guide or both ask for.

Duration of project work: The duration of the project work shall be 3 Months.

A certificate showing the duration of the project work shall be obtained from the supervising teacher or from the organization for which the project work was done and it shall be included in the project report.

Structure of the report

- Title page
- Certificate from the supervising teacher / organization (for having done the project work)
- Declaration of the student
- Acknowledgements
- Contents:-
 - Chapter I : Introduction (Organization profile, Research problem, Objectives of the study, Research methodology etc.)
 - Chapter II : Review of Literature
 - Chapter III : Theoretical Frameworks
 - Chapter IV : Data Analysis
 - Chapter V : Findings, Suggestions and Conclusion.
 - Appendix : (Questionnaire, specimen copies of forms, other exhibits etc.)
 - Bibliography : (books, journal articles)

External Evaluation may be done by the external examiner after evaluating the internship report or project submitted by the students. The mark distribution for 6th Semester Internship/Project shall be in the following pattern.

Appendix 1

A – Guidelines for Mark Split up for Practical's Portfolio & Projects

Mark Distribution of Project in the Sixth Semester

INTERNAL		
Sl. No.	Components	Marks
1	Content and Relevance of dissertation	20
2	Viva	10
3	Presentation	10
Total		40

EXTERNAL		
Sl. No.	Components	Marks
1	Content and Relevance of dissertation	120
2	Viva	20
3	Presentation	20
Total		160

Mark Distribution of Internship in Sixth Semester

INTERNAL		
Sl. No.	Components	Marks
1	Report	20
2	Viva	10
3	Presentation	10
Total		40

EXTERNAL		
Sl. No.	Components	Marks
1	Report	120
2	Viva	20
3	Presentation	20
Total		160

Mark Distribution of Term paper in Sixth Semester

INTERNAL		
Sl. No.	Components	Marks
1.	Report	30
2.	Presentation	10
3.	Viva	10
Total		50

In order to get uniformity in the mark distribution of Practical sessions, and Mini Project/ Internship for 1 month, the following criteria shall be followed by the Examiners.

Mark Distribution of Practical's (Lab) in First/ Second/ Third/ Fourth/ Fifth Semesters

Sl. No.	Components	Marks	Marks
1.	Implementation	20	30
2.	Output/Result	10	20
3.	Record	20	20
4.	Viva	10	10
Total		60	80

For Project Evaluation (Second and Fourth Semester)

Sl. No.	Components	Marks
1.	Content and Relevance of dissertation	30
2.	Output/Result	20
3.	Record	20
4.	Viva	10
Total		80

Mark distribution of Internship (Fourth Semester)

INTERNAL		
Sl. No.	Components	Marks
1	Report	10
2	Viva	5
3	Presentation	5
Total		20

EXTERNAL		
Sl. No.	Components	Marks
1	Report	40
2	Viva	20
3	Presentation	20
Total		80

APPENDIX B – Guidelines for Project Report & Layout

First Page

<<TITLE>>

Project Report

**Name of Course and
Department Semester (Year)**

SUBMITTED BY
<<NAME & REGISTER NO. OF THE STUDENT>>

Under the guidance of

.....Name & Designation.....

<<COLLEGE EMBLEM>>

NAME AND ADDRESS OF THE INSTITUTION

Course duration (Year)

Supervisor

Head of the Department

ACKNOWLEDGEMENT

I would like to thank

Date:

Name of the Student

DECLARATION

I do hereby declare that this project entitled... .. carried out by me in partial fulfillment of requirement for the award of graduates' degree in B. Voc. Banking Finance Service and Insurance under University of Calicut, is a bonafide record of the work done by me independently and has not been submitted in any other institution.

Date:

Signature

Name:

Reg. No.:

Semester

CERTIFICATE

This is to certify that the project entitled..... has been carried out by Ms/Mr..... in partial fulfillment of the requirement for the Degree in B. Voc Banking Finance Service and Insurance, University of Calicut, during the year..... This is a bonafide record of the work done by her/ him, under my guidance and supervision.

Date:

Signature
<<Name Project Guide>>

CERTIFICATE

This is to certify that the project entitled..... Done at Carmel College (Autonomous), Mala submitted by Ms/Mr..... in partial fulfillment of the requirement for the Degree in B. Voc Banking Finance Service and Insurance, University of Calicut, during the year.....

