

UNIVERSITY OF CALICUT

THENHIPALAM, CALICUT UNIVERSITY P.O



**DEGREE OF
BACHELOR OF VOCATION (B.Voc)
IN
BANKING, FINANCIAL SERVICES
&
INSURANCE**

**UNDER THE
FACULTY OF COMMERCE**

SYLLABUS

(FOR THE STUDENTS ADMITTED FROM THE ACADEMIC YEAR 2014–15 ONWARDS)

THENHIPALAM, CALICUT UNIVERSITY P.O

KERALA, 673635, INDIA

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Proposed Syllabus

for

Bachelor of Vocation (B.Voc)

IN

BANKING, FINANCIAL SERVICE & INSURANCE

As per the guidelines of UGC



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Regulations for BVoc Programmes, University of Calicut

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1. Title

Regulations for conducting B. Voc. Programme under University of Calicut.

2. Scope

The regulations stated in this document shall apply to all B. Voc Programmes conducted by colleges affiliated to University of Calicut, sanctioned by the University Grants Commission. These regulations strictly adhere to B. Voc Programmes and may not apply to any other graduate or under graduate level programmes conducted by any college and/or university.

3. Objectives

The B. Voc courses are designed with the following objectives,

- a) To provide judicious mix of skills relating to a profession and appropriate content of General Education.
- b) To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme.
- c) To provide flexibility to the students by means of pre-defined entry and multiple exit points.
- d) To integrate NSQF within the undergraduate level of higher education in order to enhance employability of the graduates and meet industry requirements. Such graduates apart from meeting the needs of local and national industry are also expected to be equipped to become part of the global workforce.
- e) To provide vertical mobility to students coming out of 10+2 with vocational subjects.

4. Terms and Definitions

- a) **B. Voc:** Bachelor of Vocation- a scheme introduced by UGC for skills development based higher education as part of college/university education.
- b) **NSQF :** National Skills Qualifications Framework
- c) **Programme:** A Programme refers to the entire course of study and examinations for the award of the B. Voc degree.
- d) **Semester:** A term consisting of 90 working days including examination days distributed over a minimum of 18 weeks of 5 working days consisting of six hours. Total credits in a semester: 30(equivalent to 450 hours)
For final semester internship, the total duration is 900 hours.
- e) **Course:** Refers to the conventional paper, which is portion of the subject matter to be covered in a semester. A semester shall contain many such courses from general and skill development areas.
- f) **Exit Level:** B. Voc has multiple exit points at each year and successfully completing a year (2 semesters) the candidate will be awarded Diploma. Higher Diploma and/or B.Voc Degree will be awarded

accordingly mentioned (in Item 6).

- g) **Sector:** Sector refers to conventional branch.
- h) **Credit:** B. Voc programme follows a credit semester system and each Course has an associated credit.
- i) **Grade:** Uses seven point grading system suggested by Hrudayakumari Commission to assess the students.
- j) **B. Voc Steering Committee:** A University level committee consisting Convenor of Steering Committee on CUBCSS UG, Director, College Development Council (DCDC) , Controller of Examinations and principals/representatives of respective colleges.
- k) **B. Voc Governing council:** A college level committee constituted by the principal of the college. Member includes principal, representative from industrial partner, head of the department and other faculty members nominated by the principal and university representative.

5. Programme Structure

The B. Voc Programme is designed to bridge the potential skill gap identified. The curriculum in each of the years of the programme would be a suitable mix of general education and skill development components.

General Education Components:

- a) The general education component provides emphasis to Communication skill, Presentation skill, Health and Safety, Industrial Psychology, Environmental awareness, Entrepreneurship development and other relevant subjects in the field.
- b) An option for additional language should be provided which enhances the employability outside the state.
- c) General Education Components should not exceed 40% of the curriculum
- d) All B.Voc Programmes should follow the General Education Component pattern listed in the LRP Programmes of University of Calicut. The Courses are distributed as per the following table. Changes made in the syllabus of the General Education Component by the respective boards will be applicable to B.Voc courses also.

No	Semester	Course No	Course Code	Paper
1	1	1.1	GEC1EG01	A01
2	1	1.2	GEC1ML02 GEC1AR02 GEC1HD02	MAL1A01(2) ARB1A07(1) (A07)
3	2	2.1	GEC2EG04	A02
4	2	2.2	GEC2ML05 GEC2AR05 GEC2HD05	MAL2A02(2) ARB2A08(1) (A09)
5	3	3.1	GEC3EG07	A03
6	4	4.1	GEC4EG10	A04

Skill Development Components:

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

Course Code:

Each Course shall have a unique alphanumeric code number, which includes the abbreviation of subject component (GEC for General education component and SDC for Skill Development Component), the Semester number (1 to 6) in which the course is offered, abbreviation for subject and serial number of the courses. For example GEC1EG01 represent General education component in English of serial number 01 offered in the semester 1 and SDC4IT11 represent the Skill Development Component in the Sector Information Technology of serial number 11 offered in semester 4

6. Levels of Awards

B. Voc is programme with multiple exits. Following table shows the various certificates and their duration.

Awards	Duration
Diploma	2 Semester
Advance Diploma	4 Semester
B. Voc Degree	6 Semester

1. Students are free to exit at any point in the duration of the programme.
2. Only those students who successfully complete the courses and clear the examination are eligible for the certificate.
3. Separate certificate will be awarded for each year for successful candidates.
4. Students who fail in any course may be allowed to move the higher level but won't be eligible for any certificates until he/she clears previous courses.
5. B. Voc degree will confer to those whose successfully complete the diploma, higher diploma and internship.

7. Duration of the course

Duration of B. Voc programme shall be 6 semesters distributed over a period of 3 academic years. Each semester shall have 90 working days inclusive of all examinations.

8. Sector and Specialization

Following sectors and specializations were considered while preparing this document.

1. Automobiles
2. Digital Film Production
3. Medical Laboratory Technology
4. Software Development
5. Software Technology
6. Jewellery Designing
7. Gemmology
8. Broadcasting & Journalism
9. Multimedia
10. Pharmaceutical Chemistry
11. Tourism & Hospitality Management

9. Board of Studies

The B. Voc Programmes in each sector is attached to the UG Board of studies of the parent subjects. The BoS is responsible for reviewing and approving the syllabus and provide suggestions in the curriculum. BoS will decide the fee structure and also formulate the index marks for ranking. B.Voc programmes and its associated BoS are attached in the annexure 1.

Each B.Voc Programme has the option to select any course of the existing Programme approved by BoS in the Calicut University

10. Conditions for Admissions Eligibility

- The admission to B Voc programme will be as per the rules and regulations of the University for UG admissions.
- Basic eligibility for B.Voc is 10+2 and above in any stream (No age limit)
- The eligibility criteria for admission shall be as announced by the University from time to time.
- Separate rank lists shall be drawn up for reserved seats as per the existing rules.
- Grace Marks may be awarded to a student for meritorious achievements in co- curricular activities such as Sports/Arts/ NSS/NCC/ Student Entrepreneurship.
- Preferred subjects and index mark calculations will be decided by the respective Board of Studies.

Diploma Holders

Diploma holders (after 10+2) in the parent courses, approved by the University, who satisfies eligibility criteria can be admitted to the higher diploma(3 rd semester) based on the availability of the seats and is under the sole discretion of the principal of the college/ B. Voc consortium.

Reservation/Quota

A maximum of 50 students can be admitted to one B. Voc programme. The students can be admitted only to the first semester (except for diploma holders). No students are admitted directly to the Third and Fifth semester in any circumstance except for diploma holders. Diploma holders may be permitted to third semester directly as mentioned above.

The reservation rules for Government/Aided Colleges are as same as that of the regular UG programmes conducted in colleges affiliated to this university.

Fees Structure

1. The course fee and examination fee for the first three years will be decided by the University. The details of the fee structure for various courses are attached in the annexure 2.
2. The college can collect Caution deposit, PTA fund, special fees, university fees, sports fee etc according to the norms provided by the university at the time of admission.
3. After third year, with the consent of university/UGC, the college can conduct the same programme in self-financing mode (provided UGC not granting further funds).

The course fee and examination fee (Regular/improvement/supplementary) structure in self financing mode will be decided by the University.

11. Course Calendar

The B. Voc programme conducted by the affiliated institutions follows a separate calendar from the conversional degree/ PG programme. The programme is distributed over six semesters and each semester constitute 90 working days inclusive of examination.

Note: Within a week after the commencement of classes of each semester, Head of each Institution should forward the list of students, details of faculty members allotted from the college and from industry partners along with their qualification and year of experience, to the University. Also, Head of each Institution shall ensure the availability of sufficient number of faculty members having experience and qualifications in the institution.

12. Assessment of Students

Assessment of students for each subject will be done by internal continuous assessment and Semester-End examinations. This dual mode assessment will be applicable to both Theory and Practical courses except for internship and project. Total marks in theory course reflect 80 marks external and 20 marks internal assessments. The mark division for practical courses are 20 marks internal and 80 marks external. For internship and project, there is no internal assessment.

(Except for Broadcasting and Journalism, Software Technology and Digital Film Production)

Sl No	Courses	Internal	External
1	Theory	20	80
2.	Practical	20	80
3.	Internship/Project	0	100

Internal

Internal assessment shall be conducted throughout the semester. It shall be based on internal examinations, assignments (such as home work, problem solving, group discussions, quiz, literature survey, seminar, team project, software exercises, etc.) as decided by the faculty handling the course, and regularity in the class. Assignments of every semester shall preferably be submitted in Assignment Book, which is a bound book similar to laboratory record.

The mark distribution to award internal continuous assessment marks for theory subject should be as follows:

Assessment	Mark
Test papers (minimum two, best two out of three is preferred)	10
Assignments (minimum two) such as home work, problem solving, group discussions, quiz, literature survey, seminar, term-project, software exercises, etc.	5
Regularity in the class	5

The mark distribution to award internal continuous assessment marks for practical subject should be as follows:

Assessment	Mark
Evaluation in the lab and Rough Record	10
End-semester Test	4
Viva	1
Regularity	5

Note:

1. No candidate will be permitted to attend the end-semester practical examination unless he/she produces certified record of the laboratory.

2. Full credit for regularity in the class can be given only if the candidate has secured minimum 90% attendance in the subject. Attendance evaluation for each course is as follows

Attendance	Marks
90% and Above	5
85 to 89.9%	4
80 to 84.9%	3
76 to 79.9%	2
75 to 75.9 %	1

External

- Semester-End examinations for theory and practical courses will be conducted by the University. There shall be University examinations at the end of each semester for both theory and practical. Failed or improvement candidates will have to appear for the Semester-End examinations along with regular students.
- At the starting of each semester, Colleges should prepare question bank (containing questions from each module of various types mentioned in section 13- pattern of question paper as follows: Section A- minimum of 10 times, Section B- Minimum of 10 times, Section C- Minimum of 5 times and Section D- Minimum of 5 times.) for the external theory/practical examinations for all courses during that semester and will be sent to the university. University will prepare the question papers and answer keys for each course and will sent back to the college for conducting the examination.
- University will appoint a Chairman for each B.Voc Programme. Chairman will monitor the University Practical Examinations and Evaluation of Theory and Practical papers.
- For the evaluation of theory papers, Chairman should form a team consisting of a chief and required additional Examiners for each course.
- At the starting of each semester, Colleges should prepare a panel of External examiners for conducting Practical examinations. Chairman/University will appoint examiners from the panel proposed by colleges.
- Practical Examinations can be conducted and evaluated from the college or the industry partner premises. The team for conducting and evaluating practical exams should include an examiner appointed from the approved panel of faculties, and an internal examiner.
- Head of Institution/ Chief of Examination of the college should take necessary steps to prevent any malpractices in the Semester-End examinations. If any such instances are detected, they should be reported to the University without any delay.
- University will be issuing mark list, provisional/original certificates to the candidates.

Internship and Project

Internship and the major project should be carried out in the industry, not necessarily with industry partner. The major idea for internship is to implement the things learned and to get a real life experience. The Evaluation process follows 100% external assessment (Except for Broadcasting and Journalism).

1. There will be internship/project at the end of 2nd and 4th semesters and an internship for the whole sixth semester.
2. Every student will be assigned an internal guide, allotted from the parent

department concerned or an expert available in the college appointed by the principal or the head of the department.

3. The student has to make regular discussions with the guide while choosing the subject/area and throughout the life time of the project.
4. At least three reviews should be conducted to evaluate the progress of work.
5. An evaluation team is constituted for conducting the evaluation. The team consist of external examiner, allotted by the university from the approved examination panel, representative from the industry and a faculty.
6. Students should submit a report of their work. A valid certificate from the organization should be produced as a proof that the work is carried out in the respective organization.
7. Students are required to demonstrate the working model of their work (if possible) to the panel of examiners. A viva will be conducted based on the report and students are supposed to clarify the queries regarding their work.
8. Mark distribution for internship assessment.(Except for Broadcasting and Journalism).

