

# UNIVERSITY OF CALICUT



## B.VOC DEGREE PROGRAMME

IN

## BANKING, FINANCIAL SERVICES AND INSURANCE

(LRP Pattern)

CHOICE BASED CREDIT AND SEMESTER SYSTEM VOCATIONAL UG (CBCSS VUG – 2021)

UNDER THE

FACULTY OF COMMERCE AND MANAGEMENT STUDIES

PROGRAMME CURRICULUM

(FOR THE STUDENTS ADMITTED FROM THE ACADEMIC YEAR 2021 ONWARDS)

BOARD OF STUDIES IN COMMERCE (SINGLE BOARD)

# **Proposed Syllabus**

for

**Bachelor of Vocation (B.Voc)**

**IN**

**BANKING,FINANCIAL SERVICES&**

**INSURANCE**

**As per the guidelines of UGC**

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## **REGULATIONS**

### **FOR THE DEGREE OF B.Voc BANKING, FINANCIAL SERVICES AND INSURANCE**

#### **TITLE OF THE PROGRAMME**

This programme shall be called **Bachelor of Vocational Studies in Banking, Financial Services 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 exits such as Diploma/Advanced Diploma under the NSQF. B Voc or Bachelor of Vocational Studies in Banking, Financial Services and Insurance is a three years Undergraduate course that is divided into six semesters. The course covers the basics of banking, financial services 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 & Financial Services
- 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	The B.Voc. programme is focused on universities and colleges providing undergraduate studies which would also incorporate specific job roles and their NOSs along with broad based general education.
PO2	This would enable the graduates completing B.Voc. to make a meaningful participation in accelerating India's economy by gaining appropriate employment, becoming entrepreneurs and creating appropriate knowledge.
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	Provides proficiency in sales, insurance ,mutual fund awareness and banking operations
PSO2	Accumulate knowledge to understand the changing national and global banking and insurance operations, technology and paradigm shift in the sectors.
PSO3	To give an adequate exposure to operational environment in the field of Banking & Insurance.
PSO4	Impart knowledge, understanding and key skills to graduates to be 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 University for UG admissions.
- The eligibility criteria for admission shall be as announced by the University 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 University/college websites.
- There shall be a uniform calendar prepared by the University for the registration, conduct/schedule of the courses, examinations and publication of results. The University 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 University from time to time The admission to this programme will be as per the rules and regulations of the University 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 Bharath. Those students who could not join in any of the above activities have to undergo Calicut University Social Service Programme (CUSPP). 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 only need to be sent to University by the colleges concerned. 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% ≤CRP <75%	1	1
75% ≤CRP <85%	2	2
85 % and above	4	3

### External Evaluation

External evaluation carries 80% of marks. All question papers shall be set by the University. 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 University with question papers set by external experts. 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 University. The external examination in practical courses shall be conducted by two examiners – one internal and an external, the latter appointed by the University. The project evaluation with viva also shall be conducted by two examiners – one internal and an external, the latter appointed by the University.

**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 posses 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 givenbelow. The students can answer all the questions in Sections A&B. But there shall beCeiling in each section.

#### Section A

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

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

Essay type carries 10 marks (2 out of 4)	$2 \times 10 = 20$
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Total	80
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### 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
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**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
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**B.Voc (BANKING, FINANCIAL  
SERVICES & INSURANCE)**
**PROGRAMME STRUCTURE**
**SEMESTER I**

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	A07	A07 – 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 In English	4	20	80	100	1	3	4
1.9		Audit Course I- Environment Studies							
<b>Semester Total</b>			<b>30</b>	<b>150</b>	<b>600</b>	<b>750</b>	<b>24</b>	<b>6</b>	<b>30</b>
Job Roles with QP Codes :		<b>Aligned:</b> BSC/ Q 0301 Business Correspondent/ Business Facilitator BSC/Q1001 Accounts Executive- Recording and Reporting BSC/Q 0101 Life Insurance Agent <b>Not Aligned:</b> Account Assistant using Tally Accounts executive- Insurance							

