



**SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'S COLLEGE
(AUTONOMOUS)**

(Accredited by NAAC) (An ISO 9001:2015 Certified Institution)

SUNDARAKKOTTAI, MANNARGUDI - 614016.

THIRUVARUR (DT), TAMILNADU, INDIA

PG AND RESEARCH DEPARTMENT OF COMMERCE

**UG & PG –
VALUE ADDED COURSE**



**SENGAMALA THAYAAR EDUCATIONAL TRUST WOMEN'
COLLEGE
(AUTONOMOUS)**

(Affiliated to Bharathidasan University)
 (Accredited by NAAC; An ISO 9001:2015 Certified Institution)
 SUNDARAKKOTTAI, MANNARGUDI – 614016.
 TAMILNADU, INDIA.

VALUE ADDED COURSE
 Applicable to the Candidates Academic Year 2023-2024

Sem.		Course Code	Nature of the paper	Title of the Course	Inst. Hours / Week	Exam Hours	Marks		Total
							Int .	Ext .	
I	ODD	U23CMVA 1	Paper - I	Personality grooming	2	3	25	75	100
		U23VACM 2	Paper - II	Insurance Regulatory Practices	2	3	25	75	100
2	EVEN	U23CMVA 1	Paper - I	Personality grooming	2	3	25	75	100
		P23CMVA 2	Paper - I	Customer Relationship Management in E-Banking	2	3	25	75	100
		P23CMVA 1	Paper - II	Stock market	2	3	25	75	100
		TOTAL			04				200

ODD SEMESTER 2023-2024



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PG & RESEARCH DEPARTMENT OF COMMERCE

Academic Year 2023-2024

VALUE ADDED COURSE

PAPER: I – VAC - I: PERSONALITY GROOMING

Ins. Hrs. /Week : 2

Course Credit: 2

Course Code : U23CMVA1

COURSE OBJECTIVES:

- Dress with style and professionalism
- Master the fundamentals of professionalism, business etiquette and protocol
- Learn the art of looking confident, friendly and approachable through our body language
- Handle professional situations with total ease and confidence
- Create a personal branding that reflect organization's credibility

UNIT I - Introduction to Personality Development

The concept of personality - Dimensions of personality – Theories of Freud & Erickson- Significance of personality development. The concept of success and failure: What is success? - Hurdles in achieving success - Overcoming hurdles - Factors responsible for success – What is failure - Causes of failure. SWOT analysis.

UNIT II - Attitude & Motivation

Attitude - Concept - Significance - Factors affecting attitudes - Positive attitude – Advantages –Negative attitude- Disadvantages - Ways to develop positive attitude - Differences between personalities having positive and negative attitude. Concept of motivation - Significance – Internal and external motives - Importance of self- motivation- Factors leading to de-motivation

UNIT III - Self-esteem

Term self-esteem - Symptoms - Advantages - Do's and Don'ts to develop positive self-esteem – Low self- esteem - Symptoms - Personality having low self esteem - Positive and negative self esteem. Interpersonal Relationships – Defining the difference between aggressive, submissive and assertive behaviours - Lateral thinking.

UNIT IV - Other Aspects of Personality Development

Body language - Problem-solving - Conflict and Stress Management - Decision-making skills - Leadership and qualities of a successful leader – Character building -Team-work – Time management - Work ethics –Good manners and etiquette.

UNIT V - Employability Quotient

Resume building- The art of participating in Group Discussion – Facing the Personal (HR & Technical) Interview -Frequently Asked Questions - Psychometric Analysis - Mock Interview

Sessions.

Total Lecture Hours - 30

COURSE OUTCOME:

1. Individual or in-group class presentations pertaining to the applications of concepts, theories or issues in human development.
2. Scores obtained from essay and or objective tests.
3. Attendance, classroom participation, small group interactions.
4. Design and complete a research project that can take the form of a developmental interview, an observation or assessment through service learning.
5. Develop and maintain a Reflection

TEXT BOOK(S)

1. Hurlock, E.B (2006). Personality Development, 28th Reprint. New Delhi: Tata McGraw Hill.
2. Stephen P. Robbins and Timothy A. Judge(2014), *Organizational Behavior 16th Edition*: Prentice Hall..

REFERENCE BOOK(S)

1. Andrews, Sudhir. How to Succeed at Interviews. 21st (rep.) New Delhi.Tata McGraw-Hill 1988.
2. Heller, Robert.Effective leadership. Essential Manager series. Dk Publishing, 2002
3. Hindle, Tim. Reducing Stress. Essential Manager series. Dk Publishing, 2003
4. Lucas, Stephen. Art of Public Speaking. New Delhi. Tata - Mc-Graw Hill. 2001
5. Mile, D.J Power of positive thinking. Delhi. Rohan Book Company, (2004).