Distribution	Marks
Content and relevance or Dissertation	60
Viva	20
Presentation	20

Minimum for pass

The successful completion of all the courses prescribed for the diploma/degree programme with E grade (40 %) shall be the minimum requirement for the award of diploma/degree.

Notes:

1. For Project/internship, the minimum for a pass shall be 50% of the total marks assigned to the respective examination.
2. A student who does not secure this pass marks in a subject will have to repeat the respective subject.
3. If a candidate has passed all examinations of B.Voc. Course (at the time of publication of results of last semester) except project/internship in the last semester, a re- examination for the same should be conducted within one month after the publication of results. Each candidate should apply for this Save-A-Year examination within one week after the publication of last semester results.

Moderation

- a) Moderation shall be awarded subject to a maximum of 5 % of external total marks to be awarded in Semester.
- b) For a course concerned, the maximum of moderation awarded shall be limited to 10% of the total marks to be awarded for the external course concerned.

- c) If a student fails for a single course, this limit can be enhanced to 15 % of external in the course.
- d) However Board of examiners/B. Voc consortium concerned shall have the liberty to fix low percentage of marks for moderation subjected to the conditions mentioned above.

13. Pattern of Questions for Semester-End Examinations of Theory/Practical Subjects

The question papers of Semester-End examinations of theory subjects shall be able to perform achievement testing of the students in an effective manner.

The question paper shall be prepared

- (a) Covering all sections of the course syllabus and total marks from each module should be approximately same.
- (b) Unambiguous and free from any defects/errors
- (c) Emphasizing knowledge testing, problem solving & quantitative methods
- (d) Containing adequate data/other information on the problems assigned
- (e) Having clear and complete instructions to the candidates.

Duration of Semester-End examinations will be 3 hours. The pattern of questions for theory subjects shall be as follows:

Section	Total No of Questions	No. of Questions to be answered	Marks for each question	Total marks
A: Very Short/ Objective answer questions	10	10	1	10
B: Short answer questions	12	8	2	16
C: Short Essays	9	6	4	24
D: Essays	4	2	15	30
Total				80

And for Practical,

Marks Distribution	Total marks
Theory/ Algorithm/Flow diagram	20
Implementation	30
Result/Output	10
Record	10
Viva	10
Total	80

14. Credit system

Each subject shall have a certain number of credits assigned to it depending upon the academic load and the nature and importance of the subject. The credit associated with each subject will be shown in the prescribed scheme and syllabi. Each course shall have an integer

number of credits, which reflects its weightage.

- a) One Credit would mean equivalent of 15 periods of 60 minutes each, for theory, workshops/IT and tutorials;
- b) For internship/field work, the credit weightage for equivalent hours shall be 50% of that for lectures/workshops;
- c) For self-learning, based on e-content or otherwise, the credit weightage for equivalent hours of study should be 50% or less of that for lectures/workshops.

15. Grading- Indirect Grading System

- Indirect Grading System based on a 7 -point scale is used to evaluate the performance of students.
- Each course is evaluated by assigning marks with a letter grade (A+, A, B, C, D, E or F) to that course by the method of indirect grading.
- An aggregate of E grade with 40 % of marks (after external and internal put together) is required in each course for a pass (Except for project*) and also for awarding a degree/diploma.
- Appearance for Internal Assessment and End Semester Evaluation are compulsory and no grade shall be awarded to a candidate if she/he is absent for Internal Assessment / End Semester Evaluation or both.
- For a pass in each course 40% marks or E grade is necessary. (Except for project*)
- A student who fails to secure a minimum grade for a pass in a course is permitted to write the examination along with the next batch.
- After the successful completion of a semester, Semester Grade Point Average (SGPA) of a student in that semester is calculated using the formula given below. For the successful completion of a semester, a student should pass all courses. However, a student is permitted to move to the next semester irrespective of SGPA obtained.
- SGPA of the student in that semester is calculated using the formula

$$\text{SGPA} = \frac{\text{Sum of the credit points of all courses in a semester}}{\text{Total credits in that semester}}$$

- The Cumulative Grade Point Average (CGPA) of the student is calculated at the end of a programme. The CGPA of a student determines the overall academic level of the student in a programme and is the criterion for ranking the students. CGPA can be calculated by the following

$$\text{CGPA} = \frac{\text{Total credit points obtained in six semesters}}{\text{Total credits acquired (180)}}$$

- SGPA and CGPA shall be rounded off to two decimal places. CGPA determines the broad academic level of the student in a programme and is the index for ranking students (in terms of grade points).
- An overall letter grade (Cumulative Grade) for the entire programme shall be awarded to a student depending on her/his CGPA (See Annexure 4)

Marks scored	Grade	Remarks
90 and Above	A+	Outstanding
80 to 89	A	Excellent
70 to 79	B	Very Good
60 to 69	C	Good
50 to 59	D	Satisfactory
40 to 49	E	Adequate
Below 40	F	Failure

16. Grade Cards

The University shall issue to the students grade/marks card (by online) on completion of each semester, which shall contain the following information:

- Name of University
- Title of B.Voc Programme
- Semester concerned
- Name and Register Number of student
- Code number, Title and Credits of each course opted in the semester
- Internal marks, External marks, total marks, Grade point (G) and Letter grade in each course in the semester
- The total credits, total credit points and SGPA in the semester (corrected to two decimal places)
- Percentage of total marks

The final Grade/mark Card issued at the end of the final semester shall contain the details of all courses taken during the entire programme including those taken over and above the prescribed minimum credits for obtaining the degree. However, as already mentioned, for the computation of CGPA only the best performed courses with maximum grade points alone shall be taken subject to the minimum credits requirements (180) for passing a specific degree. The final grade card shall show the percentage of marks, CGPA (corrected to two decimal places) and the overall letter grade of a student for the entire programme. The final grade/mark card shall also include the grade points and letter grade of general course and skill developmental courses separately. This is to be done in a seven point indirect scale.

17. Attendance

A candidate shall be permitted to appear for the Semester-End examinations only if he/she satisfies the following requirements:

- He/she must secure not less than 75% attendance in the total number of working hours in each semester.
- He/she must earn a progress certificate from the head of the institution stating that he/she has satisfactorily completed the course of study prescribed in the semester as required by these regulations.
- His/her conduct must be satisfactory

It shall be open to the Vice Chancellor to grant condonation of shortage of attendance on the recommendation of the head of the institution in accordance with the following norms.

- The shortage shall not be more than 10%
- Shortage up to 20% shall be condoned once during the entire course provided such shortage is caused by continuous absence on genuine medical grounds.
- Shortage shall not be condoned more than twice during the entire course.
- Candidate who is not eligible for condonation of shortage of attendance shall repeat the semester as per university norms.

18. Registration/Re-registration

Every candidate should register for all subjects of the Semester-End examinations of each semester. A candidate who does not register will not be permitted to attend the Semester-End examinations; he/she shall not be permitted to attend the next semester. A candidate shall be eligible to register for any higher semester, if he/she has satisfactorily completed the course of study and registered for the examination. He/she should register for the semester at the start of the semester before the stipulated date. University will notify the starting and closing dates for each semester.

Rejoining the course

1. Rejoining the course will be allowed to only if the candidate has secured a minimum CGPA of 2.5.2.
2. The candidate should remit the fees prevailing that time.
3. B. Voc governing council will take the decision regarding the re joining.

19. Examination Monitoring Cell

Head of the each institution should formulate an Examination Monitoring Cell at the institution for conducting and supervising all examinations including the internal examinations. The structure and their collective responsibilities will be as per the university norms.

20. Electives

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

21. Grievance cell

Each college should setup a Grievance Cell with at least four faculty members to look into grievances of the students, if any.

22. Anti Ragging cell

Head of Institution shall take necessary steps to constitute anti-ragging committee and squad at the commencement of each academic year. The committee and the squad shall take effective steps as specified by the Honorable Supreme Court of India, to prevent ragging.

23. Class Committee

Head of institution shall take necessary steps to form a class committee for each class at the start of classes of each semester. This class committee shall be in existence for the semester concerned. The class committee shall consist of the Head of Department, Staff Advisor of the class, a senior faculty member of the department, a faculty member from another department, and three student representatives (one of them should be a girl).

There should be at least two meetings of the class committee every semester; it shall be the responsibility of the Head of Department to convene these meetings. The decisions of the Class Committee shall be recorded in a register for further reference. Each class committee will communicate its recommendations to the Head of Institution. The responsibilities of the class committee are:

- (a) To review periodically the progress and conduct of students in the class.
- (b) To discuss any problems concerning any subjects in the semester concerned.
- (c) To identify weaker students of the class and suggest remedial measures.
- (d) To review teaching effectiveness and coverage of syllabus.
- (e) Discuss any other issue related to the students of the class.

24. College Transfer

College transfer is not allowed in any circumstances.

- 25.** B.Voc degree is recognised at par with other U.G Programme approved by University of Calicut.

26. Transitory provision

Notwithstanding anything contained in these regulations, the Vice-Chancellor has the power to provide by order that these regulations shall be applied to any program with such necessary modification.

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Note: * For Project/internship, the minimum for a pass shall be 50% of the total marks assigned to the respective examination

27. Annexure

1. Board of Studies

No	B. Voc Programmes	Affiliated Board of Studies
1	Auto Electricals and Electronics	Electronics (Single Board)
2	Medical Laboratory Technology	Medical Laboratory Technology(Single Board)
3	Software Development	Computer Science & Applications (UG)
4	Software Technology	Computer Science & Applications (UG)
5	Jewellery Designing	Gemmology and Jewellery Designing
6	Gemmology	Gemmology and Jewellery Designing
7	Digital Film Production	Audio Visual Communication(Single Board)
8	Multimedia	Multimedia(Single Board)
9	Broadcasting & Journalism	Journalism (UG)
10	Pharmaceutical Chemistry	Pharmaceutical Chemistry
11	Tourism & Hospitality Management	Hotel Management

Software Technology, Software Development and Digital Film Production

2. Fees Structure

No	B. Voc Programmes	Fees
1	Auto Electricals and Electronics	a) If the course is conducted under Aided stream, equivalent to BSc Computer Science (Aided Stream) b) If the course is conducted under Self Finance mode, equivalent to BSc Computer Science (Self Finance Stream)
2	Medical Laboratory Technology	
3	Software Development	
4	Software Technology	
5	Jewellery Designing	
6	Gemmology	
7	Digital Film Production	
8	Multimedia	
9	Broadcasting & Journalism	
10	Pharmaceutical Chemistry	
11	Tourism&Hospitality Management	

3. Grading & Credit distribution

Evaluation(both internal and external)is carried out using Mark system .The grading on the basis of a total internal and external marks will be indicated for each course and for each semester and for the entire programme, Indirect Grading System in 7 point scale is as below:

To find semester Grade Point Average (SGPA)

SGPA = $\frac{\text{Sum of the credit points of all courses in a semester}}{\text{Total credits in that semester}}$

SGPA = $\frac{C1G1 + C2G2 + C3G3 +....}{\text{Total credits in that semester}}$

$$C1 + C2 + \dots$$

Where G1, G2.....are grade points and C1, C2...are credits of different courses of the same semester

Credit point of a semester= SGPA X Credit load of the semester

Seven Point indirect Grading System

% of marks (internal & External)	Grade	Interpretation	Grade point average(G)	Range of grade points	Class
90 and Above	A+	Outstanding	6	5.5-6.0	First class with Distinction
80 to below 90	A	Excellent	5	4.5 – 5.49	
70 to below 80	B	Very Good	4	3.5 – 4.49	First Class
60 to below 70	C	Good	3	2.5 – 3.49	
50 to below 60	D	Satisfactory	2	1.5 – 2.49	Second class
40 to below 50	E	Pass/Adequate	1	0.5 – 1.49	Pass
below 40	F	Failure	0	0.0 – 0.49	Fail

Note: For Project/internship, the minimum for a pass shall be 50% of the total marks assigned to the respective examination.

Example for Credit Calculation (Semester 1)

Course code	Course name	Mark s Obtained	Max Mark s	Cred i t (C)	Grad e Point(G)	Credi t Point (C*G)	Grad e	
		Internal	External	Total				
XXXX	XXXX	16	64	80	100	4	5	20
XXXX	XXX	10	40	50	100	4	2	8
XXXX	XXXX	18	78	96	100	4	6	24
XXXX	XXXX	14	56	70	100	4	4	16
XXXX	XXXX	18	58	76	100	5	4	20
XXXX(P)	XXXX	15	36	51	60	4	5	20
XXXX(P)	XXXX	20	39	59	60	5	6	30

SGPA = $\frac{\text{Sum of the credit points of all courses in a semester 1}}{\text{Total credits in that semester}}$

SGPA = $\frac{20+8+24+16+20+20+30}{30}$

= 138/30

= 4.6 (A)

Percentage of marks of semester 1 = $(482/620) * 100$

= 77.74%

Note: The percentage of marks shall be approximated up to two decimal points.