SEMESTER II									
C. No	CourseCode	CourseName	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	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-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							
<b>Semester II Total</b>			<b>30</b>	<b>150</b>	<b>600</b>	<b>750</b>	<b>23</b>	<b>7</b>	<b>30</b>
Job Roles with QP Codes :		<b>Aligned:</b> BSC/Q2203 Front Desk Officer - Financial Institutions BSC/Q 1101 Accounts Executive BSC/Q 1201 Accounts Executive (Payroll)							
SEMESTER III									
C. No	CourseCode	CourseName	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							
<b>Semester III Total</b>			<b>30</b>	<b>150</b>	<b>600</b>	<b>750</b>	<b>20</b>	<b>10</b>	<b>30</b>
Job Roles with QP Codes :		<b>Aligned:</b> BSC 102 Junior Marketing Associate BSC/ Q 0401 Loan Approval Officer BSC/Q 2304 Loan Processing Officer BSC/Q 0101 Life Insurance Agent							
<b>SEMESTER IV</b>									
C. No	CourseCode	CourseName	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							
<b>Semester IV Total</b>			<b>30</b>	<b>150</b>	<b>600</b>	<b>750</b>	<b>19</b>	<b>11</b>	<b>30</b>
Job Roles with QP Codes :		<b>Aligned :</b> <b>Aligned:</b> BSC/Q 0501 Small and Medium Enterprise Officer							

	BSC/Q 0201 Equity Dealer INS 101 Insurance Sales Advisor INS 104 Insurance Sales Associate BSC 104 Junior Finance Associate SSC/Q 2302 Associate- Audit								
<b>SEMESTER V</b>									
C. No	CourseCode	CourseName	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
<b>Semester V Total</b>			<b>30</b>			<b>750</b>	<b>20</b>	<b>10</b>	<b>30</b>
<b>Job Roles with QP Codes :</b>		<b>Aligned :</b> 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 Officer BSC/Q 0201 Equity Dealer							
<b>SEMESTER VI</b>									
C. No	Course Code	CourseName	Credi t	Marks			Hrs		
				Int	Ext	Tot	T	P	Tot
6.1	SDC5BF31	Term paper	2	50	--	50			
		Internship & Project (900hrs.)	28				900	900	
	SDC5BF32(P)	Internship		40	160	200			
	SDC5BF33(Pr)	Project		40	160	200			
<b>Semester VI Total</b>			<b>30</b>	130	320	<b>450</b>			<b>900</b>
<b>Grand Total</b>			<b>180</b>			<b>4200</b>			
<b>Job Roles with QP Codes :</b>		<b>Aligned :</b> 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, FINANCIAL SERVICES AND INSURANCE

### SEMESTER I

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	A07	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						
		<b>Semester Total</b>	30			<b>750</b>	<b>20</b>	10	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**

- Understanding the concepts of Management and Management Levels
- Understand Functions of Management
- Understand Concepts of Motivation and Leadership
- Bird eye view on Business Ethics
- Understand and Remember emerging changes in Management

**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, McGraw Hill Inc, New York.
- 4 Prasad. LM; Principles and Practiced 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 PRACTICE 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

- Various functions associated with banking
- Practice and procedures relating to deposit and credit, documentation, monitoring and control

- An insight into marketing of banking services and banking technology

## **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 phone banking 15 hours

**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 understand corporate accounting methods.

**Course outcome :**

- Acquire conceptual knowledge of basics of accounting
- Identify events that need to be recorded in the accounting records
- Develop the skill of recording financial transactions and preparation of reports in accordance with GAAP
- Describe the role of accounting information and its limitations
- Equip with the knowledge of accounting process and preparation of final accounts of sole trader
- Preparing financial statements in accordance with appropriate standards.
- Prepare ledger accounts using double entry bookkeeping and record journal entries accordingly