E-RESOURCES

1. <https://www.managementstudyguide.com/personality-development.htm>
2. <https://www.javatpoint.com/personality-development>

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(For the Candidates admitted in the academic year 2020 – 2021)
PG & RESEARCH DEPARTMENT OF COMMERCE
Academic Year 2022-2023

INSURANCE REGULATORY PRACTICES

Ins. Hrs. /Week : 02

Course Code :U23VACM2

OBJECTIVES:

- Acquire the conceptual understanding on insurance and its regulatory framework
- Attain knowledge on life insurance practices and its procedure in India
- Achieve understanding on general insurance practices and its procedure in India

Unit I: Concepts of Insurance

The Concept of Insurance and its Evolution – The Business of Insurance – The Insurance Market - Insurance Customers - The Insurance Contract - Life Assurance products; General Insurance Products.

Unit II: Insurance Contract and Role of Agents and Brokers

Essential Features of Insurance Contract – Personal contract - Warranties and Representation and Misrepresentations - Fraud - Impersonation – Insurance Agents - Surveyors & Loss Assessors - Types of Agents - Role of an Agent - Insurance Brokers - Role of Brokers.

Unit III: Insurance Regulatory Environment

Need for Insurance Regulations Insurance Act of 1938 Constitution of Insurance Regulatory and Development Authority Powers/Functions of IRDA – IRDAI Licensing Functions – Policy Holders Rights – Nomination and Transfer – Protection of Policy Holders interest.

Units IV: Life Insurance — Practices and Procedure

Life Insurance Organization; Premiums and Bonuses; Plans of Life insurance; Annuities; Group Insurance; Linked Life Insurance Policies; Applications and Acceptance; Policy Documents; Premium payment, Policy Lapse and Revival; Assignment, Nomination and Surrender of policy; Policy Claims.

Unit V: General Insurance-Practices and Procedures:

Introduction to General Insurance Application of Principles in General Insurance Contracts Structure of the Policy – Policy Documents and forms – Claims Procedure – under insurance – Conditional of Average - Recovery - Salvage.

TEXT BOOKS:

1. Gupta,P.K.2016.Insurance and Risk Management Himalaya Publishing House, Gorgon, Mumbai.
2. Mishra,M.N.andS.B.Mishra,2018.InsurancePrinciplesandPractice,S.Chand and Company Pvt.Ltd, RamNagar, NewDelhi
3. Murthy,A.2017.PrinciplesandPracticesofInsurance,MarghamPublication,Chennai

REFERENCE BOOKS:

1. CorporateAgent2018(IC38),Insurance Institute of India, Mumbai Practice of GeneralInsurance2018(IC-11),Insurance Institute of India, Mumbai
2. Practice of Life Insurance 2018 (IC02), Insurance Institute of India, Mumbai Principles of Insurance2018(IC-01),Insurance Institute of India, Mumbai.

E-RESOURCE

1. <https://www.investopedia.com/terms/i/insurance.asp>
2. <https://thismatter.com/money/insurance/insurance-agents-and-brokers.htm>
3. <https://financialservices.gov.in/insurance-divisions/Insurance-Regulatory-&-Development-Authority>
4. <https://www.policyx.com/life-insurance/articles/life-insurance-claim-process-requirements/>
5. <https://www.fca.org.uk/publication/policy/ps21-5-questions-answers.pdf>

EVEN SEMESTER

2023-2024



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PG & RESEARCH DEPARTMENT OF COMMERCE

Academic Year 2023-2024

VALUE ADDED COURSE

PAPER: I – VAC - I: PERSONALITY GROOMING

Ins. Hrs. /Week : 2

Course Credit: 2

Course Code : U23CMVA1

COURSE OBJECTIVES:

- Dress with style and professionalism
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8. Hindle, Tim. *Reducing Stress*. Essential Manager series. Dk Publishing, 2003
9. Lucas, Stephen. *Art of Public Speaking*. New Delhi. Tata - Mc-Graw Hill. 2001
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PG & RESEARCH DEPARTMENT OF COMMERCE
VALUE ADDED COURSE

Academic Year 2022-2023

CUSTOMER RELATIONSHIP MANAGEMENT IN E-BANKING

Ins. Hrs. /Week : 02

Course Code : P23CMVA2

OBJECTIVES:

- To develop an appreciation about the utility of E-Banking practices
- To understand the quality services of E-banking and various tools of E-banking
- To evaluate the challenges in CRM with E-Banking and security issues of online Banking

Unit I: Introduction to CRM

Definitions – Need and importance of CRM in present scenario – CRM as a strategic marketing tool.