4.Assessment for students (Applicable to Broadcasting & Journalism, Software Technology, and Digital Film Production only)

Sl No	Courses	Internal	External
1	Theory	20	80
2.	Practical	20	80
3.	Internship/Project	20	80

5. Mark Distribution (Sample)

Sem No	Course No	Code	Paper	Credits/ hrs/ week	Marks		
					Internal	External	Total
1	1.1	GEC1EG01	Communication Skills in English	4	20	80	100
	1.2	GEC1MT01	Mathematics I	4	20	80	100
	1.3	GEC1ML01 GEC1AR01 GEC1HD01	Optional Language (Malayalam/Arabic/Hindi)	4	20	80	100
	1.4	SDC1EC01	Fundamentals of computer & Programming in C	4	20	80	100
	1.5	SDC1IT01	Internet programming	5	20	80	100
	1.6	SDC1EC02(P)	Programming in C	4	20	80	100
	1.7	SDC1IT02(P)	Internet Programming lab	5	20	80	100
2	2.1	GEC2EG02	Reading Literature in English	4	20	80	100
	2.2	GEC2MT02	Mathematics II Numerical Methods	4	20	80	100
	2.3	GEC2PH01	Digital fundamentals	4	20	80	100
	2.4	SDC2CS01	Data structures	4	20	80	100
	2.5	SDC2IT03	Programming in Java	5	20	80	100
	2.6	SDC2IT04(P)	Ds through Java	5	20	80	100
	2.7	SDC2IT05(Pr)	Mini Project	4	0	100	100
3	3.1	GEC3EG03	General Informatics	4	20	80	100
	3.2	GEC3MT03	Technical writing skills	4	20	80	100
	3.3	GEC3ES01	Environmental Science	4	20	80	100
	3.4	SDC3IT06	Basic Networking Concepts	4	20	80	100
	3.5	SDC3IT07	Introduction to RDBMS and SQL	5	20	80	100
	3.6	SDC3IT08(P)	Graphics, animation &CADD Lab	4	20	80	100
	3.7	SDC3IT09(P)	Database & Networking Lab	5	20	80	100
4	4.1	GEC4EG04	History and Philosophy of Science	4	20	80	100
	4.2	GEC4MT04	Software Engineering principles	4	20	80	100
	4.3	GEC4HS01	Health & Safety Education	4	20	80	100
	4.4	SDC4IT10	Operating Systems	4	20	80	100
	4.5	SDC4IT11	Advanced Computer Networks	5	20	80	100
	4.6	SDC4IT12(P)	Networking & OS Lab	5	20	80	100
	4.7	SDC4IT13 (Pr)	Project	4	0	100	100
5	5.1	GEC5IM05	Industrial Management	4	20	80	100
	5.2	GEC5IP01	Industrial Psychology and Counselling	4	20	80	100
	5.3	GEC5LS01	Life Skill Education & Presentation Skill	4	20	80	100
	5.4	GEC5ED01	Entrepreneurship Development & HRM	4	20	80	100
	5.5	SDC5IT14	J2ee/.net/Mobile Software Development using Android	5	20	80	100
	5.6	SDC5IT15	Python Programming and Mobile Web	4	20	80	100
	5.7	SDC5IT16(P)	Android and Python P programming	5	20	80	100
6	6.1	SDC6IT17(P)	Internship and Project(900hrs)	30	0	100	100
Total							1000

BACHELOR OF VOCATION (Banking, Finance and Insurance)

PROGRAMME STRUCTURE

SEMESTER I									
C. No	Course Code	Course Name	Credit	Marks			Hrs		
				Int	Ext	Tot	T	P	Tot
1.1	GEC1EG01	A01 Transactins essential English Language skills	4	20	80	100	60		60
1.2	GEC1ML02	MAL1A01(2) Malayalam - BhashayumSahithyavum-I	4	20	80	100	60		60
	GEC1HD02	A07(3)Hindi – Prose and one act plays							
1.3	GEC1BM03	Business Management (BC1B01)	4	20	80	100	60		60
1.4	SDC1BF01	Banking and Insurance	4	20	80	100	60		60
1.5	SDC1BF02	Financial Accounting	5	20	80	100	75		75
1.6	SDC1BF03(P)	Office automation tools& Communicative English	3 2	20	80	100		75	75
1.7	SDC1BF04(P)	Financial Accounting using Tally	4	20	80	100		60	60
Semester I Total			30			700	315	135	450
		Aligned: Business Correspondent/ Business Facilitator - BSC/ Q 0301 Accounts Executive-recording and reporting-BSC/Q1001 Small and Medium Enterprise Officer – BSC/Q 0501 Not Aligned: Account Assistant using Tally							

		Life Insurance Agent Accounts executive- Insurance							
SEMESTER II									
C. No	Course Code	Course Name	Cr edit	Marks			Hrs/wk		
				Int	Ext	To t	T	P	Tot
2.1	GEC2EG04	A02 Ways with words	4	20	80	100	60		60
2.2	GEC2ML05	MAL2A02(2) Malayalam-Bhashayum Sahithyavum-II	4	20	80	100	60		60
	GEC2HD05	A09 (3) Hindi Poetry and short stories							
2.3	GEC2BN06	(BC3A11) Basic Numerical Skills	4	20	80	100	60		60
2.4	SDC2BF05	Organizational behavior and communication	4	20	80	100	60		60
2.5	SDC2BF06	Cost Accounting	5	20	80	100	75		75
2.6	SDC2BF07 (P)	Cost accounting –lab & Bank test Coaching	3 2	20	80	100		75	75
2.7	SDC2BF08(Pr)	Mini Project	4	0	100	100		60	60
Semester II Total			30			700	315	135	450
Job Roles with QP Codes:		Aligned: Loan Processing Officer (BSC /Q2304) Loan approval officer (BSC / Q 0401) Accounts Executive (BSC/Q 1101) Management analyst and consultant Not Aligned Assistant Cost Analyst Associate Accountant							
SEMESTER III									
C. No	Course Code	Course Name	Cre dit	Marks			H rs/ wk		
				Int	Ext	To t	T	P	Tot
3.1	GEC3EG07	A03 Writing for Academic and professional success	4	20	80	100	60		60

3.2	GEC3BS08	(BC5B10) Banking Service Management	4	20	80	100	60		60
3.3	SDC3BF09	Marketing Management	4	20	80	100	60		60
3. 4	SDC3BF10	Life Insurance Operations	4	20	80	100	60		60
3. 5	SDC3BF11	Management Accounting, Budgeting and forecasting	5	20	80	100	75		75
3. 6	SDC3BF12(P)	Digital Marketing- Lab PSC Coaching	3 2	20	80	100		75	75
3. 7	SDC3BF13(P)	Financial Analysis and Budget preparation ---- lab	4	20	80	100		60	60
Semester III Total			30			700	315	135	450
Job Roles with QP Codes:		Aligned: Loan Approval Officer Q 0401 Small and medium enterprise officer BSC/Q 0501 Life Insurance Agent (BSC/Q0101) Front Desk Officer - Financial Institutions (BSC/Q2203) Online marketing executive Not Aligned: Assistant Cost Accountant Financial Analyser Marketing Analyst							
SEMESTER IV									
C. No	Course Code		Credit	Marks			Hrs/wk		
				Int	Ext	Total	T	P	Total
4.1	GEC4EG09	04 Zeitgeist: Reading on Society and culture	4	20	80	100	60		60
4. 2	GEC4ED10	(BC4A13) Entrepreneurship Development	4	20	80	100	60		60
4. 3	SDC4BF14	General Insurance Operations	4	20	80	100	60		60
4. 4	SDC4BF15	Auditing and Corporate Governance	4	20	80	100	60		60
4. 5	SDC4BF16	E1 –NRI Banking & Foreign Exchange Management E2 - Risk Management and	5	20	80	100	75		75

		Insurance							
4. 6	SDC4BF17 (P)	General insurance-lab & Bank Test Coaching	3 2	20	80	100		75	75
4. 7	SDC4BF18(Pr)	Internship and Project (One month internship for Audit Practices)	4	0	100	100		60	60
Semester IV Total			30			700	315	135	450
Job Roles with QP Codes :		Aligned: Entrepreneurship consultant Mutual Fund Agent Q 0601 Equity dealer BSC/Q020 AccountsExecutive-payablesand receivables BSC/Q 0901 Not Aligned: Auditing assistant Auditing associate							
SEMESTER V									
C. No	Course Code	Course Name	Credit	Marks			H rs/ wk		
				Int	Ext	Total	T	P	Total
5.1	GEC5HR11	(BC3C03) Human Resources Management	4	20	80	100	60		60
5.2	GEC5AD12	Banking & Micro Finance	4	20	80	100	60		60
5.3	SDC5BF19	E3 : Mutual fund operations E4 : Retail banking &operations	4	20	80	100	60		60
5. 4	SDC5BF20	Legal and regulatory aspect of Banking	4	20	80	100	60		60
5. 5	SDC5BF21	Corporate Accounting	5	20	80	100	75		75
5.7	SDC5BF22	Micro Finance operations- Lab & PSC Coaching	3 2	20	80	100		75	75
5.8	SDC5BF23	Mutual fund & Online Share Trading- lab	4	20	80	100		60	604

Semester V Total										30				700	315	135	450
Job Roles with QP Codes :	Aligned:																
	Equity Dealer										BSC/Q020						
	Micro finance executive										BSC/Q0801						
	Debt recovery agent										BSC/Q0701						
	Mutual fund agent										Q0601						
	Financial Inclusion Officer (BSC/Q8405)																
	Not Aligned:																
Entrepreneurship Consultant																	
Associate-HRO																	
SEMESTER VI																	
C. No	Course Code	Course Name	Credit	Marks			Hr s										
				Int	Ext	Tot	T	P	Tot								
6.1	SDC6BF24(Pr)	Internship & Project (900 hrs.)	30	0	100	100		900	900								
Semester VI Total			30			100			900								
Job Roles with QP codes:	Aligned:																
	Dealer - Financial Institutions										(BSC/Q5102)						
	Accounts Executive										(BSC/Q8101)						
	Equity Dealer										(BSC/Q02)						
	Micro finance executive										(BSC/Q0801)						
	Debt recovery agent										(BSC/Q0701)						
	Associate-Recruitment (HR)										(SSC/Q2501)						
	Associate-HRO										(SSC/Q2502)						
	Loan Processing Officer										(BSC/Q2304)						
	Not Aligned:																
	Online Share Trader																
	Auditing Assistant																
Auditing Associate																	
Risk Analyser																	
Research Assistant																	
Grant Total			180			3600			3150								

SEMESTER I

SEMESTER I									
C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
1.1	GEC1EG01	A01 Transactions essential English Language skills	4	20	80	100	60		60
1.2	GEC1ML02	MAL1A01(2) Malayalam - Bhashayum Sahithyavum-I	4	20	80	100	60		60
	GEC1HD02	A07(3) Hindi – Prose and one act plays							
1.3	GEC1BM03	Business Management (BC1B01)	4	20	80	100	60		60
1.4	SDC1BF01	Banking and Insurance	4	20	80	100	60		60
1.5	SDC1BF02	Financial Accounting	5	20	80	100	75		75
1.6	SDC1BF03(P)	Office automation tools & Communicative English	3 2	20	80	100		75	75
1.7	SDC1BF04(P)	Financial Accounting using Tally-Lab	4	20	80	100		60	60
Semester I Total			30			700	315	135	450

ENG1A01 : TRANSACTIONS ESSENTIAL ENGLISH LANGUAGE SKILLS

COURSE CODE	ENG1A01
TITLE OF THE COURSE	TRANSACTIONS: ESSENTIAL ENGLISH LANGUAGE SKILLS
SEMESTER IN WHICH THE COURSE TO BE TAUGHT	1
NO. OF CREDITS	4
NO. OF CONTACT HOURS	60(4 hrs/wk)

1. OBJECTIVES OF THE COURSE

- A. To impart the necessary macro and micro English language skills to learners to enable them to express their feelings, opinions, ideas and thoughts fluently and accurately in a variety of personal and professional contexts.
- B. To create in learners a definitive sense of the stylistic variations of English and how they are used in real life situations.
- C. To inculcate in learners a taste for deeper pursuit and acquisition of advanced level of skills in English.
- D. To guide them on how to participate in discussions and make seminar presentations with special focus on specific vocabularies and styles of usage in such contexts.

2. COURSE DESCRIPTION

I. COURSE SUMMARY:

Module 1: Pronunciation	10hrs
Module 2: Vocabulary	10 hrs
Module 3: Grammar	10 hrs
Module 4: speaking skills	10 hrs
Module 5: Reading skills	15hrs

Evaluation	10hrs
Total	60 hrs

II. COURSE DETAILS

Module I:

Pronunciation: Introduction- speech sounds-vowels-consonants-basic of word/sentence stress-resolving issues of L1 interference-e/m-learning corner

Module II: Vocabulary

Introduction- synonyms- collocations- phrasal verbs- idiomatic expressions- vocabulary in every day social contexts- e/m-learning corner

Module III: Grammar

Introduction- major tenses- modals- questions- negatives- frequently used constructions – dealing with common mistakes -e/m-learning corner

Module IV: Speaking Skills

Social Communication: introduction – sounding very polite- making a point / persuading –giving opinions / preferences –encouraging/ comforting- making suggestions/ regrets- complimenting – guessing –telephoning in English.