**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- Oversubscription 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, BhupendraMantri, Indian Accounting Standards, TaxmannPublications.
2. T. P, Ghosh , Illustrated Guide To Indian Accounting Standards, TaxmannPublications.
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, VolumeI,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**  
**Credits: 4**

**Total Hours : 60**  
**Internal 20, External 80**

### 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 MsWord
- To give hands on training to the students to create and format documents using MSWord
- To give hands on training to the students to get acquainted in working with MSPowerpoint
- 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 ClipArts, 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****Credits: 4****Total Hours : 60****Internal 20, External 80****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 on 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 Madhuchandra 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 and desertification. 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, Biogeographical 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, Climate change, Global warming, acid rain, ozone layer depletion, nuclear accidents

**SEMESTER II**

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							
<b>Semester II Total</b>			<b>30</b>	<b>150</b>	<b>600</b>	<b>750</b>	<b>20</b>	<b>10</b>	<b>30</b>

**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**

- U-Make aware of basic services concepts of banks
- U-Understand procedures of various lending services
- U,R-Remember about Precautions for banker and customers regarding various operations in banks
- An-Analyse procedures of operating various accounts

**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**

### 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

### Outcomes

- An-Analyse a business problem and apply the research theories in solving the same.
- R,U-Remembering and understanding main qualitative and quantitative methods of business research along with their advantages and disadvantages.
- U,C-Develop research skills and help in the application of choosing sampling, measurement, questionnaire design, conducting interviews and surveys and creating a Research report

### **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. B.Voc Accounting & Taxation Carmel College, Mala 65
6. S N Murthy &. U Bhojanna: Business Research Methods, Excel Books, New Delhi.
7. Jan Brace: Questionnaire Design, Kogan Page India 8. Michael V.P. Research Methodology in Management, Himalaya.
9. Dipak kumar Bhattacharyya. Research Methodology. Excel Books, New Delhi.
10. R. Paneerselvan: Research Methodology, Prentice-Hall of India
11. 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**

- U,As- Analyze and compare different models used to explain individual behavior related to motivation and rewards
- U,R-Identify the process used in developing communication and resolving conflicts
- As-Assess the Group dynamics and demonstrate skills required for working in groups

**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 Publishing Co.
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", Hough Co. Boston

## **SDC2BF09(P) FINANCIAL ACCOUNTING USING TALLY**

**Semester: II**

**Total Hours : 45**

**Credits: 3**

**Internal 15, External 60**

### **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.

### **Outcomes**

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

### **Module I**

1. Creating a company & ledgers in Tally
2. Alter/Modify Company in Tally
3. Delete Company in Tally
4. Creating single or multiple ledgers in tally
5. Creating single or multiple ledger groups in Tally

### **Module II**

6. Basic accounting vouchers in Tally with GST
7. Creating different GST Invoices in Tally hours

### **Module III**

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

### **Module IV**

10. Stock Items, Stock Groups & Units of Measure in Tally
11. Create single or multiple stock item in Tally
12. Create single or multiple stock groups in tally
13. Create stock unit of measurement

14. Inventory or manufacturing vouchers in Tally

### **Module V**

15. Balancesheet and profit and loss account in Tally

16. Stock summary and Ratio analysis in Tally

### **Reference**

2. Tally ERP 9 – Dinesh Maidasani 2. 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 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 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 – 2<sup>nd</sup> 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

## **ESSENTIAL READING:**

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
5. C. K. Rajan, NavalePandharinath, Earth and Atmospheric Disaster Management : Nature and Manmade, B S Publication
6. Shailesh Shukla, ShamnaHussain, Biodiversity, Environment and Disaster Management, Unique Publications

**SEMESTER III**

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						
<b>Semester III Total</b>			<b>30</b>			<b>750</b>	<b>20</b>	<b>10</b>	<b>30</b>