Certified that the candidate was examined by us in the Project Viva Voce Examination held on
.....
and his/her Register Number is

Internal Examiner

External Examiner

INDEX

Sl No.	Contents	Page No.
1	Introduction	
2	Methodology	
3	Summary and Conclusion	
4	Bibliography	
5	Appendix Patterns Photographs	

ABSTRACT

The abstract is a very brief summary of the report's contents. It should be about half a page long. Somebody unfamiliar with your project should have a good idea of what it's about having read the abstract alone and will know whether it will be of interest to them. An abstract is a section at the beginning of a report, dissertation, thesis or paper summarizing the contents, significant results and conclusions of said document. It allows people to rapidly ascertain the documents purpose and if the document will be useful for them to read.

INTRODUCTION

This is a general introduction about the project. Briefly summarize the relevance and background information about the proposed work. It should have the following sections.

1. About the proposed work, underlying technologies and techniques – outline briefly the echnological / socioeconomic /relevance or significance of the project work
2. Project Profile – Tile, Area and Category and other relevant information.
3. About the Organization – to whom the Project Work is carried out.
4. Major Contributions of the Project Work.

REVIEW OF LITERATURE

METHODOLOGY

AIM:

OBJECTIVES:

PROCEDURE:

RESULTS AND DISCUSSIONS

SUMMARY AND CONCLUSION

The purpose of this section is to provide a summary of the whole project. In this context, it is similar to the Abstract, except that the Abstract puts roughly equal weight on all report chapters, whereas the Conclusion chapter focuses primarily on the findings, conclusions and/or recommendations of the project.

BIBLIOGRAPHY

Ideas or contents taken from other sources should be properly cited. It is important that you give proper credit to all work that is not strictly your own, and that you do not violate copyright restrictions.

References should be listed in alphabetical order of authors' surname, and should give sufficient and accurate details.

APPENDIX

Patterns
Photographs
Questionnaire

APPENDIX C – MODEL QUESTION PAPERS

SECOND SEMESTER B. VOC. DEGREE EXAMINATION

BANKING FINANCE SERVICE AND INSURANCE

SDC2BF08 ORGANIZATIONAL BEHAVIOR

**Time : 2 hrs
marks**

Maximum : 60

Section A

Short Answer Type Carries 2 marks each - 12 questions - Ceiling 20

(12x2 = 24)

1. What do you mean by organizational behavior?
2. What do you mean by autocratic model?
3. What is system approach?
4. What is extroversion?
5. Define perception.
6. What is Halo effect?
7. Define the term communication.
8. Define leadership .
9. What is MBO ?
10. What do you mean by vestibule training?
11. What is strategic change?
12. What is individualism?

Section B

Paragraph Type Carries 5 marks each - 7 questions- Ceiling 30

(7 X 5 = 35)

13. What are the elements of organisational behavior?
14. What are the process of perception?
15. Explain Maslow's need hierarchy.
16. Explain Herzberg two factor theory.
17. What are the barriers of communication?
18. What are the factors affecting group cohesiveness?
19. What are the steps of selection?

Section C

Essay Type Carries 10 marks each - Answer any ONE question

(1 X 10 = 10)

20. Describe motivation and explain the theories of motivation.
21. Define communication and briefly explain its elements, importance and types.

FIFTH SEMESTER B. VOC. DEGREE
EXAMINATION BANKING FINANCE
SERVICE AND INSURANCE
SDC5BF24 LEGAL AND REGULATORY ASPECTS OF BANKING

Time: 2.5 hrs

Max. marks : 80

Section A

Short Answer Type Carries 2 marks each - 15 questions- Ceiling 25 (15x2 = 30)

1. What is amalgamation?
2. What do you mean by CRR?
3. Define banking.
4. Define 'Hypothecation'.
5. What is Unusufructuary Mortgage?
6. What is General crossing?
7. Explain various type of Mortgages.
8. Explain the rights of pawner and pawnee.
9. Expand SARFESI
10. What is Financial Asset?
11. Explain The term 'debt'
12. Explain valid and void contracts
13. Define company
14. What do you mean by AOA?
15. Define contract

Section B

Paragraph Type Carries 5 marks each - 8 questions (Ceiling 35) (6X5=30)

16. What are the major differences between central bank and commercial bank?
17. What are the powers and duties of auditor of a bank?
18. What are the features of consumer protection act? Enumerate the objectives
19. Explain the features of SARFAESI Act.
20. Explain Central Registry
21. Explain seller, unpaid seller and his rights.
22. Enumerate and explain the character of company limited by share capital
23. Explain doctrine of ultra vires and its effects

Section C

Essay Type Carries 10 marks each - Answer any TWO questions

(2 X 10 = 20)

24. Explain the functions of RBI
25. Explain different types of Letters of credit
26. Explain rights of consumers under consumer protection act 1986.
27. Define prospectus. Explain classification of prospectus