Academic Communication: Discussion Skills- presentations skills- Debating skills- e/m-learning corner

Module V: Reading Skills

Introduction- effective reading comprehension skills- understanding generic / specific ideas / factual information – vocabulary in context- implications/ tone/ attitude/ viewpoint.

Code	Title	Author	publisher
ENG1A01	Transactions Essential English language skills	Dr. Kunhammad K.K Dr. Abdual Latheef V	University of Calicut

GEC1ML/-----02 (Malayalam/Hindi)

GEC1ML02 Malayalam – MAL1A01 (2) MalayalamBhashayumSahithyavum-I

Course No: 1.2

Course Code: GEC1ML03-MAL1A07(3)

Course Name: Malayalam – BhashayumSahithyavum-I

Credits: 4

Hours: 60

GEC1HD02-07COMMUNICATION SKILLS IN HINDI

FIRST SEMESTER

Common Course in Hindi (Course No. 07)

PROSE AND ONE ACT PLAYS

No. of Credits: 4

No. of contact Hours:60

Aim of the course: To sensitize the students to the asthetic, cultural and social aspects of literacy appreciation and analysis.

Objectives of the course:

- To acquaint the students with different forms thoughts and styles used in Hindi prose writing, to make them able to express their thoughts in these different forms,
- To introduce Hindi Drama to the students for appreciation and critical analysis,
- To help them develop their creative thinking and writing.

Module I Introduction:

different form of prose writing, definition, principles and development – shortstories, essay, sketch, satire and memoir.

Module II Selected prose forms short story, (2) essays

Module III Selected prose forms (1) sketch, (2) satire (3) memoir.

Module IV Drama

for defled study and evaluation.

(1) Prescribed text books 1. Sahitya Sapthak – Ed:Prathibha Mudaliar – Aman Prakashan, 104A/80C Rambag, Kanpur.

(2) 2. Bina devaron ke khar – Mannu Bhandari – Radhakrishna Prakashan, New Delhi - 2

GEC1BM03

BUSINESS MANAGEMENT (BC1B01)

Semester: I

Credits: 4

Internal: 20, External: 80

Hours: 60

Objectives:

- > To understand the process of business management and its functions.
- > To familiarize the students with current management practices.
- > To understand the importance of ethics in business.
- > To acquire knowledge and capability to develop ethical practices for effective management.

Module I

Concepts of Management – Characteristics of management – Schools of management thought - Management and administration – Functions of management – Management by objectives – Management by participation – Management by exception – Management by motivation 15 hours

Module II

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

10 Hours

Module III

Functions of Management: Motivation: – concept and importance – Contributions of McGregor, Maslow and Herzberg – Leadership: – Concept and styles – Leadership traits - situational theory of leadership - Communication: – process and barriers – Control: – concept Steps – tools – Coordination: Concept – Principles - Techniques

15Hours

Module IV

Business Ethics: Meaning and scope – Types of ethics – Characteristics – Factors influencing business ethics – Arguments for and against business ethics – Basics of business ethics - Corporate social responsibility - Environmental issues in business – Ethics in advertising – Globalization and business ethics.

10 Hours

Module V

Emerging concepts in management – Kaizen – TQM – TPM – MIS – ISO – Change management – Stress management – Fish bone (ISHIKAWA) Diagram – Business eco system – Logistic Management.

10 Hours

Reference Books:

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

SDC1BF01

BANKING AND INSURANCE

Semester : I

Credits: 4

Internal: 20, External: 80

Total Hours 60

Objectives:

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

Module 1

Evolution of Banking: Origin and Development of Banking - Structure of Banking in India – Banks and Economic Development – Functions of Commercial banks (conventional and innovative functions) – Central Bank – RBI – functions – Emerging trends in Banking

15 Hours

Module II

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

Module III

Types of Customers and Account holders: Procedure and practice in opening and operating the accounts of customers - individuals including minors - joint account holders - Partnership firms - joint stock companies - executors and trustees-clubs and associations

10 Hours

Module IV

Introduction to insurance: Purpose and need of insurance, insurance as a social security tool - insurance and economic development - Principles of insurance - various kinds of insurance - life, marine, fire, medical, general insurance - features.

10 Hours

Module V

Life Insurance - Law relating to life Insurance; General Principles of Life Insurance Contract; Proposal and policy; assignment and nomination; title and claims; General Insurance - Law relating to general insurance; different types of general insurance; general insurance Vs life insurance – Insurance business in India

15 Hours

Reference Books:

1. Sheldon H.P : Practice and Law of Banking.
2. Bedi. H.L : Theory and Practice of Banking.
3. Maheshwari. S.N. : Banking Law and Practice.
4. Shekar. K.C : Banking Theory Law and Practice.
5. Pannandikar & Mithami': Banking in India.
6. Radhaswamy & Vasudevan: Text Book of Banking.
7. Indian Institute of Bankers (Pub) Commercial Banking Vol-I/Vol-II (part I& II)Vol- III.
8. Varshaney: Banking Law and Practice.

SDC1BF02**FINANCIAL ACCOUNTING****Semester : I****Credits: 5****Internal: 20, External: 80****Total Hours 75****Objectives:**

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

Module I**Preparation of Financial Statements of Non Corporate Entities not covered by IFRS**

Convergence: Preparation of Financial Statements of sole trader - Single Entry: Meaning - Methods of profit determination - Capital comparison method - Conversion method – Depreciation accounting -

20 Hours

Module II

Accounts of Corporate Entities not Covered by IFRS Convergence: Issue of shares and debentures, Forfeiture of shares (An overview) - Preparation of financial statements of Joint stock companies
15 hours

Module III :

Accounting For Banking Companies: Bank accounts - Concept of Non-Performing Assets (NPA) - Preparation of Profit and Loss Account - Asset classification - Preparation of Balance Sheet.
10 Hours

Module IV :

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

Module V:

Accounting Standards for Financial Reporting: Objectives and uses of financial statements for users - Role/objectives of accounting standards - Development of accounting standards in India - Requirements of international accounting standards -International organizations engaged in accounting harmonization - IASB – FASB- Role of IASB in developing IFRS - IFRS adoption or convergence in India -Implementation plan in India - Ind AS - Differences between Ind AS and IFRS -Conceptual framework - Definition of financial elements - Principles of recognition, measurements, presentation and disclosure.
20 hours

Reference Books:

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

SDC1BF03 (P) OFFICE AUTOMATION TOOLS&COMUNICATIVE ENGLISH

Semester : I

Credits: 5

Internal: 20, External: 80

Total Hours 75

Objectives:

- To enable the students to acquire basic knowledge in the various office automation tools and its applications in the various areas of business.
- To enable the students to easily communicate in english language

Module I

MS-Word :

1. Create and save document with header and footer
2. Table creation with formula
3. Create different types of letters(official and unofficial)
4. Design advertisement , notice and brouchers, calendar etc
5. Mail merge, Macro examples
6. Page layout exercises – margin , orientation, size ,column etc
7. Formatting with different styles and find & replace
8. Protection

15 hours

Module II

MS EXCEL :

1. Create spreadsheets
2. Formula
3. Data validation
4. Create graph based on a table

15 Hours

Module III

Ms-Power Point :

1. A “homepage” slide with a title and links or buttons to each of your other five pages
2. A slide that uses arrows (and/or circles) and text to label different aspects of a photograph or graphic image.
3. A slide that uses no words but is an image collage that builds itself automatically.
4. A slide that has a bulleted list of items that are animated so that the items appear on the page one-at-a-time. Set it up so that each item dims as the next item appears.

10 Hours

Module IV

Photoshop:

1. Introduction
2. Tools
3. Image manipulation
4. Cover page creation
5. Visiting card creation
6. Image Collage
7. A3 Poster
8. Brochure

10 Hours

Module V

Communicative English: Speaking and listening exercises

1. Talk for a minute :

PowerPoint presentation is a good game for your students to practice speaking for one minute on one of the topics given.

2. Short Talks :

Create a stack of topic cards for your students, so that each student will have their own card. Each student draws their card, and then you assign them a time. within the amount of time that they'll have to speak about their given topic.

3. Story Competition :

This is a very enjoyable, whole-class, free-speaking activity for which students sit in a circle. For this activity, a teacher starts to tell a story, but after a few sentences he or she stops narrating. Then, each student starts to narrate from the point where the previous one stopped. Each student is supposed to add from four to ten sentences. Students can add new characters, events, descriptions and so on.

4. Picture describing :

For this activity students can form groups and each group is given a different picture. Students discuss the picture with their groups, then a spokesperson for each group describes the picture to the whole class. This activity fosters the creativity and imagination of the learners as well as their public speaking skills.

5. Interviews :

Students can conduct interviews on selected topics with various people. It is a good idea that the teacher provides a rubric to students so that they know what type of questions they can ask or what path to follow, but students should prepare their own interview questions. Conducting interviews with people gives students a chance to practice their speaking ability not only in class but also outside and helps them becoming socialized. After interviews, each student can present his or her study to the class. Moreover, students can interview each other and "introduce" his or her partner to the class.

6. Show and Tell :

Students can be asked to bring to the class an object to show and tell about. This is lots of fun because students will often bring in something that's meaningful to them or which gives them pride. That means they'll have plenty to talk about! Encourage students to ask questions about each other's objects.

7. Dialogues accompanied by pictures. :

Practice a variety of dialogues such as a conversation between two students, a conversation between a teacher and a student, and a conversation with the whole class.

8. Role plays :

Divide the class in to groups and ask them to enact a popular Malayalam movie scene to English. Students are allowed to make alterations accordingly.

9. Brainstorming :

On a given topic, students can produce ideas in a limited time. Depending on the context, either individual or group brainstorming is effective and learners generate ideas quickly and freely. The good characteristics of brainstorming are that the students are not criticized for their ideas so students will be open to sharing new ideas.

10. Be a Celebrity :

Before class, prepare cards with names of well-known celebrities on them, one per student. The names should be easily recognizable to the students. Give each student a card and ask them to describe the person on his/her card to the class. Ask the students to add humor to their description by using the celebrity's mannerisms.

11. TV discussion panel role-play :

This role-playing exercise requires any number of students. Ask for volunteers or select from the class. Each student will select and play the role of a current or historical political figure. Topic of relevance can be choose.

25 hours

Reference Books :

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

SDC1BF04 (P) FINANCIAL ACCOUNTING USING TALLY

Semester : I

Internal: 20, External: 80

Credits: 4

Total Hours 60

Objectives:

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

Module I

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

Module II

6. Basic accounting vouchers in Tally with GST
7. Creating different GST Invoices in Tally
8. Creating GST E-Way Bill in Tally

Module III

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

Module IV

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

14. Inventory or manufacturing vouchers in Tally

Module V

15. Balancesheet and profit and loss account in Tally

16. Stock summary and Ratio analysis in Tally

Books for Reference

1. Tally ERP 9 – Dinesh Maidasani
2. Tally 9 in Simple Steps – Kogent Solution Inc.

SEMESTER 2

SEMESTER II									
C. No	Course Code	Course Name	Credit	Marks			Hrs		
				Int	Ext	Tot	T	P	Tot
2.1	GEC2EG04	A02 Ways with words	4	20	80	100	60		60
2.2	GEC2ML05	MAL2A02(2) Malayalam-BhashayumSahithyavum-II	4	20	80	100	60		60
	GEC2HD05	A09 (3) Hindi Poetry and short stories							
2.3	GEC2CA06	(BC3A11) Basic Numerical skills	4	20	80	100	60		60
2.4	SDC2BF05	Organizational behavior and communication	4	20	80	100	60		60
2.5	SDC2BF06	Cost Accounting	5	20	80	100	75		75
2.6	SDC2BF07 (P)	Cost accounting –lab & Bank test coaching	3 2	20	80	100		75	75
2.7	SDC2BF08(Pr)	Mini Project/ internship	4	0	100	100		60	60
		Semester II Total	30			700	21	9	30

SEMESTER II

GEC2EG04 : WAYS WITH WORDS: LITERATURE IN ENGLISH

COURSE CODE	ENG1A02
TITLE OF THE COURSE	WAYS WITH WORDS: LITERATURE IN ENGLISH
SEMESTER IN WHICH THE COURSE TO BE TAUGHT	1
NO. OF CREDITS	4
NO. OF CONTACT HOURS	60

1. OBJECTIVES OF THE COURSE

- To help students develop the acumen to read, appreciate and discuss literature.
- To introduce students with the linguistic qualities of a literary text and to unravel the many meanings of the text.
- To acquaint the students with the different genres of literature and to analyse them

