DR. A.P.J. ABDUL KALAM TECHNICAL UNIVERSITY LUCKNOW

STUDY, EVALUATION SCHEME & SYLLABUS

For

B. Voc.
Banking Finance Services and Insurance (BFSI)

Based on

AICTE Model Curriculum

(EFFECTIVE FROM THE SESSION: 2019-20)

डा० एपीजी अब्दुल कलाम प्राविधिक विश्वविद्यालय, उत्तर प्रदेश, लखनऊ
Dr. A.P.J. Abdul Kalam Technical University, Uttar Pradesh, Lucknow
(Formerly Uttar Pradesh Technical University)
# EVALUATION SCHEME
## Banking Finance Services and Insurance (BFSI)

### BFSI Level 5 SEMESTER - I

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Note: OJT 5.01: Any one Training 400 hrs/ 8 weeks  
OJT 5.02: Any one Training 400 hrs/ 6 weeks
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Any one Training 400 hrs/ 6 weeks
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Detailed Curriculum

Level 5 (Semester I)

(5.GV.01) Banking & Micro Finance –I

Bridge Course: Financial Accounting

1. Fundamentals
   - Meaning of Partnership.
   - Essential Characteristics of Partnership.
   - Final Accounts.
   - Adjustments after Closing Accounts.
   - Fixed and Fluctuating Capitals.
   - Good will.
   - Joint Life Policy.
   - Change in Profit Sharing Ratio.

   - Overview of the BFSI domain in India
   - Role & importance of banks in an economy
   - Structure of Indian banking industry
   - Reserve Bank of India and its role
   - Types of banks in India
   - Negotiable Instruments
   - Banker-Customer relationship
   - Overview of basic banking products & services
   - Financial inclusion & exclusion

(5.GV.02) Indian Securities Markets –I

1. Introduction to Indian Securities Markets
   - Definition & characteristics of securities
   - Structure of Indian securities markets
   - Businesses and their capital requirements
   - Securities markets as allocators of capital

2. Different Types of Financial Securities
   - Financial securities – characteristics and types.

(5.GV.03) Micro Finance Operations - I

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 and Do’s & Don’ts

(5.GV.04) Mutual Fund Operations – I

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

(5.VP.01) Vocational Practical – I

1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

(5.VP.02) Vocational Practical – II

1. Understand the document verification process
2. Understand types of errors
3. Understand the escalation process
4. Execution of work
Level 5 (Semester II)

(5.GV.05) Banking & Micro Finance – II

- Need for & importance of microfinance/What is micro finance
- Evolution of microfinance in India/Mainstream micro finance institutions
- 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

(5.GV.06) Indian Securities Markets – II

Bridge Course: Risk Management

Unit 1 Concepts and Definitions of Risk and Risk Management
- Approaches to defining risk
- Impact of risk on organisations
- Types of risk
- Development of risk management
- Principles and aims of risk management

Unit 2 Risk Management Standards
- General risk management standards and risk management frameworks
- Alternative risk management approaches

1. Securities Markets
   - The markets for securities & its structure
   - The Primary Market for securities
   - The Secondary Market for securities

2. Mutual Funds
   - Features of a mutual fund
   - Key terms and concepts associated with mutual funds
   - Functioning of a mutual fund
   - Difference between various types of fund products
   - Processes associated with investing in mutual funds.

(5.GV.07) Micro Finance Operations - II

Bridge Course: Enterprise Risk Management
- Defining Enterprise risk management overview
- Enterprise risk management overview
- Implementing ERM
- Establishing the context for risk management

1. 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

2. 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

(5.GV.08) Mutual Fund Operations – II

1. Investor and distributor processes and payouts
2. Handling Monetary Transactions
3. Handling Non-monetary Transactions
4. SEBI’s Role and Relevant Regulations

(5.VP.04) Vocational Practical – III

1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

(5.VP.05) Vocational Practical – IV

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work
Level 6 (Semester III)

