



**PSG College of Arts & Science**  
*An Epitome of Quality Learning*

**B.Voc.**  
**BANKING, STOCK AND INSURANCE**

**2019 - 2022**

**DEPARTMENT OF COMMERCE**  
**B.Voc (BANKING, STOCK AND INSURANCE)**

**VISION**

To be a vibrant and innovative centre for education, to equip students with knowledge and skills in the field of Commerce, inculcate values, identify hidden talents, provide opportunities for students to realize their full potential and thus shaping them for global employment, professional excellence, entrepreneurial business ventures and above all a responsible citizen of India.

**MISSION**

- ✓ Improving the standard of the courses through effective curriculum and innovative teaching methods.
- ✓ Developing the personality of students in a holistic manner by combining the skills and values.
- ✓ Providing state-of-the-art technology and facilities of global standards.
- ✓ Developing the students for Higher Education, Employability, and Business Ventures .

**PROGRAMME EDUCATIONAL OBJECTIVES**

- PEO 1 :** Demonstrate ability to adapt to a rapidly changing environment by having learned and applied new skills and new competencies.
- PEO 2 :** Acquire the spirit of compassion, kinship and commitment for National Harmony.
- PEO 3 :** Progressively adopt and learn continuously through ICT modules.
- PEO 4 :** Programme designed to provide Accounting, Banking, Insurance, Finance, Laws and Business related knowledge at par with emerging trends in Commerce.
- PEO 5:** Programme facilitates to develop employability skill sets through hands on training, practice workshop, computer practicals, soft skills and knowledge dissemination through Seminars, Guest lectures, conference and internship training which provide exposure to meet the challenges in the competitive global scenario.

## **PROGRAMME OUTCOMES**

- PO 1:** Become knowledgeable in the field of Commerce, blended with Banking, Stock and Insurance and apply the conceptual, interpersonal managerial skills for decision making in a business enterprise.
- PO 2:** Gain practical skills in the areas of Banking, Insurance, Accounting, Finance and Commerce related courses.
- PO 3:** Understand and appreciate Professional Ethics, Community Living and Nation Building Initiatives.
- PO 4:** Exhibit professional skills and knowledge for practicing as Relationship Managers, Financial Advisers, Insurance Underwriters and Claim Examiners.
- PO 5:** Build competency to manage the business and face leadership challenges.

## **PROGRAMME SPECIFIC OUTCOMES**

- PSO 1:** Imparting practical knowledge to the students.
- PSO 2:** Practical training in banks and other financial institutions provides hands on experience to the students.
- PSO 3:** Workshops and Guest Lectures by experts from industries update and enrich the students in their core sector.
- PSO 4:** The Programme aims at equipping the students with skill required for Banking, Stock and Insurance to increase their employability.
- PSO 5:** Practical exposure through internship, the students are made to clear the exams certified by recognized bodies.

Since - 1947

## B.Voc (BANKING, STOCK and INSURANCE)

### SCHEME OF EXAMINATIONS

(For Students admitted from the Academic Year 2019 – 2020 and onwards)

CODE NO.	SUBJECT	Exam Duration (Hrs)	Max. Marks			Credit points
			CA	CE	Total	
<b>First Semester</b>						
	<b>Part –I</b>					
18LAU01	Tamil / Hindi / French – I	3	25	75	100	3(G)
	<b>Part –II</b>					
18EU01	Communicative English - I-Interpersonal Communication	3	25	75	100	3(G)
	<b>Part –III</b>					
19BSB01	Financial Accounting	3	25	75	100	6(S)
19BSB02	Fundamentals of Banking	3	25	75	100	6(G)
19BSB03	Organizational Training– I ( General) (Theory+ Practical)	3	40	60	100	5(S)
19BSB04	Lab – Banking Products	3	40	60	100	2(S)
19BSB05	<b>Interdisciplinary Course</b> Business Statistics (Allied -ST )	3	25	75	100	5(S)
<b>Second Semester</b>						
	<b>Part –I</b>					
18LAU02	Tamil / Hindi / French – II	3	25	75	100	3(G)
	<b>Part -II</b>					
18EU02	Communicative English –II Academic Communication	3	25	75	100	3(G)
	<b>Part- III</b>					
19BSB06	Insurance System	3	25	75	100	4(G)
19BSB07	Practice Workshop	3	40	60	100	3(S)
19BSB08	Organizational Training –II (Insurance Advisor) (Theory + Practical)	-	100	-	100	6(S)
19BSB09	Lab- Insurance and its products	3	40	60	100	4(S)
19BSB10	<b>Interdisciplinary Course</b> Mathematics for Business (Allied - MA)	3	25	75	100	5(S)
	<b>Part- IV</b>					
18AECU01	<b>Ability Enhancement Compulsory Course – I</b> Value Education	-	100	-	100	2(G)

CODE NO.	SUBJECT	Exam Duration (Hrs)	Max. Marks			Credit points
			CA	CE	Total	
<b>Third Semester</b>						
<b>Part –III</b>						
19BSB11	Cost and Management Accounting	3	25	75	100	5(S)
19BSB12	Financial Management	3	25	75	100	4(S)
19BSB13	Indian Financial System	3	25	75	100	5(G)
19BSB14	Security Analysis and Portfolio Management	3	25	75	100	4(S)
19BSB15	Organizational Training– III (Training in Securities Trading)	-	100	-	100	2(S)
19BSB16	Lab-Computerised Accounting – Tally	3	40	60	100	3(S)
19BSB17	<b>Interdisciplinary Course</b> Business Economics (Allied - EC)	3	25	75	100	5(G)
<b>Part -IV</b>						
18AECU02	<b>Ability Enhancement Compulsory Course – II</b> Environmental Studies	-	100	-	100	2(G)
<b>Fourth Semester</b>						
<b>Part –III</b>						
19BSB18	Principles of Management	3	25	75	100	5(G)
19BSB19	Banking and Insurance Laws	3	25	75	100	6(S)
19BSB20	Income Tax	3	25	75	100	6(S)
19BSB21	Organizational Training –IV (Financial Products & Services)	-	100	-	100	2(S)
19BSB22	Business Data Processing - Lab	3	40	60	100	4(S)
19BSB23	<b>Interdisciplinary Course</b> Fundamentals of e - commerce and m - commerce (Allied - COM)	3	25	75	100	5(G)
<b>Part - IV</b>						
18SECU01	<b>Skill Enhancement Course – I</b> Information Security	-	100	-	100	2(G)

CODE NO.	SUBJECT	Exam Duration (Hrs)	Max. Marks			Credit points
			CA	CE	Total	
<b>Fifth Semester</b>						
<b>Part- III</b>						
19BSB24	Corporate Accounting	3	25	75	100	4(G)
19BSB25	Business Communication	3	25	75	100	6(S)
19BSB26 A 19BSB26 B	<b>Discipline Specific Elective Course</b> E-Banking Technology (or) Working Capital Management	3	25	75	100	4(S)
19BSB27	Service Marketing	3	25	75	100	4(G)
19BSB28	Organizational Training– V (Customer Relationship Management)	-	100	-	100	2(S)
19BSB29	Lab-Marketing Strategies	-	40	60	100	4(S)
19BSB30	Internship *	-	40	60	100	2(S)
<b>Part – IV</b>						
18GECEDC	<b>Generic Elective Course – EDC</b>	-	100	-	100	2(G)
18SECU02	<b>Skill Enhancement Course - II</b> Online Test -[General Awareness]	1½	-	100	100	2(G)
* Internship to be undergone at the end of fourth semester for 20 days						
<b>Sixth Semester</b>						
<b>Part – III</b>						
19BSB31	Investment Management	3	25	75	100	6(G)
19BSB32 A 19BSB32 B	<b>Discipline Specific Elective Course</b> General Insurance (or) Banking and International Finance	3	25	75	100	4(S)
19BSB33	Risk Management	3	25	75	100	4(S)
19BSB34	Life Insurance	3	25	75	100	4(S)
19BSB35	Entrepreneurial Development	3	25	75	100	6(G)
19BSB36	Lab- Entrepreneurial Skills	3	40	60	100	2(S)
19BSB37	Major Project Work	-	40	60	100	4(S)
Total Credits						<b>180</b>

<b>Part-V</b>	<b>No. of Papers</b>	<b>Semester No.</b>	<b>Credit</b>
<b>NCCC-Non CGPA Credit Course</b> (a) NCC/NSS/Sports/Dept. Activity-Extension Activity	-	I to VI	2
<b>NCCC- Non CGPA Credit Course</b> (b) Career Oriented Programme (Add-on Course) / Women's Studies / Extra Paper / Certificate or Diploma course in Yoga for Youth Empowerment	-	I to VI	2
<b>NCCC- Non CGPA Credit Course</b> (c) Any one On-line course–MOOC's subjects*	1	I to VI	4
<b>Typewriting/Office Management</b>	-	I to VI	3
<b>Total Credits</b>			191

**Generic Elective Course EDC- UG**

18GECCBI : e-Banking Services (Unaided - Cluster VII)



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<b>Course Code</b>	<b>19BSB01</b>		
<b>Title</b>	<b>FINANCIAL ACCOUNTING</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>I</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Familiarize the Students with Accounting Concepts and Conventions</li> <li>• Develop the knowledge to deal with Subsidiary Books.</li> <li>• Identify and rectify the errors and to provide adequate knowledge to prepare Bank Reconciliation Statement.</li> <li>• Impart knowledge on Depreciation and Bills of Exchange.</li> <li>• Build knowledge on the preparation of Final accounts of a sole trader.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Accounting Concepts and Conventions</b> Accounting definition- Objectives-Uses and Limitations - Principles Concepts and Conventions- Journal-Ledger-Trial balance	<b>17</b>
<b>II</b>	<b>Subsidiary Books</b> Purchase Books- Sales Book- Purchase Returns Book- Sales Returns Book- Bills Payable Book-Bills Receivable Book- Cash Book-Double Column, Triple Column Cash Book- Petty Cash Book	<b>17</b>
<b>III</b>	<b>Bank Reconciliation Statement and Rectification of Errors</b> Bank Reconciliation Statement – Debit Balance – Overdraft Balance Rectification of Errors – Suspense Account	<b>18</b>
<b>IV</b>	<b>Depreciation and Bill of Exchange</b> Depreciation – Methods of Depreciation (Theory) – Straight Line Method – Diminishing Balance Method – Sinking Fund Method – Annuity Method – Insurance Policy Method – Change in Method of Depreciation Account – Provision for Depreciation Account –Bill of Exchange	<b>19</b>
<b>V</b>	<b>Final Accounts</b> Final Accounts of Sole Trading Concerns- Trading Account – Profit and Loss Account – Balance Sheet – Adjustment Entries	<b>19</b>
<b>Distribution of Marks : 80% Problems and 20% Theory</b>		
<b>References</b>	<b>Text Book</b> 1. Jain S.P. and Narang K.L., “Principles of Accountancy” 12 <sup>th</sup> Ed., Volume I , Kalyani Publishers, New Delhi, 2014 <b>Reference Books</b> 1. Gupta R.L.and Radhasamy, “Advanced Accountancy”, 5 <sup>th</sup> Ed., Sultan Chand & Sons, New Delhi, 2012. 2. Grewal.T.S., “Introduction to Accountancy”, Sultan Chand & Sons, New Delhi.	
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Apply the Accounting Concepts and Conventions. <b>CO2:</b> Prepare Various Subsidiary Books. <b>CO3:</b> Reconcile Bank and Cash Statements and Identify the errors to rectify them. <b>CO4:</b> Prepare Accounts for Depreciation and Bills of exchange. <b>CO5:</b> Prepare Final accounts of a Sole trading concern.	

<b>Course Code</b>	<b>19BSB02</b>		
<b>Title</b>	<b>FUNDAMENTALS OF BANKING</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>I</b>
<b>Course Objectives</b>	The Course aims to <ul style="list-style-type: none"> <li>• Elaborate the basic concepts of money and banking structure.</li> <li>• Develop the knowledge on KYC norms.</li> <li>• Demonstrate basic understanding of loans and advances.</li> <li>• Identify and be familiar with various Negotiable Instruments and Payment Systems.</li> <li>• Comprehend the frame work of regulation of RBI and Financial Inclusion in India.</li> </ul>		
<b>UNIT</b>	<b>Content</b>		<b>No. of Hours</b>
<b>I</b>	<b>Money and Banking</b> Introduction to Money - Kinds of Money - Functions of Money - Significance of Money - Introduction to Banking - Origin, Growth and Development of Banking - Role and Functions of Banks - Banking Structure - Indigenous Bankers - Foreign Banks - Small and Payment Banks – Non Banking Finance Companies-RRB-Co-operative Banks.		<b>17</b>
<b>II</b>	<b>Banker and Customer</b> Banker - Customer - Relationship Between Bank and Customer – Types of Deposits - Account Opening - Know Your Customer Guidelines – Pass Book - Special Types of Customers.		<b>17</b>
<b>III</b>	<b>Loans and Advances</b> Secured and Unsecured Advances - Principles of Sound Lending - Modes of Charging Security Lien - Pledge - Mortgage - Assignment - Hypothecation - Unsecured Advances - Advances against Goods, Titles and Stock Exchange Securities.		<b>18</b>
<b>IV</b>	<b>Negotiable Instruments and Payment Systems</b> Characteristics - Types -Cheque - Cheque Truncation System - Material Alteration - Crossing of Cheque Endorsement - Paying Banker - Statutory Protection to a Paying Banker - Payment in Due course - Holder in Due course - Collecting Banker - Statutory Protection to Collecting Banker - Duties of Collecting Banker. Payment Systems- Overview of Global and Domestic payment System- NFS-RTGS-NEFT-IMPS-AEPS-NUUP-BHIM.		<b>19</b>
<b>V</b>	<b>Reserve Bank of India (RBI) and Financial Inclusion</b> Reserve Bank of India - Functions - Regulatory Powers – Organizational set up - Credit Control Measures - Qualitative and Quantitative Control - CRR, SLR, Repo rate, Reverse Repo rate, Bank rate, Prime Lending rate. Financial Inclusion – Introduction- Objectives- Schemes-PMJDY-APY-SSY.		<b>19</b>
<b>References</b>	<b>Text Books</b> <ol style="list-style-type: none"> <li>1. Gordon E., and Natrajan K., “Banking Law Theory and Practices”,25<sup>th</sup> Ed., Himalaya Publishing House, Mumbai, 2016.</li> <li>2. Jain P.C. and Verma.S.S., “Money &amp; Financial System”, 1<sup>st</sup> Ed., Sahitya Publications, Agra, 2015.</li> </ol> <b>Reference Books</b> <ol style="list-style-type: none"> <li>1. Kandasami K.P, Parameswaran.R &amp; Natrajan., “Banking Law and Practices”, 4<sup>th</sup> revised Ed., S.Chand Publishers, New Delhi, 2016.</li> <li>2. Sundharam K.P.M. and Varshney P.N., “Banking Theory Law and Practice”, 20<sup>th</sup> revised Ed., Sultan Chand Publishers, New Delhi, 2014.</li> </ol>		
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Recall the basic concepts of money and banking structure. <b>CO2:</b> Understand the significance of KYC norms. <b>CO3:</b> Interpret the conditions for loans and advances in banks. <b>CO4:</b> Identify and analyze various negotiable instruments and Payment systems. <b>CO5:</b> Understand the regulations of RBI and Knowledge on Financial Inclusions in India.		