Unit II: Significance of CRM in banking today

Meaning and concept of E-Banking–Advantages customer information Database – objectives of E-Banking – Customer facilities through E-Banking tools.

Unit III: CRM Practices

Importance of CRM through E-Banking internal facilities, costs, quality of service and cost of communication

Unit IV: E-Payment system

Rupay –Rupay secure–IMPS National unified USSD platform (USSD) National Automated Clearing House (NACH) – National Financial Smith (NES) RTGS, NEFT Innovative banking Payment system.

Unit V: Security Issues in CRM and E-Banking

Security and Privacy, Transactional difficulty, Technical issues and Level of Customer awareness.

COURSE OUTCOMES

- Understand the important concepts in Customer Relationship Management
- Master over- banking and data base services day today
- Attain knowledge either- banking practices
- Have an idea of Understand E–Payment system
- Evaluate the security issues in CRM and E-banking

TEXT BOOKS

1. Abhijeet Singh and BrijeshKumar2011, Customer Relationship Management Tools: An Overview, Marketing Master mind, Vol11, pp24.
2. AlokKumarandChhabiSinha2008, Customer relationship management concepts and application, 1stEd, Sudhaoff setpress, pp3-16.
3. MahmoodShahandSteveClarke2009, E-Bankingmanagement: Issues, Solutions and Strategies

REFERENCE BOOKS:

1. AlanSmith, 2006. CRM and customer service: Strategic asset or Corporate overhead, Handbook of Business Strategy, Vol7, pp.87–93.
2. HimaniSharma, 2011. Bankers Perspectives on E-Banking and Its Challenges, Evidence from North India. The IUP Journal of Bank Management.
3. JayaramKondabagil, 2012, Risk Management in Electronic banking: Concepts and Best Practices.

E-RESOURCE

1. <https://www.researchgate.net/publication/333598054> Introduction to CRM
2. <https://focusonforce.com/crm/what-is-crm-in-banking/>
3. <https://www.agilecrm.com/blog/12-crm-best-practices-to-follow-in-2021/>
4. <https://securionpay.com/blog/e-payment-system/>
5. <https://www.researchgate.net/publication/267688740> Challenges in Trust and Security by Implementation of E-CRM Among Banks and Financial Institution A Case Study of E-Banking in Iran

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PG & RESEARCH DEPARTMENT OF COMMERCE

M.Com., COMMERCE

VALUE ADDED COURSE (VAC)

VAC – I: STOCK MARKET

Course Credit: 2 Course Code: P23CMVA1

UNIT I

Need and importance of Capital Market – New Issue Market – Functions and Methods of Issue.

UNIT II

Secondary Market – Origin and Growth – Role and Functions of Stock Exchange – NSE –Weaknesses of Stock exchange.

UNIT III

Listing of Securities – Group A, Group B, Group C Shares – Listing Procedures – Criteria for Listing.

UNIT IV

Mechanics of Trading in Stock Exchanges – Registration of Stock Brokers.

UNIT V

Credit Rating – CRISIL – CARE – ICRA Agencies, DEMAT Accounts – Depositories.

COURSE OUTCOME:

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

1. Identify the essential of Capital Markets and to evaluate the need for New Issue Markets
2. Evaluate the role and functions of Secondary Markets
3. Discuss the necessity of Listing in Stock Exchanges
4. Assess the predominant role of Stock brokers in the trading mechanism
5. Understand the methods of ranking of institutions through credit rating

TEXT BOOK(S):

1. Financial Markets and Gordon E & Natarajan K Institutions Himalaya Publishing House 3rd Revised Edition 2015
2. Security Analysis and Portfolio Management Vikas Publishing House Ltd 2nd Edition 2012

REFERENCE BOOK(S):

1. Financial Services Joseph Anbarasu D, Boomonathan V. K., Manoharan P, GnanarajG Sultan Chand & Sons 2014
2. Stock Market Investing for Beginners, Tycho Press, – 22 November 2013
3. Investing in stock Marketing, Dr.R.S. Bhardwaj & Ms.Bhamina Garg, galgotia publishing company.
4. Indian Stock Market, Jitendra gala- Sultan Chand & Sons 2014
5. Basics of Stock Market & Golden Rules of Finance, khushi panjwani- Himalaya Publishing

E – RESOURCE:

1. <https://www.moneycontrol.com/stockmarketsindia/>
2. <https://www.investopedia.com/terms/s/stockmarket.asp>