



**B.Voc. DEGREE
BANKING, FINANCIAL SERVICES AND
INSURANCE
(CHOICE BASED CREDIT SYSTEM)**

**SYLLABUS
(Effective from the academic year 2019 – 2020)**

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

Institutional Learning Outcomes

Stella Maris College, an autonomous Catholic institution of higher education, is committed to the highest standards of academic excellence based on sound values and principles, where students are strengthened with whole person education to lead purposeful lives in service to the community and the nation.

The Institutional Learning Outcomes (ILOs) of Stella Maris College (SMC) reflect the broader mission and purpose of the institution. They are the overarching set of learning outcomes that all students, regardless of discipline, must achieve at graduation. All programme and course learning outcomes are mapped to the institutional outcomes, thus reflecting an overall alignment of values, knowledge and skills expected at programme completion. ILOs are designed to help guide individual departments and disciplines in the development of their programme learning outcomes.

The ILOs of SMC are formed by two components:

1. **Core commitments:** Knowledge and scholarship, values and principles, responsible citizenship, service to community
2. **Institutional values:** Quest for truth, spirit of selfless service, empowerment

Upon graduation, students of Stella Maris College will

- Display mastery of knowledge and skills in their core discipline (**Knowledge and Scholarship**)
- Exhibit in all actions and attitudes a commitment to truth and integrity in all contexts, both personal and professional (**Values and Principles**)
- Demonstrate knowledge about their role in society at local and global levels, and actively work for social and environmental justice (**Responsible Citizenship**)
- Engage in the process of self-discovery through a life-long process of learning (**Quest for truth**)
- Demonstrate readiness to serve those who are in need (**Spirit of selfless service**)
- Be able to function effectively and with confidence in personal and professional contexts (**Empowerment**)

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

Programme Learning Outcomes/Intended Programme Learning Outcomes

Graduates of a Bachelor's Degree will have a broad and coherent body of knowledge in their disciplines, with a deep understanding of the underlying principles and concepts in one or more disciplines as a basis for independent lifelong learning.

At the end of an undergraduate programme students will be able to

- Describe and define critical concepts in their discipline
- Explain and discuss concepts and ideas pertaining to their discipline
- Demonstrate a broad understanding of their discipline
- Demonstrate communication skills to present a clear, coherent and independent exposition of knowledge and ideas
- Demonstrate understanding of the interconnections of knowledge within and across disciplines
- Apply knowledge, theories, methods, and practices in their chosen field of study to address real-world challenges and opportunities
- Demonstrate proficiency in experimental techniques and methods of analysis appropriate for their area of specialisation
- Generate and analyse data using appropriate quantitative tools
- Construct and test hypotheses
- Demonstrate cognitive and technical skills to synthesise knowledge in interrelated disciplines
- Demonstrate critical thinking and judgement in identifying and solving problems with intellectual independence
- Demonstrate the skills needed to be able to function successfully in their field
- Show responsibility and understanding of local and global issues
- Demonstrate through their actions and speech that they are agents of social justice and change
- Practice the discipline's code of ethics in their academic, professional and personal lives
- Practice the values of democracy and principles of human rights
- Show self-awareness and emotional maturity
- Demonstrate career and leadership readiness
- Demonstrate intercultural, interracial, interclass, inter-caste, and ethical competency
- Exhibit the ability to work in teams
- Exhibit a strong sense of professionalism in a range of contexts
- Demonstrate sensitivity and readiness to share their knowledge, experience, and capabilities with the marginalised and oppressed in their communities

STELLA MARIS COLLEGE (AUTONOMOUS) CHENNAI

DEPARTMENT OF COMMERCE – SHIFT II

**BACHELOR OF VOCATION – BANKING, FINANCIAL SERVICES AND
INSURANCE (B.VOC. – BFSI)**

PROGRAMME DESCRIPTION

B.Voc- Banking, Financial Services and Insurance (BFSI) is a three year Bachelor's Degree Programme. It is a vocational training programme which provides a judicious mix of skills relating to a profession and a general appreciation of courses in Commerce and Business Administration. The programme ensures that the students have adequate knowledge and skills to enhance employability to face the challenges pertaining to the job at each exit point of the programme. NSQF is integrated within the B.Voc. Degree Programme to meet industry requirements. The programme also enables the students to develop entrepreneurial skills to manage their own business. The methodology involves training through practical experience in the form of case studies, projects, presentations, industrial visits and interaction with experts from the industry. This programme is a blend of theoretical inputs, practical exercises and internship training.

The certification levels for this programme will lead to Diploma/Advanced Diploma/B. Voc. Degree in Banking Finance Services and Insurance (BFSI). Students may be awarded Diploma/Advance Diploma /Degree as indicated in the Table below:

Award	Duration for class	Corresponding NSQF Level
Diploma	1 year	5
Advance Diploma	2 years	6
Degree	3 years	7

PROGRAMME SPECIFIC LEARNING OUTCOMES

At the end of a Bachelor of Vocation – Banking, Financial Services and Insurance (B.Voc. BFSI) programme, students will be able to

- Acquire an in-depth understanding of the key business concepts
- Gain wider knowledge in the relevant concepts and principles in banking, financial services and insurance
- Have an understanding of the functional managerial skills in organisations
- Apply appropriate analytical methods to analyse business issues
- Comprehend laws pertaining to the regulatory aspects of banks and financial institutions
- Analyse, interpret and communicate the information in basic financial statements of banking and insurance companies
- Acquire a set of competencies required for career in varied organisations
- Develop good team work skills and work ethics
- Use business knowledge in the larger interest of the community
- Explore various methods where computer software can be used to support existing business and strategies
- Gain knowledge on handling communication at professional level
- Acquire confidence to work in an office environment
- Understand the components and emerging trends of the Indian Financial System

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086														
DISTRIBUTION OF CREDITS AND HOURS														
B.Voc - Banking, Financial Services and Insurance 2019 - 2020														
COURSES	I		II		III		IV		V		VI		Total Credits	Total Hours
	C	H	C	H	C	H	C	H	C	H	C	H		
Part - I														
Language	4	4	4	4									8	8
Part - II														
English	4	4	4	4									8	8
											Total		16	16
Part - III														
GE / Tamil	2	2	2	2									4	4
Value Education	2	2			2	2							4	4
Soft Skills (dept.)			3	3			3	3	3	3			9	9
Soft Skills (VE)											3	3	3	3
Environmental Studies					2	2							2	2
Extension Activity	1												1	0
											Total		23	22
Part - IV														
Major Core	6	6	6	6	6	6	6	6	6	6	6	6	36	36
	6	6	6	6	6	6	6	6	6	6	6	6	36	36
					4	4	4	4	6	6	6	6	20	20
					4	4	4	4	6	6	15	15	29	29
Allied Core	5	5	5	5									10	10
Elective					5	5	5	5					10	10
Mentoring		1				1		1		1			0	4
Remedial								1		2			0	3
											Total		141	148
	30	30	30	30	29	30	28	30	27	30	36	36**	180	186

** Project Work- Extends Outside the College Hours

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 600 086
B.Voc. DEGREE: BANKING, FINANCIAL SERVICES AND INSURANCE
COURSES OF STUDY
(Effective from the academic year 2019-2020)

CHOICE BASED CREDIT SYSTEM

C-Credit, L-Lecture Hours, T-Tutorial Hours, P- Practical Hours, Ex-Exam Hours, CA- Continous Assessment Marks, ES-End Semester Marks, M-Maximum Marks									
Subject Code	Title of Course	C	L	T	P	Ex	CA	ES	M
SEMESTER-I									
19VB/VM/FB16	Functions and Services of Banks and Non-Banking Financial Corporation	6	3	0	3	3	25	75	100
19VB/VM/PA16	Principles and Practices of Accounting	6	3	0	3	3	25	75	100
19VB/VA/OM15	Office Management and Practices	5	4	0	2	3	25	75	100
19VB/UE/CB12	Computer Basics	2	0	0	2	-	25	-	100
19UV/ET/VP12	Values in Personal Life	2	2	0	0	-	25	-	100
19EA/GM/. .11	Extension Activities	1							
SEMESTER-II									
19VB/VM/LB26	Legal and Regulatory Framework of Banks and NBFC's	6	3	0	3	3	25	75	100
19VB/VM/RC26		6	3	0	3	3	25	75	100
19VB/VA/AS25	Accounting Software	5	1	0	4	3	25	75	100
19VB/UE/BC22	Business Communication	2	2	0	0	-	25	-	100
19VB/US/BP23	Business Etiquette and Professional Skills	3	0	0	3	-	25	-	100
SEMESTER-III									
19VB/VM/FS36	Financial Services I	6	3	0	3	3	25	75	100
19VB/VM/MF36	Micro Finance	6	3	0	3	3	25	75	100
19VB/VM/IS34	Indian Securities Market	4	2	0	2	3	25	75	100
19VB/VM/MS34	Marketing of Financial Services	4	2	0	2	3	25	75	100
19VB/VE/ED35 /	Entrepreneurial Development	5	2	0	3	3	25	75	100
19VB/VE/BE35	Business Ethics	5	2	0	3	3	25	75	100
19VB/UC/ES32	Environmental Studies	2	2	0	0	-	25	-	100
19UV/ET/SP32	Society and Peace Initiatives	2	2	0	0	-	25	-	100
SEMESTER-IV									
19VB/VM/FM46	Introduction to Financial Management	6	3	0	3	3	25	75	100
19VB/VM/FS46	Financial Services II	6	3	0	3	3	25	75	100
19VB/VM/FP44	Financial Planning	4	2	0	2	3	25	75	100
19VB/VM/ST44	Stock Trading Simulation	4	2	0	2	3	25	75	100
19VB/VE/BS45 /	Business Statistics	5	2	0	3	3	25	75	100
19VB/VE/CR45	Customer Relationship Management	5	2	0	3	3	25	75	100
19VB/US/TM43	Time Management	3	1	0	2	-	25	-	100

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COURSES OF STUDY
(Effective from the academic year 2019-2020)

CHOICE BASED CREDIT SYSTEM

C-Credit, L-Lecture Hours, T-Tutorial Hours, P- Practical Hours, Ex-Exam Hours, CA- Continuous Assessment Marks, ES-End Semester Marks, M-Maximum Marks									
Subject Code	Title of Course	C	L	T	P	Ex	CA	ES	M
SEMESTER-V									
19VB/VM/PI56	Principles of Insurance	6	3	0	3	3	25	75	100
19VB/VM/IR56	Insurance Regulations	6	3	0	3	3	25	75	100
19VB/VM/LI56	Practices of Life Insurance	6	3	0	3	3	25	75	100
19VB/VM/TN56	Taxation	6	3	0	3	3	25	75	100
19VB/US/PS53	Presentation Skills	3	0	0	3	-	25	-	100
SEMESTER-VI									
19VB/VM/RM66	Risk Management	6	3	0	3	3	25	75	100
19VB/VM/HI66	Health Insurance	6	3	0	3	3	25	75	100
19VB/VM/HR66	Human Resource Management	6	3	0	3	3	25	75	100
19VB/VM/PR615	Project	15	0	0	9	-	20	80	100
19UV/US/HL63	Life Skills: An Approach to a Holistic Way of Life	3	3	0	0	-	25	-	100

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

**FUNCTIONS AND SERVICES OF BANKS AND
NON-BANKING FINANCIAL CORPORATIONS**

CODE: 19VB/VM/FB16

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To expose students to the concept of Banking and Non-Banking Financial Companies
- To educate students about the functioning of Banking System in India
- To update students with the changing trends in banking industry

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Demonstrate the principles of banking law and its relationship to banks and customers
- Engage in critical analysis of the practice of banking law from a range of perspectives
- Comprehend the functions of Banks and NBFC's
- Understand the relevance of CIBIL and Credit Score

Unit 1 (9 Hours)

Introduction to Banking and Non-Banking Financial Corporations

- 1.1 Meaning, Definition and Evolution of Banking
- 1.2 Growth in Banking Services and Current Structure of Banking Services
- 1.3 Types of Banks – Central Bank, Commercial Bank, Industrial Bank, Development Bank, Co-Operative Bank, Rural Banks
- 1.4 Non-Banking Financial Institution – Meaning, Origin, Types and Scope
- 1.5 Housing Finance Companies

Unit 2 (20 Hours)

Functions of Banks

- 2.1 Functions of Banks and NBFCs
- 2.2 Types of Bank Deposits - Savings, Current, Fixed Deposits and Recurring Deposits
- 2.3 Types of Lending – Cash Credit, Overdraft, Bills discounting and Term loans, Modes of Creating Charge – Lien, Pledge, Hypothecation and Mortgage
Types of Loans and Advances - Personal Loans – Housing Loans – Consumer Loans – Priority Sector Advances - Loans for Weaker Sections, Small Scale Industries, Agriculture, Self-employed and Professionals etc. – Gold Loan
- 2.4 Duties and Responsibilities of Bank in Disbursing Loan, KYC Requirements
- 2.5 Role of Recovery Agents – Mode of Recovery

Unit 3 (20 Hours)

Services of Non-Banking Financial Corporations

- 3.1 Functions of NBFCs
- 3.2 Types of Products offered by NBFCs
- 3.3 Growth of NBFCs in India
- 3.4 Difference between Banks and Non-Banking Financial Companies

Unit 4 (20 Hours)

Banking Services

- 4.1 Meaning, Definition, Relationship between Banker and Customer
- 4.2 Special Types of Customers
- 4.3 Bank Accounts - Opening, Closing
- 4.4 Other Services of Banks

Unit 5 (9 Hours)

Loan Approval Process

- 5.1 An Overview of CIBIL and Credit Score
- 5.2 Importance of CIBIL Score in Loan Approval Process
- 5.3 CIBIL Report
- 5.4 Loan Rejection and Disputes

BOOKS FOR STUDY

Gordon, E., & Natarajan, K. (n.d.). *Banking Theory, Law and Practice*. Delhi: Himalaya Publishing House

Jaiswal, B. (n.d.). *Banking Operations Management*. Delhi: Vikas Publication

BOOKS FOR REFERENCE

M.Y., K. (n.d.). *Indian Financial System*. Chennai: Mc Graw Hill Education (India) Private Limited

Machiraju, H. (n.d.). *Indian Financial System*. Delhi: Vikas Publication

P.N., V., & Mittal, D. (n.d.). *Indian Financial System*. Delhi: Sultan Chand & Sons.

R., J. T. (n.d.). *Indian Financial System*. Delhi: V.K. Publications

Radhakrishnan, S. A. (n.d.). *Bank Management*. Chennai: Margham Publications

Santhanam, B. (n.d.). *Banking and Financial System*. Chennai: Margham Publications

Akhan, J. A. *Non-banking Financial Companies (NBFCs) in India: Functioning & Reforms*, Chennai: New Century Publications.