<b>Course Code Title</b>	<b>19BSB03 ORGANIZATIONAL TRAINING – I</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>I</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>Familiarize the students with working knowledge in Office Automation tools.</li> </ul>		

### Introduction to MS Excel

Spread sheets - Introduction - Concepts - Excel features - Entering and editing data - Addressing techniques – Simple formulas & functions -Formatting cells - Aligning cells - Copying and linking cell and sheets - Working with fill methods - Data analysis - Charts - Types of charts - Converting data to chart - Macros - Forms - Pivot table

### EXERCISES

- Prepare an Excel sheet and apply the following statistical functions to analyze the data
  - Mean, Median, Mode
  - Standard Deviation
  - Time Series
- Using EXCEL prepare a table for
  - Employees payroll
  - Sales data
  - Students marks and perform the following functions  
(Total, Average, Percentage, conditional sum and show the results in chart)
- Create Mail merge using an Excel spreadsheet
- Implement the concept of macros using Excel.
- Calculate incentive using IF condition from the following sales Representative data.  
Standard output = 500 Units, Selling Price = ₹.100 per unit

Name	Quantity	Range
Anu	300	< 60% = 0%
Ram	500	60% -75%=5%
John	600	76%-90%=7.5%
Harish	1000	91%-100%=10%
Yogesh	750	>100%=20%

- Calculate EMI from the following information  
Housing Loan Amount ₹30,00,000 ,  
Down payment ₹4,00,000  
Interest 7.5%  
Maturity Period 20 years.

7. Calculate Depreciation using Straight Line and Written Down Value Method  
 Cost of an Asset ₹5,00,000  
 Estimated life of an Asset 7 years  
 Rate of Depreciation 10%

8. Calculate Average Due date and Interest from the following information.  
 A partner has withdrawn the following sums of money during the half year ending 30-6-18

Jan 15	₹ 300	April 20	₹ 400
Feb 18	₹ 250	May 16	₹ 300
Mar 10	₹ 150	June 18	₹ 500
Mar 26	₹ 200	Interest Rate	8%

9. Scenario Change - Value Change  
 The following is the Total cost for direct wages being ₹ 20,000. Calculate the total under the following circumstances. If the direct wages is (1) ₹ 24,000 (2) ₹ 28,000 (3) ₹ 32,000.  
 Prepare the Scenario Summary:

	₹
Direct Material	1,00,000
Direct Wages	20,000
Prime cost	1,20,000
Add: Factory Expenses- 20% of Direct wages	4,000
Factory cost	1,24,000
Add: Distribution expenses 5% of Direct wages	1,000
Total cost	1,25,000

10. Sales Forecasting

Year	2014	2015	2016	2017	2018
Sales in. ₹	6,00,000	7,50,000	5,50,000	6,50,000	?

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO 1:</b> Apply office automation tools in practical aspects Accounting.
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<b>Course Code Title</b>	<b>19BSB04 LAB - BANKING PRODUCTS</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>I</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Familiarize the KYC norms for opening savings account in a bank.</li> <li>• Provide practical knowledge on operating procedures, e-banking procedures</li> <li>• Preparation of feasibility report to obtain bank loan.</li> <li>• Expose the students the procedure for availing educational loan and bank loan.</li> </ul>		

<b>Exercise No. 1</b> Opening of bank account	a) As an individual you are going to open a Savings bank account in a bank by depositing Rs. 1,000. Fill up the savings bank account Opening form of a Nationalized bank b) Fill up the KYC form
<b>Exercise No. 2</b> Bank Account- operating procedure	Fill up the following forms <ul style="list-style-type: none"> <li>a) Pay in slip for deposits of Rs. 15,000</li> <li>b) Withdrawal slip for Rs. 12,000 pay Rs.1,000 by cheque</li> <li>c) Challan for taking demand draft of Rs. 1,000</li> <li>d) Deposit of Rs. 50,000 by using FD form</li> </ul>
<b>Exercise No. 3</b> E- Banking Procedure	a) Fill up the forms relating to opening of a current account in a bank. b) Fill up the ATM card application form
<b>ExerciseNo.4</b> Educational Loan & Fund Transfer Forms	a) Fill up the form to obtaining Educational loan of Rs. 5,00,000. b) Visit any nearest bank branch & collect sample document forms for different modes of transferring fund.
<b>ExerciseNo.5</b> Preparation of Feasibility Report & obtaining Bank Loan	Prepare a Feasibility Report to get a loan from a bank for starting new business

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <ul style="list-style-type: none"> <li><b>CO 1:</b> Apply the operating procedures of banking transactions with KYC norms</li> <li><b>CO 2:</b> Analyze and prepare feasibility report to obtain bank loan</li> <li><b>CO 3:</b> Apply the knowledge for availing educational loan</li> </ul>
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<b>Course Code &amp; Title</b>	<b>19BSB05</b>	<b>BUSINESS STATISTICS</b>	
Class	I BVoc Banking, Stock and Insurance	Semester	<b>I</b>
<b>Course Objectives:</b> <b>The course aims to</b>			
<ul style="list-style-type: none"> <li>• Understand the basic concepts of statistics in relation to business environment.</li> <li>• Provide the methodology and scope of various modes of presentation of data.</li> <li>• Compute various measures of location, measures of variation and their relative measures.</li> <li>• Understand the relationships between the variables using Correlation and Regression.</li> <li>• Highlight the important logic and methodology for calculation of various index numbers.</li> </ul>			

### SYLLABUS

UNIT	CONTENT	No. of Hours
I	Statistics - Origin, Meaning, Characteristics, Functions, Uses and Limitations of Statistics - Questionnaire: Meaning – Preparation of Questionnaire – Data Collection - Primary and Secondary Data – Classification and Tabulation of data. Presentation of data – Diagrams and Graphs –Bar and pie diagram, histogram, frequency curves and ogives – Simple problems.	12
II	Measures of Central Tendency -Mean, Median and Mode – Merits and Demerits - Measures of Dispersion: Range, QD, SD and coefficient of variation– Merits and Demerits - Simple Problems.	12
III	Correlation- Scatter diagram method - Karl Pearson's co-efficient of correlations and Spearman's Rank co-efficient of correlations - Simple Problems. Regression: Definition – Uses - regression lines- regression equations- properties (statement only)- Simple Problems.	12
IV	Time series – Definition – Application – Methods of measuring trend by Moving averages and least square – Merits and demerit – Methods of measuring seasonal variations - Simple average and Ratio-to-moving average methods – Merits and demerits - Simple problems	12
V	Index Numbers - Meaning – Characteristics and Uses - Laspeyre's, Paasche's, and Fisher's ideal index numbers - Fixed base index number - Chain base index number - Cost of living index numbers - Method of constructions of index numbers - Simple Problems.	12

**Note:** 60% Problems and 40% Theory

<b>References:</b>
<p><b>Text Books:</b></p> <ol style="list-style-type: none"> <li>1. "Business Mathematics and Statistics", by Navnitham P.A., Jai Publishers, 2012.</li> <li>2. "Statistics for Management", by T N Srivastava and Shailaja Rago, Tata McGraw Hill Education Pvt Ltd, 2010.</li> <li>3. "Business Statistics" by P.R. Vittal, Margham Publications, 2001.</li> </ol> <p><b>Reference Books:</b></p> <ol style="list-style-type: none"> <li>1. "Business Mathematics and Statistics", by Soma Garg and Arun Julks, 2<sup>nd</sup> Edition, Taxmann Pulications(P) ltd, 2011.</li> <li>2. "Statistics for Management", by Robert Stine and Dean Foster, Pearson India Education Services, 2014.</li> <li>3. "Business Mathematics and Statistics", by RK Ghosh and S. Saha, Central Education Enterprises (P) Ltd, 2010.</li> </ol>
<b>Course Outcomes:</b>
<p><b>On completion of the course, students should be able to</b></p> <ul style="list-style-type: none"> <li>• Understand the use of Statistics and business</li> <li>• Visualized, interpret and summarized data.</li> <li>• Use graphical representation and descriptive Statistics for business application</li> <li>• Study relationship between variables using Correlation and regression.</li> <li>• Construct and interpret index numbers.</li> </ul>

<b>Course Code</b>	<b>19BSB06</b>		
<b>Title</b>	<b>INSURANCE SYSTEM</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>II</b>
<b>Course Objectives</b>	<p><b>The Course aims to</b></p> <ul style="list-style-type: none"> <li>• Enable the students to know the concepts and classification of Risk.</li> <li>• Build knowledge on the principles and key terms of Insurance.</li> <li>• Develop knowledge on Insurance Sector in India.</li> <li>• Discover the various Insurance intermediaries.</li> <li>• Summarize the impact of IT on Insurance.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Insurance</b> Risk - Meaning , Definition - Concept of risk and hazard – Classification of risks - Methods of handling risk - Definition of Insurance - Characteristics of insurable risk – Importance of Insurance - Classification of Insurance.	<b>12</b>
<b>II</b>	<b>Concept of Insurance</b> Nature of Insurance - Principles of Insurance - Factors influencing demand for Insurance -Terms used in insurance - Insured, Insurer, Premium, Policy, Sum Insured, Insurance and Assurance , Double insurance, Re-insurance , Claim and Settlements.	<b>12</b>
<b>III</b>	<b>Insurance Sector in India</b> Insurance Industry - Global Perspective - Indian Perspective - Reforms in the Insurance Sector - Privatization & Liberalization in India – Indian Insurance Market - Current Scenario in Indian Insurance Sector.	<b>12</b>
<b>IV</b>	<b>Insurance Organizations</b> Insurance Organizations - Insurance Intermediaries - Agents, Brokers, Surveyors and Loss Assessors - Third Party Administrations – Corporate Agents - Bancassurance.	<b>12</b>
<b>V</b>	<b>Insurance and Information Technology</b> Introduction - Technologies for Insurance - IT Applications in Functional Areas - Marketing - e-insurance - Benefits - Online Insurance - KIOSKS - Factors Affecting e-Insurance.	<b>12</b>
<b>References</b>	<p><b>Text Books</b></p> <ol style="list-style-type: none"> <li>1. Mittal A., Gupta S. L., “Principles of Insurance and Risk Management”, 3<sup>rd</sup> Ed., Sultan Chand &amp; Sons, New Delhi, 2013.</li> <li>2. Gupta P. K., “Insurance and Risk Management”, 2<sup>nd</sup> Ed., Himalaya Publishing House, Mumbai, 2017.</li> </ol> <p><b>Reference Books</b></p> <ol style="list-style-type: none"> <li>1. Kapoor N. D., “Mercantile Law”, 4<sup>th</sup> Ed., Sultan Chand and Sons, New Delhi 2014.</li> <li>2. Periyasamy P., “Insurance Principle and Practices”, 2<sup>nd</sup> Ed., Himalaya Publishing House, Mumbai, 2013.</li> </ol>	
<b>Course Outcomes</b>	<p><b>On completion of the course, students will be able to</b></p> <p><b>CO1:</b> Interpret the concepts and classification of Risk.</p> <p><b>CO2:</b> Justify the principles and terms of insurance.</p> <p><b>CO3:</b> Comprehend the knowledge on insurance sector in India.</p> <p><b>CO4:</b> Classify the various insurance intermediaries.</p> <p><b>CO5:</b> Analyze the impact of IT on insurance</p>	

<b>Course Code Title</b>	<b>19BSB07 PRACTICE WORKSHOP</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>II</b>
<b>Course Objectives</b>	<p><b>The Course aims to</b></p> <ul style="list-style-type: none"> <li>• Build knowledge on SSI registration,.</li> <li>• Impart Knowledge on organization structure of a Public Limited Company</li> <li>• Develop knowledge on applying PAN card</li> <li>• Develop knowledge on the ways of Online Reservation</li> <li>• Demonstrates the requirements of Partnership Deed</li> <li>• Provide practical knowledge to prepare Purchase Requisition, Tender Form and Comparative Statement of Quotations for a Company.</li> <li>• Demonstrates the students to prepare payroll</li> <li>• Build knowledge on the filing of documents related to Import and Export Trade.</li> </ul>		

Exercises have been developed based on the theoretical subjects taught in the class and practice is given in the Practice Workshop classes .Examination is conducted for three hours at the end of the second semester and marks are awarded.

<b>Exercise No. 1</b> SSI Registration	Fill up the registration form for Small Scale industry
<b>Exercise No. 2</b> Organization chart	Prepare an organization Chart for a public Limited Company
<b>Exercise No. 3</b> PAN Card	Fill up the form relating to PAN Card application
<b>Exercise No.4</b> Online Reservation	Visit the Web site relating to online reservation. Present the information relating to : a) Online railway ticket reservation b) Online airways ticket reservation
<b>Exercise No. 5</b> Legal Document – Partnership Deed	Assume that three of your friends along with you wish to start a partnership firm to do a business. Prepare partnership deed incorporating the following aspects: a) Name and address b) Objectives c) Capital contribution d) Interest on capital e) Drawing and interest on drawings f) Salary , Commission etc., g) Profit sharing ratio & other terms and conditions
<b>Exercise No. 6</b> Purchase Procedure	a) Prepare a purchase requisition form for XYZ company Ltd., with illustration b) Prepare a tender form for ABC company Ltd., with illustration c) Present a comparative statement of quotations for your company
<b>Exercise No.7</b> Pay Roll	Prepare a payroll with imaginary figures
<b>Exercise No. 8</b> Import &Export Procedure	List down the Import &Export Procedure for Exporting Garments to other Countries. Fill up the important documents involved.

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO 1:</b> Register for SSI unit. <b>CO 2:</b> Prepare organization chart for a Public Limited Company. <b>CO 3:</b> Apply for a PAN card. <b>CO 4:</b> Apply for Online Reservation. <b>CO 5:</b> Prepare Partnership Deed. <b>CO 6:</b> Fill up the forms related to Purchase Procedure. <b>CO 7:</b> Prepare Payroll of a Company. <b>CO 8:</b> Fill up the forms related to Import& Export.
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Since - 1947

<b>Course code Title</b>	<b>19BSB08 ORGANIZATIONAL TRAINING – II</b>		
<b>Class</b>	<b>I B.Voc (Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>II</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Acquaint the students with different types of Risks.</li> <li>• Familiarize the students with the preparation of Insurance form.</li> <li>• Explore the students to types of hazards and material and non-material facts of life Insurance.</li> </ul>		

<b>Exercise No.1</b> Identify and Classify the various types of hazards.	List out the various hazards in human life, and motor accidents, and then classify them in to physical and moral hazards. Make a power point presentation on the basis of above classification.
<b>Exercise No. 2</b> Identify and Classify the various kinds of Risks.	List out the various risks in your surroundings and classify them into pure, speculative, fundamental, particular, financial and non-financial and present them in a table.
<b>Exercise No.3</b> Classify the types of Insurance.	Prepare a PPT showing different type of Insurance-Life and Non-Life.
<b>Exercise No.4</b> Identify the material and non-material facts relating to life Insurance.	Prepare a PPT showing examples of material facts and non-material facts to be disclosed in life Insurance.
<b>Exercise No.5</b> Prepare the statement for various types of Insurance Policies.	List out the policy details of your family members/relatives and prepare a statement about policy types, amount, period, age, mode of payment etc.
<b>Exercise No.6</b> Identify Life Insurance Plans.	Study and analyze a few life insurance plans (minimum 10 numbers) of different Companies and identify a suitable plan for a common man.
<b>Exercise No.7</b> Prepare Cover note model.	Draft a model of cover note.
<b>Exercise No.8</b> Draft the Life Insurance Policy.	Design a model of Life Insurance policy.
<b>Exercise No.9</b> Identify the suitable policy.	Prepare a PPT on importance of Insurance and identify the policy suitable for Business Man, Motorist and Exporter.
<b>Exercise No.10</b> Prepare a notice for Premium Renewal.	Prepare a letter in word using mail merge for Premium Renewal advice/notice to be sent to 25 policy holders.