2. COURSE DESCRIPTION

I. COURSE SUMMARY

Module 1 : POETRY	23hrs
Module 2: Short Story	25hrs
Module 3: Essay	20hrs
Module 4: One Act Play	10hrs
Evaluation	12hrs
Total	90hrs

ii. COURSE DETAILS

MODULE 1: Poetry

- Sonnet 29: Shakespeare
- Ode to Autumn : John Keats
- A Roadside Stand: Robert Frost
- The House of My Childhood : Dilip Chitre
- Old Folks Laugh: Maya Angelou
- Once Upon a Time: Gabriel Okara
- The Times They are A-Changing: Bob Dylan

MODULE II: Short Story

- Appointment in Samarra: W. Somerset Maugham
- A Shocking Accident: Graham Greene
- Lamp to the Slaughter: Roald Dahl
- It Used to be Green Once: Patricia Grace

MODULE III: Essay

1. Bores: E. V Lucas
2. Night Walkers and Mystery Mongers: Sense and Nonsense at the Edge of Science: Carl Sagan

MODULE IV: One Act Play

1. Something Unspoken: Tennessee Williams

Core Text

Code	Title	Author	Publisher
ENG1AO2	WAYS WITH WORDS LITERATURE IN ENGLISH	BoS, University of Calicut	University of Calicut

GEC2ML/-----02 (Malayalam/Hindi)

GEC2ML05 Malayalam – MAL2A01 (4) Malayalam Bashayum Sahithyavum-II

Course No: 2.2

Course Code: GEC2ML03-MAL2A01(4)

Course Name: Malayalam – BhashayumSahithyavum-II

Credits: 4

Hours: 60

SECOND SEMESTER

Common course in Hindi [Course No: 08 (1)]

GRAMMAR CORRESPONDENCE AND TRANSLATION

No. of Credits: 4

No. of contact Hours: 60

Aim of the Course :

- To make students able to use Hindi language correctly and efficiently.
- To make them understand various types of letters both personal and business.
- To facilitate the use of translation as a tool for communication between different languages.

Objectives of the Course :

1. Grammar is essential to the study of language. Developing a correct grammar sense is very important for written communication.
2. A student who successfully complete the course should be able to prepare certain basic kinds of letters independently in their personal and professeeional life

3. Familiarising the technology of translation with its possibilities.

Course Outline:

Module I

Correct usages of Hindi- Sabdavichar, definition and classification of words – noun, gender, number, Karak.

Module II

Pronoun, adjective, tense, voice.

Module III

Correspondence

Module IV

Translation

Prescribed books for study:

1. Samanya Hindi Vyakaran Thatha Rachana; Sreekrishna Pandey, Lokmangal Prakashan, B-32, Kailash Colony, Shahdara, Delhi.

Reading List:

For module I -1 Sabda vichar, Sagya, Ling, Vachan, Karak. (Chapter 3,4,5,6,7)

For module II – Sarvanam, Viseshan, Kriya, Kriyakeroopanthar – Kaal, Vachya (Chapter 8,9,10,11,12)

For module III – Correspondance, Personal letter, order for books, application for job, letter of complaints.

For module IV: Translation from English to Hindi

GEC3BN06

BASIC NUMERICAL SKILLS (BC4A11)

Semester : II

Credits: 4

Internal: 20, External: 80

Hours : 60

Objectives:

- > To enable the students to acquire knowledge of Mathematics and Statistics.
- > At the end of this course, the students should have understood set operations, matrix and Mathematics of finance, Statistical tools and their applications.

Module I

Sets and Set Operation - Venn Diagrams - Elements of Co-ordinate system - Matrices
-Fundamental ideas about matrices and their operational rules - Matrix multiplication -

Inversion of square matrices of not more than 3rd order - Solving system of simultaneous linear equations.

15 Hours

Module II

Theory of Equations: Meaning - types of equations - Simple linear and Simultaneous equations (only two variables) eliminations and substitution method only - Quadratic equation factorization and formula method ($ax^2 + bx + c = 0$ form only) - Problems on business applications.

10 Hours

Module III

Progressions: Arithmetic Progressions - Finding the 'n'th term of an AP and also sum to 'n' terms of an AP - Insertion of Arithmetic means in given terms of AP and representation of AP - Geometric Progression: Finding 'n'th term of GP - Insertion of GMs in given GP and also representation of GP - Mathematics of Finance - Simple and compound interest (Simple problems only).

15 Hours

Module IV

Meaning and Definition of Statistics - Scope and limitations - Statistical enquiries - Scope of the problem - Methods to be employed - Types of enquiries - Presentation of data by Diagrammatic and Graphical Method - Formation of Frequency Distribution.

10 Hours

Module V

Measures of Central Tendency - Arithmetic Mean - Median - Mode - Geometric and Harmonic Mean - Measures of variation and standard, mean and quartile deviations - Skewness and Kurtosis - Lorenz curve. Analysis of Time Series: Methods of measuring - Trend and Seasonal variations - Index number - Unweighted indices - Consumer price and cost of living indices.

10 Hours

Reference Books:

1. Sundaresan and Jayaseelan - An Introduction to Business Mathematics and Statistical Methods.
2. Dr. A K Arte & R V Prabhakar - A Text Book of Business Mathematics.
3. Sanchethi and Kapoor- Business Mathematics.
4. Gupta S.P- Statistical Methods
5. Navaneethan P- Business Mathematics
6. R.S.N. Pillai, Mrs. Bhagavathi - Statistics
7. P.R. Vittal - Business Mathematics and Statistics.

SDC2BF05—ORGANISATIONAL BEHAVIOUR AND COMMUNICATION

Semester : II

Credits: 4

Internal: 20, External: 80

Hours: 60

Learning objectives:

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

Module-I

Introduction

Definition & Meaning, Why to study OB, An OB model, New challenges for OB Manager LEARNING: Nature of learning, How learning occurs, Learning & OB Case Study Analysis

10 Hours

Module-II

Personality:

Meaning & Definition, Determinants of Personality, Personality Traits, Personality & OB, Perception: Meaning & Definition, Perceptual process, Importance of Perception in OB - Motivation: Nature & Importance, Herzberg's Two Factor theory, Maslow's Need Hierarchy theory, Alderfer's ERG theory Case Study Analysis

10 Hours

Module-III

Communication:

Importance, Types, Barriers to communication, Communication as a tool for improving Interpersonal Effectiveness, Groups in organization : Nature, Types, Why do people join groups, Group Cohesiveness & Group Decision Making- managerial Implications, Effective Team Building, Leadership : Leadership & management, Theories of leadership- Trait theory, Behavioural Theory, Contingency Theory, Leadership & Followership, How to be an Effective Leader - conflict: Nature of Conflict & Conflict Resolution, transactional Analysis : An Introduction to Transactional Analysis Case Study Analysis

20 Hours

Module-IV

Organisational Culture

: Meaning & Definition, Culture & Organisational Effectiveness, Human resource Management: Introduction to HRM, Selection, Orientation, Training & Development, Performance Appraisal, Incentives

10 hours

Module - V

Organizational Change

Importance of Change, Planned Change & OB Techniques, International OB : An Introduction to Individual & Interpersonal Behaviour in Global Perspectives.

10 Hours

Suggested Readings:

1. Steven McShane & Van Glinar, "Organizational Behavior", Tata McGraw Hill Publishing Co.
2. Stephen Robbins, "Organizational Behavior". Prentice Hall India Pvt. Ltd New Delhi.
3. Fred Luthans, "Organizational Behavior". McGraw Hill Book Company.
4. Kavita Sharma, "Organizational Behavior", Pearson India.
5. Ricky Griffin & Georgy Moorehead, "Organizational Behavior", Hongh Co. Boston.

SDC2BF06

COST ACCOUNTING

Semester : II

Credits: 5

Internal: 20, External: 80

Hours: 75

Objectives:

- > To familiarize the students with the various concepts and elements of cost.
- > To create cost consciousness among the students.

Module I

Introduction:

Definition - Meaning and scope - Objectives - Functions - Merits and Demerits - Cost Accounting and Financial Accounting - Cost classification - Elements of cost - Cost units - Cost centre - Types - Methods and Techniques of Costing . 15Hours

Module II

Materials:

Importance of Material cost control - Purchase Procedure - Store control - Types of Store - Stores Records - Perpetual Inventory-ABC Analysis - VED Analysis-JIT Inventory - Stock levels - EOQ - Issue of materials - FIFO , LIFO , Simple and Weighted Average methods. 15 Hours

Module III

Labour and Overheads:

Importance of Labour cost control - Time Keeping and Time Booking - Idle Time - Over Time - Computation of Labour cost - Remuneration Systems and Incentive Schemes. Overheads : Definition - Overhead Allocation - Apportionment - Re-Apportionment - Direct distribution - Step Ladder - Reciprocal Service methods - Repeated Distribution and Simultaneous Equation methods - Absorption of overheads - Methods of Absorption - Labour Hour Rate and Machine Hour Rate . 20 Hours

Module IV

Methods of Costing:

Unit Costing - Job Costing - Contract Costing - Process Costing - Process Losses - Service Costing (only Transport) 10 Hours

Module V

Cost Control Techniques:

Budgetary Control and Standard Costing: Budget and Budgetary Control - Need and Importance - Types of Budgets - Preparation of Financial Budget - Flexible Budget and Fixed Budget - ZBB - Programme and Performance Budgets. 15 Hours

Reference Books:

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

SDC2BF07 (P) COST ACCOUNTING –LAB & BANK TEST COACHING

Semester : II
Credits : 5

Total Hours : 75
Course Code : SDC2BF07

Objectives:

- To enable to student to acquire skill on concept of Cost Accounting

The students will be required to prepare reports for an organization in respect of the following:

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

Bank Coaching

Learning objectives:

- Enable the students to secure a growing career in banking sector.
- Bring confidence and enable the students to focus on their target

Contents

Quantitative Aptitude, Reasoning Ability, English Language, Computers, Current Affairs, Banking

SDC2BF08(pr)

MINI PROJECT

Semester : II / Skill
Credits : 4

Total Hours : 60
Course Code : SDC2BF08(pr)

Introduction and Course Objectives:

All the students have to submit their Training Reports within a period of one month in the department; this period shall be counted from the last date of completion of their Training. The supervisor in the organization under whose guidance the training is carried out will be required to grade the student's report.

The student should get a basic understanding of how a Micro Finance Company (MFI) or Mutual Funds back office service provider functions. They should be able to understand the basic **Know Your Customer (KYC)** documentation for the customers who open accounts with the MFI or the fund house. They should be able to identify the different types of KYC documents and feed the data in such documents onto a software application.

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

Distribution	Marks
Content and relevance or Dissertation	60

Viva	20
Presentation	20

Learning Objectives:

- Different types of customers – individuals /corporate /partnerships / HUF etc.
- Different types of accounts - deposits, loans, fund investments, etc.
- Understand the process flow for account opening and KYC
- Understand the key stages in the account opening process

Course Content:

Follow the work instructions and operating instructions

Understanding of account opening process

Understanding of operating standards and Standard Operating Procedures

Understand the list of documents for account opening

Understand the document verification process

Understand types of errors

Understand the escalation process

Execution of work

Students must be able to:

Clearly define the account opening process

List the different documents required for account opening

List the different types of entities for whom accounts are opened

List the different parts of the organization that will be part of account opening

SEMESTER 3

SEMESTER III									
C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
3.1	GEC3EG07	A03 Writing for Academic and professional success	4	20	80	100	4		4
3.2	GEC3BN08	(BC5B10) Banking Service Management	4	20	80	100	4		4
3.3	GEC3MM09	Marketing Management	4	20	80	100	4		4
3.4	SDC3BF09	Life Insurance Operations	4	20	80	100	4		4
3.5	SDC3BF10	Management Accounting, Budgeting and forecasting	5	20	80	100	5		5
3.6	SDC3BF11(P)	Digital Marketing- Lab PSC Coaching	3 2	20	80	100		3 2	5
3.7	SDC3BF12(P)	Financial analysis and budget preparation ---- lab	4	20	80	100		4	4
		Semester III Total	30			700	21	9	30

GEC3EG07 A03 Writing for Academic and professional success

COURSE CODE	ENG2A03
TITLE OF THE COURSE	WRITING FOR ACADEMIC AND PROFESSIONAL SUCCESS
SEMESTER IN WHICH THE COURSE TO BE TAUGHT	2
NO. OF CREDITS	4
NO. OF CONTACT HOURS	60

1. OBJECTIVE OF THE COURSE

- A. To develop writing skill, to learn to integrate writing and thought and to apply the conventions of academic writing correctly.
- B. To acquire the correct sense of format, syntax, grammar, pronunciation and spelling
- C. To acquire concepts, principles and vocabulary of reasoning and argumentation and use analysis, synthesis and evaluation to advance arguments
- D. To gain an understanding of discourse conventions ranging from structure and paragraphing to tone and mechanics

2. COURSE DESCRIPTIONS

I. COURSE SUMMARY

MODULE 1: PROCESS OF WRITING	18hrs
MODULE 2 : ELEMENTS OF WRITING	12hrs
MODULE 3: WRITING FOR PROFESSIONAL PURPOSES-i	18hrs
MODULE 4: WRITING FOR PROFESSIONAL PURPOSES-ii	12 hrs
EVALUATION	12hrs
TOTAL	72hrs

II. COURSE DETAILS:

Module 1 : The Processes of Writing:

Introduction to Academic Writing: what is academic writing- Purpose of academic Writing- Types of academic writing- Features of academic writing

Structuring the Essay: Planning an essay- Brain-storming- Organizing and outlining – Writing a Thesis statement- Nature of supporting sentence- writing paragraph- structure of an essay.