PATTERN OF ASSESSMENT

Continuous Assessment Test: Total Marks:50 Duration:90 minutes
(To be converted to 25)

Theory : Marks: 35

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical Marks: 15

Case study / Application based Questions

Other Components:**Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination:**Total Marks: 100****Duration: 3 hours****(To be converted to 75)****Theory :****Marks: 70**Section A – $10 \times 2 = 20$ Marks (no choice)Section B – $5 \times 4 = 20$ Marks (from a choice of seven)Section C – $2 \times 15 = 30$ Marks (from a choice of three)**Practical****Marks: 30**

Case Study/ Application based Questions

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B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

PRINCIPLES AND PRACTICES OF ACCOUNTING

CODE: 19VB/VM/PA16

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To provide students with an understanding of the theory, concepts, principles, and practices underlying the preparation of financial statements
- To develop the skills needed to analyse financial statements effectively
- To provide an understanding on cost structure and cost elements
- To understand various techniques and methods of accounting used by banking and insurance companies

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Explain the general purposes and functions of accounting
- Understand the concepts in financial and cost accounting
- Identify the main financial statements used by banking and insurance companies and their purposes
- Analyse and interpret the information contained in basic financial statements

Unit 1

(9 Hours)

Preparation of Financial Statements of Sole Proprietor

- 1.1 Closing Entries and Adjustment Entries
- 1.2 Adjustment Entries - Loss of Stock by Accident or Fire, Manager's Commission on Net Profit Before and After Commission, Works Manager and General Manager Commission, Writing off of Deferred Revenue Expenditure, Goods sent on Sale or Return Basis, Asset Disposal and Exchange, Distribution of Samples, Advance Income Tax

Unit 2

(20 Hours)

Financial Statement Analysis

- 2.1 Analysis and Interpretation-Need and Importance
- 2.2 Methods of Financial Analysis and Interpretation
 - 2.2.1 Comparative Statements
 - 2.2.2 Common-Size Statements
 - 2.2.3 Trend Analysis
- 2.3 Ratio Analysis
 - 2.3.1 Significance and Limitations of Ratio Analysis
 - 2.3.2 Computation and Interpretation of Ratios - Turn Over, Liquidity, Profitability, Solvency and Leverage Ratio

Unit 3 (20 Hours)

Cost Accounting

- 3.1 Basic Concepts in Cost Accounting
- 3.2 Ascertainment and Classification of Cost
- 3.3 Preparation of Cost Sheet

Unit 4 (20 Hours)

Banking Companies Accounts

- 4.1 Requirements of Banking Companies as to Accounts and Audit
- 4.2 Significant Features of Accounting Systems of Banks
- 4.3 Accounting Treatment of Specific Items
- 4.4 Preparation of Profit and Loss Account
- 4.5 Important Items of Balance Sheet; Disclosure Requirements of Banks
Additional Disclosures prescribed by RBI; Disclosures required under
BASEL

Unit 5 (9 Hours)

Insurance Company Accounts

- 5.1 Accounts of General Insurance
- 5.2 Accounts of Life insurance Companies

BOOKS FOR STUDY

Grewal, T., and Gupta, S. (n.d.). *Introduction to Accountancy*. Delhi: S.Chand Publishing.
Reddy, T. S., and Murthy, A., *Corporate Accounting*. Margham Publications

BOOKS FOR REFERENCE

Maheswari, S., and Sunnel, M. k. (n.d.). *An Introduction to Accountancy*. Delhi: Vikas Publishing
N, V., and Charumati B. (n.d.). *Financial Accounting*. Delhi: S.Chand
Narang, and Jain. (2016). *Financial Accounting*. Mumbai: Kalyani
P.C., T. (n.d.). *Financial Accounting*. Delhi: S. Chand
Reddy, T. S., and Murthy, A., *Management Accounting*. Margham Publications
Reddy, T. S., and Murthy, A., *Cost Accounting*. Margham Publications
Maheswari, S.N., *Management Accounting*. Sultan Chand Publishing

JOURNALS

Journal of the Institute of Chartered Accountants of India.
International Journal of in Management and Financial Accounting
Journal of Financial Reporting Accounting, Auditing and Finance

WEB RESOURCES

www.icaai.org
www.emeraldinsight.com
www.accaglobal.com
www.journals.elsevier.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**

(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

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B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 -2020)

OFFICE MANAGEMENT AND PRACTICES

CODE: 19VB/VA/OM15

CREDITS : 5

L T P : 4 0 2

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To familiarise students with the activities in a modern office for smooth functioning of any organisation
- To enable students to understand the various facilities provided to the staff working in the office, the working environment, tools and equipment used in office
- To expose students to the importance of filing and indexing

COURSE LEARNING OUTCOMES

On successful completion of the course, the students will be able to

- Define the functional elements of a modern business office and the trends of office management
- Define the supervisory functions of an office administrator
- Describe the elements involved in the development and management of an information system for an office employing effective management practices, current equipment, and techniques
- Demonstrate an understanding of the safety measures in an office environment

Unit 1 (15 Hours)

Office and Office Management

- 1.1 Meaning of Office, Function of Office, Primary and Administrative Functions, Importance of Office
- 1.2 Relation of Office with Other Departments of Business Organization - Concept of Paperless Office - Virtual Office, Back and Front Office, Open and Private Office
- 1.3 Definition and Elements of Office Management, Duties of an Office Manager

Unit 2 (15 Hours)

Filing and Indexing

- 2.1 Meaning and Importance of Filing, Essentials of Good Filing System
- 2.2 Centralized and Decentralized Filing System
- 2.3 Meaning, Need and Types of Indexing used in the Business Organization
- 2.4 Third Party Services

Unit 3 (15 Hours)

Office Forms

- 3.1 Meaning and Types of Forms used in Business Organization, Advantages, Forms Controls, Objectives
- 3.2 Form Designing, Principles of Forms Designing and Specimens of Forms used in Office

Unit 4 (15 Hours)

Office Record Management and Office Manuals

- 4.1 Meaning, Importance of Record Keeping Management, Principles of Record Management and Types of Records kept in a Business Organization.
- 4.2 Office Manuals – Meaning, Need, Types of Office Manuals and Steps in Preparing Office Manuals

Unit 5 (18 Hours)

Office Machines and Safety

- 5.1 Importance of Office Machines
- 5.2 Office Safety and Security – Meaning and Importance
- 5.3 Safety Hazards and Steps to Improve Office Safety, Security Hazards and Steps to improve Office Security

BOOKS FOR STUDY:

P.K. Ghosh, “Office Management”, Sultan Chand and Sons. New Delhi
Chopra R.K., 2001, Office Management, Himalaya Publishing House, Mumbai

BOOKS FOR REFERENCE

Arora S.P., 2001, Office Organization and Management, Vikas Publishing house Pvt.ltd., New Delhi.
Gupta C B., 2001, Office Organisation and Management, Sultan Chand and sons New Delhi.
Prasanta K.Ghosh, 2003 Office Management, Sultan Chand and Sons, New Delhi.
Pillai R, S.N. Bagawathi, 2003, Office Management, Sultan Chand and Sons, New Delhi.
Sahai I M., 2000, Modern Office Management, Sahitya Bhawan, Agra.
Gupta C B., 2005, Office Business Communication, Sultan Chand and sons New Delhi.
Sumit Upadhyay. Office Management, Neha Publishers and Distributors, New Delhi.
Thukaram Rao. M.E. Office Administration and Management, Atlantic Publisher, New Delhi.

WEB RESOURCES

https://study.com/directory/category/Business/Business_Management_and_Operations/Office_Management.html
<http://bieap.gov.in/Pdf/OAPaperIIIYR2.pdf>
http://eacharya.inflibnet.ac.in/data-server/eacharya-documents/53e0c6cbe413016f234436ed_INFIEP_8/20/ET/8_ENG-20-ET-V1-S1__lesson.pdf

PATTERN OF ASSESSMENT

Continuous Assessment Test: Total Marks: 50 Duration: 90 minutes
(To be converted to 25)

Theory : **Marks: 35**
Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical Marks: 15
Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

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SYLLABUS

(Effective from the academic year 2019 -2020)

COMPUTER BASICS

CODE: 19VB/UE/CB12

CREDITS : 2

L T P : 0 0 2

TOTAL TEACHING HOURS : 26

OBJECTIVES OF THE COURSE

- To provide students with an understanding of the application of computers
- To enable students to apply excel functions
- To introduce students to the basic business applications using computers

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Use spread sheets to analyse business data
- Work with simple design and development tasks for the main types of business systems
- Make a presentation using charts and diagrams

Unit 1

(9 Hours)

Introduction

- 1.1 Applications of computers, Hardware, Firmware, Liveware, Software, System Software: Operating system, Translators, interpreter, compiler, Overview of operating system, function of operating system, Application software: General Purpose Packaged Software and tailormade software
- 1.2 Meaning of Internet, Growth of internet, Owner of Internet, Anatomy of Internet, Net Etiquette , World Wide Web, Internet Protocols, Usage of Internet to society, Search Engines

Unit 2

(9 Hours)

Business Communication using Word Processing

- 2.1 Working with Word Document, Opening an Existing Document/Creating a New Document, Saving the Document
- 2.2 Selecting Text, Editing Text, Finding and Replacing Text,
- 2.3 Formatting Text, Bullets and Numbering, Tabs, Paragraph Formatting, Page Setup

Unit 3

(8 Hours)

Spreadsheet and its Business Applications

- 3.1 Spreadsheet Concepts
- 3.2 Creating a Work Book, Saving a Work Book, Editing a Work Book, Inserting, Deleting Work Sheets, Entering Data in a Cell, Formula Copying, Moving Data from Selected Cells

- 3.3 Inserting Charts- LINE, PIE, BAR
- 3.4 Excel Functions
 - 3.4.1 Mathematical- ROUND ALL, SUM, SUMIF, COUNT, COUNTIF
 - 3.4.2 Statistical – AVERAGE, MAX, MIN, STDEV, FREQUENCY, INTERCEPT, SLOPE
 - 3.4.3 Financial - PMT, PPMT, IPMT, Logical - IF, AND, OR

BOOKS FOR STUDY

Ahmed, R. (n.d.). *Introduction to Information Technology*. Chennai: Margham Publications.
 Bangia, R. (n.d.). *Computer Course Made Easy*. Delhi: Khanna Publishing .

BOOKS FOR REFERENCE

Frye, C. D. (n.d.). *Step by Step Microsoft Excel 2010*. New Delhi: PHI.
 Goel, A. (n.d.). *Computer Fundamentals*. Delhi: Pearson.
 M., L. A. (n.d.). *Fundamentals of Information Technology*. New Delhi: Vikas .
 P.K., S. (n.d.). *Computer Fundamentals*. New Delhi: BPB Publications.
 Sanjay, S. (n.d.). *MS Office 2000*. Delhi: Vikas Publishing.
 V., R. (n.d.). *Introduction to Information Technology*. New Delhi: PHI.
 Vastava, S. S. (n.d.). *MS Office*. New Delhi: Firewall Media.

PATTERN OF ASSESSMENT (PRACTICALS)

Continuous Assessment Test Total Marks: 25 Duration: 60 minutes

Section A – 3 x 5 = 15 Marks (from a choice of four)

Section B – 1 x 10 =30 Marks (from a choice of two)

Other Component Total Marks: 25

Evaluation Modes:

Seminars / Quiz / Group discussion / Assignments / Class Presentation

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

DEPARTMENT OF VALUE EDUCATION

SYLLABUS

(Effective from the academic year 2019 – 2020)

VALUES IN PERSONAL LIFE

CODE: 19UV/ET/VP12

CREDITS: 2

L T P: 2 0 0

TOTAL TEACHING HOURS: 26

OBJECTIVES OF THE COURSE

- To enable the students to develop a positive self-concept and to foster healthy inter-personal relationships.
- To help students in their transition from school to college and in balancing freedom and responsibility
- To enable the students to understand their social environment
- To create spiritual awareness

COURSE LEARNING OUTCOME

Students will be able

- To develop an awareness of their personal, social and spiritual self.
- To understand the ethos of the college.
- To handle value conflicts.
- To realise the importance of the spiritual self.
- To foster civic responsibility.

Unit 1 Vision and Mission of the college (8 hrs.)

- 1.1 Stella Maris – Star of the sea- motto of the college - vision, mission and objectives
- 1.2 Blessed Mary of the Passion – foundress, Franciscan missionaries of Mary, her vision of womanhood, and women's education.
- 1.3 St. Francis of Assisi (Patron of Environment) – canticle of the creatures-prayer for peace
- 1.4 Civic responsibilities – being humane, environmental awareness, campus cleanliness ethic of enough

Unit 2 Self Discovery (10 hrs.)

2.1 Self-awareness

Identifying strengths and weaknesses-acceptance and appreciation of self:
building self- esteem, self-confidence and self-discipline

2.2 Values

Reinforcing values: honesty and truthfulness, punctuality, discipline, generosity,
integrity, humility, respect for others, inclusiveness, compassion, forgiveness
and tolerance

2.3 Changing trends

Tradition vs. modernity, social and economic disparities, social discrimination,
gender disparities

2.4 Adapting to change

Handling responsibilities of college life – challenges and issues-personal responsibilities
handling new found freedom - college and hostel-peer pressure, building new relationships:
interdependence, relationships with parents, elderly and siblings. Difference between assertive behavior and aggressive behavior.

2.5 Handling value conflicts

Home, College, use of Social Media – uses and abuses

Unit 3 Spiritual Awareness

(8 hrs.)

3.1 Spirituality and Religiosity – integration of body, mind and spirit

3.2 Importance of Religious Beliefs and Tradition

3.3 Prayer and meditation

Workshop: It is a requirement for students to attend

BOOKS FOR REFERENCE

Davidar(Eds). *Human Values*. All India Association of Christian Higher Education. (AIACHE) New Delhi: 2013.

Ignacimuthu, S. *Values for life*. Better Yourself Books: Mumbai, 1994.

James, G.M. et.al. *In Harmony-Value Education at College Level*. Chennai: Prakash, 2011.

Koikara, Felix. *Live your Values-Teacher's Guide*. Mumbai: Better Yourself Books, 2005.

Teaching / Learning Methods

- Lectures / Group Discussions Power Point Presentations Seminars / Role Plays / Case Studies / Debates / Documentaries And Video clippings

PATTERN OF EVALUATION (Internal) - Marks: 50

Quiz

Assignment

Presentation - Individual / Groups

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086
B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS
(Effective from the academic year 2019 -2020)

**LEGAL AND REGULATORY FRAMEWORK OF BANKS AND NON-BANKING
FINANCIAL CORPORATIONS**

CODE: 19VB/VM/LB26

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To familiarise students with Acts relating to banking regulations
- To acquaint students with the regulatory requirement of Banks and Non-Banking Companies
- To expose students to the legal provisions relating to money laundering

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Comprehend the role of RBI
- Understand the concept and consequences of money laundering
- Analyse the need for different types of crossing
- Differentiate the regulatory aspects of banks and non-banking financial companies

Unit 1

Reserve bank of India Act 1934

(9 Hours)

- 1.1 Definition, Objectives of RBI, Brief History of RBI
- 1.2 Management and Administration of RBI
- 1.3 Functions of RBI, Printing of Securities and Minting in India, Issue of Plastic Notes
- 1.4 RBI guidelines for New Bank Licenses, Revised Priority Sectors Lending Norms

Unit 2

Banking Regulation Act 1949

(20 Hours)

- 2.1 Definition of Banking, Functions of Banks
- 2.2 Opening of new banks and branch licensing
- 2.3 Administration and Management of Banks - Constitution of Board of Directors and their rights, Banks Shareholders and their Rights
- 2.4 Cash/Currency Management

Unit 3

Negotiable Instruments Act 1881

(20 Hours)

- 3.1 Definitions and Features of Negotiable Instruments
- 3.2 Types – Cheques, Promissory Note, Bills of Exchange
- 3.3 Crossing, Endorsement
- 3.4 Statutory Protection, Dishonour of Cheques, Penalties in Case of Dishonour of Cheques

Unit 4 (20 Hours)

Non-Banking Financial Corporations

- 4.1 Regulatory Requirements of NBFC in India
- 4.2 RBI Guidelines for NBFC
- 4.3 Corporate Governance Norms for NBFC

Unit 5 (9 Hours)

Money Laundering Act, 2002

- 5.1 Definition and Impact of Money Laundering Act
- 5.2 Anti-Money Laundering – Concept and Reasons, Measures to Deter Money Laundering
- 5.3 Laundering Legislations and RBI Guidelines
- 5.4 Case Studies on Money Laundering

BOOKS FOR STUDY

Sundaram K.P.M. and Varshney P. N., *Banking Theory Law and Practice*, 18th Edition, New Delhi, Sultan Chand and Sons, 2005.