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO 1:</b> Identify the various types of risk. <b>CO 2:</b> Prepare various types of Insurance Forms. <b>CO 3:</b> Categorize the types of Hazards and material and non-material facts of life insurance.
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<b>Course code Title</b>	<b>19BSB09 LAB – INSURANCE AND ITS PRODUCTS</b>		
<b>Class</b>	<b>I B.Voc (Banking , Stock and Insurance)</b>	<b>Semester</b>	<b>II</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Enable the students to fill up the proposal and claim forms of insurance and its products.</li> </ul>		

<b>Exercise no. 1</b> Health Insurance - Claim form & claim intimation form	Fill the Claim & Claim intimation form of Health Insurance and attach necessary documents.
<b>Exercise No. 2</b> Health Insurance - Claim form for domiciliary treatment benefit and discharge.	Fill the application form for reimbursement of medical expenses as domiciliary treatment benefit under Health Insurance plan
<b>Exercise No.3</b> Motor Insurance - Proposal form for “liability only” policy – private vehicles.	Fill the proposal form for “liability only” policy – private vehicles.
<b>Exercise No.4</b> Motor Insurance Claim form	Fill the form of motor claim for two wheeler / private car
<b>Exercise No.5</b> Fire Insurance – Proposal form	Fill the proposal form for Fire Insurance consequential loss of profits.
<b>Exercise No.6</b> Fire Insurance – Claim form	Fill the form of Fire Insurance claim for industrial all risks policy
<b>Exercise No.7</b> Miscellaneous Insurance (Personal Accident)– Proposal form	Fill the proposal form for individual Personal Accident Insurance.
<b>Exercise No.8</b> Miscellaneous Insurance (Personal Accident)– Claim form	Fill the Claim form for individual Personal Accident Insurance
<b>Exercise No.9</b> Postal life Insurance – Proposal form	Fill the proposal form for rural postal Life Insurance
<b>Exercise No.10</b> Postal life Insurance –Claim form	Fill the Claim form for rural postal Life Insurance.

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO 1:</b> Formulate various Insurance forms.
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<b>Course Code &amp; Title</b>	<b>19BSB10 MATHEMATICS FOR BUSINESS (for students admitted from 2019-20 &amp; onwards)</b>		
<b>Class</b>	BVoc. Banking, Stock and Insurance	Semester	II
<b>Course Objectives</b>	The Course aims <ul style="list-style-type: none"> <li>• To introduce the concept of Simple and Compound interest.</li> <li>• To introduce the concept of Annuities and Discounting on bills.</li> <li>• To introduce the concept of Transportation problems.</li> <li>• To introduce the concept of Game Theory</li> <li>• To introduce the concept of Queueing Theory.</li> </ul>		

**SYLLABUS**

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Mathematics of Finance:</b> Simple and Compound Interest – Effective Rate and Nominal rate of Interest – Depreciation	<b>12</b>
<b>II</b>	<b>Mathematics of Finance:</b> Annuities – Present Value – Sinking fund – True Discount – Banker’s Discount – Banker’s Gain.	<b>12</b>
<b>III</b>	<b>Transportation Problem :</b> Introduction – LP Formulation of the Transportation Problem - Existence of solution in T.P.- Duality in Transportation problem- The Transportation table- Loops in Transportation Tables- Solution of a Transportation Problem- Finding an Initial Basic Feasible Solution- Test for Optimality ( MODI Method)	<b>12</b>
<b>IV</b>	<b>Game Theory:</b> Introduction - Two- person zero-sum Games- Some Basic Terms – The Maximin - Minimax Principle – Games Without Saddle Points – Mixed Strategies – Graphic Solution of 2 X n and m X 2 Games - Dominance Property.	<b>12</b>
<b>V</b>	<b>Queueing Theory:</b> Introduction - Queueing system – Elements of a Queueing system –Operating Characteristics of a Queueing system –Deterministic Queueing system –Classification of Queueing Models -Definition of Transient and steady States- Poisson Queueing Systems-(M/M/1) : ( $\infty$ /FIFO) - -(M/M/1) : ( $\infty$ /SIRO) - (M/M/1) : (N/FIFO) Models. (Simple Problems).	<b>12</b>
	<b>Text Books:</b> <ol style="list-style-type: none"> <li>1. PA. Navaneetham, “<b>Business Mathematics and Statistics</b>”, Jai Publishers, May 2016.  <b>Unit – I : Chapter 2 (2.1 to 2.6)</b>  <b>Unit – II: Chapter 2 (2.7 to 2.10)</b></li> <li>2. Kanti swarup, P.K. Gupta, Manmohan , “<b>Operations Research</b>”, Sultan S.Chand &amp; Sons Educational Publishers , New Delhi. Reprint 2016.  <b>Unit – III: Chapter 10 (10.1 to 10.6,10.8 to 10.10)</b>  <b>Unit – IV: Chapter 17 (17.1 to17.7)</b>  <b>Unit – V : Chapter 21 (21.1 to 21.9 Except 21.6)</b></li> </ol>	
<b>Course Outcomes</b>	<b>On completion of the course, students should be able to</b> <b>CO1:</b> understand the concept of simple and compound interest, <b>CO2:</b> understand the concept of discounting on bills <b>CO3:</b> understand the concept of transportation problems <b>CO4:</b> understand the concept of Game Theory <b>CO5:</b> understand the concept of Queueing Theory.	

<b>Course Code Title</b>	<b>19BSB11 Cost and Management Accounting</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<b>The course aims to</b> <ul style="list-style-type: none"> <li>• Familiarize the students with the concept and meaning Cost Accounting</li> <li>• Develop the knowledge on Costing skills through problem solving.</li> <li>• Build knowledge in students, on Management Accounting and prepare them for careers in the areas of cost accounting and management accounting .</li> <li>• Provide knowledge on Management Techniques by using formulas.</li> <li>• Impart knowledge to assess the balancesheet and to give information to management.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No of Hours</b>
I	<b>Cost Accounting &amp; Cost Sheet</b> Cost Accounting – Meaning- Definition- Scope, Limitation, advantages – Preparation of sample cost sheet	14
II	<b>Materials And Labour Costs.</b> Material Control – Need – Techniques Of Material Control- Methods Of Valuing Materials Cost – Accounting for over time – Idle time and Labour Turnover – Methods of Remuneration – Incentive and Bonus schemes.	15
III	<b>Overhead Accounting</b> Overhead Classification –Allocation, Apportionment and Absorption. Machine Hour Rate	14
IV	<b>Management Accounting</b> Management Accounting - Meaning – Nature and Scope – Objectives Significance of Management accounting – Difference between Cost Accounting and Management Accounting – Difference between Financial Accounting and Management. Accounting.	14
V	<b>Fund Flow and Cash Flow Statement</b> Funds Flow Statement – Concepts – Schedule of Change in Working Capital – Calculation of Funds from Operation – Preparation of Funds Flow Statement. Difference between Funds Flow and Cash Flow Statement.	15

<b>References</b>	<b>Text Books</b> Jain S.P and Narang K.L “ Cost Accounting”, 20th Edition, Kalyani Publishers, New Delhi, 2008. Sharma R.K and S.K.Gupta “ Management Accounting”, 13th Edition, Kalyani Publishers New Delhi, 2014. <b>Reference Books</b> Iyengar.S.P., “Cost Accounting-principles and practice”, 14th Edition, Sultan Chand & Sons, New Delhi, 2009. Maheshwari.S.N. “Cost and Management Accounting”, 14th Edition, Sultan Chand & Sons, NewDelhi, 2003 Pillai. R.S.N.& Bagavathi.V, “ Cost Accounting”, 4th Edition, S.Chand Publishing Co. New Delhi 2010. Khan M.Y. and Jain P.K, “Management Accounting”, 5th Edition, Tata McGraw-Hill Education(India) Private Limited, New Delhi,2010.
<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Identify the differences and can prepare the Cost sheet CO2: Prepare the Material Control and Labour Costing CO3: Analyse the Overhead rate and Machine Hour Rate CO4: Differentiate the Major concepts and can prepare Ratios CO5: Can prepare fund and cash flow statements

<b>Course Code Title</b>	<b>19BSB12 FINANCIAL MANAGEMENT</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Understand the various concepts of Financial Management.</li> <li>• Expose various techniques of Capital Budgeting &amp; Time Value of Money.</li> <li>• Familiarize the concepts relating to Cost of Capital.</li> <li>• Impart knowledge related to Capital Structure.</li> <li>• Provide knowledge on concepts related to Working Capital Management.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Financial Management</b> Nature and Scope of Financial Management – Objectives of Financial Management – Financial Decisions - Financial Management Process - Functional areas of Financial Management - Organization of Finance Function.	<b>14</b>
<b>II</b>	<b>Capital Budgeting Techniques</b> Capital Budgeting – Nature of Capital Budgeting – Importance - Capital Budgeting Process – Evaluation of Investment Opportunities - Average Rate of Return, Payback Period, NPV, IRR and PI methods.	<b>14</b>
<b>III</b>	<b>Cost of Capital</b> Cost of Capital – Importance – Measurement of Specific Costs – Cost of Debt – Cost of Preference Shares – Cost of Equity Capital – Cost of Retained Earnings – Weighted Average Cost of Capital.	<b>14</b>
<b>IV</b>	Capital Structure Lease Financing – Types of Lease Financing – Operating Leverage – Financial Leverage – EBIT, EPS Analysis – Combined Leverage – Capital Structure Decision – Modigliani Miller (MM) Model.	<b>15</b>
<b>V</b>	<b>Working Capital Management</b> Working Capital Management – Nature of Working Capital – Determinants of Working Capital – Estimation of Working Capital Requirements – Sources of Working Capital – Cash Management – Inventory Management – Receivables Management.	<b>15</b>

**Distribution of Marks:** 60% problem (simple problems only) and 40% theory

<b>References</b>	<b>Text Book</b> 1. Sharma. R.K and Shashi. K. Gupta, 'Financial Management', 1 <sup>st</sup> Ed., Kalyani Publishers, New Delhi, 2014. <b>Reference Books</b> 1. Prasanna Chandra, "Financial Management, Theory and Practice", 9 <sup>th</sup> Ed., Tata McGraw- Hill Publishing Company Limited, New Delhi, 2017. 2. Srivatsava. R.M, "Financial Management", 11 <sup>th</sup> Ed., Kalyani Publishers, New Delhi. 3. Kuchal, "Corporation Finance", Chaitanya Publishing House, Ahmedabad.
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Apply the concepts in various Functional areas of Financial Management. <b>CO2:</b> Evaluate the Investment opportunities in Business. <b>CO3:</b> Compute the overall Cost of Capital of the Company. <b>CO4:</b> Develop optimum Capital Structure. <b>CO5:</b> Estimate Working Capital requirements of a Firm.

<b>Course Code</b>	<b>19BSB13</b>		
<b>Title</b>	<b>INDIAN FINANCIAL SYSTEM</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<b>The Course aims to</b> Explain the structure of Indian Financial System. Familiarize the Money Market and Capital Market operations Understand the functions of various Financial Institutions. Provide knowledge on Financial Services in India. Comprehend the Concepts of Non –Banking Financial Institutions		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
I	<b>The Financial System in India</b> Indian financial system - Development of financial system in India – Financial System and Economic Development – Financial concepts – Financial assets – Financial intermediaries – Financial markets – Roles – Functions.	8
II	<b>Financial Markets</b> Meaning – Definition– Role – Functions – Constituents of financial markets – Money instruments – Capital market instruments – Corporate bonds – Corporate stock – Municipal bonds – Global financial markets.	10
III	<b>Financial Institutions</b> Meaning – Characteristics – Categories - Money Market Institutions –Capital Market Institutions – Investment Banks – Merchant Banks – Payment Banks - Indian Financial Institutions – Growth of Financial Institutions In India.	10
IV	<b>Financial Services</b> Meaning – Definitions – Concept – Functions of Financial Service – Characteristics – Concept of Financial Services Market – Constituents – Growth of Financial Service in India – Problems of Financial Service sector.	10
V	<b>Non –Banking Financial Institutions</b> Meaning – NBFC Entities – Registration – Principle Business of NBFCS –Regulatory framework - Registered With RBI – Not Registered With RBI –Structure Of NBFCS – Supervision of NBFCS –RBI Measures for NBFCS.	10
<b>References</b>	<b>Text Book</b> Gurusamy.S, “Indian Financial System”, 2 <sup>nd</sup> Ed., Tata McGraw Hill Education Pvt. Ltd, New Delhi, 2012. <b>Reference Books</b> Pathak Bharati, “The Indian Financial System - Markets, Institutions and Services”, 2 <sup>nd</sup> Ed., Pearson India Education Services Pvt. Ltd, New Delhi, 2008. Gordon.E and Natarajan.K,”Financial Markets and Services”, 9 <sup>th</sup> Ed., Himalaya Publication House, New Delhi, 2014.	
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> CO1: Understand the structure of Indian Financial System. CO2: Familiarize with money market and capital market operations. CO3: Recollect the functions of various financial institutions. CO4: Perceive knowledge on financial Services in India. CO5: Have a clear idea on Non Banking Financial Institutions.	