**A11 BASIC NUMERICAL METHODS****Lecture Hours per week: 5,****Credits: 4****Internal: 20, External: 80****Examination 2.5****Hours**

**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.

**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<sup>th</sup> term and sum of n terms of an AP - Insertion of Arithmetic means in AP - Geometric progression- n<sup>th</sup> 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**

1. Business Mathematics and Statistics- N G Das & J K Das (Tata McGraw Hill)
2. Basic Mathematics and its Application in Economics – S. Baruah (Macmillan )
3. Mathematics for Economics and Business – R. S. Bhardwaj (Excel Books)

4. Business Statistics – G. C. Beri (Tata McGraw Hill)
5. Fundamentals of Statistics – S.C.Gupta (Himalaya Publishing House)
- 6.SP Gupta ,Statistical Methods, Sultan Chand
- 7.Dinesh Khattar-The Pearson guide to quantitative aptitude for competitive examinations.
8. Dr. Agarwal.R.S – Quantitative Aptitude for Competitive Examinations, S.Chand and Company Limited.
9. Abhijit Guha, Quantitative Aptitude for Competitive Examinations, Tata Mcgraw Hill,

## **A12 PROFESSIONAL BUSINESS SKILLS**

**Lecture Hours per week: 5,  
Internal: 20, External: 80,  
Examination 2.5 Hours**

**Credits 4**

### **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

### **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 (18 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 2<sup>nd</sup> 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 in Action, 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 McGraw Hill, 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, 3<sup>rd</sup> 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, 8<sup>th</sup> 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, 3<sup>rd</sup> 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:

- CO1- Able to know about the structure of Life Insurance Corporation
- . CO2- Able to distinguish various Life Insurance Plans.
- CO3- To understand the concept of ULIP and Group Insurance.
- CO4- To understand the process of life Insurance documentation.
- CO5- Able to know the policy claim procedure.

#### **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 2**

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 3**

Life Insurance Products: Whole life and endowment policies-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



hours

#### . **Module 4**

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 5**

Settlement of Claims : Procedure of settlement of claim-Calculation of Claim, Early claims- Time bar claims-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 IRDA  
Publications

### **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

#### **Course outcome**

- To enable learners to know basics of Banking and its Functions
- To make them understand about basic terminology in Banking and Finance
- The learners will be able to remember and understand the various financial services
- They will be 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.

### **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**

- Preparation of financial statements and its analysis
- Identifying cash and non cash items
- Analyzing cost volume profit techniques to determine optimal managerial decisions
- Outline and apply various management tools and techniques

#### **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
- 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

### **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

### **Module III**

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

### **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

### **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 20, External 80**

**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**  
**45**

**Total Hours :**

**Credits: 3**  
**80**

**Internal 20, External**

**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 :**

1. Visit the Websites of five different Insurance Companies Offering life Insurance. Get details of the various policies offered by them.
2. Prepare a Comprehensive Report for each of these Companies Covering the following:
3. 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
4. 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
5. Fill out the application form. You can obtain sample application forms from the relevant insurance company.
6. Explain the claims procedure along with requirements for claiming insurance at the time of occurrence of the insured event.
7. Create detailed profiles of five of your neighbors and friends, in terms of their demographics, risk appetite and insurance requirements.
8. 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									
C. No	CourseCode	Course Name	Cre di t	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							
<b>SemesterIVTotal</b>			<b>30</b>			<b>750</b>	<b>19</b>	<b>11</b>	<b>30</b>

### BCM4A13 ENTREPRENEURSHIP DEVELOPMENT

**Lecture Hours per week: 5,**  
**Internal: 20, External: 80,**

**Credits: 4**  
**Examination 2.5 Hours**

#### 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.

#### 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, 15

#### marks) **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, 15 marks)

### **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, 15 marks)

### **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, 20 marks)

### **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, 15 marks)

### **Books Recommended:**

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, NewDelhi.
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, NewDelhi
7. Peter F. Drucker- Innovation and Entrepreneurship.
8. Vasanth Desai, Small Business Entrepreneurship, Himalaya Publications.
9. MSME Act 2006.