Indian Institute of Banking & Finance. (n.d.). *Legal & Regulatory Aspects of Banking*. Delhi: Macmillan Education.

BOOKS FOR REFERENCE

Gordon, E. (n.d.). *Banking Theory Law & Practice*. New Delhi: Himalaya Publishing House.

K P Kandhaswamy, S. N. (n.d.). *Banking Law & Practice*. New Delhi: S Chand.

Khan, M. Y. (n.d.). *Indian Financial System Theory and Practice*. New Delhi: Vikas Publishing House.

Mandilwar, A. K. (n.d.). *Legal and Regulatory Aspects of Banking*. New Delhi: Himalaya Publishing House.

P.N., V., & Mittal, D. (n.d.). *Indian Financial System*. Delhi: Sultan Chand & Sons.

Paul, & Suresh. (n.d.). *Management of Banking and Financial Services*. Delhi: Pearson Education.

Santhanam, B. (n.d.). *Banking Theory, Law & Practice*. Chennai: Margham Publications.

Sukhwinder, M. (n.d.). *Banking Law & Practice*. New Delhi: S Chand .

PATTERN OF ASSESSMENT

**Continuous Assessment Test: Total Marks:50 Duration:90 minutes
(To be converted to 25)**

Theory : Marks: 35

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x15 = 15 Marks (from a choice of 2)

Practical Marks: 15

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

RETAIL, CORPORATE, SMALL AND MEDIUM ENTERPRISES BANKING

CODE: 19VB/VM/RC26

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To expose students to the importance of retail banking and its functions
- To educate students on different retail banking products and services
- To enable students to understand the importance of corporate banking

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the various services offered by banks
- Understand the different retail banking products and how these differ from traditional banking products
- Elucidate the broad functions of banks.
- Identify and differentiate the perception of retail, corporate and small and medium enterprise banks

Unit 1

Introduction to Retail Banking

(9 Hours)

- 1.1 Retail Banking – Origin, Meaning, Nature and Importance
- 1.2 Dimensions of Retail Banking
- 1.3 Functions and Role of Retail Banking

Unit 2

Retail Banking Products and Operations

(20 Hours)

- 2.1 Types of Products
- 2.2 Retail Banking Operations – Bank originated, Customer originated, Transactions originated
- 2.3 Importance of Retail Banking in Indian Economy

Unit 3

Small and Medium Enterprises Banking Services

(20 Hours)

- 3.1 Sources and Modes of SME Finance
- 3.2 Operational Procedure
- 3.3 Recovery of Finance

Unit 4

Corporate Banking

(20 Hours)

- 4.1 Meaning, Evolution and Importance of Corporate Banking
- 4.2 Services of Corporate Banking – Cash Management, Debt Management, Factoring, Custodial Services, Trade Services, Offshore Services etc.

Unit 5**(9 Hours)****Recent Developments in Retail and Corporate Banking**

- 5.1 Importance of Institutional Deposits vis-a-vis Retail Deposits
- 5.2 Issues and Challenges in Retail and Corporate Banking
- 5.3 Technological Changes in Retail and Corporate Banking

BOOKS FOR STUDY

Natarajan, R. (n.d.). *Corporate Banking*. Chennai: Create Space Independent Publishing Platform.

Agarwal, O. (n.d.). *Fundamentals of Retail Banking*. New Delhi: Himalaya Publishing House.

BOOKS FOR REFERENCE

Bihari, S. C. (n.d.). *Retail Banking Challenges and Latest Trends in India*. New Delhi: Himalaya Publishing House.

Indian Institute of Banking and Finance. (n.d.). *Retail Banking*. New Delhi: Macmillan Education.

Intenderson, J. (n.d.). *Retail and Digital Banking: Principles and Practices*. London: Kogan Page.

Krishnan, S. (n.d.). *Power of Mobile Banking*. USA: Wiley.

Pond, K. (n.d.). *Retail Banking*. UK: Gosbrook Professional Publishing.

Suresh, P. (n.d.). *Management of Banking and Financial Services*. Chennai: Pearson.

V.A., A. (n.d.). *Fundamentals of Money and Banking*. New Delhi: Himalaya Publishing .

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC. DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

ACCOUNTING SOFTWARE

CODE: 19VB/VA/AS25

CREDITS : 5

L T P : 1 0 4

TOTAL TEACHING HOURS: 65

OBJECTIVES OF THE COURSE

- To provide students with an understanding of the use of computer software in accounting
- To enable students to create financial statements with the help of the accounting software
- To expose students to the preparation of financial reports

COURSE LEARNING OUTCOMES

On successful completion of the course, the students will be able to

- Have an understanding of basic Accounting concepts and principles
- Generate Accounting and Inventory Masters, Vouchers and Basic Reports in Tally
- Prepare financial statements

Unit 1

Introduction

(13 Hours)

- 1.1 Basics of Accounting – Concepts, Conventions
- 1.2 Tally – Introduction, Salient Features, Growth and Advantage
- 1.3 Challenges associated with Accounting on Computers
- 1.4 Company Creation

Unit 2

Groups and Ledgers

(12 Hours)

- 2.1 Pre-defined Groups
- 2.2 Creation of Groups
- 2.3 Ledgers – Creation, Editing and Deletion

Unit 3

Accounting Vouchers

(15 Hours)

- 3.1 Vouchers - Creation
- 3.2 Types of Vouchers
- 3.3 Making Entries in Vouchers

Unit 4		
Inventory		(13 Hours)
4.1 Stock Groups and Categories – Creation, editing and deletion		
4.2 Stock Items – Creation, editing and deletion		
4.3 Voucher Entries for Inventory		
Unit 5		
Financial Reports		(12 Hours)
5.1 Day Book, Cash Book, Trial Balance		
5.2 Profit and Loss Account, Balance Sheet		
5.3 Financial Analysis – Ratio Analysis		
5.4 Stock Summary		

BOOKS FOR STUDY

Nadhani A.K. and Nadhani K.K., 2009, 1st edition, Implementing Tally 9, BPB Publications, New Delhi

BOOKS FOR REFERENCE

Gupta R.L., M.Radhaswamy, 2005, 5th edition, Advanced Accountancy, Sultan Chand and Sons, New Delhi

Jain.S.P., K.L.Narang., 2005, 12th edition, Advanced Accountancy, Kalyani Publishers, New Delhi

Agarwal Namrata and Sanjay Kumar, 2002, 1st edition, Financial Accounting on Computers using Tally, Dreamtech Press India (P) Ltd, New Delhi

John E. Harker, Dean W. Wichern, Arthur G. Reitsch, 2012, 7th edition, Business Forecasting, Prentice Hall of India Pvt. Ltd., New Delhi

JOURNALS

Information System Frontiers - A Journal of Research and Innovation

Information Technology and Management

Quantitative Marketing and Economics

WEBSITES

<http://cameron.econ.ucdavis.edu/excel/excel.html>

http://www.cengage.com/resource_uploads/downloads/0840062389_347257.pdf

<http://www.tallyerp9help.com/>

PATTERN OF ASSESSMENT

Continuous Assessment Test	Total Marks:50	Duration:90 minutes
	(To be converted to 25)	

Section A – 6 x 5 = 30 Marks (from a choice of 8)

Section B – 2 x 10 = 20 Marks (from a choice of 3)

Other Components

Test /Seminars / Assignment

End Semester Examination	Total Marks: 100	Duration: 3 hours
	(To be converted to 75)	

Only Practical

Section A – 6 x 10 = 60 Marks (no choice)

Section B – 2 x 20 = 40 Marks

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

BUSINESS COMMUNICATION

CODE: 19VB/UE/BC22

CREDITS : 2

L T P : 2 0 0

TOTAL TEACHING HOURS : 26

OBJECTIVES OF THE COURSE

- To develop basic communication skills
- To enhance the knowledge on handling communication at a business level
- To familiarise students with different types of business letters

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Make persuasive digital communication
- Write abstract and summaries of proposals
- Understand the barrier to communication and document business correspondence

Unit 1 (9 Hours)

Introduction to Communication

- 1.1 Definition, Process of Communication
- 1.2 Principles for Effective Business Communication
- 1.3 Barrier to Communication
- 1.4 Informal Communication

Unit 2 (8 Hours)

Business Correspondence

- 2.1 Business Letters – Types of Business Letters
- 2.2 Business Documentation: Inter Office Memos, Notices, Orders, Minutes of Meetings
- 2.3 Email Etiquettes

Unit 3 (9 Hours)

Public Speaking and Customer Communications

- 3.1 Technical Aspects in the Verbal and Non Verbal aspects in Public speaking
- 3.2 Customer Communication through leaflets, emails and letters

BOOKS FOR STUDY

K.K. Sinha, *Business Communication*, Taxmann's

Meenakshi Raman, Prakash Singh, *Business Communication*, Oxford Higher Education

BOOKS FOR REFERENCE

Business Communication, Raman – Prakash, Oxford

The Oxford Handbook of Commercial Correspondence

Ashley A, Oxford Business Communication for Managers: An Advanced Approach, Penrose, Thomson

Business Communication, Krizan, Thomson

Understanding Human Communication, 9/e, Adler R Oxford

JOURNALS

Journal of Business Communication

International Journal of Business Communication

WEB RESOURCES

www.businesscommunication.org

www.smartcommunications.com

PATTERN OF ASSESSMENT

Continuous Assessment Test

Total Marks: 25

Duration: 60 minutes

Section A – 5 x 1 = 5 Marks (objective questions)

Section B – 5 x 2 = 10 Marks (from a choice of seven)

Section C – 2 x 5 = 10 Marks (from a choice of four)

Other Component

Total Marks: 50

Duration: 90 minutes

Evaluation Modes:

Seminars / Quiz / Group discussion / Assignments / Class Presentation

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from academic year 2019- 2020)

BUSINESS ETIQUETTE AND PROFESSIONAL SKILLS

CODE: 19VB/US/BP23

CREDITS : 3

L T P : 0 0 3

TOTAL TEACHING HOURS: 39

OBJECTIVES OF THE COURSE

- To sensitise students to important business etiquettes that are critical in today's business environment
- To enhance the skills and confidence to face business stakeholders with professionalism
- To introduce students to the types of communication

COURSE LEARNING OUTCOMES

On successful completion, students will be able to

- Define professional behavior and suggest standards for appearance, actions and attitude in a business environment
- Explain different communication styles
- Prepare participants to handle a variety of social and business situations, networking events and business meetings

Unit 1

Introduction

(10 Hours)

- 1.1 Business Etiquettes ; Meaning, Need and Importance
- 1.2 Factors influencing Business Etiquettes
- 1.3 Types of etiquettes in a Business environment : Telephone, Communication, Meetings, Customer

Unit 2

(19 Hours)

Workplace Behaviour and Emotional Intelligence

- 2.1 Workplace Etiquette – Meaning, Do's and Don'ts of behaviour at workplace
- 2.2 Emotional Intelligence – Meaning, Categories and Nature of Emotional Intelligence
- 2.3 Use of Emotional Intelligence at Workplace
- 2.4 Tips to Enhance Interpersonal Relationship at Workplace
- 2.5 Significance of Interpersonal Relationships in Professional Life

Unit 3

(10 Hours)

Customer Handling Skills

- 3.1 Customer Communication: Types
- 3.2 Handling Customers
- 3.3 Assertive vs Aggressive Communication

BOOKS FOR STUDY

Barbara Pachter with Denise Cowie. *The Essentials of Business Etiquette*. Mc Graw Hill Education, 2013

Ishita Bhowan. *Improve Your Presentation Skills*. V & S Publisher, 2014

BOOKS FOR REFERENCE

Paul. A. Argenti. *Corporate Communication*, 6th Edition, 2013

Ann Marie Sabath. *Business Etiquette – 101 ways to conduct Business with Charm and Savvy*. Fw Media; 3rd Edition, 2010

Kelly M. Quintanilla & Shawn T. Wahl. *Business and Professional Communication*. SAGE Publications, Inc; 2nd Edition, 2013

JOURNALS

Journal of Business Communication

International Journal of Management

Journal of Education for Business

PATTERN OF ASSESSMENT

Tasks based Seminars / Poster making / Scrap book / Assignments

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

B.VOC DEGREE: (BANKING, FINANCIAL SERVICES, INSURANCE)

SYLLABUS

(Effective from the academic year 2019 – 2020)

FINANCIAL SERVICES - I

CODE: 19VB/VM/FS36

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To acquaint students with the importance of financial services
- To enable students to understand leasing and hire purchase transactions
- To expose students to investment in mutual funds

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand various financial services offered by financial institutions
- Comprehend investment in mutual funds
- Analyse the difference between leasing and hire purchase
- Understand relevant SEBI guidelines

Unit 1

Introduction to Financial services (15 Hours)

- 1.1 Financial services – Meaning, Types - Fund Based and Fee Based Financial Services
- 1.2 Non-Banking Financial Companies and its Functions
- 1.3 Financial Inclusion- Meaning – Objectives – Approaches to Financial Inclusion in India

Unit 2

Leasing and Hire Purchase (15 Hours)

- 2.1 Leasing - Types of Lease - Financial Evaluation of a Lease
- 2.2 Contents of a Lease Agreement
- 2.3 Hire Purchase – Features, Legal Position, Bank and Hire Purchase Business
- 2.4 Consumer Durables Finance

Unit 3

Factoring (16 Hours)

- 3.1 Factoring – Meaning and Types, Bills Discounting, Credit Rating
- 3.2 Rating Agencies and its Functions
- 3.3 Rating Methodology

Unit 4
Merchant Banking (16 Hours)

- 4.1 Merchant Banking – Activities in New Issue Market - Managing Issue of Shares and Bonds
- 4.2 SEBI Guidelines for New Issue Market and Role of Lead Managers
- 4.3 Registrar and Transfer Agent (RTA)
- 4.4 Depository Participants

Unit 5
Mutual Funds (16 Hours)

- 5.1 Mutual Funds – Mechanism, Types, Features, Methods, Stages and Criteria
- 5.2 Mutual Funds Industry in India
- 5.3 Venture Capital – Features – Methods – Stages and Criteria
- 5.4 Buyouts, Private Equity, Crowd Funding