Vocabulary for writing: selection of vocabulary- Abbreviations- Choice of nouns and adjectives- Appropriate verbs and adverbs- Conjunctions and prepositions- Prefixes and suffixes- Synonyms- Common errors.

Composing the Content: Writing introductions and conclusions- Ordering the paragraph- Proof-reading and editing- finalizing the final draft.

Module II: Elements of Writing

Shaping Strategies: Discussions, persuasions and argument- Comparison and contrast- Cause and effect- Defining and classifying problems and solutions Mechanics and conventions of writing: Punctuations, Use of articles, Relevance of examples, Generalizations, Academic style.

Module III: Writing for Professional Purpose I

Writing Reviews: Reviewing books- Reviewing movies- Writing product Reviews- Writing case studies

Writing Reports: Feasibility report, progress report – Evaluating reports

Surveys: Conducting surveys- Designing Questionnaires, collecting data- writing descriptive reports

Module IV: Writing for Professional Purpose II

Writing CVs

Letter writing: Transmittal and cover letters- Emails

Writing summaries

Writing memos

On writing blogs

Etiquette in writing

Core text

code	Title	Author	Publisher
ENG2A03	WRITING FOR ACADEMIC AND PROFESSIONAL SUCCESS	DR. Jacob George & Dr. Anwar Sadath	University of Calicut

GEC3BS08 BANKING SERVICE MANAGEMENT (BC5B10)

Semester : III

Credits : 4

Total Hours : 60

Course Code: SDC2BF06

Objectives:

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

Module I

Banking Legislation and Reforms: Banking Regulation Act 1949 - Provision on capital liquidity - Powers of Reserve bank of India - Banking sector reforms in India -Classification of bank assets - Investment evaluation - Income recognition -Management of non-performing assets. 10 hours

Module II

Innovation in Banking Services: Innovative banking - Social banking - Lead bank scheme - Differential interest rate scheme - off shore banking - Hi-tech banking -Financial services - Venture capital financing - Housing finance - Agricultural Financing - Hire purchase - Packing credits - Deficiency in services - Ways to improve the services. 10 Hours

Module III

Loans and Advances: Principles of lending - Safety - Liquidity - Profitability - Security - Repaying capacity - Project appraisal - Loan system - Advantages and limitations - Cash credit - Hypothecation - Pledge - Lien - Mortgages - Factors limiting advances - Recalling of advances - Consortium advances. 15 hours

Module IV

Banker and Customer: Meaning and definition - Relationship - Obligations of a banker -Garnishee Order - General and special rights of a customer to charge a bank under Consumer Protection Act. 5 hours

Module V

Opening and Operating of Accounts: Procedure for opening and closing an account - Savings Bank Account - Fixed Deposit Account - Current Account - NRE Account -Precautions taken by the banker to open and operate accounts for various types of customers: Minor - Married women - Agent - Joint accounts - Partnership firms - Joint stock companies - Trustees - Clubs and charitable societies - Pardanashin Women -Executors and administrators - Lunatics - Illiterate - Drunkard . 20 hours

Reference Books:

1. Maheshwari. S.N , Banking Law and Practice.
2. Shekar. K.C, Banking Theory Law and Practice.
3. B.S Khubchandani, Practice and Law of Banking, Mac Millan India Ltd, 2000
4. Bedi. H.L & V.K Hardikar, Practical Banking.
5. K.C Nanda, Credit and Banking, Response Book, Sage Publications, 1999
6. Pannandikar & Mithami, Banking in India.
7. Radhaswamy & Vasudevan , Text Book of Banking.
8. Varshaney , Banking Law and Practice.
9. Sundram & Varshney, Banking And Financial System, Sultan Chand & Sons.
- 10.Dr.S.Gurusamy, Financial Services & System , Vijay Nicole imprints Pvt Ltd.

SDC3BF09

MARKETING MANAGEMENT

Semester : III / Skill
Credits : 4

Total Hours : 60
Course Code: SDC3BF09

Objectives:

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

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

Module I

Marketing Management:

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

10 Hours

Module II

Creating and Capturing Value:

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

15 Hours

Module III

Delivering Value:

Distribution -marketing channels and value networks-role of marketing channels-channel design and management decision-channel integration and system-conflict, cooperation and competition-Managing retailing, wholesaling and logistics-Direct and online marketing

10 Hours

Module IV

Communicating Value

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

10 Hours

Module V

E-commerce and E-marketing:

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

15 Hours

Reference Books:

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

Semester : III
Credits : 4

Total Hours : 60
Course Code : SDC2BF10

Objectives:

- This course is designed to help students get a sound understanding of the business of life, insurance and key operational aspects of the same.

Module I

Definition, characteristics, need & importance/Advantages of insurance
 Introduction to the Principles of Life Insurance
 Principle of utmost Good Faith/Insurable Interest/Principle of Indemnity

10 Hours

Module II

Premium and Bonuses
 What is Premium/Premium calculation and Actuarial valuation/What is Bonus
 Creditors rights in life insurance

10 Hours

Module III

Life Insurance Product
 Traditional / Unit Linked Policies; Individual and Group Policies
 With Profit and Without Profit/Whole Life Products, Interest sensitive product
 Term Assurance/Annuities, Endowment Assurance etc.

10Hours

Module IV

Underwriting
 Introduction/Classification of Risks/Financial Underwriting
 Insurance Documents
 Policy Conditions
 Claims
 Group Insurance
 Life Insurance Marketing

15 Hours

Module V

Economic basis of life and health insurance, Demand for and supply of life and health insurance,
 Factors which influence the supply side of life insurance, The production of life and health insurance,
 Benefits derived by society through insurance, Costs of insurance to society, Scope of coverage of risks,
 How much insurance does a man need?,

15 HOU**Reading Lists & References:**

Essential Reading: Stratadigm Workbook developed for the B.Voc. program
 Suggested Reading: IRDA Publications

AND FORECASTING

Semester : III / Skill
Credits : 5

Total Hours : 75
Course Code : SDC3BF11

Objectives:

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

Module I

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

15 Hours

Module II

Analysis and Interpretation of Financial Statements:

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

10 Hours

Module III

Ratio Analysis:

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

15 Hours

Module IV

Fund Flow and Cash Flow Analysis:

A. Fund Flow Statements: Meaning and concept of Fund - Current and Non Current Accounts - Flow of fund - Preparation of Fund Flow statement - Uses and Significance.

B. Cash Flow Statement: Difference between Fund flow Statement and Cash flow Statement - Preparation of Cash Flow Statement as per AS - 3 Norms - Direct and Indirect methods

20 Hours

Module-V

Managerial Decision making with the help of CVP Analysis :

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

15Hours

Reference Books:

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

7. Sharma and Gupta : Management Accounting.
8. J. Batty : Management Accounting.
9. Foster: Financial Statement Analysis, Pearson Education.
10. P.N. Reddy & Appanaiah : Essentials of Management Accounting.

SDC3BF12 (P) DIGITAL MARKETING –LAB & PSC COACHING

Semester : III / Skill
Credits : 5

Total Hours : 75
Course Code : SDC3BF11

Learning objectives:

- Students are able to understand the digital marketing procedure

Digital Marketing Syllabus

1. Social Media Business Page Creation
 - a. Facebook Business Page Creation
 - b. LinkedIn Business Page Creation
 - c. Instagram Business Page Creation
2. Facebook Campaign
3. LinkedIn Campaign
4. Instagram Campaign
5. Google Search Network Campaign

Reference: General science, current affairs, Malayalam, Renaissance of Kerala, Constitution of India

S.A. Sherlekar, “*Marketing Management-Concepts and Cases*”, Himalaya Publishing House Pvt Ltd

William J Stanton, “*Fundamentals of Marketing*”, McGraw Hill Publishing Co, New York Lamb. Hair, McDaniel, “*Marketing*”, Cengage Learning Inc USA.

Rayport, Jeffrey F and Jaworksi. Bernard J, “*Introduction to E-Commerce*”, Tata Mc Graw Hill, New Delhi

PSC COACHING:

LEARNING OBJECTIVES:

- Enable the students to build a successful career in govt. organizations
- Bring confidence and enable the students to focus on their target

CONTENTS:

General science, current affairs, Malayalam, Renaissance of Kerala, Constitution of India

SDC3BF13 (P) FINANCIAL ANALYSIS AND BUDGET PREPARATION -LAB

Semester : III / Skill
Credits : 4

Total Hours : 60
Course Code : SDC3BF12

Learning objectives:

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

Exercises:

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

Reference:

Financial Analysis- Steven

Economic and financial analysis

SEMESTER 4

C. No	Course Code	Course Name	Credit	Marks			Hrs/wk		
				Int	Ext	Tot	T	P	Tot
4.1	GEC4EG09	04 Zeitgeist: Reading on Society and culture	4	20	80	100	60		60
4.2	GEC4ED10	(BC4A13) Entrepreneurship Development	4	20	80	100	60		60
4.3	SDC4BF14	General insurance operations	4	20	80	100	60		60
4.4	SDC4BF15	Auditing and corporate Governance	4	20	80	100	60		60
4.5	SDC4BF16	E1 –NRI Banking & Foreign Exchange Management E2 - Risk Management and Insurance	5	20	80	100	75		75
4.6	SDC4BF17 (P)	General Insurance – Lab & Bank Test Coaching	3 2	20	80	100		75	75
4.7	SDC4BF18(Pr)	Internship and Project (One month internship for Audit Practices)	4	0	100	100		60	60
Semester IV Total			30			700	315	135	450

GEC4EG09 (04): ZEITGEST: READINGS ON READING ON SOCIETY AND CULTURE

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 90

1. OBJECTIVES OF THE COURSE

- a. To inculcate the value enshrined in the constitution of india and to provide an insight on the secular framework of the county.
- b. To familiarize the learners with concepts such as conservation, sustainability and the life of marginalized and their interconnectedness.
- c. To foster among the learners an awareness of the diverse problems faced by women and the sexual minorities and to promote a culture of inclusion and mutual respect.
- d. To understand the “human” as articulated among the various cultures and promote a multicultural and plural understanding of rights.

2. COURSE DESCRIPTION

I. COURSE SUMMARY

Module 1:	Social Issues	20hrs
Module 2:	Environment	20hrs
Module3:	Gender	18hrs
Module 4:	Human Rights	12hrs
Evaluation:		12hrs
Total		90hrs

COUSRE DETAILS

Module 1: Indian Constitution and Secularism

1. Preamble of Constitution of India
2. Should Gandhi’s Assassins be Killed? Pearl S. Buck
3. Toba Tek Singh: Saadat Hassan Manto
4. The Flag: Kamala Das

Module 2: Sustainable Environment

1. The End of Living and the Beginning of Survival.
2. On Killing a tree: Gioeve Patel
3. Zlateh the Goat: Issac BAshevis Singer

Module 3: Gender

1. The Story of An Hour: Kate Chopin
2. The First Time I Utter A Prayer: Lee Mokobe
3. Claiming an Education: Adrienne Rich

Module 4: Human Rights

1. Refugee Blues: W.H Auden

2. Amnesty: Nadine Gordimer
3. Akkarmashi: Sarankumar Limbale (Extract from Chapter 1)
4. The Meaning of Life: Yuval Noah Harari (Extract from Chapter 19)

Code	Title	Author	Publisher
ENG2A04	ZEITGEST :READINGS ON CONTEMPORARY CULTURE	Bos, University of Calicut	University of Calicut

GEC4ED09 - (BC4A13) ENTREPRENEURSHIP DEVELOPMENT

Lecture Hours per week: 4

Credits : 4

Internal: 20, External: 80

Hours : 60

Course Objectives:

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

Course Details:

Module I : : Entrepreneur and Fundamentals of Entrepreneurship: Entrepreneurial competencies –Factors affecting entrepreneurial growth - Role of entrepreneur in economic development - Challenges of women entrepreneurs.

15 Hours

Module II : Micro, Small and Medium Enterprises: Legal Framework - Licenses - Role of promotional institutions with special reference to KINFRA , KITCO , MSME & DICs - Concessions - Incentives and subsidies.