**BCM4A14 BANKING AND INSURANCE**

**Lecture Hours per week: 5, Credits: 4**

**Internal: 20, External: 80, Examination 2.5**

**Hours Objectives:**

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

**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, 15

marks) **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, 15

marks) **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 telecommunication(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, 20 marks)

#### 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, 15 marks)

#### 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, 15 marks)

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:**

#### 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:**

- Able to handle vouching of trading transactions.
- Able to verify and value assets and liabilities
- Able to identify special areas audit.

**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.

10 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 IV**  
**60**

**Total hours**

**Credit: 4**  
**80**

**Internal 20, External**

**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 :**

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

**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

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

## SDC4BF19 GOODS AND SERVICE TAX

**Semester – IV**

**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

- Will able to compute the assessable value of transactions related to goods and services for levy and determination of duty liability
- Identify and analyze the procedural aspects under different applicable statutes related to indirect taxation.

- Understand the basic principles underlying the Indirect Taxation Statutes with reference to GST
- Understand Tax treatment of GST and its classifications.

### **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.Pameswaran and P.Viswanathan

**SDC4BF20(P) MICROFINANCE OPERATIONS LAB**

**Semester IV**  
**60**

**Total hours**

**Credit: 4**  
**80**

**Internal 20, External**

**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 Skill  
Counselling 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**

**Credit : 3**

**Total Hours : 45  
80**

**Internal: 20, External:**

#### **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 at the**

#### **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****Credits: 4****External: 100****Total Hours : 60****Course Objectives:**

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.

<b>Distribution</b>	<b>Marks</b>
Content and relevance or Dissertation	60
Viva	20
Presentation	20

**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)****Objectives**

1. To provide basic understanding of the importance of Gender studies
2. To introduce basic concepts relating to gender and to provide logical understanding of gender roles.
3. To provide an analytical understanding of gender differences and major gender issues
4. To conscientise the students on cultural construction of masculinity and femininity
5. To provide an analytical understanding of women empowerment and gender equality
6. To provide a critical understanding of women developmental policies and programmes.

### **MODULE I : Gender and Gender Studies**

- I.1. Origin and Development of Gender Studies, Gender Studies in National and International Settings, Objectives and Relevance of Gender Studies
- I.2. Social Construction of Gender: Sex and gender, Gender Difference, Gender Inequality, Gender Bias, Gender Discrimination
- I.3. 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**

- II.1. Gender and Economy: Economic Inequality, Productive and Unproductive work, Visible and Invisible Work, Paid and Unpaid Work
- II.2. Sexual Division of Labor: Private-Public Dichotomy, organized and unorganized sector. Feminization of Work, New Economic Policy and its impact on Women.
- II.3. Women and Work: Production vs. Reproduction, Household Work, Women's Work and Technology

### **MODULE III : Major Gender Issues**

- III-1. 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.
- III-2. Gender issues: Sexual exploitation, Rape, Prostitution, Sex Tourism, Sexual Harassment, Media violence

III.3. 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**

V.1. Social and Economic Status of Women: Women in third world societies with special reference to India.

V.I Political and Religious Status of Women: Cultural and Religious prominence, Political participation and Power.

V.2. 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**

IV.1. Empowerment and need for empowerment: Quality of Life Perspective and Contribution of Women

IV.2. Various facets for empowerment: social, economic, educational, legal, political empowerment

IV: 3. Empowerment Programmes: Government Empowerment Schemes and hindrances in the path of Women empowerment.

#### **MODULE VI : Women and Development policies and programmes**

VI-1. 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.

VI.2. National policies and programs: Feminist standpoint of development policy, Gender analysis of development policy, engendering development policies.

VI.3. 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.

