

SEMESTER –VI			
Part III Core Integral III Financial Services			
Code:18UCOI61	Hrs/Week: 5	Hrs/Sem: 75	Credits : 4

Vision:

To familiarise on different financial services available.

Mission:

To analyse the principles of financial services.

Course outcome:

CO.No.	Upon completion of this course, students will be able to	PSO addressed	CL
CO-1	know the framework of Financial Markets in India.	1,3	Un
CO-2	be familiar with the functions of Financial Services.	2,4	An
CO-3	gain knowledge on the avenues of financial services	3,6	Un
CO-4	be an expertise in various Financial markets and its Services	1,8	Ev
CO-5	understand the term Merchant Banking	1,8	Ap
CO-6	know Lease Financing	4,6	Un
CO-7	understand the activities and scope of venture capital and also the functions of credit rating	5,7	Ap
CO-8	understand Mutual Funds and its application	1,7	An

SEMESTER –VI			
Part III	Core Integral III	Financial Services	
Code:18UCOI61	Hrs/Week: 5	Hrs/Sem: 75	Credits : 4

Unit I Introduction:

Introduction to Financial Services – concept – objectives – characteristics –classification of financial services-Scope-Causes– constituents - growth of Financial Services in India – new Financial products and services, Innovative Financial Instruments- Financial Service sector in India - problems faced. Regulatory framework.

Unit II Merchant Banking:

Merchant Banking - meaning - definition - scope- functions - merchant banker's code of conduct – qualities for merchant bankers- SEBI guidelines-Merchant banker's commission . Merchant bankers in market making process-Progress of merchant banking in India-Scope - Problems of merchant bankers.Securitization-features-need-process of securitization Securitization in India.

Unit III Lease Financing:

Lease Financing - definition, characteristics, types of lease, financial lease vs. operating lease- test for financial lease- participants - leasing process - services of the lessor - advantages of leasing - limitation of lease financing – the Indian leasing scenario. Hire purchasing - Definition and features –Concept of hire purchasing - Rights of hirer– Bank credit for hire purchase- difference between Hire Purchasing and Lease Finance.

Unit IV Venture Capital:

Venture capital- meaning- features-scope of venture capital- importance- origin-Venture capital guidelines- stages of venture capital financing- The Indian Scenario: methods of venture financing-Suggestions for growth of venture capital. Credit Rating – Functions- origin – credit rating in India – benefits - credit rating Agencies in India: CRISIL - ICRA – CARE.

Unit V Mutual Funds:

Mutual Funds - meaning – Fund unit vs. share- origin -types of mutual fund- importance Functions, advantages and growth. Factoring: Meaning, terms and conditions-Functions benefits- Cost of factoring-types of factoring-Discounting-Difference between factoring and discounting – Advantages and Disadvantages of factoring. Derivatives: Meaning, definition, importance, kinds of financial derivatives-Forward vs. Future derivative.

Text Book

Gordon K.Natarajan.*Financial Markets and Services*.Mumbai: Himalaya publishing House. 2014 (Revised Edition).

Books for Reference:

- 1 Joseph Anbarasu, Boominathan. V.K, Manoharan. P and Gnanaraj.G. *Financial Services*.New Delhi:Sultan Chand & Sons Current Edition.
1. Gurusamy. *Financial Markets and Services*.Chennai: Vijay Nicole Imprints Pvt Ltd. 2014 (Revised Edition).

SEMESTER –I			
Part III	Allied I	Business Information System	
Course Code: 21UCOA11	Hrs/Week: 4	Hrs/Sem: 60	Credits : 4

Objectives

- To equip the students on the use of computers in business.
- To acquire hands-on experience in the use of Micro soft office programs.

Course Outcomes :

CO. No.	Upon completion of this course, students will beable to	PSO addressed	CL
CO – 1	gain thorough knowledge about the fundamentals of MS Word	2,4,5	Un
CO – 2	practice the applications of computer inadministration level	1,2,3	Ap
CO – 3	familiarize the calculations made in excel sheets	1,2,4	Ap
CO – 4	present skills with power point	1,3,5	Ap
CO – 5	design the documents with various formats and designs	1,3,4,5	Ap
CO – 6	exhibit knowledge on important application in Internet and email	2,3,5	Ap
CO – 7	analyse the importance of MS Office in business enterprises.	1,2,6	An
CO – 8	create the methods of forming MS Access	1,3,5	Cr

SEMESTER –I			
Part III	Allied I	Business Information System	
Course Code: 21UCOA11	Hrs/Week: 4	Hrs/Sem: 60	Credits : 4

Unit I – MS-Word (12 hours)

Basic Computing Skills: Word Insert Menu - Comment, Header, Footer, Page Number, Text Box, Quick parts, Word Art, Date and Time -Design and Page Layout Themes, Colors, Fonts, Paragraph Spacing, Effects, Water Mark, Page Color, Page Border - Introduction to mail merge-Mail Merge with labeling.