<b>Course Code Title</b>	<b>19BSB14 Security Analysis and Portfolio Management</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<p><b>The course aims to</b></p> <ul style="list-style-type: none"> <li>• Familiarize the students with the concept and meaning of project management.</li> <li>• Develop the knowledge on software skills through training on MS Projects for Project planning, scheduling and monitoring.</li> <li>• Build knowledge in students, a project management mindset and prepare them for careers in the areas of project management.</li> <li>• Provide knowledge on Project Management Techniques.</li> <li>• Impart knowledge to assess and understand project selection process, the risk associated with projects and project team management.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Portfolio Management and Risk Analysis</b> Portfolio Management- Meaning- phases-evolution of portfolio management- risk – meaning- elements of risk-systematic risk-unsystematic risk- measurement of risk-value at risk(VAR analysis- methods)	<b>14</b>
<b>II</b>	<b>Fundamental Analysis</b> Fundamental analysis- Economic analysis- Economic forecasting- Forecasting techniques – Industry analysis-Industry life cycle – Company Analysis- Financial statement analysis- Assessment of risk- share valuation- share valuation models	<b>14</b>
<b>III</b>	<b>Portfolio Analysis</b> Portfolio analysis- Expected return and risk- reduction of portfolio risk through diversification – technical analysis- DOW theory – charts and signals – Technical indicators – Basic principles – Trends and trends reversals – chart patterns – ELLIOT WAVE theory – Market indicators – Random walk theory – Efficient market hypothesis.	<b>15</b>
<b>IV</b>	<b>Portfolio Construction and Selection</b> Portfolio Construction – Approaches – Determination of objectives – selection of portfolio – Markowitz model – Efficient frontiers – Capital Asset pricing model- Arbitrage pricing theory.	<b>14</b>
<b>V</b>	<b>Portfolio revision and Evaluation</b> Portfolio revision – meaning – Need – Constraints in portfolio revision – Portfolio revision strategies – formula plans – Portfolio evaluation – Meaning – Need – Evaluation perspective – Differential return	<b>14</b>
<b>References</b>	<p>Text Book 1. Kevin.S., “ Security Anlysis and Portfolio Management” ,12<sup>th</sup> revised edition., Printice hall of India PVT Ltd, New Delhi, 2015.</p> <p>Reference Books:</p> <ol style="list-style-type: none"> <li>1. Avadhani VA., “Security Anlysis and Portfolio Management” 12<sup>th</sup> revised edition., Himalaya Publishing House , Mumbai , 2016</li> <li>2. Balla ., “Investment Analysis,Security Anlysis and Portfolio Management” 19<sup>th</sup> revised edition., Sulthan chand &amp; Sons Ltd., New Delhi , 2013</li> <li>3. Prasanna Chandra.,” Investment Analysis, and Portfolio Management” 5<sup>th</sup> Edition., Tata MCGraw hill Education India PVT., LTd., Chennai 2017.</li> </ol>	
<b>Course Outcomes</b>	<p><b>On completion of the course, students will be able to</b></p> <p>CO 1: Summarise the variuos theoretical concepts and techniques of Portfolio management</p> <p>CO 2: Analyse the theoretical perspectives and practical aspects of fundamental Analysis for investment decisions.</p> <p>CO 3: Predict the share price movements with the help of technical analysis</p> <p>CO 4: Select and construct optimal portfolio using capital market theories</p> <p>CO 5: Evaluate the investment decisions using tools such as formula plans</p>	

<b>Course Code Title</b>	<b>19BSB15 Organizational Training – III ( Training and Securities Trading)</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<b>The course aims to</b> <ul style="list-style-type: none"> <li>• Understand the Obtainment of Membership for NSE and BSE</li> <li>• Knowing about the trading related terminologies</li> <li>• Indian and Global Markets</li> <li>• Law of stock brokers in trading system</li> <li>• Issuance of Bonus and Dividend</li> </ul>		

Exercise have been developed based on the theoretical subjects taught in the class and practice is given in the lab calsses. Examination in conducted for three hours at the end of the third and marks were awarded

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

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> CO1: Membership Process in NSE and BSE CO2: Types of orders and Listed NIFTY CO3: Indian, Global Indices and Procedure for trading CO 4: Trading Cycle and Stock brokers role CO5: Bonus Issue and right issue.
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<b>Course Code Title</b>	<b>19BSB16 LAB -COMPUTERIZED ACCOUNTING-TALLY</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	<b>The Courses aims to</b> <ul style="list-style-type: none"> <li>• Provide knowledge on company creation and preparation of charts using Tally Packages.</li> <li>• Familiarize the Chart of Accounts.</li> <li>• Identify the categories of Maintaining Stock Items.</li> <li>• Familiarize the list of Reconciled Entries.</li> <li>• Introduce the concept of GST with Tally Packages.</li> </ul>		

<b>Ex No.</b>	<b>Name of the Exercise</b>
<b>1</b>	<b>Fundamentals:</b> Company Creation – Name, Address, e-mail, Income Tax, Local Sales Tax and Inter-state Sales Tax Numbers – Currency Symbol – Maintaining Accounts – Selection, Closure and Alteration of Company.
<b>2</b>	<b>Chart of Accounts:</b> Group of Accounts – Pre-defined Group – Primary Group, Sub-Group - Ledger - Creation - Single Ledger, Multiple Ledger – Addition, Alteration and Deletion of Ledger.
<b>3</b>	<b>Accounting Vouchers</b> – Types – Contra, Payment, Receipt, Journal, Sales Voucher, Credit Note, Debit Note, Purchase Voucher.
<b>4</b>	<b>Statement of Accounts</b> – Balance Sheet, Profit & Loss Account, Trial Balance, Sales Register, Purchase Register, Cash Book, Bank Book and Ledgers.
<b>5</b>	<b>Inventory Accounting:</b> Creation of Stock Item, Units of Measure, Multiple Stock Group, Multiple Stock Categories.
<b>6</b>	<b>Inventory Report</b> – Types – Inventory Report – Stock Summary – MIS Report – Stock Item – Stock Group Summary – Stock Transfer Register.
<b>7</b>	<b>Bank Reconciliation Statement:</b> Bank Data entry, List of Reconciled Entries.
<b>8</b>	<b>Calculation of Interest:</b> Interest Receivable, Interest payable – Ledger – Group.
<b>9</b>	<b>Preparation of Ratio Analysis.</b>
<b>10</b>	<b>Enabling GST</b> – Intra-State Supply of Goods – Inter-State Supply – Return of Goods – GST Reports.

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Create company using various features of Tally. <b>CO2:</b> Prepare Statement of Trading/Profit and loss Account and Balance Sheet. <b>CO3:</b> Prepare Inventory Report and Stock summary. <b>CO4:</b> Prepare Bank Reconciliation Statement. <b>CO5:</b> Compute the GST for Business Transactions.
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<b>Course Code &amp; Title</b>	<b>19BSB17 BUSINESS ECONOMICS - IDC (FOR B.Voc)</b>		
<b>Class</b>	<b>II BVoc</b>	<b>Semester</b>	<b>III</b>
<b>Course Objectives</b>	The Course aims <ul style="list-style-type: none"> <li>To develop the skills necessary to make optimal managerial decisions given different situations, environments, and information sets by applying microeconomic theory.</li> <li>To provide a broad overview of the economics of organization and business decision making.</li> </ul>		

### SYLLABUS

<b>Unit</b>	<b>Content</b>	<b>No. of Hours</b>
I	<b><u>Introduction to Business Economics</u></b> Introduction - Definition, Nature and Scope of Economics –Central Problem an Economy- Methods of Economic Analysis - Micro and Macro Economics – Interdependence of Micro and Macro Economics - Decision making in Business - Scope of Business Economics - Firm - Objectives of the Firm – Production Possibility Curve	12
II	<b><u>Demand, Utility and Elasticity of Demand</u></b> Meaning of Demand – Law of Demand –Demand Schedule and Demand Curve - Why Demand Curve Slopes Downwards? Exceptions to Law of Demand - Determinants of Market Demand – Demand Function – Shift in the Demand Curve - Elasticity of Demand: Meaning – Classification of Elasticity - Types –Utility- Cardinal and Ordinal Utility – Law of Diminishing Marginal Utility	12
III	<b><u>Demand Forecasting</u></b> Meaning and Kinds of Demand Forecasting –Importance of Demand Forecasting – Demand Determinants of Demand Forecasting - Methods of Demand Forecasting – Forecasting Demand for New Products – Criteria of a Good Forecasting Method.	12
IV	<b><u>Production, Cost and Revenue Analysis</u></b> Production – Production Function – Isoquants – Properties of Isoquants - Law of Variable Proportions – Returns to Scale – Cost and Output Relationship– Equilibrium of a Firm – Marginal Revenue and Marginal Cost Relationship – Economies and Diseconomies of Scale - Break Even Point.	12
V	<b><u>Market Structure, National Income, Inflation and Business Cycles</u></b> Meaning – Types of Market- Features and Price and Output Determination of Perfect Competition, Monopoly, Oligopoly, and Monopolistic Competition-Economic Growth and Economic Development - National Income: Definition and Concepts: GDP - GNP – NNP – PCI - DPI- Inflation: Meaning and Types– Business Cycles: Meaning and Phases.	12
<b>References</b>	<b>Text Books:</b> 1. Sundharam K P M & Sundharam E N, Business Economics, S.Chand Publications , New Delhi, 2010. <b>Reference Books:</b> 1. Sankaran S, Business Economics, Margham Publications, Chennai, 2012. 2. Ahuja H.L, Principle of Economics, S. Chand, New Delhi, 2014	
<b>Course Outcomes</b>	<b>On Completion of the course, students should be able to</b> CO1: Demonstrate the application of Economic theory and methodology in solving business problem CO2: Recognize different market structures and make optimal decisions based on the economic environment in which the firm operates CO3: Formulate alternative pricing strategies that will allow a firm with market power to increase its profits	

<b>Course Code Title</b>	<b>19BSB18 PRINCIPLES OF MANAGEMENT</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	<b>The Course aims to</b> Familiarize the concepts, functions and different schools of management thought. Develop knowledge of planning in an organization which helps for decision making. Impart knowledge on organization principles and process. Build knowledge on process of recruitment, promotion and leadership qualities. Expose the theories of motivation, coordination and controlling techniques in an organization.		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	Introduction to Management Management – Definition – Importance of Management – Functions of Management and Functional Management – Management is a Science or Art – Level of Management – Schools of Management Thought – Henry Fayol, F. W. Taylor – Scientific Management .	<b>10</b>
<b>II</b>	Planning Planning – Definition – Nature – Importance Advantages – Process – Methods – Forecasting – Planning Premises – MBO – Meaning – Characteristics – Advantages – Limitations – Decision Making.	<b>8</b>
<b>III</b>	Organization Nature and Importance of Organization – Theories of Organization- Organization Process – Principles of Organization – Types of Organization Authority and Responsibility – Centralization – Decentralization - Departmentation.	<b>10</b>
<b>IV</b>	Staffing and Leadership Staffing – Meaning – Significance – Elements of Staffing Process – Recruitment – Selection – Training – Appraisal – Promotion – Leadership – Need for Leadership – Qualities of a Leader – Types of Leadership.	<b>10</b>
<b>V</b>	Motivation, Co-ordination and Controlling Motivation – Elements – Process – Nature and Importance of Motivation - Theories of Motivation – Maslow’s Theory and Herzberg Theory – Types of Motivation – Co-ordination – Control – Nature – Process of Control.	<b>10</b>

<b>References</b>	<b>Text Book</b> Dinkar Pagare , “Principles of Management ”, 2 <sup>nd</sup> Ed., Sultan Chand and Sons , New Delhi, 2013 <b>Reference Books</b> Moshal B.S, “Management Theory and Practice”, 2 <sup>nd</sup> Ed., Galgotia Publishing Company, New Delhi, 2013 Gupta R.N, “Principles of Management ”, 1 <sup>st</sup> Ed., S. Chand and Company Ltd, New Delhi, 2010
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<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> CO1: Exhibit the management concepts and their application in the global business scenario. CO2: Apply the knowledge of planning in an organization which helps in decision making. CO3: Remember the organization structure for a business concern. CO4: Develop the interpersonal managerial skills to excel as a good leader. CO5: Identify the deviations from the standards to motivate the work force.
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<b>Course Code</b>	<b>19BSB19</b>		
<b>Title</b>	<b>Banking and Insurance Laws</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	<b>The Course aims to:</b> <ul style="list-style-type: none"> <li>• Explain the Regulations of Bank under Act.</li> <li>• Elaborate the importance of RBI and its role in Banking</li> <li>• Develop an insight to the students about Banking Legislations in India.</li> <li>• Discuss the Insurance Regulations in India.</li> <li>• Extend the role of IRDA in formation procedures</li> </ul>		

<b>UNITS</b>	<b>Content</b>	<b>No of Hours</b>
I	Banking Regulation Act 1949 – Capital Requirement - Management – Liquidity Norms –Licensing of Banking - New Licensing Policies – Loans and Advances – Capital Adequacy Norms – Acquisition of Business – Winding up- and Amalgamation of Banking Company – Applications of the Act to Co-operative Banks - Banking Laws (Amendment) Act, 2012.	12
II	Reserve Bank of India Introduction – Constitution - Functions of RBI – RBI and Industrial Finance - RBI and Agricultural Credit – New Bill Market Scheme, 1970 – Non Banking Financial Companies (NBFC) – Privatization of Banks – Financial Inclusions – Basic Savings Bank Deposit Account – Pradhan Mantri Jan Dhan Yojana - (PMJDY) - CIBIL Score.	12
III	Banking Legislations in India Banking Ombudsman Scheme, 2006 - Lender’s Liability Act - Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Rules, 2011 – The Black Money and Imposition of Tax Act, 2015 - – Insolvency and Bankruptcy Code, 2016 – Financial Resolution and Deposit - Insurance (FRDI) Bill, 2017.	12
IV	Insurance Legislations in India Introduction - Insurance Act, 1938 - Features – The Life Insurance Corporation Act, 1956 – Features – Marine Insurance Act, 1963 - General Insurance Act, 1972 – Consumer Protection Act, 1986.	12
V	Insurance Regulatory and Development Authority Insurance Regulatory and Development Authority Act, 1999 – Constitution – Objectives – Duties and Powers of IRDA – Procedure for Formation and Registration - Powers of Central Government in IRDA Functions.	12

<b>References</b>	<b>Text Books</b> <ol style="list-style-type: none"> <li>1. Mittal A and Gupta S L., “Principles of Insurance and Risk Management”, 3<sup>rd</sup> Ed., Sultan Chand &amp; Sons., New Delhi, 2013.</li> <li>2. Gordon. E. and Natarajan. K., “Banking theory, Law and Practice”, 26<sup>th</sup> Ed., Himalaya Publishing House, Bangalore, 2017. Gupta.P.K.,</li> <li>3. . “Insurance and risk management”, 2<sup>nd</sup> Ed., Himalaya Publishing House, Bangalore, 2018.</li> </ol> <b>Reference Books:</b> <ol style="list-style-type: none"> <li>1. Murthy.A. “Principles and Practice of Insurance”, 1<sup>st</sup> Ed., Margham Publications, Chennai, 2012.</li> <li>2. Tannan. M L., Datta C R. and Kataria S K., “Banking Law and Practice”, 23<sup>rd</sup> Ed., Wadhwa &amp; Company, Nagpur, 2010.</li> <li>3. Varshne. G., “Insurance Laws”, 1<sup>st</sup> Ed., Lexis Nexis, Haryana, 2016.</li> <li>4. Mishra. M N. and Mishra. S B., “Insurance Principles and Practice”, 5<sup>th</sup> Ed.,</li> <li>5. Sultan Chand &amp; Sons, New Delhi, 2014.</li> </ol>
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Build specialized knowledge on Acquisition, Amalgamation of Banking Companies under Banking Regulation Act. <b>CO2:</b> Explain the role of RBI and Financial Inclusion in Banking. <b>CO3:</b> Discuss the objectives of Ombudsman Scheme, SARFAESI and FRDI Bill <b>CO4:</b> Summarize the Evolution and Insurance Regulations in India. <b>CO5:</b> Examine the powers of IRDA in regulating Insurance Companies.