BOOKS FOR STUDY

S.Gurusamy, Financial Services, Tata McGraw Hill Education Private Ltd, New Delhi.
M.Y.Khan, Financial Services, 6th Edition, Tata McGraw Hill

BOOKS FOR REFERENCE

Avadhani.V.A. Investment and Securities Market in India, Himalaya Publishing House, New Delhi
Batra. G.S. Financial Services and Markets, Deep and Deep Publications, New Delhi
Gordon, E. Natrajan -Financial services, Himalaya Publishing House.
S. Natrajan S. Parameshwaran – Indian Banking, Chand and Co.
H.R.Machiraju, Indian Financial System, Vikas Publishing House Pvt Ltd

WEB RESOURCES

www.bseindia.com
www.nseindia.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**
Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**
Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**
Section A – 10 x 2 = 20 Marks (no choice)
Section B – 5 x 4 = 20 Marks (from a choice of seven)
Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**
Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC DEGREE: (BANKING, FINANCIAL SERVICES, INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

MICRO FINANCE

CODE: 19VB/VM/MF36

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To expose students to microfinance products and services
- To create an awareness on the emerging issues in microfinance
- To introduce the micro finance models

COURSE LEARNING OUTCOMES

On successful completion of the course the students will be able to

- Understand the basic concepts in micro finance
- Analyse the impact of microfinance products on revenue
- Comprehend the regulatory framework of microfinance
- Explain the stages in loan disbursement

Unit 1

Introduction to Micro Finance

(15 Hours)

- 1.1 Meaning, need and Importance of Micro Finance
- 1.2 Evolution of Micro finance in India
- 1.3 Micro Finance Institutions in India
- 1.4 Organisation Structure of Micro Finance

Unit 2

Models of Micro Finance

(17 Hours)

- 2.1 Importance of Micro Finance Models
- 2.2 Legal forms of Micro Finance Models
- 2.3 Innovative and Creative Micro Finance Models

Unit 3

Micro finance Products and Services

(17 Hours)

- 3.1 Types
- 3.2 Impact of Micro Finance Products on Revenue

Unit 4

Credit and Credit Operations

(15 Hours)

- 4.1 Micro finance Credit
- 4.2 Credit Delivery Methodology
- 4.3 Stages in Loan Disbursement (Application, Approval and Documentation)
- 4.4 Loan Collections and Recoveries

Unit 5**(14 Hours)****Emerging Issues in Micro Finance**

- 5.1 Challenges and the Developments in Micro Finance
- 5.2 Recent Developments in the Regulatory Framework
- 5.3 Micro Finance Act 2012 – An Overview

BOOKS FOR STUDY

Das, S. K. (n.d.). Micro Finance & Empowerment of Rural Poor in India. New Delhi: New Century.

Indian Institute of Banking & Finance. (n.d.). Micro Finance Perspectives & Operations. New Delhi: Macmillan.

BOOKS FOR REFERENCE

Karmakar, K. (n.d.). Micro Finance in India. New Delhi: Sage Publications.

Kumar, V. (n.d.). Micro Finance. New Delhi: University Science Press.

Neogi, C., & Bhandari, A. K. (n.d.). Women's Entrepreneurship & Micro Finance. New Delhi: Springer.

R.K., U. (n.d.). Financial Sector of India: Emerging Challenges. New Delhi: New Century.

Teki, S. (n.d.). Micro Finance & Financial Inclusions. New Delhi: Academic Foundation.

Vijayakumar, A. (n.d.). Banking, Micro Finance & SHG in India. New Delhi: New Century.

Watkins, T. A. (n.d.). Introduction to Micro Finance. New Delhi: Sage Publications.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC DEGREE: (BANKING, FINANCIAL SERVICES, INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

INDIAN SECURITIES MARKET

CODE: 19VB/VM/IS34

CREDITS : 4

L T P : 2 0 2

TOTAL TEACHING HOURS : 52

OBJECTIVES OF THE COURSE

- To provide students a comprehensive knowledge of the functions and elements of the stock market.
- To familiarise students with stock market trading and practices
- To expose students to the stock market regulations

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the components and emerging trends of Indian Financial System.
- Recognise the importance of Financial Regulatory Institutions and Markets
- Analyse the need for financial instruments
- Comprehend the relevance of Financial Institutions

Unit 1 (9 Hours)

Introduction

- 1.1 Market of new issues – Need for floating capital
- 1.2 Public Offer - Private Placement – Rights Issue – Equity and Debt
- 1.3 Recent trends in public issues.

Unit 2 (12 Hours)

Stock Exchange

- 2.1 Stock Exchange – Services, Role and Organization of Stock Exchange in India
- 2.2 Listing of Securities – Requirements and Procedures

Unit 3 (10 Hours)

Stock Market Participants and Trading

- 3.1 Types of Brokers
- 3.2 Methods of Trading in Stock Exchange – Carry Over or Badla, Genuine and Speculative Trading

Unit 4 (12 Hours)

Speculators

- 4.1 Types of Speculators
- 4.2 Mechanism of Trading and Settlement

Unit 5**(9 Hours)****Stock Market Regulation**

- 5.1 Regulations and Regulatory Agencies for Secondary Markets
- 5.2 Stock Holding Corporation of India
- 5.3 Depository System in India

BOOKS FOR STUDY

Avadhani, V.A., *Capital Market Management*, 1st edition, New Delhi, Himalaya Publications
Gordon E., Natarajan K., *Capital Market in India*, New Delhi, Himalaya Publications
Gurusamy S, *Capital Markets*, 1st edition, Chennai, Vijay Nicole Publications

BOOKS FOR REFERENCE

Bhole, L.M., *Financial Institutions and Markets: Structure, Growth and Innovations*, McGraw Hill, New Delhi, Fourth Edition
Khan M. Y., *Indian Financial System*, New Delhi, Tata McGraw Hill Publications
Saunders, Anthony and Cornett, Marcia Millon, *Financial Markets and Institutions: An Introduction to the Risk Management Approach*, McGraw Hill, Irwin, New York, 2007

JOURNALS

Financial Markets, Institutions and Instruments
Journal of Financial Management, Markets and Institutions
Journal of International Financial Markets, Institutions and Money

WEB RESOURCES

www.bloomberg.com
www.nse-india.com
www.rbi.org.in

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**
Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**
Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**
Section A – 10 x 2 = 20 Marks (no choice)
Section B – 5 x 4 = 20 Marks (from a choice of seven)
Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**
Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

MARKETING OF FINANCIAL SERVICES

CODE: 19VB/VM/MS34

CREDITS : 4

L T P : 2 0 2

TOTAL TEACHING HOURS : 52

OBJECTIVES OF THE COURSE

- To introduce students to the marketing of financial services
- To expose students to the benefits of using an analytical approach to marketing in the financial services industry
- To provide knowledge on promotion and marketing of financial services

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Explain and illustrate the frameworks and approaches in marketing of financial services
- Understand the channels of distribution for financial services
- Comprehend the different methods of sales promotion
- Understand the relevance of financial advisors in marketing financial services

Unit 1 (10 Hours)

Introduction

- 1.1 Marketing – Meaning, Importance and Elements
- 1.2 Marketing Mix - 7P's
- 1.3 Overview of Marketing of Financial Services
- 1.4 Recent Factors affecting Financial Services Market

Unit 2 (10 Hours)

Product Development

- 2.1 The Financial Products
- 2.2 Special Features of Product Development, Product Development Strategies
- 2.3 Financial Product Life Cycle
- 2.4 Implications of New Technology for Financial Product Development

Unit 3 (12 Hours)

Financial Services in Competitive Markets

- 3.1 Distributing Services through Physical and Electronic Channels - Advantages of the various Distribution Channels, Role of Intermediaries in Mutual Fund Distribution
- 3.2 Pricing – Pricing System in Banking - Models Employed by Banks, Mutual Fund Dealers, Investment Brokers

Unit 4 (10 Hours)

Advertising and Communications

- 4.1 Role of Advertising, Advertising Channels
- 4.2 Promotion, Personal Selling, Publicity
- 4.3 Contribution of Advertising and Communication to the Financial Services Marketing Programme

Unit 5 (10 Hours)

Salesforce Management

- 5.1 Role of Financial Advisors in Financial Services
- 5.2 Characteristics and Requirements for High Selling Performance
- 5.3 Service Quality and Customer Care
- 5.4 Managing Customer Loyalty - Customer Loyalty and Asses the Value of a Loyal Customer

BOOKS FOR STUDY

Avadhani V. A., *Marketing of Financial Services*, Himalaya Publishing House
Arthur Meidan. *Marketing Financial Services*, Palgrave Macmillan

BOOKS FOR REFERENCE

Armstrong, Adam, Denize & Kotler, 2015, Principles of Marketing, 6th edition, Pearson Australia, Melbourne
Hooman Estelami, Marketing Financial Services, Dog Ear Publishing Llc
Steven J Skinner, *Marketing*, Houghton Mifflin.
William F. Schoell, Joseph P. Guiltinan, Allyn and Bacon. *Marketing: contemporary concepts and practices*

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

DEGREE: B.VOC (BANKING, FINANCIAL SERVICES and INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

ENTREPRENEURIAL DEVELOPMENT

CODE: 19VB/VE/ED35

CREDITS : 5

L T P: 2 0 3

TOTAL TEACHING HOURS : 65

OBJECTIVES OF THE COURSE

- To provide a comprehensive knowledge to the students on the various aspects related to entrepreneurial development
- To familiarise students with the practical aspects of establishing a business
- To expose students to the sources of finance for setting up a business

COURSE LEARNING OUTCOMES

On Completion of this course students will be able to

- Analyse the business environment in order to identify business opportunities
- Generate and evaluate ideas for new business ventures
- Explore the possibility of setting up a business
- Prepare a project report for starting a new venture

Unit 1 (10 Hours)

Introduction

- 1.1 Meaning, Definition, Characteristics, Functions and Types of Entrepreneur
- 1.2 Role of Entrepreneurship in Service Institutions
- 1.3 Factors Influencing Entrepreneurship development
- 1.4 Factors impacting Emergence of Entrepreneurship - Barriers

Unit 2 (15 Hours)

Launching a New Venture

- 2.1 Opportunity Identification and Selection
- 2.2 Idea Generation and Screening of Business Idea
 - 2.2.1 Sources of Business idea – Internal and External
 - 2.2.2 Evaluation of Business Idea
- 2.3.3 Selection of Business Idea

Unit 3 (15 Hours)

Project Formulation

- 3.1 Project Identification and Classification
- 3.2 Project Formulation – Meaning and Stages
- 3.3 Project Feasibility
- 3.4 Preparing Model Project Report for Starting a New Venture

Unit 4 (12 Hours)

Entrepreneurial Finance

- 4.1 Financial Planning – Meaning and Need
- 4.2 Sources of finance – Internal and External
- 4.3 Working Capital Management - Sources and Factors Determining Working Capital
- 4.4 Role of Banking and Non-Banking Institutions assisting Entrepreneurs
- 4.5 Government Assistance through Subsidies and Incentives

Unit 5 (13 Hours)

Incentives and Subsidies

- 5.1 Role of Financial Institutions in the Growth of Entrepreneur
- 5.2 Promotional Schemes Offered by the State and Central Government
- 5.3 Challenges and Issues in the Development of Entrepreneurs in India

BOOKS FOR STUDY

S.S.Khanka, *Entrepreneurial Development*, S. Chand and Co, New Delhi, 2015
Desai, V. Dynamics of Entrepreneurship Development and Management, New Delhi:
Himalaya publishers, 2015

REFERENCES BOOKS

Drucker, P. F. *Innovation and entrepreneurship*: Practice and principles. USA: Elsevier. 2006
Jayashree Suresh, *Entrepreneurial Development*, Margham Publications, New Delhi, 2015
C.B. Gupta and N. P. Srinivasan, *Entrepreneurial Development*, Sultan Chand and Sons,
Poornima, C. Entrepreneurship Development - Small Business Enterprises. New
Delhi: Pearson, (2011).
Robert D. H. and Peters, M.P. Entrepreneurship. New Delhi: Tata McGraw Hill, 2013
Baporikar, N. Entrepreneurship Development and Project Management. New Delhi:
Himalaya publishers, 2011
Gopalakrishnan, P. Textbook of Project Management. New Delhi: Macmillan, 2014

JOURNALS

International Journal of entrepreneurship development and Small business
Journal of entrepreneurship education
Journal of Business venturing
International Journal of Project Management

WEBSITES

<http://www.entrepreneur.com>
<http://www.businessesforsale.com>
<http://www.sba.gov>
<http://joe.sagepub.com/content/19/2.toc>

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC. DEGREE: BANKING, FINANCIAL SERVICES & INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

BUSINESS ETHICS

CODE: 19VB/VE/BE35

CREDITS : 5

L T P : 2 0 3

TOTAL TEACHING HOURS: 65

OBJECTIVES OF THE COURSE

- To familiarise students with the understanding of issues and practices of corporate governance and corporate social responsibility in the global and Indian context
- To analyse and examine corporate social responsibility issues
- To create an awareness to the students to exercise the ethical responsibilities

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the importance of business ethics.
- Identify unethical practices in marketing and advertising
- Recognise the ethical issues in Finance
- Exhibit an understanding of the relevance of Corporate Governance and Corporate Social Responsibility

Unit 1 (10 Hours)

Introduction to Business Ethics

- 1.1 Meaning, Scope, Objectives and Characteristics of Business Ethics
- 1.2 Importance of Business Ethics-Influencing Factors
- 1.3 Ethical Dilemma in Business - Conflict of Interest

Unit 2 (15 Hours)

Ethics in Management and Marketing

- 2.1 Ethics in HRM-Recruitment, Selection, Training, Compensation, Cross Cultural Issue
- 2.2 Ethics in Marketing-Product, Pricing, Marketing Practices
- 2.3 Ethics in Advertising

Unit 3 (15 Hours)

Ethics in Finance

- 3.1 Ethics in Finance
- 3.2 Ethics in Financial Service, Financial Markets and Securities
- 3.3 Whistle Blowing and Whistle Blowers' Protection

Unit 4 (15 Hours)

Workplace Ethics

- 4.1 Importance and Principles
- 4.2 Ethical Behaviour in Workplace
- 4.3 Professionalism, Ethical Violations by Employees
- 4.4 Benefits of Ethics in Workplace – Employee Commitment, Employee Attitude and Etiquette
- 4.5 Role of Ethical Culture and Relationships

Unit 5 (10 Hours)

Environmental Ethics

- 5.1 Need, Managing Environmental Issues
- 5.2 Improving Corporate Environmental Performance
- 5.3 Environmental Audit
- 5.4 Role of Corporates in Environmental Management

BOOKS FOR STUDY

Andrew Crane Dirk Matten, Business Ethics (Indian Edition), Oxford University Press, New Delhi.

A.C Fernando, Corporate Governance – Principles, Policies & Practice, Pearson Publication

BOOKS FOR REFERENCE

Joan R. Boatright, Ethics and the Conduct of Business, Seventh Edition, Pearson Publication

J. P. Sharma, Corporate Governance, Business Ethics & CSR, Ane Books Pvt. Ltd., New Delhi.

Bhanu Murthy, K. V. and Usha Krishna, Politics Ethics and Social Responsibilities of Business, Pearson Education, New Delhi.