Unit II – MS – Excel (12 hours)

MS – Excel: Entering and Editing Cell Entries- Applications of Formula, Calculations of Commission and Inserting chart – Chart types - Working with Numbers– Changing - Worksheet Layout.

Unit III – MS- PowerPoint (12 hours)

MS- Power Point: Creating a basic presentation – Formatting and checking text- Applying Transition and Animation effects.

Unit IV – MS- Access (12 hours)

Introducing Access: Database – Tables, Queries, Forms, and Other Objects - Creating a Database Table – Opening and Viewing Tables – Entering and Altering Table Fields – Field Properties for Making Sure that Data Entries are Accurate – Finding and Replacing Data.

Unit V – Internet and Email (12 hours)

Creating an E-mail account- Sending and Receiving messages with attachments - Mail merge - Multimedia and its Applications in various sectors advantages – Emerging technologies in Multimedia.

Practical: 30 hours

Text Book:

Vikas Gupta.*Comdex Computer Course Kit, Windows XP with Office* ,New Delhi: Dreamtech Press 1st Edition 2017.

Books for Reference:

1. Srivastava T. N. *Introduction to Computers and their Applications to Banking*, New Delhi:Macmillan India, Ltd. , 1st Edition 2000.
2. Sanjay Saxena. *MS Office XP to Everyone ; 1st Edition*, Chennai: Vikas Publishing HousePvt. Ltd., 2009.

SEMESTER – IV			
Part III	Allied IV	Financial Services	
Course Code: 21UCOA41	Hrs/Week: 4	Hrs/Sem: 60	Credits : 4

Objectives:

- To familiarise on different financial services available in India.

Course outcome:

CO.No.	On completion of this course, students will be able to	PSO addressed	Cognitive Level
CO – 1	appraise the services offered by Indian Financial Sectors.	1,3	An
CO – 2	analyse the functions of Financial Services	2,4	An
CO – 3	discuss on the avenues of financial services	3,6	Un
CO - 4	examine Merchant Banking	1,8	Ap
CO – 5	understand the duties and qualifications of Merchant Banker	1,8	Ap
CO – 6	use Lease Financing	4,6	Ap
CO – 7	differntiate functions of venture capital and scope of venture capital.	5,7	Ap
CO - 8	appraise Mutual Funds and credit rating institutions	5,7	An

SEMESTER – IV			
Part III	Allied IV	Financial Services	
Course Code: 21UCOA41	Hrs/Week: 4	Hrs/Sem: 60	Credits : 4

Unit I Financial Services

(12 Hrs)

Financial Services – Concept – Objectives – Characteristics – Classification of Financial Services – Scope – Causes – Constituents. New Financial Products and Services - Innovative Financial Instruments- Financial Service Sector in India – Growth – Problems.

Unit II Merchant Banking

(12 Hrs)

Merchant Banking - Meaning - Definition - Scope- Functions - Merchant Banker's Code of Conduct – Qualities of a Merchant Banker- Merchant Banker's Commission - Problems of Merchant Bankers. Merchant Banking in India: Scope.

Unit III Lease Financing and Hire Purchase

(12 Hrs)

Lease Financing – Definition - Characteristics - Types of Lease - Lease Participants - Leasing Process - Services of the Lessor - Advantages of Leasing - Limitation of Lease Financing. Hire Purchasing - Definition and Features – Concept of Hire Purchasing - Rights of Hirer – Bank Credit for Hire Purchase - Difference between Hire Purchasing and Lease Finance.

Unit IV Venture Capital

(12 Hrs)

Venture capital – Origin – Meaning – Features - Scope of Venture Capital – Importance - Venture Capital Guidelines - Stages of Venture Capital Financing - The Indian Scenario: Methods of Venture Financing -Suggestions for Growth of Venture Capital.