<b>Course Code</b>	<b>19BSB20</b>		
<b>Title</b>	<b>INCOME TAX</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	<p><b>The Course aims to</b>          Build knowledge on basic concepts of Income Tax.          Provide knowledge for calculating Income from salary and House property.          Familiarize the Tax Provisions for Business Income and Capital Gains.          Impart knowledge for computing Income from Other Sources and Gross Total Income.          Comprehend the system of Tax Administration in India.</p>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
I	<b>Introduction to Income Tax</b> Income Tax Act 1961 – Definitions - Agricultural Income, Assessee, Person, Income, Gross Total Income, Assessment Year, Previous year - Capital and Revenue – Capital and Revenue Receipts, Capital and Revenue Expenses- Basis of charge – Resident - Ordinary Resident, Not Ordinarily Resident - Non Resident - Incidence of Taxation – Exempted Incomes.	12
II	<b>Salary and House Property</b> Different Heads of Income – Salaries – Allowances, Perquisites, Profit in lieu of Salary - Income from House Property – Annual Value, Determination of Annual Value in Different Situations, Deduction u/s 24.	15
III	<b>Business Income and Capital Gain</b> Profit and Gains of Business or Profession – Admissible Deductions, Deduction u/s 36, General Deductions, Expenses Expressly Disallowed - Depreciation – Capital gains – Short Term Capital Gains, Long term Capital gains - Exempted Capital gains - Tax on Capital Gains.	15
IV	<b>Income from Other Sources and Gross Total Income</b> Income from Other Sources – Income u/s 56(1), Income u/s 56(2), Expenses u/s 57 - Set off and Carry Forward Losses – Aggregation of Income – Deductions under Section 80.	15
V	<b>Tax Administration</b> Income Tax Authorities – CBDT – Powers – Assessing Officer – Powers -Provisions Relating to Search and Seizure, Procedure for Self Assessment - Best Judgment Assessment – Centralized Processing Centre.	15
Distribution of Marks: 60% Problem and 40% Theory		

<b>References</b>	<p>Text Book          1. Gaur.V.P and Narang D.B, “Income Tax Law and Practice”, Current Edition., Kalyani Publishers, New Delhi.          Reference Books          1. Dinkar Pagare, “Law and Practice of Income Tax”, Current Edition., Sultan Chand &amp; Sons, New Delhi          2. Dr. Mehrotra H.C, “Income Tax Law and Accounts”, Current Edition., Sahitya Bhawan Publications, Agra.</p>
<b>Course Outcomes</b>	<p><b>On Completion of the Course, Students will be able to</b>          CO1: Apply the concepts for determining the Residential Status of an Assessee.          CO2: Calculate Income from Salary and House property.          CO3: Compute Income from Business and Capital Gains.          CO4: Compute the Gross Total Income of an Assessee.          CO5: Know the Procedures for Assessment.</p>

<b>Course Code Title</b>	<b>19BSB21 Organizational Training – IV ( Financial Products and services)</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	<b>The course aims to</b> <ul style="list-style-type: none"> <li>• Understand the financial instruments</li> <li>• Mutual fund schemes</li> <li>• Products and services to banks and SSI</li> <li>• Trends from the industry report</li> <li>• Analyse and invest in best mutual funds</li> </ul>		

Exercise have been developed based on the theoretical subjects taught in the class and practice is given in the lab calsses. Examination in conducted for three hours at the end of the fourth and marks were awarded

Exercise No 1 : Financial Instruments	List out the various financial instruments in securities market. Tabulate them according to their scope and characteristics
Exercise No 2: Primary and Secondary Market	Prepare a PPT to explain the working of primary and secondary market.
Exercise No 3: Mutual fund Schemes	Analyse various mutual fund schemes available to prospective customers. Assist the customers to determine most suitable mutual funds scheme according to their needs.
Exercise No 4: Customer Relationship	Imagine that you are a company authority and develop a long term relationships with customers, also respond to custmers quires and clarifications and advise the customers on existing product and new schemes. Prepare a report on the above
Exercise No 5: Financial Institutions	Prepare a PPT on differencnt types of financial institutions and their operations.
Exercise NO 6: Loan Products	List out the types of laon products and services offered by banks and financial institutions for SSI industries
Exercise No 7: Financial projections	Analyse trends from industry reports, financial projections for policies by selecting three industries
Exercise NO 8: Financial Institution report	Assume that you are the authority person in a financial institution and prepare a report by carefully examining the financial status of the client and loan repayment schedule which is convinient for the client
Exercise NO 9: Mutual fund schemes	Compare and analyse various mutual fund schemes and suggest the best one for investment
Exercise No 10: SSME's Subsidies	Prepare a PPT on Incentives and subsidies available to SSME industries.

Course Outcomes	On completion of the course, students will be able to CO1: Understand the financial securities CO2: Invest in best schemes CO3: Serives to bank and SSI CO 4: Trends of the financial institutions CO5: Incentives and subsidies for SSME's
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<b>Course Code Title</b>	<b>19BSB22 BUSINESS DATA PROCESSING - LAB</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	The course aims to Understand features of MS word. Provide knowledge on the mathematic computation using MS Excel. Expose the various utilities in MS Power point. Familiarize various features in MS Excel. Comprehend the SPSS for Data Analysis.		

- Ex. No Exercises
- MS WORD**
- Draft a Chairman Speech of a Company.
- 1 [Format – Font – Paragraph – Bullet – Border and Shading – Page Setup – Header and Footer – Insert – Comment – Hyperlink – Bookmark – Page Break – Page Number – Tools – Auto Text.]
- 2 Preparation of Wage Sheet (With Assumed Values)  
[Table – Sorting – Text Box – Text Direction – Auto Format – Auto Sum]
- 3 Draft a Letter to the Share Holder for Annual General Meeting Mail Merge – Mailing Labels
- MS EXCEL**
- 4 Prepare a Flexible Budget using the following information  
The cost of an article at a capacity level of 5000 units is given under. For a valuation of 2% in capacity above and below this level the individual items vary as indicated below:
- | Particulars              | ₹      |              |
|--------------------------|--------|--------------|
| Material Cost            | 25,000 | 100% Varying |
| Labour Cost              | 15,000 | 100% Varying |
| Power                    | 1,250  | 80% Varying  |
| Repairs And Maintenance  | 2,000  | 75% Varying  |
| Stores                   | 1,000  | 100% Varying |
| Inspection               | 500    | 20% Varying  |
| Depreciation             | 10,000 | 100% Varying |
| Administration Overheads | 5,000  | 25% Varying  |
| Selling Overheads        | 3,000  | 25% Varying  |
- Cost Per Unit Is Rs.12.55
- Find The Cost of Production at Levels of 4,000 and 6,000 Units.
- 5 Prepare a Chart using Chart Wizard for the Sales of a Manufacturing Company made during 2010 – 2018. Create various types of Charts with examples.
- 6 Logical Function  
Use IF Function to assign letter grade to numbers referred by the Name, Average Score for the marks scored by the Students.
- | If Average Score is | Then Return |
|---------------------|-------------|
| Greater Than 89     | A           |
| From 80 To 89       | B           |
| From 70 To 79       | C           |
| From 60 To 69       | D           |
| Less Than 60        | F           |
- 7 Financial Functions  
Future value  
Calculate future value from the following information.  
Suppose you want to save money for a special project occurring a year from now. You deposit ₹1,000 into a savings account that earns 6% annual interest compounded monthly (monthly interest of 6%, 12%). How much money will be in the account at the end of 12 months?  
Present value  
Suppose you are thinking of buying an insurance annuity that pays ₹500 at the end of every month for the next 20 years. The cost of annuity is ₹60,000 and the money paid out will earn 8%. Using the PV function determine whether this would be a good investment.
- 8 Bond Valuation  
Government of India is planning to issue a deep discount (Zero Coupon) bond with the face value of ₹ 25000 at the end of 10 years. The planned yield for the investors is 12%. What would be the issue price of the deep discount bond? If the proposed issue price of the bond is ₹ 7,500 what yield would it offer to the subscribers on redemption of the bond?

9

EMI

a) Calculate the EMI for ₹1,00,000 home loan at an annual rate of 8 % that you must pay off in 12 months.

b) Using Table Function

Forecast values with what if analysis - Interest at 10%

i) Number of months 120 ii) Amount of loan ₹10,00,000

The EMI is (₹ xxxxxxxx)

Calculate the EMI at 9% 9.5% 10% 10.25%

Number of months being 60, 120, 180, 240

11

Data

The following are the database relating to employees. Sort on the basis of department and then on the basis of the name.

Name	Designation	Departments	Salary (₹)
Akshay	Manager	Accounts	20,000
Ramya	Officer	Accounts	5,000
Deepa	Manager	Finance	20,000
Pinky	Officer	Finance	6,000
Ram	Manager	Marketing	25,000

Auto Filter to filter the following

Employees of Accounts Department

Designation being Manager

Salary >5000 or <25000.

Advanced filter to filter

1. Department Accounts and Finance

2. Department Accounts and Finance with salary >₹5000 or <₹20000

Validation Salary entered should be >= ₹ 5000 and <= ₹25000.

Subtotal Calculate the total salary of each department.

12.

Use V lookup Function

Employee Id	Level
S0320	?
S0620	?
S0714	?
S0512	?
S0300	?

Employee Id	Employee Name	Monthly Sales	Level
S0121	Anu	20,000	C
S0200	Abi	10,000	A
S0320	Raju	40,000	B
S0440	Kavi	30,000	B
S0620	Kavi	25,000	B
S0714	Charu	35,000	B
S0300	Lekha	60,000	A
S0521	Latha	50,000	A
S0611	Abi	45,000	A
S0800	Ram	30,000	B

13 Use H Lookup Function

EMP NO =>	A	B	C	D	E	F	G	H	I	J
Basic Salary	5000	4750	4250	4000	3750	3500	3500	3250	3000	2750
HRA	3000	2850	2550	2400	2250	2100	2100	1950	1800	1650
Conveyance	2000	1900	1700	1600	1500	1400	1400	1300	1200	1100
Total	10000	9500	8500	8000	7500	7000	7000	6500	6000	5500

EMP NO=>	TOTAL SALARY
A	?
B	?
H	?
J	?
E	?

**POWER POINT**

14 Create a Slide Show Showing about the Activities of the Commerce B.Vocational Department.

15 Create a Slide Show Presentation for the Advertisement of a Company's Product.

**MS ACCESS**

Prepare a Table in Access for

Book (Book\_id, Title, Pub\_Name, Price)

16 Author (Book\_id, Author\_Name, Phone, Address)

Borrower (Card\_No, Book\_id, Issue\_Date, Due\_Date)

Make a Query to the following list and Present in the form of Report

17 Query Title of Books whose price is Greater Than 1000

Query Title of Books written by Sultan

Query Borrower Card Number of those who borrowed from 1-1-19 to 31-1-19

Update Price by 5%

Delete Books of Kalyani Publishers

**SPSS PACKAGE**

a) Creating and Editing a Data file

18 Enter the Data in the Variable view, label the values and measure the data as Nominal, Ordinal and Ratio Scale. Export the data from Excel and save it for analysis in SPSS and calculate the frequencies.

b) Chart

Create various charts using SPSS with imaginary values.

The following data sheet has been related to the personal factors relating to a study of the population who are at the risk of accidents.

Respondents	Age Category	Gender	Accidents	Population at Risk
1	Under 21	Female	57997	198522
2	Under 21-25	Female	57113	203200
3	Under 26-30	Female	54123	200744
4	Under 21	Male	63936	187791
5	Under 21-25	Male	64835	195714
6	Under 26-30	Male	66804	208239

Calculate the Mean, Median and Standard Deviation for the above study.

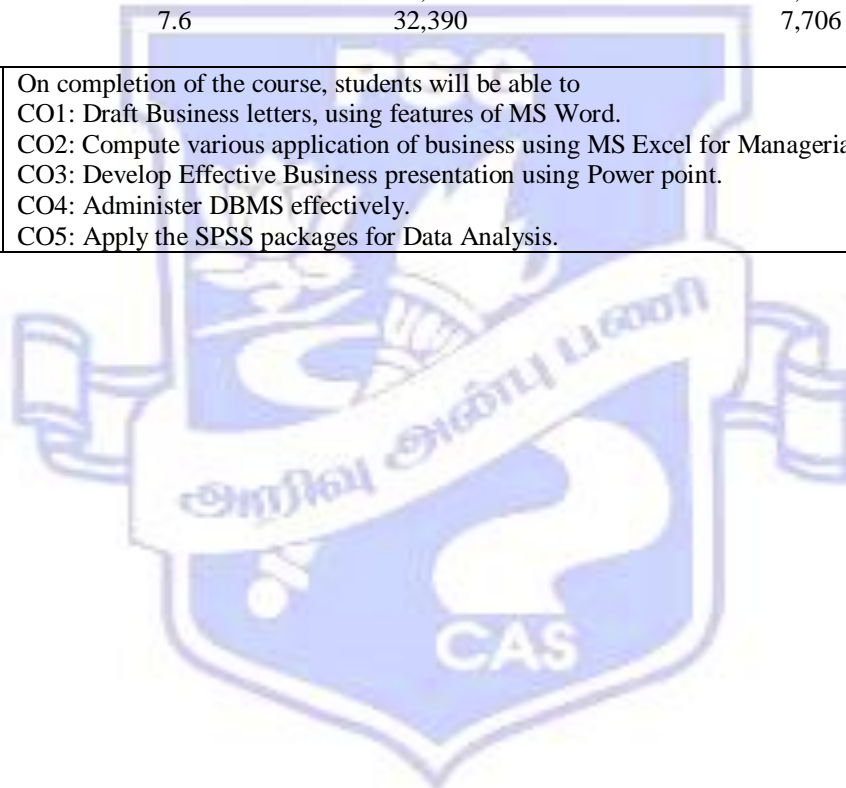
19 Calculate the Correlation for the following data relating to the sales of different types of firm.

Respondents	Sales (in ₹ '000)	Size of the Firm	Type of the Firm
1	65.00	Large	Computer
2	28.00	Medium	Finance
3	134.00	Large	Marketing
4	58.00	Large	Others
5	7.50	Very Small Firm	Computer
6	7.00	Very Small Firm	Others
7	9.00	Very Small Firm	Finance
8	35.50	Medium	Marketing
9	6.00	Very Small Firm	Marketing
10	248.00	Large	Finance
11	296.00	Large	Others
12	38.50	Medium	Computer
13	9.00	Very Small Firm	Computer

20 Calculate the Regression for the following study relating to the treatment cost of diabetics and the patients income level.