D Geeta Rani & R K Mishra, Corporate Governance-Theory and Practice, Excel Books, New Delhi

Christine A Mallin, Corporate Governance (Indian Edition), Oxford University Press, New Delhi.

JOURNALS

International Journal of Management Reviews

International Journal on Corporate Strategy and Social Responsibility

SSRN – E Journal

WEBSITES

www.ibscdc.org

www.exed.hbs.edu

www.hbr.org

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 800 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from academic year 2019- 2020)

ENVIRONMENTAL STUDIES

CODE:19VB/UC/ES32

CREDITS:2

L T P:2 0 0

TOTAL TEACHING HOURS:26

OBJECTIVES OF THE COURSE

- To help students to gain the fundamental knowledge of the environment
- To create in students an awareness of current environmental issues
- To inculcate in students an eco-sensitive, eco-conscious and eco-friendly attitude

COURSE LEARNING OUTCOMES

On successful completion of this course, students will be able to

- Articulate the interdisciplinary context of environmental issues
- Adopt sustainable alternatives that integrate science, humanities and social perspectives
- Appreciate the importance of biodiversity and a balanced ecosystem
- Calculate one's carbon footprint

Unit 1 (10 Hours)

- 1.1 Introduction: The multidisciplinary nature of environmental studies;
Environmental Ethics-Role of the Individual in protecting the environment
- 1.2 Natural Resources: renewable (forests and water) and non-renewable (minerals)-
energy resources: renewable and non-renewable sources, impact of over-
exploitation
- 1.3 Ecosystems: terrestrial (forest, grassland and desert) and aquatic (ponds, oceans
and estuaries); structure and function
- 1.4 Biodiversity: India as a mega-diversity nation; threats to biodiversity; *in-situ* and
ex-situ conservation of biodiversity
- 1.5 Solid Waste Management, Source Segregation and Rain Water Harvesting

Unit 2 (10 Hours)

- 2.1 Environmental Pollution: Air, Water, Noise and Plastic Pollution: causes, effects
and control measures -Impact of over-population on pollution and health –
carbon footprint
- 2.2 The Environmental Dimension of Sustainable Development: The United Nations
Sustainable Development Goals of the 2030 Agenda

- 2.3 Climate Change and Environmental Disasters: Natural Disasters: floods, earthquakes, cyclones, tsunamis and landslides; man-made disasters: Bhopal Gas Tragedy and Chernobyl Nuclear Disaster
- 2.4 Environmental Movements: Chipko, Silent Valley and Narmada Bachao Andolan
International Agreements: Montreal Protocol, Kyoto Protocol and Climate Change Conferences
- 2.5 An Overview of Environmental Laws in India: Environmental (Protection) Act 1986, Biological Act, 2002, National Green Tribunal Act, 2010, Coastal Regulation Zone Notification, 2011

Unit 3

(6 Hours)

- 3.1 A study of the eco-friendly initiatives on campus
- 3.2 A critical review of an environmental documentary film
- 3.3 Ecofeminism and the contributions of Indian Women Environmentalists
- 3.4 The highlights of Environmental Encyclical-*Laudato si*-On Care for our Common Home
- 3.5 Environmental Calendar

BOOK FOR STUDY

Bharucha, Erach. *Textbook of Environmental Studies for Undergraduate Courses*, (2nd ed.) Universities Press, 2013.

BOOKS FOR REFERENCE

Bhattacharya, K.S. Arunima Sharma, *Comprehensive Environmental Studies* Narosa Publishing House Pvt.. Ltd., New Delhi, 2015.

Saha, T.K., *Ecology and Environmental Biology* Books and Allied (P) Ltd., Kolkata 2016.

Sharma, J.P. *Environmental Studies (for undergraduate classes)* 3rd edition, University Science Press, 2016.

JOURNALS

Journal of Environmental Studies and Sciences

Journal of Environmental Studies

WEB RESOURCES

www.enn.com

www.nationalgeographic.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks: 25** **Duration: 60 minutes**

Section A-10 x 1 = 10 Marks (All questions to be answered) Multiple Choice Questions

Section B - 3 x 5 = 15 Marks (3 out of 6 to be answered in 150 words each)

Other Component: **Total Marks: 25**

Any **one** of the following for 25 marks

Quiz/Scrap Book/Assignment / Poster Making/Case Study/Project/Survey/Model-Making

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

DEPARTMENT OF VALUE EDUCATION

SYLLABUS

(Effective from the academic year 2019– 2020)

SOCIETY AND PEACE INITIATIVES

CODE:19UV/ET/SP32

CREDITS:2

L T P:2 0 0

TOTAL TEACHING HOURS:26

OBJECTIVES OF THE COURSE

- To give the students a deeper understanding of the reality and diversity of Indian Society
- To inculcate in them the values of Unity, Harmony and Peace in a multi - cultural and multi - religious society
- To create awareness among the students about Human Rights and Responsible Citizenship

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Have an understanding of the diversity of Indian Society
- Have an awareness of peace initiatives towards building harmony
- Agents of peace building in India
- Know the importance of being humane and compassionate

Unit 1

Responsible Citizenship

(8 Hours)

- 1.1 Basic understanding of the Indian Constitution – preamble- fundamental rights and duties of an Indian citizen
- 1.2 Political context of India - multi-party system
- 1.3 Universal declaration of human rights – human rights violation
- 1.4 Significance of being humane, compassionate and just

Unit 2

Religious and Cultural Diversity of India

(10 Hours)

- 2.1 Highlights of different religions in India – values in different religions
- 2.2 Living the values of respect and understanding in a pluralistic culture
- 2.3 Threats to religious and cultural diversity, Culture Conflicts.
- 2.4 Realities of casteism and communalism

Unit 3

Peace Initiatives

(8 Hours)

- 3.1 Peace as a value in all religions
- 3.2 St. Francis – man peace, prayer for peace
- 3.3 World Initiatives
- 3.4 Gandhi and Principles of Peace

- 3.5 Nobel Peace Laureates – Mother Teresa, Nelson Mandela, Swami Vivekananda, Kailash Satyarti.
- 3.6 Saints of different religions
- 3.7 Role Models – A P J Abdul Kalam, Malala Yousafzai, Dalai Lama, Medha Patkar

Workshop and Interfaith Prayer – It is a requirement for students to attend

BOOKS FOR REFERENCE

Amaladoss, Michael. *Living in a Secular Democracy, Conflict and Community among Religions*. India: Vaigarai, 2010.

Davidar(Eds). *Human Values*. New Delhi: All India Association of Christian Higher Education (AIACHE), 2013.

James, G.M.et.al. *Life Issues and Coping Strategies*. Chennai: Loyola College, 2010.

James, G.M.et.al. *Social Awareness*. Chennai: Loyola College, 2009.

Salesians of Don Bosco. *Beyond the Barriers*. Chennai: Deepagam, 2002.

Suri, Sudesh ed. *Global Education Conference on Culture Of Peace and Non-Violence*. Jalandhar, 2002.

Spindler Louise. *Culture Change and Modernization*. New York: Winston Publication, 1983.

Teaching / Learning Methods

Lectures/Group discussions/Paper presentations/Power point presentations/Seminars/Role plays/Case studies/Debates

PATTERN OF ASSESSMENT (Internal)

Marks: 50

Continuous Assessment Test:

Quiz/Assignment /Presentation - Individual / Groups

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

INTRODUCTION TO FINANCIAL MANAGEMENT

CODE: 19VB/VM/FM46

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To acquaint students with the basic tools and principles of financial management concepts
- To provide a sound conceptual framework for financial decision-making
- To expose students to the financial concepts for effective financial planning and forecasting

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the components and emerging trends in financial management
- Recognise the importance of time value of money
- Analyse the need for capital budgeting techniques
- Comprehend and apply the methods of cash management

Unit 1

Nature of Financial Management

(16 Hours)

- 1.1 Nature, Significance and Importance of Financial Management in Decision Making
 - 1.1.1 Investment Decisions
 - 1.1.2 Finance Decisions
 - 1.1.3 Dividend Decisions
- 1.2 Objectives of a Firm
 - 1.2.1 Profit Maximization
 - 1.2.2 Wealth Maximization

Unit 2

Time Value of Money

(16 Hours)

- 2.1 Meaning and significance of time value of money in financial decision
- 2.2 Techniques of time value
 - 2.2.1 Discounting techniques
 - 2.2.2 Compounding techniques

Unit 3

Working Capital Management

(16 Hours)

- 3.1 Need and types of working capital
- 3.2 Determinants of working capital
- 3.3 Simple problems on computation of working capital

Unit 4**Cash Asset Management****(15 Hours)**

- 4.1 Motives in holding cash balance
- 4.2 Basic strategies in cash management
- 4.3 Preparation of cash budget

Unit 5**Capital Budgeting****(15 Hours)**

- 5.1 Investment Appraisal Techniques
- 5.2 Pay Back Period Method
- 5.3 Accounting Rate of Return
- 5.4 Net Present Value Method
- 5.5 Profitability Index Method

BOOK FOR STUDY

Khan M.Y. and P.K. Jain, 1999, Basic Financial Management, New Delhi, Tata Mc Graw Hill Publishing Company Ltd., 1999.

REFERENCE BOOKS

James C. Van Horne, Financial Management and Policy, New Delhi, Prentice Hall of India Pvt. Ltd., 2004.

Maheshwari S. N., Financial Management, New Delhi, Vikas Publishing House Pvt. Ltd., 2004.

Pandey I. M., Financial Management, New Delhi, Vikas Publishing House Pvt. Ltd., 2000.

Prasanna Chandra, 1999, Fundamentals of Financial Management, New Delhi, Tata Mc Graw Hill Publishing Company Ltd., 1999.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice – 5 theories and 5 problems)

Section B – 5 x 4 = 20 Marks (from a choice of seven – 2 theories and 5 problems)

Section C – 2 x 15 = 30 Marks (from a choice of four – 1 theory and 3 problems)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

**B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE
SYLLABUS**

(Effective from the academic year 2019 – 2020)

FINANCIAL SERVICES - II

CODE: 19VB/VM/FS46

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To understand the role of financial markets in Banking Industry and NBFC s
- To familiarise students with the operations of secondary market mechanism
- To provide an insight into financial sector

COURSE LEARNING OUTCOMES

On successful completion of the course the students will be able to

- Understand the Indian financial system
- Comprehend the relationship between New Issues Market and Stock Exchange
- Recognise the importance of regulatory bodies

Unit 1 (15 Hours)

Introduction to Financial System in India

- 1.1 Financial Concepts, Functions of Financial System, Financial Assets and its Classifications
- 1.2 Financial Intermediaries and its Classifications
- 1.3 Financial Markets and its Classifications
- 1.4 Financial Instruments and its Characteristics
- 1.5 Financial System and Economic Development

Unit 2 (16 Hours)

Money Market

- 2.1 Definition, Features, Objectives, Characteristics and Importance
- 2.2 Structure of Indian Money Market
- 2.3 Money Market and its Instruments in Detail
- 2.4 Principles of Financial Markets and Understanding Interest Rates
- 2.5 Recent Developments

Unit 3 (16 Hours)

New Issue Market

- 3.1 Primary Market System and Regulations in India, Functions of New Issue Market
- 3.2 Stock Exchanges in India: History, Development and Importance
- 3.3 Relationship between New Issue Market and Stock Exchange
Underwriting, Advantages, Issue of Capital: Methods of Floating New Issues
- 3.4 Instruments of Issue Management and Players in New Issue Market

Unit 4 **(16 Hours)**

Secondary Markets

- 4.1 Secondary Market System and Regulations in India
- 4.2 Depositories: Growth, Development, Regulation, Mechanism
OTC Exchange
- 4.3 Stock Exchange Mechanism, Advantages of Holding Demat account
- 4.4 Investor Grievances, Basics of Pricing Mechanism, Carry Forward, Badla
- 4.5 Players on Stock Exchange: Investors, Speculators, Market Makers, Bulls, Bears, Stag

Unit 5 **(15 Hours)**

Regulations and Agencies

- 5.1 Stock Exchange Regulations, SEBI Guidelines for Brokers and Sub Brokers
- 5.2 Stock Exchange Board
- 5.3 Stock Indices
- 5.4 Role of FIIs, MFs and Investment Bankers
- 5.5 Regulations and Regulatory Agencies (Primarily SEBI)

BOOKS FOR STUDY

Bhalla, V.K. Management of Financial Services. New Delhi: Anmol, 2002.
Gupta Shashi K and Nisha Agarwal. Financial Services. New Delhi: Kalyani, 2006

BOOKS FOR REFERENCE

Gurusamy S. Financial Services and Markets. Chennai: Vijay Nicole Imprints, 2012.
Khan, M.Y. Financial Services. New Delhi: Tata McGraw Hill, 2006.
Machiraju H. R., Indian Financial System. New Delhi: Vikas, 2005.
Financial Services – B.Santhanam, Margham publishers
D.Joseph Anbarasu, V.K.Boominathan, P.Manoharan, G.Gnanaraj, Financial Services, Sultan Chand and Sons, New Delhi,
Machendra Raja - Financial Services, S.Chand Publishers, New Delhi

WEB RESOURCES:

www.cisi.org
www.arthayantra.com
www.investopedia.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

FINANCIAL PLANNING

CODE: 19VB/VM/FP44

CREDITS : 4

L T P : 2 0 2

TOTAL TEACHING HOURS : 52

OBJECTIVES OF THE COURSE

- To expose students to the importance of financial planning
- To enable students to manage their personal finance
- To acquaint students with various investment options

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Identify risks in different financial instruments
- Understand and analyse investment options
- Estimate savings and prepare an investment plan
- Comprehend the retirement investment proposals

Unit 1

(10 Hours)

Introduction to Financial Planning

- 1.1 Financial planning – Meaning, Importance and Process
- 1.2 Legal Aspects of Financial Planning
- 1.3 Importance of Risk Management in Financial Planning

Unit 2

(10 Hours)

Risk Analysis

- 2.1 Return on Investment and Risk Profiling
- 2.2 Assessment of Risk in different Financial Instruments

Unit 3

(10 Hours)

Investment Planning

- 3.1 Needs and Benefits of Investing
- 3.2 Sources of Financial Information
- 3.3 Investment Options for Individual Investors – Bonds, Shares, Mutual Funds, Fixed Deposits and other Investments
- 3.4 Operational Constraints while Investing

Unit 4

(10 Hours)

Planning of Personal Finance

- 4.1 Personal Financial Goals and Life Cycle Approach
- 4.2 Elements and Structure of Personal Financial Plan
- 4.3 Estimation of Savings using Time Value Concepts

Unit 5

(12 Hours)

Retirement Planning

- 5.1 Retirement Planning - Need Analysis
- 5.2 Investment Schemes for Retirement
- 5.3 Development of Retirement Plan

BOOK FOR STUDY

Kapoor, J R, Dlabay & Hughes R, *Personal Finance*, McGraw Hill.