VI.4. Women development: International initiatives, Copenhagen conference, Nairobi Conference, Beijing Conference, Mexico City conference

<b>SEMESTER V</b>									
<b>C. No</b>	<b>CourseCode</b>	<b>Course Name</b>	<b>Cred it</b>	<b>Marks</b>			<b>Hrs/wk</b>		
				<b>Int</b>	<b>Ext</b>	<b>Tot</b>	<b>T</b>	<b>P</b>	<b>Tot</b>
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 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
<b>Semester V Total</b>			<b>30</b>			<b>750</b>	<b>20</b>	<b>10</b>	<b>30</b>

**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

- Understanding of broad marketing functions in management
- Understand and assess fundamental marketing concepts, consumer behavior : product, price, place, distribution
- Remembering the conceptual framework for E-commerce

## 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 Jaworksi. Bernard J, “Introduction to E-Commerce”, Tata Mc Graw Hill, New Delhi

## SDC5BF23 E2: WORKING CAPITAL MANAGEMENT

**Semester V**

**60**

**Total hours**

**Credit: 4**

**80**

**Internal 20, External**

### 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
- 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-

10 hours

### **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**

**Total hours 60**

**Credit: 4**

**Internal 20, External 80**

#### **Course Objectives**

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

#### **Course Outcome:**

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

#### **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.

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

- Attainment of competence in the profession of banking and finance
- Practical knowledge regarding the legal aspects of banking

#### 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 - indoor management 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 – JAIB

## 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**

U- Understand the concepts of accounting standards of asset, Liabilities and Revenue As- Asses

the Redemption procedures and get a bird's eye view on Journalising

R,U,An- Understand and evaluate problems related to final accounts of Banking Companies As- Asses

the Consolidation procedure in Group companies

### **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 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, BhupendraMantri, Indian Accounting Standards, TaxmannPublications.
2. T. P, Ghosh, Illustrated Guide To Indian Accounting Standards, TaxmannPublications.
3. B. D, Chatterjee, Illustrated Guide To Indian Accounting Standards, TaxmannPublications.
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**

- Help participants get a clear understanding of retail banking with special focus on the operational aspects of retail banking.

**Course outcome :**

- To enable learners to know basics of Retail Banking
- To make them aware about basic terminology and activities in Retail Banking

### **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 cooperate banking

10Hours

### **Module II**

Overview of products & services: - Deposit products - Loan products - Other third party products- Other services

5

Hours

### **Module III**

Operations in retail banking accounts :- Customer originated- Bank originated - Transactions originated by 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**

2.Essential Reading: Stratadigm Workbook developed for the B.Voc. Program

2.Suggested Reading: Retail Banking by Keith Pon

### **SDC5BF27 COST ACCOUNTING**

**Semester V**  
**Credits:4**  
**External:80**

**Total Hours: 60**  
**Internal 20**

**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:**

- Able to select the cost according to their impact on business
- Able to differentiate methods of schedule costs per unit of production
- Able to identify the specifics of different costing methods.

**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.

15 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

(Theory and Problems may be in the ratio of 40% and 60% respectively)

**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**  
**Credits:3**

**Internal: 20, External: 60**  
**Total Hours : 45**

**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:**

- Contribute to the development ,implementation and evaluation of employee recruitment ,selection, and retention plans and processes
- Develop implement and evaluate employee orientation , training and development programs.

**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–  
 usescareerdevelopment. 10 Hours

**Module V :**

**Compensation management and grievance redressal:** Compensation planning objectives- Wage systems- factors influencing wage system-. Grievance redressal procedure- discipline- approachespunishment- essentials of a good discipline system. Labour participation in management  
 10Hours

**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, HRM and Human Relations. Garry Dessler and BijuVarkkey, Human Resource Management, Pearson

**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.

**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 Wesley Longm
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.

### **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**

- Prepare Cost sheet of the firm for a selected period.
- Maintenance of Bin Cards.
- Maintenance of Stores Ledger.
- Treatment of Material Losses.
- Recording Attendance Time.
- Recording Job Time.
- Treatment of Material Losses.
- Classification and Codification of Different Items of Overheads.