Age (years)	Glucose Level	Income Level (₹)	Treatment Cost (₹)
43	6.3	31,477	2,630
44	7.6	32,390	7,706
27	7.2	42,748	1,430
29	6.2	45,230	6,397
20	8.7	28,689	9,112
51	6.1	36,796	3,562
25	6.4	28,953	3,165
27	5.9	35,815	5,621
38	8.2	33,551	16,179
53	7.5	51,080	3,852
42	5.7	76,640	12,616
43	6.3	31,477	2,630
44	7.6	32,390	7,706
44	7.6	32,390	7,706

Course Outcomes	<p>On completion of the course, students will be able to</p> <p>CO1: Draft Business letters, using features of MS Word.</p> <p>CO2: Compute various application of business using MS Excel for Managerial decisions.</p> <p>CO3: Develop Effective Business presentation using Power point.</p> <p>CO4: Administer DBMS effectively.</p> <p>CO5: Apply the SPSS packages for Data Analysis.</p>
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Since - 1947

<b>Course Code</b>	<b>19BSB23</b>		
<b>Title</b>	<b>FUNDAMENTALS OF E-COMMERCE AND M-COMMERCE</b>		
<b>Class</b>	<b>II BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>IV</b>
<b>Course Objectives</b>	The course aims to Impart the basic knowledge on e-Commerce Familiarize on Network Security System Understand the Application of Electronic Data Interchange Expose the significance of Mobile Commerce Impart knowledge on the emerging technology in e-Commerce		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
I	<b>Introduction</b> Electronic Commerce – Definition - Forces Fueling e-Commerce – e-Commerce Frame Work - Anatomy of e-Commerce Application - Types of e-Commerce - Inter-Organization, Intra-Organizational and Consumer to Consumer e-Commerce.	12
II	<b>Network Security</b> Network Security – Client-Server Network Security- Firewall and its Types -Transaction Security – Data and Message Security – Challenge Response System - Encryption and its types	12
III	<b>Electronic Data Interchange</b> Electronic Data Interchange - EDI Application in Business - Internet - Internet Service Provider (ISP) – Internet Topology (Concepts Only) - Interactive Marketing Process on the Internet.	12
IV	<b>Mobile Commerce</b> Mobile Commerce – Introduction – Objectives – Factors for successfulness of m-Commerce - Limitations – Mobile Banking - Managerial issues – Trust issues.	12
V	<b>Mobile Computing</b> Mobile Computing – Functions - Emerging Technologies - Blue Tooth - Radio Frequency Identification (RFID) - Wireless Broadband (WIMAX) - SMS – Security Issues in Mobile computing.	12

<b>References</b>	<b>Text Book</b> 1. Ravi Kalakota and Whinston V.B, “Electronic Commerce, A Manager’s Guide”, Pearson Education, 2 <sup>nd</sup> edition, 2002, New Delhi. (Unit I to Unit III) 2. Asolee K. Talwederk and Rooper R Yavagal, “Mobile computing”, Tata McGraw Hill Publishing Company Limited, New Delhi. (Unit IV & Unit V) <b>Reference Books</b> 1. Elias. M, “Electronic Commerce”, Prentice Hall of India Pvt. Ltd, 3 <sup>rd</sup> edition 2006, New Delhi.
<b>Course Outcomes</b>	<b>On completion of the course, students should be able to</b> CO1: Identify the e-Commerce Applications. CO2: Evaluate the Network Security System. CO3: Apply the interactive Marketing Process through Internet. CO4: Operate in the platform of Mobile Commerce. CO5: Utilize the e-Technology Services.

<b>Course Code</b>	<b>19BSB24</b>		
<b>Title</b>	<b>CORPORATE ACCOUNTING</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>
<b>Course Objectives</b>	The course aims to Understand the Accounting entries relating to Issue of shares and debentures of Companies. Gain an understanding of the procedure for Redemption of shares and debentures. Provide knowledge in preparation of the Final Accounts of the Company. Impart knowledge on valuing shares and goodwill of the company and identify the steps in Liquidation of Companies. Familiarize the Accounting procedures for Electricity Companies.		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	Issue of Shares Shares – Introduction - Issue of Shares - Equity Shares - Preference Shares – Issue at Par, Premium and Discount - Over Subscription - Pro-rata Allotment - Forfeiture and Reissue of Shares - Underwriting of Shares.	<b>15</b>
<b>II</b>	Redemption of Shares, Issue and redemption of debentures Redemption of Preference Shares – Bonus issue – Rights issue – Debentures – Introduction - Issue of Debentures – Own Debentures - Redemption of Debentures - Par and Premium - Sources of Redemption – Sinking Fund Method and Insurance Policy Method - Capital Redemption Reserve.	<b>15</b>
<b>III</b>	Final Accounts of Companies Company Final Accounts – Profit & Loss Account – Balance Sheet - Calculation of Managerial Remuneration - Profit Prior to Incorporation.	<b>15</b>
<b>IV</b>	Valuation of Goodwill & Shares and Liquidation of Companies Goodwill – Factors affecting goodwill – Need for Goodwill valuation - Valuation of Goodwill – Average Profit Method - Super Profit Method – Capitalization Method. Valuation of Shares - Net Asset Method – Yield Method – Fair Value Method - Liquidation of Companies – Statement of Affairs - Liquidator’s Final Statement of Account.	<b>15</b>
<b>V</b>	Double Accounts System Double Accounts System – Accounts of Electric Companies – Revenue, Net Revenue of Accounts - Receipts and Expenditure of Capital Accounts - General Balance Sheet - Replacement of an Asset - Accounting for Human Resources (Theory Only)	<b>12</b>
Distribution of Marks:80% Problems and 20% Theory		

<b>References</b>	Text Book S.P .Jain & K.L. Narang, “Advanced Accountancy”, 21 <sup>st</sup> Ed., Kalyani Publications, New Delhi, 2017. Reference Books Gupta. R.L and Radhaswamy. M, “Corporate Accounting”, 1 <sup>st</sup> Ed., Sultan Chand & Sons, New Delhi, 2013.  Reddy. T.S. and Murthy. S, “Corporate Accounting”, 6 <sup>th</sup> Ed., Margham Publications, Chennai, 2015. Maheshwari. S.N. and Suneel K. Maheswari, “Corporate Accounting”, 5 <sup>th</sup> Ed., Vikas Publications, New Delhi, 2009. Goyal. V.K, “Corporate Accounting”, 1 <sup>st</sup> Ed., Excel Book, New Delhi, 2008.
<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Recall the Accounting entries for Issue of Shares and Debentures in a Company. CO2: Follow the Accounting Procedure for Redeeming Shares and Debentures. CO3: Prepare Final Accounts as per the Provisions of the Companies Act. CO4: Value the Shares and Goodwill of the Company and prepare Accounts in the Process of Liquidation. CO5: Apply the knowledge of Accounting with respect to Electricity Companies.

<b>Course Code Title</b>	<b>19BSB25 BUSINESS COMMUNICATION</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>
<b>Course Objectives</b>	<b>The Course aims to</b> Understand the Principles of Effective Business Communication. Comprehend the essentials of Effective Business Letters. Build necessary skills to Communicate within the Organisation. Familiarize the elements of External Communication. Understand the various Channels of Communication.		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	Introduction Communication – Meaning – Objectives – Process – Importance - Types – Barriers to Communication – Characteristics of Good Communication System.	<b>12</b>
<b>II</b>	Oral and Written Communication Verbal Communication – Forms – Group Discussion, Interview Methods, Public Speaking - Non-Verbal, Written Communication – Business Letter - Needs and Functions of a Business Letter – Effectiveness and Lay-out of a Business Letter.	<b>12</b>
<b>III</b>	Internal Communication Office Orders – Memo – Proposal – Solicited, Unsolicited – Report Writing – Importance – Types of Report – Circulars – Agenda – Resolution – Minutes.	<b>12</b>
<b>IV</b>	External Communication Enquiries – Offers – Quotation – Complaints and Adjustments - Circular Letter – Sales Letter – Bank and Insurance Correspondence.	<b>12</b>
<b>V</b>	Channels of Communication Tele and Video Conferencing – Placing Telephone Calls - Telephone Etiquette – Mobile Phone – FAX - Voice Mail - e-mail – Advantages – Communicating with the e-mail Messages – Essential Elements in Writing Messages.	<b>12</b>

<b>References</b>	Text Book 1. Rajendra Pal and Korlahalli J.S, “Essentials of Communication”, 13 <sup>th</sup> Revised Ed., Sultan Chand and Sons, New Delhi, 2017. Reference Books 1. Raymond V. Lesikar , “Basic Business Communication”, 13 <sup>th</sup> Ed., Tata McGraw Hill Public Company Ltd, New Delhi, 2017. 2. Lesikar RV, “Basic Business Communication”, Tata Mc Graw Hill Publishing Company, New Delhi, 2016. 3. Dinkar Pagare, “Principles of Management”, 6 <sup>th</sup> Ed., Sultan Chand & Sons, New Delhi, 2018.
<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Apply the Principles of Communication in Business Correspondence. CO2: Draft Business Letters and understanding the Structure of Letter Writing. CO3: Apply the various Methods of Internal Communication. CO4: Use the various skills in External Communication. CO5: Effectively use the various Channels of Communication.

<b>Course Code Title</b>	<b>19BSB26A DISCIPLINE SPECIFIC ELECTIVE – I E-BANKING TECHNOLOGY</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Classify the Networking and Information Technology in Banking.</li> <li>• Build knowledge on Electronic Payment Systems.</li> <li>• Demonstrate the importance of e-cash.</li> <li>• Show the operations of Electronic Clearing Services</li> <li>• Analyze the strategies of e banking and Disaster Management.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Networking of Computers</b> Networks - Types – LAN – WAN – Internet and Intranet – E-Mail –E-Banking - Core Banking - Electronic Products - Electronic Payment System - Online Banking - Electronic Fund Transfer System: RTGS, NEFT & SWIFT - Information Technology - Recent Trends in Banking Technology.	<b>15</b>
<b>II</b>	<b>Electronic Payment Systems</b> Automatic Teller Machine - Merits and Demerits – Installation and Security Aspects of ATM, Types of ATM, Immediate Payment System(IMPS), MICR Instrument – Precautions in Handling MICR Instrument – Benefits and Limitations.	<b>14</b>
<b>III</b>	<b>Electronic Cash</b> Features – Benefits of E-Cash – Limitations of Electronic Data Interchange – Electronic Fund Transfer Credit Card – Debit Card – Payment through Bank Network – Payment by Smart Card - Electronic Pass Book – Home Banking.	<b>14</b>
<b>IV</b>	<b>International Payment Services</b> SWIFT – Types and Message in SWIFT (Society for Worldwide Interbank Financial Telecommunication) – Electronic Clearing Services (ECS) Debit and Credit - Message Format in SWIFT – Bank Information Code – Message Flow in SWIFT System – Advantages and Structure of SWIFT- NOSTRO-VOSTRO.	<b>14</b>
<b>V</b>	<b>E-Banking Strategies</b> Services Offered through e-banking – Strengths of E-banking – Weakness of E-banking – Opportunities – Threats of E-banking. Computer Audit – Information System Audit - Information System Security and Disaster Management.	<b>15</b>
<b>References</b>	<b>Text Books</b> 1. Abirami Devi. K and Alagammai .M., “E-Commerce”, 1 <sup>st</sup> Ed., Margham Publications, Chennai, 2016. 2. Rizwan Ahmed.P., “E-Business & E-Commerce”, 1 <sup>st</sup> Ed., Margham Publications, Chennai, 2016. <b>Reference Books</b> 1. Ravi Kalkota and Andrew Whinston.B., “Electronic Commerce A Manager’s Guide”, 1 <sup>st</sup> Ed., Pearson Education, 2006. 2. Devi K.A and Alagammai.M., “E-Commerce”, 1 <sup>st</sup> Ed., Margham, Publications, Chennai, 2017. 3. Rimpi Jatana, R. K. Uppal., “E-Banking in India: Challenges and Opportunities”, 1 <sup>st</sup> Ed., New Century Publications, New Delhi, 2007. 4. S.S. Kaptan., “Indian Banking in Electronic Era”, 1 <sup>st</sup> Ed., Sarup & Sons, New Delhi, 2003.	
<b>Course Outcomes</b>	<b>On completion of the course, students should be able to</b> <b>CO1:</b> Relate the importance of Networking and global developments in Banking Technology. <b>CO2:</b> Analyze the merits and demerits of Automatic Teller Machine. <b>CO3:</b> Select and make use of appropriate Electronic Fund Transfer <b>CO4:</b> Explain the types and message format of SWIFT. <b>CO5:</b> Summarize the strategies of E-banking and Information System Security.	

<b>Course Code Title</b>	<b>19BSB26B DISCIPLINE SPECIFIC ELECTIVE – I WORKING CAPITAL MANAGEMENT</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>
<b>Course Objectives</b>	<b>The Course aims to</b> Provide basic understanding related to the concepts of Working Capital Management. Familiarize the Working Capital Financing Mix and trends in Financing. Understand the factors influencing the Receivables. Develop knowledge on concepts and tools of Cash and Inventory Management. Expose the system of assessment of Working Capital and Banking Policy.		

UNIT	Content	No. of Hours
I	<b>Introduction to Working Capital Management</b> Working Capital Management – Meaning – Objectives – Working Capital Policies - Factors affecting Working Capital Requirements – Forecasting of Working Capital Requirements.- Working Capital Management – Theories and approaches.	14
II	<b>Financing of Working Capital</b> Financing of Working Capital – Determining the Working Capital - Financing Mix – New Trends in Financing of Working Capital by Banks – Measuring the Working Capital.	14
III	<b>Receivables Management</b> Management – Meaning – Objectives - Cost of Maintaining Receivables - Factors Influencing Size of Receivables - Forecasting the Receivables – Dimensions of Receivables Management	14
IV	<b>Cash and Inventory Management</b> Cash Management – Managing Cash Flows – Determining Optimum Cash Balance. Inventory Management – Meaning, Nature, Benefits, Risk and Cost of Inventory Management – Tools and Techniques of Inventory Management.	15
V	<b>Working Capital Control</b> Working Capital Control and Banking Policy – Committee Recommendations on Working Capital – New System of Assessment of Working Capital Finance. - Money Market Instruments – Bank Finance - Assessment and Appraisal – Managing Corporate Liquidity and Financial Flexibility.	15
Distribution of Marks: 60% problem (Simple problems only) and 40% theory		

<b>References</b>	<b>Text Book</b> 1. V.K.Bhalla, Working Capital Management, Text and Cases, 6 <sup>th</sup> Ed., Anmol Publications, New Delhi, 2008. <b>Reference Books</b> 1. Prasanna Chandra, “Financial Management, Theory and Practice”, 9 <sup>th</sup> Ed., Tata McGraw- Hill Publishing Company Limited, New Delhi, 2017 2. Pandey I.M, ‘Financial Management’, 11 <sup>th</sup> Ed., Vikas Publications, New Delhi, 2018 3. Khan and Jain, Financial Management, 7 <sup>th</sup> Ed., Tata McGraw- Hill Publishing Company Limited, New Delhi, 2017
<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Forecast Working Capital Management Requirements of a Firm. CO2: Utilize the Working Capital Financing Mix effectively. CO3: Manage the Receivables effectively. CO4: Apply Cash and Inventory Management Tools for optimum Cash and Inventory Management. CO5: Assess the Working Capital Finance.

<b>Course Code Title</b>	<b>19BSB27 Service Marketing</b>
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance) Semester V</b>
<b>Course Objectives</b>	The Course aims to Understand the concepts of Investment. Build knowledge on the constituents of Financial Markets and Instruments. Comprehend the functions of Stock Exchange. Impart the role of SEBI in the Capital Market. Expose to the procedures related to Stock Market Trading Mechanism.