BOOKS FOR REFERENCE

Rachel, Siegel & Carol Yacht, *Personal Finance*, Saylor Foundation, Flat World Knowledge,
Madura, Jeff, *Personal Finance*, Pearson,
Bajtelsmit, Vickie L. & Rastelli Linda G., *Wiley Pathways Personal Finance*,

JOURNALS

Journal of Wealth Management
The Insurance and Investment Journal
Journal of Individual Financial Management

WEB RESOURCES

<http://www.saylor.org/site/textbooks/PersonalFinance.pdf>
www.bogleheads.org/wiki/Financial_planning
www.planningalt.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086
B.VOC. DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

STOCK TRADING SIMULATION

CODE: 19VB/VM/ST44

CREDITS : 4

L T P : 2 0 2

TOTAL TEACHING HOURS: 52

OBJECTIVES OF THE COURSE

- To expose students to stock trading
- To provide an understanding of the complexities of the markets
- To acquaint students with the investment strategies

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the characteristics of different financial assets
- Buy and sell stock and bonds in financial markets.
- Make their own decisions with their investment in stock market
- Identify the risks associated with stock

Unit 1 (9 Hours)

Stock Investing

- 1.1 Stocks - Meaning, Stock Indexes, Exchange Traded Funds, Stocks Trading Process, Bid/Ask Prices
- 1.2 Liquidity, Market versus Limits Orders
- 1.3 Drivers of Stock Movements, Stocks Valuation, Price to Earnings Ratios, Dividend Yields

Unit 2 (10 Hours)

Bond Investing

- 2.1 Bonds - Meaning, Types of Bonds
- 2.2 Bond yields, Credit Rating Agencies,
- 2.3 Investment-Grade and Junk Bonds, Call Provisions, Yield to Worst

Unit 3 (12 Hours)

Stock Options

- 3.1 Call versus put options
- 3.2 Black-Scholes Model

Unit 4 (10 Hours)

Financial Crisis

- 4.1 Mortgage-Backed Securities - Meaning
- 4.2 Credit Default Swaps - Meaning
- 4.3 Financial Crisis - Regulators, Investment Banks, Homeowners, Mortgage Lenders, Rating Agencies

Unit 5 (11 Hours)

Investment Strategies

- 5.1 Simple Investment Strategies - Buy and Hold

- 5.2 Fundamental Analysis - Dividend Yield, Earnings Per Share, P/E Ratio, Current Ratio, Debt Ratio
- 5.3 Technical Analysis - Basic Concepts

BOOKS FOR STUDY

Rustagi R.P., *Investment Analysis and Portfolio Management*, New Delhi: Sultan Chand and Sons

Bhalla, V.K. Tuteja, S.K., *Investment Management*, New Delhi: Sultan Chand and Sons, 2005

BOOKS FOR REFERENCE

Fisher, Donald, E. and Jordan, Ronald, J., *Security Analysis of Portfolio Management*, New Delhi: Prentice Hall, 2006

Grinold, Richard, Khan, Ronald, N., , *Active Portfolio Management – Quantitative Theory and Applications*, New Delhi: S. Chand, 2006

Ibbotson, Roger, G., *Investment Markets*, New Delhi: Tata McGraw Hill, 2006

Shah, Kishor and Others, *How to Invest Well – A Guide to the Share Market and Personal Investments*, New Delhi: Tata McGraw Hill Publishing Co., 2006

Singhi, Preethi, *Investment Management – Security Analysis and Portfolio Management*, Mumbai: Himalaya Publishing House, 2005

JOURNALS

Journal of Commodity Markets

Asian Journal of Management Research

International Journal of Commerce and Management

WEB RESOURCES

<https://commodity.com/>

www.finance.uni-freiburg.de/object/pdfs/syllabus-stock-market-analysis.pdf

www.business.illinois.edu/finance_dev/Lesson20.asp

PATTERN OF ASSESSMENT

Continuous Assessment Test:	Total Marks:50	Duration:90 minutes
	(To be converted to 25)	
Theory :	Marks: 35	
Section A – 6 x 2 = 12 Marks (from a choice of 8)		
Section B – 2 x 4 = 8 Marks (from a choice of 4)		
Section C – 1 x 15 = 15 Marks (from a choice of 2)		
Practical	Marks: 15	
Case study / Application based Questions		
Other Components:	Total Marks: 50 (to be converted to 25)	
Seminars / Quiz / Group discussion / Assignments / Class Presentation		
End Semester Examination:	Total Marks: 100	Duration: 3 hours
	(To be converted to 75)	
Theory :	Marks: 70	
Section A – 10 x 2 = 20 Marks (no choice)		
Section B – 5 x 4 = 20 Marks (from a choice of seven)		
Section C – 2 x 15 = 30 Marks (from a choice of three)		
Practical	Marks: 30	
Case Study/ Application based Questions		

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC. DEGREE: BANKING, FINANCIAL SERVICES & INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

BUSINESS STATISTICS

CODE: 19VB/VE/BS45

CREDITS : 5

L T P : 2 0 3

TOTAL TEACHING HOURS: 65

OBJECTIVES OF THE COURSE

- To acquaint students with statistical tools used in business
- To expose students to the application of statistical tools in business decisions
- To educate on the effective and efficient application of various statistical tools associated with research in business fields.

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the different statistical tools
- Apply the tools and techniques and arrive at rational decisions
- Report the trend using secondary data
- Analyse the application of statistical tools associated with research in business

Unit 1 (15 Hours)

Introduction

- 1.1 Statistics – Meaning, Definition, Functions, Scope & Limitations
- 1.2 Measures of Central Tendency – Mean, Median, Mode
- 1.3 Measures of Dispersion – Standard Deviation, Variance

Unit 2 (10 Hours)

Correlation and Regression

- 2.1 Introduction - Types of Correlation
- 2.2 Correlation Co-efficient - Computation
- 2.3 Simple Linear Regression Analysis
- 2.4 Multiple Regression

Unit 3 (15 Hours)

Analysis of Time Series

- 3.1 Utility and Components of Time series
- 3.2 Methods of Measuring Trend
- 3.3 Measurement of Seasonal Variations

Unit 4 **(15 Hours)**

Testing of Hypothesis

- 4.1 Procedure for testing hypothesis
- 4.2 Test of significance
- 4.3 For large samples
- 4.4 For small samples
- 4.5 Limitations of Test of Significance

Unit 5 **(10 Hours)**

Chi Square Test and Goodness of Fit

- 5.1 Meaning and condition for applying chi- square test
- 5.2 Application of chi square test - Test of Goodness of fit and Test of Independence
- 5.3 Yates Correction
- 5.4 Uses and limitations of chi square

BOOKS FOR STUDY

Levin, Richard, David S. Rubin, Rastogi, and Siddiqui. Statistics for Management. Pearson Education.

Berenson and Levine. Basic Business Statistics: Concepts and Applications. Pearson Education.

BOOKS FOR REFERENCE

Siegel Andrew F. Practical Business Statistics. McGraw Hill.

Vohra N. D., Business Statistics, McGraw Hill.

Spiegel M.D. Theory and Problems of Statistics. Schaum's Outlines Series. McGraw Hill Publishing Co.

Gupta, S.P., and Archana Gupta. Statistical Methods. Sultan Chand and Sons, New Delhi.

Gupta, S.C. Fundamentals of Statistics. Himalaya Publishing House.

Anderson Sweeney and William, Statistics for Students of Economics and Business, Cengage Learning.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination:

Total Marks: 100

Duration: 3 hours

(To be converted to 75)

Theory :

Marks: 70

Section A – $10 \times 2 = 20$ Marks (no choice – 5 theories and 5 problems)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven – 2 theories and 5 problems)

Section C – $2 \times 15 = 30$ Marks (from a choice of four – all problems)

Practical

Marks: 30

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 800 086

B.VOC. DEGREE: BANKING, FINANCIAL SERVICES & INSURANCE

SYLLABUS

(Effective from academic year 2019- 2020)

CUSTOMER RELATIONSHIP MANAGEMENT

CODE : 19VB/VE/CR45

CREDITS : 5

L T P : 2 0 3

TOTAL TEACHING HOURS : 65

OBJECTIVES OF THE COURSE

- To expose students to the concepts and importance of customer relationship management in business
- To acquaint students with the customer relationship management process
- To enable students to understand the recent trends in customer relationship management

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the relevance of customer relationship management in today's competitive business world
- Understand customer relationship management practices in industries
- Analyse customer relationship management practices in financial services

Unit 1 (10 Hours)

Introduction

- 1.1 Definition and Concepts of Customer Relationship Management
- 1.2 Understanding Customer Buying Decision Making process
- 1.3 Customer Life Cycle
- 1.4 Elements of Customer Relationship Management

Unit 2 (15 Hours)

Customer Relationship Management Process and Planning

- 2.1 Phases and Objectives of CRM process
- 2.2 Phases of CRM cycle
- 2.3 Customer knowledge and Relationship Policy

Unit 3 (15 Hours)

Customer Relationship Management and Marketing

- 3.1 Evaluation of Customer Relationship Marketing
- 3.2 Types of CRM – Win Back , Prospecting , Cross Selling , Up Selling
- 3.3 Brand Loyalty and Brand Equity in Customers

Unit 4 (15 Hours)

Customer Relationship Management and Implementation

- 4.1 CRM Implementation – Structure, Choice of Technology, Reporting
- 4.2 Data Storage and Data Mining and Retrieval
- 4.3 Market Intelligence and Information systems for Effective CRM

Unit 5 (10 Hours)

Recent Trends in Customer Relationship Management

- 5.1 Managing Customer Retention in Retail Industry
- 5.2 Technology changes – Call Centre, Information Centres, Social Media in CRM
- 5.3 CRM in New Industries

BOOKS FOR STUDY

Mark Godson, Relationship Marketing, 2008 edition, Oxford University Press.

Thorsten Hening-Thurau, Ursula Hansen, Relationship Marketing, April 2004, Publisher: Spring (May 2000)

BOOKS FOR REFERENCE

Roberts Graham-Phelps, 2006, 1st edition, Customer Relationship Management, Pvt. Ltd., New Delhi.

Jaiswal, M.P., Anjali Kaushik, e-CRM: Business and System Frontiers, 1st edition New Delhi, Asian Books Pvt. Ltd., 2002.

Kristin Anderson and Carol Kerr, Customer Relationship Management, 1st edition, New Delhi, Tata McGraw Hill, 2002.

Madhavi Garikaparthi, CRM in Financial Services, 1st edition, Hyderabad, The ICFAI University Press, 2006.

Peter Duchessi, Crafting Customer Value – The Art and Science, 1st edition, Mumbai, Jaico Publishing House, 2006.

Shahjahan S., Relationship Marketing – Text and Cases, New Delhi, Tata McGraw Hill Publishing Co., 2006.

JOURNALS

International Journal of Research in Marketing

Indian Journal Of Marketing

Journal of Marketing Theory and Practice

WEBSITES

<http://www.forbes.com/>

<http://www.nielsen.com/>

www.marketing-trends-congress.com

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 800 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from academic year 2019- 2020)

TIME MANAGEMENT

CODE : 19VB/US/TM43

CREDITS : 3

L T P : 1 0 2

TOTAL TEACHING HOURS : 39

OBJECTIVES OF THE COURSE

- To enable students to understand the need for effective presentation
- To acquaint students with the different types of presentation
- To expose students to design a presentation

COURSE LEARNING OUTCOMES

At the end of the course, students will be able to

- Communicate ideas and facts verbally in a clear and organized way
- Adjust style, tone, and level of verbal communication to fit the audience and situation
- Recognise the need to deliver impressive presentations
- Understand the preparation that is required for an effective presentation

Unit 1 (13 Hours)

Introduction

- 1.1 Meaning, Need, Importance, Objectives and Concepts in Time Management
- 1.2 Pre-Requisites, Process and tools in Time Management
- 1.3 Principles of Time Management
- 1.4 Planning & Goal Setting, Managing Yourself, Dealing with other People, Your Time, Getting Results

Unit 2 (13 Hours)

Time Mapping

- 2.1 Employee Absence- Types, Overtime and Substitution
- 2.2 Delegation of work- Need and Significance of effective Delegation
- 2.3 Maintaining Time Data
 - 2.3.1 Methods, Annual, Monthly, Weekly Calendars and Shifting Plans
- 2.4 Focus is on time and resources, Pre-analysis of performance
- 2.5 Drafting of action plan/ scheduling

Unit 3 (13 Hours)

Time Evaluation

- 3.1 Meaning and Importance of Time Evaluation
- 3.2 Complete Target Plan, Editing Actual Plan, Cross Application Time Sheet (CATS)

- 3.3 Pre Requisites, Process and Steps
- 3.4 Busy vs. Productive, Indecision & Delay, Overwork, Urgency vs. Importance, Prioritization

BOOKS FOR STUDY

Brian Tracy. *Time Management*. Amacom Publisher, 2014

Jha P.K., *Time Management: The Art of Stress-Free Productivity*, Global Publications Pvt. Ltd., 2008

BOOKS FOR REFERENCE

Vivek Bindra, *Effective Planning and Time Management*, Bloomsberg Publishing, 2018

Dr. Sudhir Dixit, *Time Management*, Manjul Publishing House, 2018

JOURNALS

Journal of Business Communication

International Journal of Management

Journal of Education for Business

PATTERN OF ASSESSMENT

Other Component

Total Marks: 50

Seminars / Quiz / Group discussion / Assignments / Class Presentation

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

B.VOC DEGREE: BANKING, FINANCIAL SERVICES AND INSURANCE

SYLLABUS

(Effective from the academic year 2019 – 2020)

PRINCIPLES OF INSURANCE

CODE: 19VB/VM/PI56

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To acquaint students with the basic concepts in insurance contracts
- To expose students to the risks covered under insurance business
- To educate students on the types of insurance policies

COURSE LEARNING OUTCOMES

On successful completion of the course, the students will be able to

- Comprehend the concepts of insurance
- Understand the principles of insurance and its significance
- Analyse various constituents of the insurance market
- Understand the behavioural aspects of customers

Unit 1

(9 Hours)

Introduction to Insurance

- 1.1 Nature and Importance of insurance
- 1.2 Evolution of Insurance
- 1.3 Different Classes of Insurance
- 1.4 Recent Trends in Insurance Industry

Unit 2

(20 Hours)

Insurance Contract

- 2.1 Terms of an Insurance Contract
- 2.2 Principles of Insurance - Insurable Interest, Indemnity, Subrogation, Contribution – Disclosure of all Relevant Information - Utmost Good Faith - the Relevance of Proximate Cause

Unit 3

(20 Hours)

Insurance Terminology

- 3.1 Life Insurance – First Premium, Renewal – Mode – Limited Payment, Policies Single Premium, Convertible, Days of Grace, Lapse, Paid Up Policy, Revival, Deferment Period, Nomination, Assignment, Bonus, With Profit, Participating, Non-Participating or Without Profit, Surrender Value
- 3.2 Non-Life Insurance – Market Agreements, Cover Notes, Certificates of Insurance, Open Policy, Floater, Excess, Franchise, Claims, Salvage, Coinsurance, Loss, Total Loss, Actual or Constructive Loss, Bonus, Valued Policy, Agreed Value, Full Value, First Loss, Increased Value, Arbitration

Unit 4 (20 Hours)

Insurance Market

- 4.1 Various Constituents of the Insurance Market
- 4.2 Operations of Insurance Companies
- 4.3 Operations of Intermediaries
- 4.4 Specialist Insurance Companies – Insurance Specialists

Unit 5 (9 Hours)

The Insurance Customer

- 5.1 Understanding Insurance Customers
- 5.2 Different Customer Needs
- 5.3 Importance of Customers – Customer Satisfaction - Customer Behaviour at Purchase Point - Customer Behaviour when Claims Occur - Importance of Ethical Behaviour

BOOKS FOR STUDY

A, M. (n.d.). *Elements of Insurance*. Chennai: Margham Publications.
E.Gordon, and Gupta P.K. (n.d.). *Banking and Insurance*. New Delhi: Himalaya Publishing House.