<b>SEMESTER VI</b>								
<b>NSQF Level: 7</b>								
<b>No.</b>	<b>Course Code</b>	<b>Course Name</b>	<b>Credits</b>	<b>Marks</b>			<b>Hours</b>	
				<b>I</b>	<b>E</b>	<b>T</b>		
1.	SDC6BF31	<b>Term Paper</b>	<b>2</b>	50	-	50		
2.	SDC6BF32	<b>Project</b>	<b>14</b>	40	160	200	900	
3.	SDC6BF33	<b>Internship</b>	<b>14</b>	40	160	200		
		<b>Total</b>	<b>30</b>				<b>450</b>	<b>900</b>

## 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 indent 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.
- Semester End Examination: 100 Marks

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

<b>Distribution</b>	<b>Marks</b>
Content and relevance or Dissertation	60
Viva	20
Presentation	20

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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 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 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

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).

**APPENDIX A – Guidelines for Mark Spit up for Practicals, Portfolio& Projects**

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

**For Practicals ( LAB)**

<b>Distribution</b>	<b>Marks (60)</b>	<b>Marks (80)</b>
Implementation	20	30
Output / Result	10	20
Record	20	20
Viva	10	10
<b>Total</b>	<b>60</b>	<b>80</b>

**For Project Evaluation**

<b>Distribution</b>	<b>Marks (60)</b>
Design and Product Development	20
Presentation	20
Record	10
Viva	10

**APPENDIX B – Guidelines for Project Report & Layout**

**Cover Page and First Page**

**<<TITLE>>**

**A PROJECT REPORT**

*SUBMITTED BY*  
**<<NAME OF THE STUDENT>>**

Under the guidance of  
.....

In the partial fulfillment for the award of the Degree in  
B Voc Banking, Financial Services and Insurance

**<<COLLEGE EMBLEM>>**  
**<<NAME OF THE DEPARTMENT>>**  
**<<NAME OF THE INSTITUTION>>**  
**(AFFILIATED TO THE UNIVERSITY OF  
CALICUT)**  
**<<ADDRESS>>**

**MONTH YEAR**

**Acknowledgement**

**ACKNOWLEDGEMENT**

I would like to thank .....

Date:

Name of the Student

New Page/

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**Declaration by 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 Costume and Fashion Designing 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 from Guide & HoD

**COLLEGE NAME**

**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. Sc Costume and Fashion Designing, University of Calicut, during the year..... This is a bonafide record of the work done by her, under my guidance and supervision.

Signature

<<Name Project Guide>>

<<Designation>>

Signature

<<Name of the HOD>>

<<Designation>>



**PROJECT EVALUATION REPORT OF THE EXAMINERS**

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

**Examiners:**

- 1.
- 2.

## Contents

**INDEX**

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

## Abstract

# 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.

Page

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# 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**

**(No Need for Mini Project – only for Main Project )**

**Page**

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## **METHODOLOGY**

**AIM:**

**OBJECTIVES:**

**PROCEDURE:**

## **RESULTS AND DISCUSSIONS**

**(No Need for Mini Project – only for Main Project )**

**Page**

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## **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..



*Page*

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## APPENDIX

Patterns  
Photographs  
Questionnaire



## APPENDIX C – MODEL QUESTION PAPERS

### SECOND SEMESTER B VOC DEGREE EXAMINATION

### BANKING FINANCIAL SERVICES AND INSURANCE

### SDC2BF08 ORGANIZATIONAL BEHAVIOR

Time : 2 hrs

Maximum : 60 marks

#### 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 communication.

**FIFTH SEMESTER B VOC DEGREE EXAMINATION**

**BANKING FINANCIAL SERVICES 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 Unsufructuary 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

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**Section B**

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

- s 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 effec

**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