UNIT	Content	No. of Hours
I	<b>Introduction to Marketing and Services</b> Introduction to Marketing – Evolution – Introduction to Services – Concept – Goods and Services – Features of Marketing, Services – Service Marketing – Concepts – Significance of Service Marketing – Market Segmentation and Positioning - Cross Selling and Up-selling.	15
II	<b>Marketing Mix in Service Marketing</b> Introduction – Marketing Mix – Concepts – Product Mix – Promotional Mix – Price mix – Place mix – Process - People – Physical Evidence.	14
III	<b>Marketing of Financial Services</b> Introduction – Financial Services – Concepts – Marketing of Financial Services – Features of Banking, Insurance – Mutual Funds – Types of Mutual Funds – Mutual Fund Marketing – Market Segmentation of Mutual Funds - Portfolio Management Services— Factoring Services – Types – Factoring Services Marketing.	14
IV	<b>Bank Marketing</b> Introduction – Bank Marketing – Concepts – Indian perspective – Application of Marketing Principles in Bank – Users of Banking Services –Factors influencing the Behavioral Profile of Users- Market Segmentation of Bank Marketing– Importance – Criteria – Marketing Mix for Banking Services.	14
V	<b>Insurance Marketing</b> Introduction – Insurance Marketing – Concept – Indian perspective – Users of Insurance Services – Market Segmentation in the Insurance Organization – Significance – Marketing Mix for Insurance Services.	15

<b>References</b>	<p>Text Books Jha S.M., “Service Marketing”, 7<sup>th</sup> Ed., Himalaya Publishing House, Mumbai, 2014.</p> <p><b>Reference Books</b></p> <ol style="list-style-type: none"> <li>1. Vasanti Venugopal and Raghu V.N., “Service Marketing”, 1<sup>st</sup> Ed., Himalaya Publishing House, Mumbai, 2018.</li> <li>2. Gupta S.L., “Marketing of Services”, International Book House, 1<sup>st</sup> Ed., Mumbai, 2012.</li> <li>3. Rajan Saxena., “Marketing Management”, 3rd Ed., Tata Mcgraw-Hill Publication Company Ltd., New Delhi, 2008.</li> <li>4. Govind Apte., “Services Marketing”, 2nd edition., Oxford University Press, New Delhi, 2012.</li> </ol>
<b>Course Outcomes</b>	<p>On completion of the course, students will be able to</p> <p>CO1: Identify and analyze the various avenues of Investment. CO2: Apply the knowledge of various Markets and Instrument in business scenario. CO3: Apply the norms relating to Stock Exchange. CO4: Identify the functions of SEBI and rights of the Investors. CO5: Analyze the Stock Market Index and Stock Exchange Trading.</p>

<b>Course Code Title</b>	<b>19BSB28 Organizational Training – V ( Customer Relationship Management )</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>
<b>Course Objectives</b>	<b>The course aims to</b> <ul style="list-style-type: none"> <li>• Make the students understand Leadership styles</li> <li>• Pressures and problems of Leadership</li> <li>• Methods in Consumer Psychology</li> <li>• Ethical Behaviour</li> </ul>		

Exercise have been developed based on the theoretical subjects taught in the class and practice is given in the lab calsses. Examination in conducted for three hours at the end of the fifth and marks were awarded

Exercise No 1 :	Analuse the component of human behaviour in a report format in MS Word
Exercise No 2:	With the help of MS excel prepare a chart showing the possible levels of customer expectations and different zones of tolerance for differrent service dimensions.
Exercise No 3:	With the help of MS Word, prepare a table showing 1. Types of Services 2. Types of Customers 3.Principal expectations.
Exercise No 4:	Prepare aPPT on psychographic segmentation nd Buyer Behaviour segmantation
Exercise No 5:	Select any 6 products and tabulate them according to the bases of market segmentation
Exercise No 6:	Prepare a PPT with the help of 10 slides stating the buying centre roles with illustration
Exercise No 7:	List out 1. Ethics in Business 2.Ethical decision making method 3.Types of Ethical Issues encountered by Business in MS Word
Exercise No 8:	Using MS Word Tabulate the typical outcome of CRM. Show the Outcome and Explanation
Exercise No 9:	Prepare a report on Titan’s Brand Building in MS Word
Exercise No 10:	Compare Righteous, Social and pragmatic buyers on copy appeals, copy length, endorsements, visuals, pricing, guyarantee, free trial, shipping and handling, premium and charter Membership.

<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Understand the Leadership skills CO2: Types of customers CO3: Buyer Behaviour CO 4: Outcome of CRM CO5: Introduction pradagm of a product.
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<b>Course Code Title</b>	<b>19BSB29 LAB – Marketing Strategies</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>

<b>Course Objectives</b>	<b>The course aims to</b> Enable the students to understand the concepts of Marketing Strategies
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Excercise No 1	List out the steps in corporate planning process. Tabulate each of them with suitable examples and give explanation using MS Excel
Excercise No 2	Prepare a PPT on Long term Marketing Planning and Short term Marketing Planning
Excercise No 3	Prepare a chart showing the obstacles to effective planning in Marketing and suggest the measures for overcoming obstacles to planning in Marketing in MS Word
Excercise No 4	Prepare a report in Ms Word by analyzing the Internal and External sources of New Product Ideas
Excercise No 5	Using MS Excel List out the reasons for product failure and the steps to be taken to avoid them
Excercise No 6	Prepare a PPT on 7 O's framework in consumer behaviour
Excercise No 7	Analyze Eight stages of buying process using MS Word
Excercise No 8	Bby using MS Excel List out the ways through which the consumers are exploited in India. Give any 10 products as example
Excercise No 9	Tabulate Rights of Consumers in Ms Word
Excercise No 10	With the help of PPT prepare a report on sales promotion planning guidelines. Explain with a case study.

<b>Course Outcomes</b>	On completion of the course, students will be able to Understand the Marketing strategies, Plans, Frame work, consumer behaviour and planning guidelines
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Since - 1947

<b>Course Code</b>	<b>19BSB30</b>		
<b>Title</b>	<b>INTERNSHIP</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>V</b>

Students have to undergo Internship in Industries, Business Establishments and Auditing Firms during the II year summer holidays for a period of 20 days. They should maintain a Work Diary during Internship and they have to submit a Report on Internship during V Semester. This is evaluated for 100 marks. (CA : 40 Marks, CE : 60 Marks)



Since - 1947

<b>Course Code</b>	<b>19BSB31</b>		
<b>Title</b>	<b>INVESTMENT MANAGEMENT</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• Understand the concepts of Investment.</li> <li>• Build knowledge on the constituents of Financial Markets and Instruments.</li> <li>• Comprehend the functions of Stock Exchange.</li> <li>• Impart the role of SEBI in the Capital Market.</li> <li>• Expose to the procedures related to Stock Market Trading Mechanism.</li> </ul>		

<b>UNIT</b>	<b>CONTENT</b>	<b>No. of HOURS</b>
<b>I</b>	<b>Introduction and Various Avenues of Investment</b> Concepts of Investment- Elements of Investment- Need for Investment- Risk and Return in Investment - Investment in Government Securities, Investment in Shares, Insurance Policies, Mutual Funds, Bank deposits, Provident Fund Schemes, Post Office Schemes, Real Estate.	<b>15</b>
<b>II</b>	<b>Financial Markets</b> Financial Markets - Definition – Role – Functions - Constituents of Financial Markets - Primary Market - Secondary Market - Money Market - Capital Market- Debt Market - Eurobond Market - Equity Market - Financial Services Market - Depository Market - Non Depository Market - Mutual Fund – Types - Commodity Market - FOREX Market - Financial Instruments - Capital Market Instruments.	<b>14</b>
<b>III</b>	<b>Stock Exchange</b> Definition – Functions - Stock Exchange and Commodity Exchange Distinguished- Listing Agreement - Stock Exchange Powers - Listing Benefits - Consequences of Non-Listing - New Entry Norms for Unlisted Companies – Suspension/Withdrawal of Listing	<b>14</b>
<b>IV</b>	<b>SEBI</b> Features of SEBI Act - Objectives – Management - Powers and Functions - Regulatory Role - Investor Protection - Loss of Confidence of Small Investors – Causes – Rights of Investors – Facilities by BSE - Ombudsman	<b>15</b>
<b>V</b>	<b>Stock Market Trading Mechanism</b> Stock Exchange Dealings - Share Prices- Factors- Depository Participant(DP) - Depository (DEMAT) Services- DEMAT Account- Electronic Settlement of Trade Procedure- Short Comings of DEMAT System- Indian Depository- Role of CDSL- Benefits- Role of NSDL-Online Stock Trading- Features. Stock Market Index- Meaning- Features - BSE Index Sensex – CNX Nifty.	<b>15</b>

(Theory carries 80 Marks, Problems carry 20 Marks)

<b>References</b>	<b>Text Books</b> 1. Gurusamy. S, “Capital Markets”, Vijay Nicole Imprints Pvt. Ltd, 2 <sup>nd</sup> Ed., New Delhi, 2009 <b>Reference Books</b> 1. Bhalla V.K, “Investment Management, Security Analysis and Portfolio Management”, 19 <sup>th</sup> Revised Ed., Sultan Chand & Co. Ltd, New Delhi, 2008. 2. Gordon. E and Natarajan. H, “Financial Markets and Services”, 11 <sup>th</sup> Revised Ed., Himalaya Publishing House, Mumbai, 2019. 3. Preeti Singh, “Security Analysis and Portfolio Management”, 1 <sup>st</sup> Ed., Himalaya Publishing House, Mumbai, 2017. 4. Sanjeev Agarwal, “Guide to Indian Capital Market”, 1 <sup>st</sup> Ed., Bharat Law House, New Delhi, 2000
<b>Course Outcomes</b>	On completion of the course, students will be able to CO1: Identify and analyze the various avenues of Investment. CO2: Apply the knowledge of various Markets and Instrument in business scenario. CO3: Apply the norms relating to Stock Exchange. CO4: Identify the functions of SEBI and rights of the Investors. CO5: Analyze the Stock Market Index and Stock Exchange Trading.

<b>Course Code Title</b>	<b>19BSB32A DISCIPLINE SPECIFIC ELECTIVE – II GENERAL INSURANCE</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	<b>The Course aims to</b> <ul style="list-style-type: none"> <li>• State the Principles and Concepts of General Insurance.</li> <li>• Develop knowledge about Marine and Fire Insurance.</li> <li>• Discuss about Motor Insurance and Health Insurance.</li> <li>• Explain about the various Miscellaneous Insurances.</li> <li>• Identify Social Insurance and New Insurance Schemes.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to General Insurance</b> General Insurance - Introduction - Historical framework of General Insurance in Industry Structure – Organization and Working – Policy Documents and Forms.	<b>14</b>
<b>II</b>	<b>Marine and Fire Insurance</b> Marine Insurance: Introduction – Nature of Marine Insurance Contract – Kinds Of Marine Insurance Policies – Premium Calculation – Important Clauses in Marine Policy – Marine losses - Fire Insurance: Introduction – Nature of Fire Insurance Contract – Types of Fire Insurance policies – Fire Insurance Claims – Rate Fixation in Fire Insurance – Case Studies related to Fire Insurance.	<b>14</b>
<b>III</b>	<b>Motor Insurance and Health Insurance</b> Motor Vehicle Insurance (both heavy and light vehicle) – Need for Motor Insurance – Types of Motor Insurance - Premium Rating – Claim Settlement Procedures - Health Insurance – Current Scenario - Health Insurance Schemes.	<b>14</b>
<b>IV</b>	<b>Miscellaneous Insurance</b> Miscellaneous Insurance : Rural Insurance- Project and Engineering Insurance - Insurance – Aviation - Burglary Insurance- Jewelers’ - Liability Insurance – Block insurance – Bankers’ indemnity – Fidelity Guarantee Insurance – e Neon Sign Insurance – Other Insurance Policies.	<b>15</b>
<b>V</b>	<b>New Insurance schemes</b> Social Insurance – Meaning – Characteristics and need for social Insurance – Legal framework – Unemployment Insurance – Salary Saving Schemes – Mutual Fund Plans along with Insurance – Pradhan Mantri Suraksha Bima Yojana (PMSBY) – Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) – Atal Pension Yojana (APY)	<b>15</b>
<b>References</b>	<b>Text Books</b> 1. Gupta P.K., “Insurance and Risk Management”, 2 <sup>nd</sup> Ed., Himalaya Publishing House, Mumbai, 2018. 2. Gupta S.L and Alka Mittal., “Principles of Insurance and Risk Management “, 3 <sup>rd</sup> Ed., Sultan Chand and Sons, New Delhi, 2013 <b>Reference Books</b> 1. Mishra M.N., “Insurance: Principles and Practice”, 22 <sup>nd</sup> Ed., Sultan Chand and Sons, New Delhi, 2016. 2. Inderjit Singh, Ralvest Katyal and Sanjay Arora., “Insurance Principles and Practices”, Kalyani Publishers, New Delhi, 2010. 3. ICAI, “Principles and Practices of General Insurance”, 4 <sup>th</sup> Ed., New Delhi, 2008. 4. C.L. Tyagi & Madhu Tyagi., “Insurance Law and Practice”, Atlantic Publishers & Distributors (P) Ltd., New Delhi, 2007.	