BOOKS FOR REFERENCE

K.B., A., & Singh, V. (n.d.). *Insurance Law in India*. Chennai: Wolters Kluwer.
Mishra, M. (n.d.). *Principles and Practices of Insurance*. New Delhi: S. Chand and Sons.
P.K., G. (n.d.). *Insurance and Risk Management*. Delhi: Himalaya Publishing House.
Periasamy, P. (n.d.). *Principles & Practices of Insurance*. Delhi: Himalaya Publishing House.
Premavathy. (n.d.). *Insurance Law & Practice*. Chennai: Margham Publications.
V., M., & Mona, M. (n.d.). *Life & General Insurance*. New Delhi: Himalaya Publishing House.
Vaughan, E. a. (n.d.). *Fundamentals of Risk and Insurance*. New York: Wiley & Sons.

WEB SOURCES:

History of Insurance – From IRDA's Website
Insurance Regulatory and Development Authority (IRDA) www.irda.gov.in
Insurance Information Bureau (IIB) www.iib.gov.in
IRDA Agency Licensing Portal www.irdaonline.org

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**
Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**
Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 – 2020)

INSURANCE REGULATIONS

CODE: 19VB/VM/IR56

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To acquaint students with the significance of the Regulatory Environment of the Insurance Business in India
- To expose students to the procedure for registration of insurance companies
- To educate students on the role and regulations of insurance intermediaries

COURSE LEARNING OUTCOMES

On successful completion of the course, the students will be able to

- Understand the provisions of the Insurance Regulatory and Development Authority Act regulating insurance business
- Relate to the procedure for claims
- Understand the role and functions of insurance intermediaries
- Comprehend the importance of insurance ombudsman

Unit 1 (9 Hours)

Introduction

- 1.1 Need for Regulation
- 1.2 Structure of Insurance Regulation Authority
- 1.3 Development and Growth of Life and Non-Life Insurance Industry
- 1.3 Nationalisation of Insurance Industry
- 1.4 Privatisation of Insurance

Unit 2 (20 Hours)

Insurance Regulatory and Development Authority (IRDA) Act 1999

- 2.1 Mission and Composition of IRDA
- 2.2 Duties, Powers and Functions of IRDA
- 2.3 Operation of IRDA

Unit 3 (20 Hours)

IRDA Regulations on Registration and Licensing

- 3.1 Insurance Intermediaries – Meaning, Role and Growth
- 3.2 Procedure for Registration of Insurance Companies
 - 3.2.1 General and Capital Requirements
 - 3.2.2 Renewal and Suspension of Registration
 - 3.2.3 Cancellation of Registration
- 3.3 Provisions relating to Registration, Renewal, Revocation and Cancellation of Licence for Intermediaries

Unit 4 (20 Hours)

IRDA Regulations on Micro Insurance

- 4.1 Micro Insurance: Concept and Origin
- 4.2 Role and Importance of Micro Insurance in Rural and Social Sector
- 4.3 Micro Insurance Agents – Life and Non-life Micro Insurers
- 4.4 Government Strategies for Micro-insurance on Social Protection

Unit 5 (9 Hours)

IRDA Regulation on Protection of Policy Holders

- 5.1 Life and General Insurance Policy – Regulations
- 5.2 Grievance Redressal, Complaint Handling, Policy Holders Servicing
- 5.3 Claim Procedures for Life and General Insurance Policies
- 5.4 Insurance Ombudsman

BOOKS FOR STUDY

M.N. Mishra, *Insurance Principles and Practice*, Sultan Chand and Company Ltd., 21st Edition, 2014

G.L.Banka, *Innovative theory of Risk Management and Insurance*, Shreenivas Publications

BOOKS FOR REFERENCE

P.Periyasamy, *Principles and Practice of Insurance*, Himalaya Publishing Delhi

G.S Panda, *Principles and Practice of Insurance*, Kalyani Publishing House, Edition, 2006

S.Arunajatesan, T.R. Viswanathan, *Risk management and Insurance*, Maemillan publishers, 2009

Myneni, S. (n.d.). *Law of Insurance*. Hyderabad: Asia Law House

WEB RESOURCES:

Governing Body of Insurance Council (GBIC) www.gbic.co.in

General Insurance Council www.gicouncil.in

Life Insurance Council www.lifeinscouncil.org

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 - 2020)

PRACTICES OF LIFE INSURANCE

CODE: 19VB/VM/LI56

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To familiarise students with an understanding of the significance of life insurance business in India
- To enable students to understand different types of life insurance policies
- To educate students about policy claims

COURSE LEARNING OUTCOMES

On successful completion of the course the students will be able to

- Understand the types of life insurance policies
- Appear for Licentiate Examination of insurance
- Discuss the trends in life insurance distribution channels
- Comprehend adoption of technology in the insurance sector

Unit 1 (9 Hours)

Introduction

- 1.1 Meaning, Evolution, Growth of Life Insurance
- 1.2 Scope and Importance of Life Insurance
- 1.3 Life Insurance Organisations in India – Challenges and Competition

Unit 2 (20 Hours)

Types of Life Insurance

- 2.1 Term, Whole Life, Endowment, Unit Linked Insurance Policies – Features, Benefits
- 2.2 Group and Pension Insurance Policies, Special Features
- 2.3 Evaluation of Policies from Customers' Point of View
- 2.4 Premium – Meaning, Computation, Premium Loading, Rider Premium, Surrender Value and Paid up Value, Procedure relating to Premium Payment
- 2.5 Annuities – Meaning, Types

Unit 3 (20 Hours)

Linked Insurance Plans

- 3.1 Linked Policy – Equity Funds , Debt Funds , Money Market Funds , Liquid Funds, Balanced Funds, Flexibility, Top-Up, Premium Holiday, Net Assets Value (NAV), Annuities and Pensions
- 3.2 Policy Documents
- 3.3 Computation of Premium for Linked Insurance Plans

Unit 4 (20 Hours)

Policy Claims, Loan and Foreclosure

- 4.1 Types – Maturity Claim, Early and Non-Early Claim, Survival Benefit Payment, Death Claim

- 4.2 Claims Concession, Settlement Options and Precautions
- 4.3 Claim Procedure – By the Insurer, By the Nominee
- 4.4 Loan against Insurance Policies
 - 4.4.1. Features, Eligibility
 - 4.4.2. Mortgage Loan
- 4.5 Foreclosure – Meaning, Features, Reinstatement

Unit 5

(9 Hours)

E-Services in Insurance

- 5.1 Registration for E-Services
- 5.2 Online Payment Facilities, Policy Schedule, Policy Status, Bonus Status and Claim Status
- 5.3 Call Centres and Short Messaging Services

BOOKS FOR STUDY

Karve, S. L. (n.d.). *Principles of Life Insurance*. Delhi: Himalaya Publishing House.
 Mishra, K. (n.d.). *Fundamentals of Life Insurance: Theories and Applications*. Delhi: PHI Learning.

BOOKS FOR REFERENCE

Gopal, A. (n.d.). *How to be a Successful Insurance Agent*. Delhi: Diamond Books.
 Gulati, N. C. (n.d.). *Principles of Insurance Management: A Special Focus on Developments in Indian Insurance Sector*. Noida: Excel Books.
 Kutty, S. K. (n.d.). *Managing Life Insurance*. New Delhi: Prentice Hall of India Pvt. Ltd.
 R, H. (n.d.). *Life Insurance in India*. Chennai: New Century Publications.
 Raman.B. (n.d.). *Selling Life Insurance - The Practical Way*. Chennai: Laxmi Publications.
 Rana, J. (n.d.). *Life Insurance in Digital India*. Chennai: Notion Press.
 Satya Sudha, M., & Rajamunri, V. (n.d.). *Practice of Life Insurance*. Delhi: Himalaya Publishing House.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC. DEGREE: (BANKING, FINANCIAL SERVICES and INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

TAXATION

CODE: 19VB/VM/TN56

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS :78

OBJECTIVES OF THE COURSE

- To acquaint students with the provisions of the Income Tax Act 1961 and computation of income under different heads
- To educate students on the computation of taxable income and tax liability
- To provide students with an understanding of GST Law

COURSE LEARNING OUTCOMES

On completion of this course students will be able to

- Apply the provisions of the Income Tax Act relating to the computation of five heads of income
- Ascertain the taxable income of an individual
- Compute the tax liability of an individual
- Understand provisions relating to GST

Unit 1 (10 Hours)

Introduction

- 1.1 Meaning and Need for Taxation
- 1.2 Cannons of Taxation
- 1.3 Tax Planning and Tax Evasion
- 1.4 Types of Tax- Direct Tax and Indirect Tax
- 1.5 Residential Status and Incidence of Tax

Unit 2 (20 Hours)

Computation of Heads of Income - I

- 2.1 Salary - Basis of Charge – Allowances , Perquisites, Provident Fund and Computation of Salary Income (Simple problems)
- 2.2 House Property - Basis of Charge- Computation of Self-Occupied and Let Out House, House Property Income (Simple problems)

Unit 3 (15 Hours)

Computation of Heads of Income – II

- 3.1 Profits and Gains of Business and Profession – Computation of Professional and Business Income (Simple Problems)
- 3.2 Capital Gains - Computation of Short Term and Long Term Capital Gain
- 3.3 Income From Other Sources – Casual and General Incomes

Unit 4
Computation of Taxable Income and Tax Liability (15 Hours)

- 4.1 Set Off and Carry Forward Losses - Meaning
- 4.2 Clubbing of Income
- 4.3 Deductions
- 4.4 Assessment of Individual Income
- 4.5 Computation of Tax Liability

Unit 5
Introduction to Goods and Service Tax (GST) (18 Hours)

- 5.1 Evolution of GST, Structure and Benefits of its Implementation
- 5.2 Advantages of GST for State and Central Government
- 5.3 Advantages of GST for Business, Traders and Consumers
- 5.4 Levy and Collection of Tax, Rates of GST

BOOKS FOR STUDY

Balachandran, V. *Indirect Taxes*. New Delhi: Sultan Chand, 2015
Gaur, V.P. and D.B Narang. *Income Tax Law and Practice*. Kalyani, 2015
Monish Bhalla (2015) ; *Commercial GST – The Game Changer* ; Commercial Law Publishers (India) Pvt. Ltd, New Delhi

REFERENCES

Ahuja, Girish and Gupta Ravi. *Practical Approach to Income Tax*.
Mehrothra, H.C. *Income Tax Law and Practice*. Sahithya Bhavan.
Singhania, Vinod K. *Student's Guide To Income Tax*. Taxmann.
B, V. (n.d.). *GST in India*. New Delhi: New Century Publications.
Choudhry, V., Dalmia, A., and Girdharwal, S. (n.d.). *GST - A Practical Approach*. New Delhi: Taxmann.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – 6 x 2 = 12 Marks (from a choice of 8)

Section B – 2 x 4 = 8 Marks (from a choice of 4)

Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice – 5 theories and 5 problems)

Section B – 5 x 4 = 20 Marks (from a choice of seven – 2 theories and 5 problems)

Section C – 2 x 15 = 30 Marks (from a choice of four – 1 theory and 3 problems)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI 800 086

B. VOC DEGREE: (BANKING, FINANCIAL SERVICES AND INSURANCE)

SYLLABUS

(Effective from academic year 2019- 2020)

PRESENTATION SKILLS

CODE : 19VB/US/PS53

CREDITS : 3

L T P : 0 0 3

TOTAL TEACHING HOURS : 39

OBJECTIVES OF THE COURSE

- To enable students to understand the need for effective presentation
- To acquaint students with the different types of presentation
- To expose students to design a presentation

COURSE LEARNING OUTCOMES

At the end of the course, students will be able to

- Communicate ideas and facts verbally in a clear and organised manner
- Adjust style, tone, and level of verbal communication to fit the audience and situation
- Recognise the need to deliver impressive presentations
- Understand the preparation that is required for an effective presentation

Unit 1 (12 Hours)

Presentation - Introduction

- 1.1 Presentation – Meaning, Elements and Principles of Effective presentation
- 1.2 Types of Presentation
- 1.3 Salient steps to Develop Presentations
- 1.4 Causes of Ineffective Presentation

Unit 2 (10 Hours)

Designing a Presentation

- 2.1 Slide Design & Layout
- 2.2 Inserting Pictures, Charts and Tables
- 2.3 Setting up a Presentation – Custom Animation

Unit 3 (17 Hours)

Skills for Presentation

- 3.1 Meaning of Presentation skills and Ways to improve the Presentation Skills
- 3.2 Thumb rule in making Presentation
 - 3.2.1 10-20-30 Rule
 - 3.2.2 6X6 Rule
- 3.3 Features and Techniques of Good Presentation

BOOKS FOR STUDY

Ishita Bhowan. *Improve Your Presentation Skills*. V & S Publisher, 2014

Torben Lage Frandsen, *Microsoft Office Powerpoint 2007*, Bookboon Publication

BOOKS FOR REFERENCE

Shelly Fishel, *Powerpoint 2016*, Bookboon Publication

Garr Reynolds, *presentationzen*, New Riders Publication, 2015

JOURNALS

Journal of Business Communication

International Journal of Management

Journal of Education for Business

PATTERN OF ASSESSMENT

Other Component

Total Marks: 50

Seminars / Quiz / Group discussion / Assignments / Class Presentation

No End Semester Examination

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC DEGREE: BANKING, FINANCIAL SERVICES and INSURANCE

SYLLABUS

(Effective from the academic year 2019 -2020)

RISK MANAGEMENT

CODE: 19VB/VM/RM66

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To expose students to the concepts of Risk Management
- To educate students on the methods of handling risk
- To assess students in assessing risk in different areas of business

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- Understand the approaches to risk management
- Understand operational risk and how to manage it
- Apply risk control techniques
- Analyse risks related to insurance
- Explore responsibilities relating to risks in an organisation

Unit 1 (9 Hours)

Introduction

- 1.1 Importance of Risk Management
- 1.2 The Concept of Risk
- 1.3 Business Risks – Meaning, Nature, Causes and Types
- 1.4 Methods of Handling Risks
- 1.5 Enterprise Risk Management

Unit 2 (20 Hours)

Risk Assessment

- 2.1 Sources and Measurement of Risk
- 2.2 Risk Identification and Risk Analysis
- 2.3 Risk Evaluation, Prediction, Retention and Transfer

Unit 3 (20 Hours)

Risk Management Standard

- 3.1 General Risk Management Standards and Risk Management Frameworks
- 3.2 Alternative Risk Management Approaches

Unit 4 (20 Hours)

Risk Response and Risk Treatment

- 4.1 Introduction to Risk Treatment and Risk Response
- 4.2 The 4Ts and Risk Control Techniques
- 4.3 Control of Financial Risks
- 4.4 Control of Operational Risk
- 4.5 Insurance and Risk Transfer

Unit 5**(9 Hours)****Risk Management Responsibilities**

- 5.1 Allocation of Risk Management
- 5.2 Range of Risk Management
- 5.3 Statutory Responsibilities of Management

BOOKS FOR STUDY

Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill
Ghosh, Amalendu "Managing Risks in Commercial and Retail Banking" Wiley Publications

BOOKS FOR REFERENCE

George, E. Rejda, Principles of Risk Management and Insurance, Pearson Education.
Dorfman, Marks S., Introduction to Risk Management and Insurance, Pearson
All the three modules of Insurance and Risk Management by Institute of Chartered Accountants of India
Gupta. P.K, Insurance and Risk Management, Himalaya Publishing House. 5. Mishra, M. N., Principles and Practices of Insurance, S. Chand and Sons.
Dinsdale, W.A., Elements of Insurance, Pitaman.
Black, K. and H.D. Skipper, Life and Health insurance, Pearson Education
Crane, F., Insurance Principles and Practices, John Wiley and Sons, New York.
Vaughan, E. J. and T. Vaughan, Fundamentals of Risk and Insurance, Wiley and Sons
Hansell, D.S., Elements of Insurance, Macdonald and Evans Ltd.