15 Hours

Module III : Project Management: Feasibility and Viability Analysis-Technical - Financial – Network Appraisal and evaluation - Project Report preparation.

10 Hours

Module IV : Identification of Business Opportunities in the Context of Kerala: Role of ED Clubs –Industrial Policies - Skill development for entrepreneurs - Business Incubation : Meaning - Setting up of Business Incubation Centers.

10 Hours

Reference Books:

1. S.S. Kanka , Entrepreneurial Development, Sultan Chand.
2. Prasanna Chandra , Project Planning, Analysis, Selection, Implementation and Review, Tata McGraw Hill
3. Vasantha Desai , Dynamics of Entrepreneurial Development, Himalaya.
4. C.B.Gupta & N.P. Sreenivasan , Entrepreneurial Development, Sultan Chand.
5. Nirmal K Gupta, Small Industry-Challenges and Perspectives, Anmol Publications.

SDC4BF14

GENERAL INSURANCE OPERATIONS

Lecture Hours per week: 4

Credits : 4

Internal: 20, External: 80

Hours : 60

Course Objectives:

- This course is designed to help students get a sound understanding of the business of general insurance and key operational aspects of the same.
- This course aims to provide the students with a broad understanding of risk and insurance as a means to manage it

Course Details:

Module I :Introduction to Insurance- Definition- characteristics- need & importance-Advantages of insurance-Principles of General Insurance- Key Insurance Documents- Proposal Forms/Policy Forms/Cover Notes/Certificate of Insurance/Endorsements- Renewal Notice/Other Insurance Documents- Theory & Practice of Rating

10Hours

Module II : Different Types of Insurance - Fire Insurance - Marine Insurance - Motor Insurance - Personal Accident Insurance - Liability Insurance - Health Insurance - Miscellaneous Insurance

10Hours

Module III : Fire and Engineering Insurance :- a) Coverage under Fire Policies

(i) Special Clauses (ii) Add On Covers (iii)General Exclusions, Conditions and Warranties
b) Essential aspects of Fire Underwriting - (i) Proposal Form, Schedule - Policy and Renewal Notice (ii) Building, Construction, Occupation (iii)Fire Risk Inspection & Assessment Report (iv) Fixation of Sum Insured, RIV & Market Value determination (v) Rates, Discounts & Deductibles and its pattern (vi) Fire Loss prevention & Fire Extinguishing Appliances
c) Fire (Consequential Loss) Insurance - (i) Scope and coverage Fire (CL) Policy (ii) Operational Insurance Covers – Coverage, Exclusions, Underwriting and Claims: (iii)Machinery Insurance including MLOP (iv) Boiler Insurance (v) Electronic Equipment Insurance (vi) DOS Insurance (vii) Indian Market Terrorism Pool;

20 Hours

Module IV : Motor Insurance- Types of Motor Policies- Certificate of Insurance/ Cover Note Miscellaneous and Special Types of Vehicle - Motor Trade Policies Understanding of Various Indian Motor Tariffs and General Regulations - Private Cars and Two wheelers Motor Policy - Commercial Motor Policies - Claims - Motor Vehicle Claim Experience

10 Hours

Module V : Marine Insurance - Marine Cargo underwriting - Cargo Insurance coverage and underwriting - Marine Cargo Claims - Health and personal accident insurance - Miscellaneous insurance

10 Hours

Reading Lists & References:

- 1.Essential Reading: Stratadigm Workbook developed for the B.Voc. program
- 2.Suggested Reading: IRDA Publications

SDC4AT15 AUDITING AND CORPORATE GOVERNANCE

Lecture Hours per week: 4

Credits: 4

Internal: 20, External: 80

Total Hours : 60

Course Objectives:

- To provide knowledge of auditing principles and techniques and
- To familiarize the students with the understanding of issues and practices of corporate governance in the global and Indian context.

Course Details:

Module I : Auditing – Meaning – Objects - Basic Principles and Techniques – Auditing and investigation - Classification of Audit - Audit Planning – Qualities of an auditor – Advantages and limitations of audit - 10 hours

Module II : Audit Procedures: Vouching - Definition - Features - Examining vouchers -Vouching of cash book - Vouching of trading transactions - Verification and valuation of assets and liabilities: Meaning - Definition and objects - Vouching v/s verification - Verification and Valuation of different assets and liabilities – 10 hours

Module III : Internal Control - Internal Check - Internal Audit --Definitions - Necessity - Difference between internal check and internal control - Fundamental Principles of internal check - Difference between internal check and internal audit - Special Areas of Audit: Tax audit and Management Audit - Recent trends in auditing - Relevant Auditing and Assurance Standards (AASs) - Rights duties and liabilities of auditor - Audit committee - Auditor's Report - Contents and types – Auditors certificate. 20 hours

Module IV : Conceptual Framework of Corporate Governance: Meaning, Theories, Models and Benefits of Corporate Governance; Board Committees and their Functions; Insider Trading; Rating Agencies; Green Governance/E-governance; Clause 49 of Listing Agreement; Class Action; Whistle Blowing; Shareholders Activism - 10 hours

Module V : Major Corporate governance failures - BCCI (UK) - Maxwell Communication (UK) - Enron (USA – Satyam Computer Services Ltd - TATA Finance - Kingfisher Airlines - Common Governance Problems Noticed in various Corporate Failures - Codes and Standards on Corporate Governance. 10 hours

Suggested Readings:

1. Institute of Chartered Accountants of India, Auditing and Assurance Standards, ICAI, NewDelhi.
2. Relevant Publications of ICAI on Auditing (CARO).
3. Gupta, Kamal and Ashok Arora, Fundamentals of Auditing, Tata Mc-Graw Hill Publishing Co. Delhi
4. Ghatalia, S.V., Practical Auditing, Allied Publishers Private L td., New Delhi.

5. Singh, A. K. and Gupta Lovleen, Auditing Theory and Practice, Galgotia Publishing Company.
6. Mallin, Christine A., Corporate Governance (Indian Edition), Oxford University Press, Delhi
7. Rani, Geeta D., and R.K. Mishra, Corporate Governance- Theory and Practice, Excel Books, Delhi

SDC4AT16 (EI) NRI BANKING & FOREIGN EXCHANGE MANAGEMENT

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

Credits: 5
Total Hours : 75

Course Objectives:

- To enable the students to learn the theories of foreign exchange behavior.
- To help the students to understand the different types of exchange rate risks.

Course Details:

Module I : Exchange Rate - History of exchange control in India - Features of Foreign Exchange Regulation Act, 1973 (FERA) - Foreign Exchange Management Act, 1999 -Administrative set up of foreign exchange in India - Foreign Exchange Dealers' Association of India (FEDAI) - Functions of Foreign Exchange Department - Nostro Account - Vostro Account - Loro Account.

15 Hours

Module II : International Exchange Systems - Fixed and floating exchange rate systems -Depreciation V/s Devaluation - Exchange rate system prior to IMF - Exchange rate systems under IMF - Smithsonian Agreement - Currency exchange rate regimes -External value of rupee – Current Account convertibility and Capital Account convertibility.

15 Hours

Module III : Balance of Payments - Definition - Components of balance of payments – Disequilibrium in balance of payments - Corrections of disequilibrium.

10 Hours

Module IV : Foreign Exchange Market - Features - Participants - Settlement of Transactions - Types of Transactions - Spot - Forward - Swap and Non - deliverable forwards - Quotations in Interbank Markets - American and European quotation - Factors determining spot exchange rates - Purchasing Power Parity Theory.

20 Hours

Module V : Derivatives - Meaning and types - Forward Contracts - Features of Futures contract - Hedging with futures - currency options - Concept of interest rate risks - Exchange Risk -Transaction exposure - Translation and economic exposures.

15 Hours

Reference Books:

1. Luc Soenen: "Foreign Exchange Management", McGraw-Hill Primis Custom Publishing.
3. Robert J. Hodrick: " The Empirical Evidence on the Efficiency of Forward and Futures Foreign Exchange Markets", Gordon & Breach Publishing Group.
4. Loosigian, Allan: " Foreign Exchange Futures: A Guide to International Currency", Scholarly

SDC4AT16 (E2) RISK MANAGEMENT AND INSURANCE

Lecture Hours per week: 5

Credits: 5

Internal: 20, External: 80

Total Hours : 75

Course Objectives:

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

Course Details:

Module I : Risk: Meaning of risk - Degrees of risk - Cost of risk - Various elements of cost of risk - Sources of risk - Types of risk - Pure risk and speculative risk - Acceptable and non acceptable risks – Static and dynamic risk

15 Hours

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

20 Hours

Module III : Commercial Risk Management Applications - Property - Liability - Commercial property insurance -Different policies and contracts - Business liability and risk management insurance - Workers' compensation and risk financing.

15 Hours

Module IV : Risk Management Applications - Loss of life - Loss of health - Retirement planning and annuities - Employee benefits - Financial and estate planning.

10 Hours

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

15 Hours

Reference Books:

1. Rejda, George E: Principles of Risk Management and Insurance, Latest Edn, Addison Wesley Longm
2. McNamara: Principles of Risk Management and Insurance, Addison – Wesley
3. Dorfman: Introduction to Risk Management and Insurance, Prentice Hall.
4. Williams: Heins, Risk Management and Insurance, McGraw Hill Pub.
5. James S.Trieschman, Sandra G. Gustavsonh, Robert E. Hoyt: Risk management and Insurance, Thomson Asia Pvt. Ltd., Singapore.

6. G. Kotheshwar Rao , Risk Management. 7. Gulati, Risk Management.
8. Dr.P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House.
9. Insurance Act - Latest.

SDC4BF17 (P) GENERAL INSURANCE -LAB & BANK TEST COACHING

Lecture Hours per week: 5

Credits: 5

Internal: 20, External: 80

Total Hours : 75

Objectives:

- To provide a basic awareness of the use of general insurance
- To make an understanding of the concepts of insurance
- To make an understanding of the mechanics of insurance in

Exercises :

1. Visit the Websites of five different Insurance Companies Offering General Insurance. Get details of the various policies offered by them

Prepare a Comprehensive Report for each of these Companies Covering the following:

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

BANK TEST COACHING

Objectives:

- Enable the students to secure a growing career in banking sector.
- Bring confidence and enable the students to focus on their target

Exercises:

- Reasoning

- Quantitative Aptitude
- Current Affairs
- General Knowledge
- English
- Computer Awareness

SDC4AT18 (Pr) INTERNSHIP / MINI PROJECT

Lecture Hours per week: 4

Credits: 4

External: 100

Total Hours : 60

Course Objectives:

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

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

Distribution	Marks
Content and relevance or Dissertation	60
Viva	20
Presentation	20

Course Content:

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

SEMESTER 5

SEMESTER V					
C.	Course Code		Cre	Marks	Hrs/wk

No			dit	Int	Ext	Tot	T	P	Tot
5.1	GEC5HR11	(BC3C03)Human Resource Management	4	20	80	100	60		60
5.2	GEC5BF12	Banking & Micro finance	4	20	80	100	60		60
5.3	SDC5BF19	E3: Mutual fund operations E4 : Retail banking &operations	4	20	80	100	60		60
5.4	SDC5BF20	Legal and regulatory aspect of Banking	4	20	80	100	60		60
5.5	SDC5BF21	Corporate Accounting	5	20	80	100	75		75
5.7	SDC5BF22(Pr)	Micro Finance operations- Lab& PSC Coaching	3 2	20	80	100		75	75
5.8	SDC5BF23(Pr)	Mutual fund & Online share trading - lab	4					60	60
Semester v total			30			700	315	135	450

GEC5HR11; – (BC3C03) HUMAN RESOURCE MANAGEMNT

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 60

Course Objectives:

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

Course Details:

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

10 Hours

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

10 Hours

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

10 Hours

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

15 Hours

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

15Hours

Reference Books:

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

Garry Dessler and BijuVarkkey, Human Resource Management, Pearson

SDC5BF19

BANKING AND MICROFINANCE

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 60

Course Objectives:

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

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

Course Details:

Module 1: Banking :- Overview of the BFSI domain in India - Role & importance of banks in an economy

10 hours

Module II : Structure of Indian banking industry :- Reserve Bank of India and its role
Types of banks in India

15 Hours

Module III : Banker-Customer relationship- Overview of basic banking products & services- Financial inclusion & exclusion

10 hours

Module IV: Microfinance – Introduction & Overview -Need for & importance of microfinance/what is microfinance-Evolution of microfinance in India/Mainstream microfinance institutions

15 hours

Module V: Different models of microfinance/SHGs – what they are and why they are important- MFIs and legal forms- Typical organisation structure of MFs - Typical Products & Services - Customers served

10 Hours

Reference Books :

1.Essential Reading: Stratadigm Workbook developed for the B.Voc.

2.Adams, D. W., D. H. Graham, et al. (1984). Undermining Rural Development with Cheap Credit. Boulder, Colorado, Westview Press.

3.ActionAid - Kenya, 適ariobangi Savings and Credit Programme, •

4.A. Fuglesang and D. Chandler, Participation as a Process - what we can learn from Grameen Bank, NORAD, Oslo, 1986.