<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Classify the various General Insurance in India and its working and Organization. <b>CO2:</b> Identify the losses in Marine and Fire Insurances and assess the Premium. <b>CO3:</b> Elaborate the types and settlement procedure in Motor and Health Insurances. <b>CO4:</b> Analyze about various Miscellaneous Insurance Schemes. <b>CO5:</b> Interpret Social Insurance and New Insurance Schemes initiated by the Government.
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Since - 1947

<b>Course Code</b>	<b>19BSB32B DISCIPLINE SPECIFIC ELECTIVE – II</b>		
<b>Title</b>	<b>BANKING AND INTERNATIONAL FINANCE</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	<p><b>The Course aims to</b></p> <ul style="list-style-type: none"> <li>• Develop knowledge on International Finance and Banking.</li> <li>• Identify the institutional background of a Foreign Exchange Market.</li> <li>• Analyze the role of Foreign Currencies in International Trade.</li> <li>• Relate the mechanics of spot rates and forward Foreign Exchange Rate quotes.</li> <li>• Interpret how arbitrage and speculation work in the Foreign Exchange Markets.</li> </ul>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>International Banking</b> International Banking – Nature and Background of International Banks – Evolution of International Banking in India - International Finance International Finance Centers, Cross Border Finance, Off Shore Market, International Banking Services.	<b>14</b>
<b>II</b>	<b>International Financial Institutions</b> International Financial Institutions – IMF, IBRD, BIS, IFC, ADB, WTO IDA, NRI Accounts – Types - Foreign Currency Accounts – Types – RFC (Domestic Accounts) – EEFC Accounts - EXIM Bank – ECGC.	<b>14</b>
<b>III</b>	<b>Foreign Exchange</b> Foreign Exchange Meaning– History – Administrative set up – Functions of Foreign Exchange Department – Foreign Exchange Currency Accounts.	<b>14</b>
<b>IV</b>	<b>International Exchange System</b> Introduction – Exchange Rate – Fixed Floating Exchange Rates- Exchange Rate System - Prior to IMF Exchange Rate System - Under IMF – Factors influencing Exchange Rates – Currency Exchange Rates – Classification of External Value of Rupee – Convertibility of Rupee – Recent Developments – Balance of Payment – Components of Balance of Payment.	<b>15</b>
<b>V</b>	<b>Foreign Exchange Markets</b> Introduction – Features – Participants in Foreign Exchange Market – Users of Foreign Exchange Market - Hedgers – Speculators – Arbitrageurs – Settlement of Transaction – SWIFT, CHIPS, CHAPS, Fedwire Transactions in Inter Bank – Types of Transactions – SPOT Transaction, Forward Transaction, SWAP Transaction, Non-Deliverable Forwards Transactions.	<b>15</b>
<b>References</b>	<p><b>Text Books</b></p> <ol style="list-style-type: none"> <li>1. Jeevanandham C., “Foreign Exchange, Practice, Concepts and Control”, 2<sup>nd</sup> Ed., Sultan Chand &amp; Sons, New Delhi, 2016.</li> <li>2. “General Bank Management”, Indian Institute of Banking &amp; Finance, New Delhi, 2010.</li> </ol> <p><b>Reference Books</b></p> <ol style="list-style-type: none"> <li>1. Avadhani V.A., “International Finance Theory and Practice”, 2<sup>nd</sup> Ed., Himalaya Publishing House, New Delhi, 2011.</li> <li>2. Madura J., “International Financial Management”, 13<sup>th</sup> Ed., India edition, 2015.</li> <li>3. Jeevanandham C., “Foreign Exchange and Risk Management”, 6<sup>th</sup> Ed., Sultan Chand &amp; Sons, New Delhi, 2016.</li> <li>4. Gopala Krishnan P.G., “Foreign Exchange”, 1<sup>st</sup> Ed., Himalaya Publishing House, Bangalore, 2011.</li> </ol>	
<b>Course Outcomes</b>	<p><b>On completion of the course, students will be able to</b></p> <p><b>CO1:</b> Describe about evolution of International Banking and International finance Centers.</p> <p><b>CO2:</b> Identify the types of International Financial Institutions and Foreign Currency Accounts.</p> <p><b>CO3:</b> Recognize about administrative set-up of Foreign Exchange Management and Its functions.</p> <p><b>CO4:</b> Explain about Exchange Rate System and Balance of Payment.</p> <p><b>CO5:</b> State the participants in Foreign Exchange Market and types of transactions.</p>	

<b>Course Code</b>	<b>19BSB33</b>		
<b>Title</b>	<b>RISK MANAGEMENT</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	<p><b>The Course aims to</b></p> <ul style="list-style-type: none"> <li>• State the Basic Concepts, Objectives and process of Risk Management.</li> <li>• Classify the types of Risk and Asset Liability Management in Banks.</li> <li>• Explain the measurement and management of Bank Risk.</li> <li>• List various Tools, Regulatory and Supervisory framework of Risk Management in Banks.</li> </ul> <p>Extend knowledge on Risk Management and its tools in Insurance.</p>		

<b>UNIT</b>	<b>Content</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Risk</b> Risk Management - Introduction- Framework - Meaning – Objectives – Risk Management Organization – Risk Management Process – Risk Identification – Risk Measurement – Risk Pricing – Risk Control – Monitoring and Reviewing – Changing Scenario of Risk Management.	<b>12</b>
<b>II</b>	<b>Risk Management in Banks</b> Introduction – Types of Risk – Market Risk – Operational Risk – Credit Risk – Currency/Foreign Exchange Risk – Sovereign Risk – Country Risk – Interest Rate Risk – Liquidity Risk – Assets and Liabilities Management (ALM) – Role of RBI in Risk Management by Banks - Prompt Corrective Action(PCA) - Credit Rating Institutions – CRISIL -ICRA – CARE – FITCH.	<b>12</b>
<b>III</b>	<b>Measurement and Management of Risk in Banks</b> Measurement of Credit Risk – Risk Weighted Assets- Measurement of Market Risk – Measurement of Interest Rate Risk for Assets Liability Management – Measurement of Operational Risk – Management of Credit Risk, Market Risk Interest Rate Risk and Operational Risk – Specific Issues in Risk Management.	<b>12</b>
<b>IV</b>	<b>Tools for Risk Management in Banks</b> Risk Management Information System (RMIS) – Value at Risk – Risk Maps – Catastrophic Modeling – Websites and Internet – Derivates – Types of Derivates – Participants in Derivatives Market – Regulatory and Supervisory Framework for Risk Management – Basel II and Basel III.	<b>12</b>
<b>V</b>	<b>Risk Management and tools in Insurance</b> Introduction – Basic Concepts – Categories of Risk – Methods of Managing Risk – Steps in Personal Risk Management – Risk Control Tools and Techniques in Insurance – Risk Avoidance – Risk Reduction – Loss Control – Risk Financing – Risk Retention – Non-Insurance Transfer – Enterprise Risk Management.	<b>12</b>
<b>References</b>	<p><b>Text Books</b></p> <ol style="list-style-type: none"> <li>1. “Risk Management (For CAIIS Examination)”, Indian Institute of Banking &amp; Finance”, 1<sup>st</sup> Ed., Macmillan Publishers India Private Limited, New Delhi, 2010.</li> <li>2. Uma Narang., “Risk Management - Principles and Techniques”, 1<sup>st</sup> Ed., New Century Publications, New Delhi, 2015.</li> </ol> <p><b>Reference Books</b></p> <ol style="list-style-type: none"> <li>1. Jatinda Loomba., “Risk Management and Insurance Planning”, PHI Learning Ltd., New Delhi, 2014.</li> <li>2. “General Bank Management”, Indian Institute of Banking &amp; Finance, 1<sup>st</sup> Ed., Macmillan Publishers India Private Limited, New Delhi, 2010.</li> <li>3. Mohan Prakash N.R., “Banking, Risk and Insurance Management”, 1<sup>st</sup> Ed., Vikas Publications, Chennai, 2016.</li> <li>4. Michel Crouhy, Dan Galai., “The Essentials of Risk Management”, 1<sup>st</sup> Ed., McGraw Hill, New Delhi, 2006</li> </ol>	

<b>Course</b>	<b>On completion of the course, students should be able to</b>
<b>Outcomes</b>	<b>CO1:</b> Identify and measures the risk through Risk Management Process. <b>CO2:</b> Analyze the types of Risk and role of RBI in Risk Management <b>CO3:</b> Apply theoretical Knowledge on Measurement and Management of Credit, Market, Operational and Interest Rate Risks. <b>CO4:</b> Summarize the Risk Management Information System and Derivative Market. <b>CO5:</b> Recall the methods of Managing Risks and Risk Financing.



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<b>COURSE CODE</b>	<b>19BSB34</b>		
<b>TITLE</b>	<b>LIFE INSURANCE</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	<b>The Course aims to</b> Explain the concepts of Life Insurance, its origin and growth in India. Build Knowledge about Life Insurance Contracts and Policy provisions. Expose the students to various Life Insurance Products. Impart Knowledge about Life Insurance Underwriting and Rating. Demonstrate about settlement of Life Insurance Claims.		

<b>UNIT</b>	<b>Content</b>	<b>No . of Hours</b>
<b>I</b>	<b>Introduction to Life Insurance</b> Life Insurance – Introduction – Meaning and Definition – Features – Nature – Benefits — Life Insurance Corporation of India (LIC ) – Organization Structure – Privatization of Life Insurance in India – Insurance and Economic Development – Life Insurance Demand and Outlook.	<b>13</b>
<b>II</b>	<b>Life Insurance Contracts and Policy provisions</b> Basic Components of Life Insurance Contract – Procedure for Issuing Life Insurance Policy – Contractual Provisions of Life Insurance – Alterations – Issue of Duplicate Policy – Nomination – Assignment – Lapse and Revivals – Policy Loan – Foreclosure.	<b>13</b>
<b>III</b>	<b>Life Insurance Products</b> Approaches to Valuation – Types of Policies – Term Life Policies – Whole Policies based on other Classification – Group Insurance.	<b>12</b>
<b>IV</b>	<b>Life Insurance Underwriting and Rating</b> Underwriting in Life Insurance - Methods of Risk Classification – Factors affecting the Pricing of Life Insurance Products – Treatment of Sub- Standard Life Insurance Risk - Calculation of Premium and Surrender Value - Documents Required.	<b>12</b>
<b>V</b>	<b>Life Insurance Claim Management</b> Types of Claims – Additional Benefits – Claims Procedure – Claim Amount – Claims concession – presumption of Death – Maintenance of Books – Valuation, surplus and Distribution.	<b>10</b>
<b>References</b>	<b>Text Book</b> 1. Gupta P.K., Insurance and Risk Management”, 2 <sup>nd</sup> Ed., Himalaya Publishing House, Mumbai, 2018. <b>Reference Books</b> 1. Murthy.A., “Insurance Principles and Practice”, 1 <sup>st</sup> Ed., Margham Publications, Chennai, 2017. 2. Kaninika Mishra., “Fundamentals of Life Insurance Theories and Applications”, 2 <sup>nd</sup> Ed., PHI Learning Private Limited, New Delhi, 2016. 3. Shashidharan K. Kuty., “Managing Life Insurance”, 1 <sup>st</sup> Ed., PHI Learning Pvt. Ltd., New Delhi, 2008. 4. G Krishnaswamy., “A Textbook on Principles & Practice of Life Insurance”, 1st Ed., Anurag Jain for Excel Books, New Delhi, 2009.	
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> <b>CO1:</b> Prioritize the feature of Life Insurance and LIC’s organizational Structure. <b>CO2:</b> Describe the procedure for Issue, Alteration and Foreclosure of Policy. <b>CO3:</b> Recall the Valuation Approaches and Types of Life Insurance Policies. <b>CO4:</b> Summarize the factors affecting the Pricing of Life Insurance Products and Calculation of Premium and Surrender Value. <b>CO5:</b> Explain the Procedure, Settlement and Types of Life Insurance Claims.	

<b>Course Code</b>	<b>19BSB35</b>		
<b>Title</b>	<b>ENTREPRENEURIAL DEVELOPMENT</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	The course aims to Understand the Qualities and Functions of Entrepreneurship. Expose the steps for Project Formulation. Comprehend the steps to start SSI. Familiarize the various incentives and schemes for Entrepreneur Development. Provide knowledge on various Institutions and their Assistance for Entrepreneur Development.		

UNIT	Content	No. of Hours
I	Introduction Entrepreneur – Meaning – Types - Qualities - Functions – Origin of entrepreneurship - Factors influencing entrepreneurship – Barriers to entrepreneurship – Competing theories of entrepreneurship	12
II	Project Formulation and Appraisal Meaning of Project – Objectives - Identification and Classification – Constraints - Project formulation – Need – Significance and elements – Feasibility Report – Project Appraisal - Concept and Methods	12
III	Small Scale Industries Micro, Small and Medium Units - Small Scale industries policy – Registration of Small Industry – Steps to be taken for starting a Small Industry – NEDA Scheme - MSMED - Trade Sickness in Small-Scale Units - Causes and Consequences – Remedies.	12
IV	Incentives and Subsidies Incentives and Subsidies - Need – Problems – Schemes in operation – Incentives for Industries in Backward areas – Rural Industrial Projects – Manufacturing Sector - Infrastructure Sector – Agro-based Industries- Taxation benefits – Subsidy Schemes for Technology Development – Skill Development and Trainings – Startups – Benefits and Funding – Angel Funding.	12
V	Institutional Assistance Institutional set up – Framework -Institutions assisting entrepreneurs – SIDO – NSIC – SISI – SIPCOT – TIIC – NAYE – KVIC – TCO’ Institutional Finance – IFCI – ICICI - IDBI – SIDBI – Appraisal of term loans – Suitable Agency for assistance.	12
<b>References</b>	<b>Text Book</b> 1. Gupta C.B and Srinivasan N.P “Entrepreneurial Development”, 2 <sup>nd</sup> Ed. Sultan Chand & Sons, New Delhi 2017. <b>Reference Books</b> 1. Jayashree Suresh, “Entrepreneurship Development”, 1 <sup>st</sup> Ed., Margham Publications, Chennai, 2006. 2. Gupta C.B. and Khanka S.S “Entrepreneurship and Small Business Management”, 7 <sup>th</sup> Ed., Sultan Chand & Sons, New Delhi., 2017 3. Gupta C.B. “Management of Small Business”, 1 <sup>st</sup> Ed., Sultan Chand & Sons, New Delhi, 2015 4. Srivatsava R.M. “Essentials of Business Finance”, 8 <sup>th</sup> Ed., Himalaya Publishing House, Mumbai, 2016	
<b>Course Outcomes</b>	<b>On completion of the course, students will be able to</b> CO1: Recall the qualities of an Entrepreneur. CO2: Prepare the Feasibility Report for the business. CO3: Apply the Procedures for starting SSI. CO4: Identify the Incentive Schemes. CO5: Utilize the Institutional Assistance for the business ventures.	

<b>Course Code</b>	<b>19BSB36</b>		
<b>Title</b>	<b>LAB - ENTREPRENEURIAL SKILL</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>
<b>Course Objectives</b>	The course aims to Enable the students to understand the concepts of Entrepreneurial skills.		

Exercise No 1	List out the commonalities found in the successful entrepreneurs. Tabulate them by Quoting with real time examples in MS Word.
Exercise No 2	Prepare a chart showing the entrepreneurial decision process. Prepare a PPT showing an illustrative decision process to be followed by individuals to be successful entrepreneurs.
Exercise No 3	Prepare a Chart showing the process of Recruitment, Interview, Selection and Training in MS Word
Exercise No 4	Using Ms Excel, tabulate the components & Key features of innovation in business process
Exercise No 5	Prepare an exercise to access the level of general self efficacy & to check locus of control in MS Word
Exercise No 6	Using MS Power point List out the Phases of EDP and analyze the changes in the behaviour of trainee by taking an example of 10 persons
Exercise No 7	List out the important tools that may be used by the retailers to enhance customers loyalty in MS Excel.
Exercise No 8	By using MS Word prepare a report on Environmental restrictions for SSI sector as per the guidelines issued by the Ministry of Environment of India. List out any 15 hazardous items.
Exercise No 9	Analyze three case studies on corporate social responsibility
Exercise No 10	Prepare a report on PMRY scheme

<b>Course Outcomes</b>	On completion of the course, students will be able to Know the Entrepreneurial skill, recruitment process, Innovation in business, Behavioural changes in trainee and Environmental restrictions.
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<b>Course Code Title</b>	<b>19BSB37 MAJOR PROJECT WORK</b>		
<b>Class</b>	<b>III BVoc(Banking, Stock and Insurance)</b>	<b>Semester</b>	<b>VI</b>

Project work will be assigned to the students on the basis of group under the supervision and guidance of the faculty members in the following areas;  
Marketing Finance Management Accounting and Taxation Any other areas related to Trade and Commerce.  
The grouping may be done in such a way that it has minimum three and maximum of five students. The project report shall be submitted jointly by the group, evaluated by the Internal and External Examiners but the marks will be awarded to each student separately by conducting viva-voce examination. (CA : 40 Marks, CE : 60 Marks)



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