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

B.VOC DEGREE: (BANKING, FINANCIAL SERVICES, INSURANCE)

SYLLABUS

(Effective from the academic year 2019 – 2020)

HEALTH INSURANCE

CODE: 19VB/VM/HI66

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS: 78

OBJECTIVES OF THE COURSE

- To acquaint students with the evolution and growth of health insurance sector in India
- To provide an insight into the different types of health insurance products
- To expose students to health care financing

COURSE LEARNING OUTCOMES

On successful completion of this course, students will be able to

- Assess health insurance pricing and the regulatory and legal aspects of health insurance
- Know the importance of reinsurance in health insurance
- Identify the different types of health insurance products
- Understand the regulatory aspects relating to customer protection

Unit 1 (9 Hours)

Introduction to Health Insurance

- 1.1 Health Insurance-Evolution and Growth of Health Insurance in India
- 1.2 Understanding the Health Care System in India – Constitutional Provisions in Areas of Public Health Care, Government Health Departments including District and Local Levels
- 1.3 Infrastructure of the Health Care System: Public and Private Health Centers and Health Care Providers

Unit 2 (20 Hours)

Health Care Financing in India and Health Insurance Products in India

- 2.1 Financing of Health Care in India - National Rural Health Mission, Challenges of Access to Health Care and Service Quality
- 2.2 Health Insurance Mechanisms and Financial Protection
- 2.3 Health Insurance Products in India – Basic Terms in Health Insurance
- 2.4 Investment Products in Health Insurance and Health Savings Components - Products for Senior Citizens, Micro-Insurance Products, Other Specialized Health Insurance Products

Unit 3 (20 Hours)

Health Insurance Underwriting

- 3.1 Health Insurance Underwriting, Basic Principles of Underwriting
- 3.2 Documents used for Underwriting
- 3.3 Underwriting Process - Methods of Underwriting
- 3.4 Types of Underwriting Decisions
- 3.5 Group Health Insurance - General and Standard Exclusions

Unit 4 (20 Hours)

Regulatory and Legal Aspects of Health Insurance

- 4.1 Principles and Practice of Health Insurance Regulations, Need for Health Insurance, Various Kinds of Risks in Health
- 4.2 Licensing and Registration, Types of Regulations, Enforcement of Regulations Monitoring Activity by Regulators, Prevention of Mis-Selling
- 4.3 Health Insurance Regulations in India: Policy holder's Regulation and Grievance Redressal System, Health Insurance for Rural and Informal Sector Workers
- 4.4 Role of IRDA in Initiatives for Standardization - Pre-Existing Diseases (PED's) - Renewability of Health Insurance Policies

Unit 5 (9 Hours)

Customer Service in Health Insurance and Re Insurance

- 5.1 Consumer Protection and Policy –Holder's Protection
- 5.2 Claim Servicing, Types of Cashless Claims, Grievance Redressal, Survey on Grievance Redressal
- 5.3 Classification of Frauds - Health Insurance Frauds Vs General Insurance Frauds Types of Frauds by the Consumers, Stages of Insurance Frauds
- 5.4 Definition of Reinsurance, Utility of Reinsurance, Products Supported by Reinsurers, White Labeling, Social Reinsurance

BOOKS FOR STUDY

Gupta, R. P. (n.d.). *Health Care Reforms in India*. New Delhi: Elsevier.
K, S. R. (n.d.). *Do we care? India's Health System*. Delhi: Oxford University Press.

BOOKS FOR REFERENCE

Khan, M. S. (n.d.). *Reinsurance for Beginners*. Chennai: Create Space Independent Publishers.
L.P.Gupta. (n.d.). *Health Insurance for Rich and Poor in India*. Delhi: Gupta Publishers.
Mishra, K. (n.d.). *Fundamentals of Insurance Theory and Application*. Delhi: PHI Learning P. Ltd.
P.C.James. (n.d.). *Understanding Insurance of Health*. Bangalore: PCJ Value Media Pvt. Ltd.
Patukale, K. (n.d.). *Mediclaim and Health Insurance*. Delhi: Prabhat Prakashan.

WEB SOURCES

IRDA Consumer Education Website www.policyholder.gov.in
Insurance Information Bureau (IIB) www.iib.gov.in
IRDA Agency Licensing Portal www.irdaonline.org
Integrated Grievance Management System (IGMS) www.igms.irda.gov.in

PATTERN OF ASSESSMENT

Continuous Assessment Test: Total Marks:50 Duration:90 minutes
(To be converted to 25)

Theory : Marks: 35

Section A – 6 x 2 = 12 Marks (from a choice of 8)
Section B – 2 x 4 = 8 Marks (from a choice of 4)
Section C – 1 x 15 = 15 Marks (from a choice of 2)

Practical Marks: 15

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**
Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – 10 x 2 = 20 Marks (no choice)

Section B – 5 x 4 = 20 Marks (from a choice of seven)

Section C – 2 x 15 = 30 Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC. DEGREE: (BANKING, FINANCIAL SERVICES and INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

HUMAN RESOURCES MANAGEMENT

CODE: 19VB/VM/HR66

CREDITS : 6

L T P : 3 0 3

TOTAL TEACHING HOURS : 78

OBJECTIVES OF THE COURSE

- To acquaint students with the concepts and emerging trends in human resource management
- To educate the students on the managerial, operative and maintenance aspects of the human resources in an organization.
- To familiarise students with the processes and mechanism of managing Human Resources.

COURSE LEARNING OUTCOMES

On successful completion of the course students will be able to

- Understand the roles and responsibilities of HR Managers and the challenges faced
- Analyse the concepts and factors affecting human resource planning, Recruitment and Selection
- Measure the effectiveness of Training methods of employees and managers and the techniques involved
- Examine the strengths and weaknesses of different performance management system

Unit 1 (9 Hours)

Introduction

- 1.1 Scope and Objectives of Human Resource Management
- 1.2 Significance and Functions of Human Resource Management
- 1.3 Emerging Challenges of Human Resource Management- Workforce Diversity, Downsizing, Work Life Balance
- 1.4 Recent Trends in Human Resource Management

Unit 2 (20 Hours)

Acquisition of Human Resources

- 2.1 Objectives, Characteristics and Process of HR Planning
- 2.2 Job Analysis, Job Description, Job Specification
- 2.3 Recruitment – Concept, Sources
- 2.4 Selection Procedure, Testing, Placement and Induction

Unit 3 (20 Hours)

Training and Development

- 3.1 Concept and Importance, Identifying Training and Development Needs, Designing Training Programme
- 3.2 Training and Development Methods
- 3.3 Evaluating Training Effectiveness

Unit 4 (20 Hours)

Performance Appraisal

- 4.1 Nature and Importance of Performance Appraisal
- 4.2 Process and Methods of Performance Appraisal
- 4.3 Performance Management, Performance Counseling

Unit 5 (9 Hours)

Compensation and Maintenance

- 5.1 Compensation – Factors, Types – Monetary and Non-Monetary
 - 5.1.1 Wage and Salary Compensation
 - 5.1.2 Incentives and Benefits
- 5.2 Employees Welfare– Health, Safety and Social Security
- 5.3 Grievance Handling and Redressal – Vigil Mechanism and Prevention of Sexual Harrassement

BOOKS FOR STUDY

Aswathappa K. *Human Resource Management*, Text and Cases 8th Edition New Delhi: Tata Mc Graw Hill 2017.

Gupta, C.B. *Human Resource management*. Text and Cases 19th Edition New Delhi: Sultan Chand, 2017.

BOOKS FOR REFERENCE

Flippo V. Edwin. *Personnel Management*. New Delhi: Mc Graw Hill, 2017.

Mamoria, C.B. *Personnel Management*. Mumbai: Himalaya, 2017.

Prasad, L.M. *Human Resource management*. New Delhi: Sultan Chand, 2017.

John Bratton and Jeffery Gold *Human Resource management Theory and Practice* Macmillan

WEB RESOURCES:

<https://nptel.ac.in/downloads/110105031/>

https://www.tutorialspoint.com/international_finance/international_finance_introduction.htm

<http://www.businessmanagementideas.com/financial-management/international-finance/significance-of-international-finance/17285>

PATTERN OF ASSESSMENT

Continuous Assessment Test: **Total Marks:50** **Duration:90 minutes**
(To be converted to 25)

Theory : **Marks: 35**

Section A – $6 \times 2 = 12$ Marks (from a choice of 8)

Section B – $2 \times 4 = 8$ Marks (from a choice of 4)

Section C – $1 \times 15 = 15$ Marks (from a choice of 2)

Practical **Marks: 15**

Case study / Application based Questions

Other Components: **Total Marks: 50 (to be converted to 25)**

Seminars / Quiz / Group discussion / Assignments / Class Presentation

End Semester Examination: **Total Marks: 100** **Duration: 3 hours**
(To be converted to 75)

Theory : **Marks: 70**

Section A – $10 \times 2 = 20$ Marks (no choice)

Section B – $5 \times 4 = 20$ Marks (from a choice of seven)

Section C – $2 \times 15 = 30$ Marks (from a choice of three)

Practical **Marks: 30**

Case Study/ Application based Questions

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086

B.VOC DEGREE (BANKING, FINANCIAL SERVICES and INSURANCE)

SYLLABUS

(Effective from the academic year 2019 -2020)

PROJECT

CODE: 19VB/VM/PR615

CREDITS : 15

Project should be the independent work of the student. Each student will choose a topic of her interest and the student will be assigned to a supervisor.

The student can use Quantitative or Qualitative/Descriptive or both methods.

➤ **Page Limit :**

The Dissertation report should be submitted in the prescribed format having a maximum of 100 pages, typed in font Times New Roman -size 12, with 1½ line spacing on A4 Size paper.

➤ **Contents of the Report:**

- Contents Page
- The report copy will include Certificate of the Supervisor, Declaration, and Acknowledgement
- Four or five chapters
- Presentation of the Report – format
 - Chapter 1 - Introduction - to include background of the study, objectives , Methodology, limitation of the study and chapter scheme
 - Chapter 2 – Review of literature
 - Chapter 3 – Theoretical aspects of the study
 - Chapter 4 – Data analysis
 - Chapter 5 – Suggestion and conclusion
- At the end of the project ‘Bibliography’ must be given in alphabetical/chronological order and necessary appendix may be added.

➤ **Submission:**

Each student may prepare two soft bound copies of the report, one for her and one copy to be submitted to the Head of the Department duly signed by the supervisor, on the scheduled date.

➤ **Guidelines for Evaluation:**

There will be double valuation for the Dissertation by the supervisor and an external examiner. The student will appear for viva -voce before a panel comprising External Examiner, Supervisor and Head of the Department.

The maximum marks for the project is 100

80 marks External - 60 marks for the project report and 20 marks for the viva- voce

20 marks Internal

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI – 600 086

DEPARTMENT OF VALUE EDUCATION

SYLLABUS

(Effective from the academic year 2019–2020)

LIFE SKILLS : AN APPROACH TO A HOLISTIC WAY OF LIFE

CODE:19UV/US/HL63

CREDITS:3

L T P:3 0 0

TOTAL TEACHING HOURS:39

OBJECTIVES OF THE COURSE

- To engage students in self-understanding and its influence in the formation of their personality
- To make students become conscious of the importance of self, other and the Divine
- To recognise and respect the commonality and differences of the religions of India
- To prepare students to take ownership of their choices in career and family

COURSE LEARNING OUTCOMES

On successful completion of the course, students will be able to

- understand their emotional, psychological and spiritual well-being and an appreciation of self
- recognise their role in family & society as empowered women
- make prudent choices for career and family
- manage work life balance

Unit 1

Spiritual Self

(10 Hours)

- 1.1 Understanding spirituality-Understanding the Spiritual side of oneself
- 1.2 Role of religious practices and growing in spirituality
- 1.3 Acceptance of self – self-identity, self-worth, self-respect, self-appreciation and self- presentation
- 1.4 Nurturing self - being at home with self, being able to connect with the inner self
- 1.5 Relationship with the Divine:
Discovering the Divine in self, creation, and others – St. Francis of Assisi-
Canticle of creatures Seeking the Divine through meditation, prayer and
worship

Unit 2

Relational Self: Women in the family

(17 Hours)

- 2.1 Understanding one's self in the context of family
- 2.2 Family networks
- 2.3 Family time – prayer, meals, and relaxation
- 2.4 Family and social values: respect for others, understanding individual needs and responsibilities – give and take
- 2.5 Understanding different parenting styles – authoritarian, permissive and democratic

- 2.6 Appreciating the gift of womanhood – foundress-Mary of the Passion’s vision of womanhood
- 2.7 Opting for marriage, single, religious or a life committed to a cause
- 2.8 Marriage and family, choice of life partner, marital relationships, planning of family
- 2.9 Other types of relationships - pre-marital relationships, live-in relationship and LGBT issues
- 2.10 Roles and responsibilities of women as home makers and career woman, work life balance (WLB)
- 2.11 Marriage as a sacred bond and fidelity in marriage

Unit 3

Integrated Self

(12 Hours)

- 3.1 Integrating the spiritual, relational, social/political self
- 3.2 Integrating one’s past with the present and the future for holistic living
- 3.3 Social Issues- crimes against women, harassment, gender discrimination, dowry, abortion, separation, divorce and cyber-crimes
- 3.4 Legal rights of women-property, marital and adoptive rights
- 3.5 Sensitization to different religions and religious practices in family and society
- 3.6 Challenges of inter caste and inter religious marriages
- 3.7 Integration of self with family, community and society

Retreat/Workshop – Required for course completion.

BOOKS FOR REFERENCE

Davidar(Eds). Human Values. All India Association of Christian Higher Education. (AIACHE) New Delhi: 2013.

James, G.M. et.al. In Harmony-Value Education at College Level. Chennai: Prakash, 2011.

James, G.M. Personality Development For Life Issues and Coping Strategies. Chennai: 2011

Teaching / Learning Methods

Lectures /Group Discussions/Presentations/Seminars/Guest Lectures

PATTERN OF ASSESSMENT:

Marks: 50

Task based/Seminars/Poster Making/Scrap book/Assignment