SDC5BF20

E3: MUTUAL FUND OPERATIONS

Lecture Hours per week: 4

Credits: 4

Internal: 20, External: 80

Total Hours : 60

Course Objectives:

- This module will help students understand the need, importance, role of and structure of mutual funds, key industry terminologies, the different types of products, the transactions carried out by a mutual fund house, the role & responsibilities of the regulator governing the functioning of mutual funds.

Course Details :

Module 1 : Introduction: Mutual Funds - types of mutual fund schemes - why should you invest in mutual funds - Structure and constituents of Mutual Funds

10 Hours

Module II : Mutual fund products - Applicable NAV and cut-off time - Purchase - redemption and systematic transactions

15 Hours

Module III : Investor and distributor processes and payouts : - Handling Monetary Transactions - Handling Non-monetary Transactions- Offer document -Key information Memorandum

15 Hours

Module IV : SEBI's Role and Relevant Regulations- Legal and regulatory environment- investors rights and obligations,

10 Hours

Module V: Fund distribution - channel management process - commission disclosure- Investor services- Scheme selection - Selecting the right investment products for investors - Helping investors with financial planning,

10 H

Reference Books:

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

SDC4BF20 E4: RETAIL BANKING AND OPERATIONS

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 60

Course Objectives:

- This module on Retail Banking & Operations helps participants get a clear understanding of retail banking with special focus on the operational aspects of retail banking.

Course Details:

Module I : Retail Banking: - Introduction to retail banking - Importance of retail line of business dimensions of retail banking - Retail banking channels - History and definition - Role within the bank operations- Applicability of retailing concepts- Difference between retail and cooperative banking
10Hours

Module II : Overview of products & services: - Deposit products - Loan products - Other third party products- Other services
5 Hours

Module III : Operations in retail banking accounts :- Customer originated- Bank originated - Transactions originated by others
10 Hours

Module IV : Marketing In Retail Banking: Retail Strategies- Customer Relationship management - stages in customer relationship management process - Regulations and compliance - technology for retail banking
10 Hours

Module V : Other issues of Retail Bank : Securitisation-mortgage based securities- Trends in retailing-demat services-phone banking- property services-investment advisory/wealth management- Reverse mortgage- Growth of E-Banking- Cross selling opportunities-Recovery of retail loans- SARAFAESI Act- DRT Act- use of Lok Adalat forum
10 hours

Reference Books:

- 1.Essential Reading: Stratadigm Workbook developed for the B.Voc. Program
- 2.Suggested Reading: Retail Banking by Keith Pond

SDC5BF21 LEGAL AND REGULATORY ASPECT OF BANKING

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 60

Course Objectives:

The candidates would be able to acquire knowledge in,

- the legal & regulatory framework of the banking system.

- and the various laws and enactments affecting day to day Banking Operations

Course Details:

Module 1 :- Regulations and Compliance: - Provisions of RBI Act 1935 - Banking Regulation Act 1949 Banking Companies [Acquisition and transfer of undertakings Act 1970 & 1980] - Government and RBI's powers - Opening of new banks and branch licensing – Constitution of board of directors and their rights – Banks share holders and their rights – CRR/SLR concepts – Cash/currency management – winding up – amalgamation and mergers – powers to control advances – selective credit control – monetary and credit policy – Audit and Inspection – supervision and control – board for financial supervision – its scope and role – disclosure of accounts and balance sheets – submission of returns to RBI etc Corporate Governance.

15 Hours

Module II : Legal aspects of banking operations : - Case laws on responsibility of paying /collecting banker Indemnities/guarantees – scope and application – obligations of a banker – pre cautions and rights-laws relating to bill finance, LC and Deferred Payments – Laws relating to securities – valuation of securities – modes of charging securities – lien, pledge, mortgage, hypothecation etc – registration of firms/companies – creation of charge and satisfaction of charge.

15 Hours

Module III– Banking Related Laws : Law of limitation Provisions of Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and Financial Institutions Act - 1993 TDS Banking Cash Transaction tax -Service Tax- Asset Reconstruction Companies -The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 -The Consumer Protection Act, 1986 Banking Ombudsman Lok Adalats Lender's Liability Act.

15 Hours

Module IV : Commercial Laws with reference to banking operations: Indian Contract Act 1872 (Indemnity, Guarantee, Bailment, Pledge and Agency etc) - The Sale of Goods Act, 1930 (Sale and Agreement to Sell, Definitions, Conditions and Warranties, Express and Implied, Right of unpaid Seller etc) - The Companies Act, 1956 Definition - features of company- Types of Companies,- Memorandum- Articles of Association- Doctrines of Ultravires - indoor management and constructive notice- membership of company – acquisition – cessation, rights and duties of members and register of members- Prospects and directors.

15 Hours

Reference books :

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

SDC5AT21 (E4) CORPORATE ACCOUNTING

Lecture Hours per week: 5

Internal: 20, External: 80

Credits: 5

Total Hours : 75

Course Objectives:

- To help the students to acquire conceptual knowledge of the fundamentals of the corporate accounting and the techniques of preparing the financial statements.

Course Details:

Module I

Accounting Standards for Assets, Liabilities and Revenue: Inventories (IAS 2 and Ind AS 2) - Accounting for tangible non-current assets (IAS 16 and Ind AS 16) - Accounting for intangible assets (IAS 38 and Ind AS 38) - Accounting for impairment of assets (IAS 36 and Ind AS 36) - Accounting for borrowing costs (IAS 23 and Ind AS 23) - Investment property (IAS 40 and Ind AS 40) - Revenue from contracts with customers (IFRS 15 and Ind AS 115) - Income tax (IAS 12 and Ind AS 12) - Employee benefits (IAS 19 and Ind AS 19) - Provisions, contingent liabilities and contingent assets (IAS 37 and Ind AS 37).

20 Hours

Module II

Accounting For Joint Stock Companies: Accounting for Government grants (IAS 20 and Ind AS 20) - Accounting for leases (IAS 17 and Ind AS 17) - Share based payments (IFRS 2 and Ind AS 102) - Accounting for Bonus and Right issue - Redemption of Preference shares - Redemption of Debentures - Buyback of shares - Alteration of Share capital.

15 Hours

Module III

Presentation of Single Entity Financial Statements Covered by IFRS Convergence (IAS 1 and Ind AS 1): Accounting policies, accounting estimates (IAS 8 and Ind AS 8) - Events after reporting date (IAS 10 and Ind AS 10) - Structure and contents of financial statements - Preparation of financial statements: Statement of Financial Position (SOFP) - Statement of Profit or Loss (SOPL) - Statement of Changes in Equity (SOCE) – Cash Flow Statement (SOCF) (IAS 7 and Ind AS 7).

15 Hours

Module IV

Business Combinations And Consolidated Statements (IFRS 3, 10, 13 and Ind AS 103, Ind AS 27, Ind AS 28): Acquisition method for business combination - Consolidated Statement of Financial Statements - Statement of Financial position / Balance sheet - Summary of consolidation procedures - Non controlling interests - Goodwill arising on consolidation - Intra group trading - Intra group trading of Non-current assets - Pre-acquisition profits - Fair values in acquisition accounting - Consolidated Statement of Profit or Loss and Other Comprehensive Income – Intra group dividends.

15 Hours

Module V

Accounting For Electricity Companies: Concept of Double account system - Difference between double entry and double account - Final accounts of electricity companies.

10 Hours

Reference Books:

1. Chintan Patel, Bhupendra Mantri, Indian Accounting Standards, Taxmann Publications.
2. T. P, Ghosh, Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
3. B. D, Chatterjee, Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
4. Dolphy D'Souza, Vishal Bansal, Indian Accounting Standards, Snow White Publications.
5. ICAI, Study material of ICAI – Financial Reporting (Final level).

6. IASB, IFRS (Red Book).
7. M.C. Shukla, T.S. Grewal and S. C. Gupta, Advanced Accounts, S. Chand & Co., New Delhi.
8. S.N. Maheswari and S.K. Maheswari, Financial Accounting.
9. R.L. Gupta and Radhaswamy, Advanced Accounting, Sultan Chand & Sons, New Delhi.
10. Dr. Goyal V.K., Financial Accounting, Excel Books, New Delhi.
11. Ashok Sehgal and Deepak Sehgal, Advanced Accounting, Volume I, Taxmann, New Delhi.
12. Jain and Narang, Financial Accounting, Kalyani Publishers.
13. B.S. Raman, Advanced Accountancy,
14. P.C. Tulasian, Introduction to Accounting, Pearson Education.
15. B. D, Chatterjee, Illustrated Guide To Indian Accounting Standards, Taxmann Publications.
16. Dolphy D'Souza, Vishal Bansal, Indian Accounting Standards, Snow White Publications.
17. ICAI, Study material of ICAI – Financial Reporting (Final level).

SDC5BF23 MICROFINANCE OPERATIONS –LAB & PSC COACHING

Lecture Hours per week: 5

Credits: 5

Internal: 20, External: 80

Total Hours : 75

Course Objectives:

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

Exercises:

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

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

1. To know how they operate
2. Visit to a group financed by one of the Micro-Finance credit agents and an SHG financed by one of the commercial Banks and make a comparison between them in respect of (a) Regular Savings (b) periodical meetings (c) Maintenance of accounts (d) economic activities (e) repayment (f) earnings etc., (g) Maintaining Minutes book
3. Revolving Fund
4. Book keeping and Maintenance of accounts
5. A mock exercise of an SHG covering the above said aspects.

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

PSC Coaching:

Learning objectives:

- Enable the students to build a successful career in govt. organizations
- Bring confidence and enable the students to focus on their target

contents

Quantitative Aptitude,
Mental Ability and Reasoning,
General science
Current Affairs
Facts about Kerala

Reference:

1. Adams, D. W., D. H. Graham, et al. (1984). Undermining Rural Development with Cheap Credit. Boulder, Colorado, Westview Press.
2. ActionAid - Kenya, 適 ariobangi Savings and Credit Programme, •
3. A. Fuglesang and D. Chandler, Participation as a Process - what we can learn from Grameen Bank, NORAD, Oslo, 1986.

SDC5BF24

MUTUAL FUND –LAB & ONLINE SHARE TRADING - LAB

Lecture Hours per week: 4

Internal: 20, External: 80

Credits: 4

Total Hours : 60

Course Objectives:

- This module will help students understand the need, importance, role of and structure of mutual funds, key industry terminologies, the different types of products, the transactions carried out by a mutual fund house, the role & responsibilities of the regulator governing the functioning of mutual funds.

Exercises:

1. Mutual Funds
2. Structure and constituents of Mutual Funds
3. Mutual fund products
4. Applicable NAV and cut-off time
5. Purchase, redemption and systematic transactions Investor and distributor processes and payouts
6. Handling Monetary Transactions
7. Handling Non-monetary Transactions
8. SEBI's Role and Relevant Regulations

Reference Books:

1. Essential Reading: Stratadigm Workbook developed for the B.Voc. program
2. Suggested Reading: NISM Publications

SEMESTER 6

SEMESTER VI									
C. No	Course Code	Course Name	Credit	Marks			Hrs		
				Int	Ext	Tot	T	P	Tot
6.1	SDC6ABF23(Pr)	Internship & Project (900 hrs.)	30	0	100	100		900	900
Semester VI Total			30			100			900

SDC6AT25 (Pr) Internship & Project (900 hrs.)

Course Objective

- To provide students with advanced instructions and experience in the industrial sector.

COURSE OUTLINE

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

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

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

Course Objective

To provide students with advanced instructions and experience in the industrial sector.

Course Description

- Each student is required to undergo an internship of 900 Hours in a Banking Industry/ Manufacturing Organizations / Auditing / Accounting and Taxation etc approved by the institution under the supervision of a guide.
- Along with the internship each student shall do an individual Project Work.
- Each student should submit a synopsis of the project work they intend to do to their concerned guide for approval before the commencement of their internship.
- Students are required to observe the functioning of a industrial sector, the various processes, and the steps involved in each process. All functions and activities of the organization should be carefully recorded, and possible samples should be collected.
- At the end of the Internship he/she is required to prepare and submit a detailed report in the prescribed format with a diary of daily work and proofs of work done during the internship period.
- Monthly Reviews should be done by the department guides to check and rate the students progress in the internship and project.
- The evaluation of the Internship report and the Project Production work (along with a Viva-Voce pertaining to Internship work and Project) will be done by an External Examiner appointed by the University.
- An Internship Completion Certificate from the organization in which the student is undergoing internship should also be submitted at the Department.
- All students shall submit 2 copies of the Internship report to the department before the commencement of the 6th semester exam.
- If any student fails to do the Internship or Project or Both, his/her result will be withheld until the internship requirement is met within 12 months from the completion of the course.
- Semester End Examination: 100 Marks

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

Distribution	Marks
Content and relevance or Dissertation	60

Viva	20
Presentation	20