Unit V Mutual Funds and Credit Rating

(12 Hrs)

Mutual Funds – Origin - Meaning – Fund Unit vs. Share - Types of Mutual Fund - Importance, Functions, Advantages and Growth. Credit Rating: Origin - Functions – Credit Rating in India – Benefits - Credit Rating Agencies in India: CRISIL - ICRA – CARE.

Text Book:

Gordon K. and Natarajan, *Financial Markets and Services*. Mumbai: Himalaya publishing House (Revised Edition) 2014.

Books for Reference:

1. Joseph Anbarasu., Boominathan V.K., Manoharan P. and Gnanaraj G. *Financial Services*. New Delhi: Sultan Chand & Sons Edition-2007.
2. Gurusamy S. *Essentials of Financial Services*. Chennai: Vijay Nicole Imprints Pvt Ltd. Revised Edition 2014.

SEMESTER –III			
Part III	Core-VI	Modern Banking	
Course Code: 21UCOC32	Hrs/Week: 6	Hrs/Sem: 90	Credits : 4

Objective :

To impart basic knowledge on banking theory and practice and modern banking techniques to make the learners to use the technological banking services in day to day life.

Course Outcomes:

CO. No.	Upon completion of this course, students will be able to:	PSO addressed	Cognitive Level
CO-1	discuss the constitution, management and functions of RBI and commercial banks.	1,2,3	Un
CO- 2	know about banker, customer relationship	1,2,3	Un
CO-3	assess the duties, responsibilities and statutory protection to paying and collecting banker.	1,2,5	Ev
CO-4	appraise the e-banking.	1,2,5,6	An
CO-5	demonstrate and appraise the usage of technology in banking	1,2	Ev
CO-6	examine the uses of Automated Teller Machine, Point of Sale and Cash Deposit Machine.	1,8	Ap
CO-7	appraise banking transactions through internet.	1,8	An
CO-8	assess the mode of operation of mobile banking.	1,2,5	Ev

SEMESTER –III			
Part III	Core-V	Modern Banking	
Course Code: 21UCOC32	Hrs/Week: 6	Hrs/Sem: 90	Credits : 4

Unit I – Introduction to Banking (18 Hours)

Bank – Banking - Banking System in India - Origin of Bank – Classification of Banks – RBI - Functions – Commercial Banks – Functions – Customer – Types of Customers – Relationship between Banker and Customer - Rights and Duties of a Banker.

Unit II – Cheque (18 Hours)

Cheque – Features – Specimen of a Cheque - Material alteration – Crossing – Types- Endorsements – Kinds – Cheque Vs. Bank Draft – Paying Banker – Precautions before Honoring a Cheque - Reasons for Dishonoring Cheques – Collecting Banker – Statutory Protection – Negligence - Duties.

Unit III – E- Banking (16 Hours)

E-Banking – Meaning - Definition – Steps to open bank account through online - Electronic Delivery Channels – National Electronic Fund Transfer – Real Time Gross Settlement - Advantages – Disadvantages – E-Banking in India.

Unit IV – ATM, PoS and CDM (19 Hours)

Automated Teller Machine - Origin of ATM – Types of Card – Steps to use ATM – Advantages – Disadvantages – Point of Sale – Steps to use PoS - Advantages – Disadvantages – Cash Deposit Machine - Origin – Steps to use CDM– Advantages – Disadvantages – Growth of ATM, PoS and CDM in India

Unit V – Internet and Mobile Banking (19 Hours)

Internet Banking - Meaning – Definition – Procedure to activate internet banking – Steps to access banking transactions - Fund Transfer through NEFT and RTGS through online - Advantages – Disadvantages – Security Issues in Internet Banking
Mobile Banking - Meaning – Definition – Procedure to login mobile banking – Steps to access banking transactions - Fund Transfer - Advantages – Disadvantages – Security Issues in Mobile Banking – Latest Payment Apps -Top Five Apps in India

Text Book:

1. Gordon and Natarajan. *Banking theory Law and practice*, Delhi: Himalaya Publishing House. 29th Edition 2015
2. Gurusamy S. *Banking Theory Law & Practice*. Chennai: Vijay Nicole Imprints Private Ltd. 4th edition 2017

Books for Reference:

1. Sundaram S.M. *Banking Theory Law and Practice*. Karaikudi: Sree Meenakshi Publications. 1st edition 2014
2. Maheshwari S.N. and Maheshwari S.K. *Banking Theory Law and Practice* Ludhiana: Kalyani Publishers. 1991 First Edition reprint 2009