(6.GV.01) Computational Skills – I

- Basics of Computer System and its use in day to day life
- Using Email, Fax, Printer, Mobile- interconnectivity
- Basics of internet and web browsing

(6.GV.02) Retail Banking Operations – I

1. Retail Banking
   - Introduction to retail banking/Importance of retail line of business
   - 3 dimensions of retail banking/Retail banking channels
2. Introduction to Marketing
   - Meaning, Nature & Scope
   - Environment of Marketing
   - Segmentation, Targeting & Positioning
   - Retail Operations

(6.GV.03) Depository Operations – I

1. Introduction to the Capital Market
2. Introduction to Depository
3. Depository and its Business Partners
4. Functions of Depository Participant – Account Opening
5. Functions of Depository Participant - Transmission and Nomination

(6.GV.04) Accounting, Management & Entrepreneurship – I

1. Meaning and Scope of Accounting
   - Accounting cycle, Rules of Debit and credit, Journal and ledger, Trial Balance.
2. Introduction
   - Meaning and Nature of Management, Management Approaches, Processes, Managerial Skills, Tasks and Responsibilities of a Professional Manager.
3. Organizational Structure and Process
   - Organizational Culture and Climate, Managerial Ethos, Organization Structure & Design, and Managerial Communication.
4. Entrepreneurship: Concept and Definitions; Entrepreneurship and Economic Development; Classification and Types of Entrepreneurs; Entrepreneurial Competencies; Factor Affecting Entrepreneurial Growth – Economic, Non-Economic Factors; EDP Programmes; Entrepreneurial Training; Traits/Qualities of an Entrepreneurs; Entrepreneur; Manager Vs.
Entrepreneur.

5. **Opportunity / Identification and Product Selection:** Entrepreneurial Opportunity Search and Identification; Criteria to Select a Product; Conducting Feasibility Studies; Project Finalization; Sources of Information.

(6.VP.01) Vocational Practical – V

1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

(6.VP.02) Vocational Practical – VI

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work
Level 6 (Semester IV)

(6.GV.05) Computational Skills – II

- MS Office, Tally and Excel
- Purposive surfing
- Cyber Security Basics- Virus, Hacking, Spamming, online data and identity theft, Awareness about IT Acts, types of Cyber Crimes

(6.GV.06) Retail Banking Operations – II

1. Overview of products & services
   - Other third party products
   - Other services
2. Operations in retail banking accounts
   - Customer originated
   - Bank originated
   - Transactions originated by others
3. Overview of products & services
   - Deposit products
   - Loan products

(6.GV.07) Depository Operations – II

1. Functions of Depository Participant-Dematerialization
2. Functions of Depository Participant -Trading and Settlement
3. Pledge and Hypothecation
4. Corporate Action
5. Public Issues
6. Basic Services De-mat Account(BSDA)

(6.GV.08) Accounting, Management & Entrepreneurship – II

1. General Principles of Cost Accounting:

2. Performance Evaluation Techniques:
   Introduction to Budgeting and Budgetary Control; Performance Budgeting; Classification of
Budget; Standard Costing and Variance Analysis; Balanced Scorecard; Responsibility Accounting. Cost Volume Profit Analysis; Management Accounting for Decision Making and Control; EVA and Performance Measurement; Introduction to Activity Base Costing.

3. Small Enterprises and Enterprise Launching Formalities: Definition of Small Scale; Rationale; Objective; Scope; Role of SSI in Economic Development of India; SSI; Registration; NOC from Pollution Board; Machinery and Equipment Selection; Project Report Preparation; Specimen of Project Report; Project Planning and Scheduling using Networking Techniques of PERT / CPM; Methods of Project Appraisal.


5. Role of Support Institutions and Management of Small Business: Director of Industries; DIC; SIDO; SIDBI; Small Industries Development Corporation (SIDC); SISI; NSIC; NISBUD; State Financial Corporation SIC; Marketing Management; Production Management; Finance Management; Human Resource Management; Export Marketing; Case Studies-At least 4 (four) in whole course

(6.VP.03) Vocational Practical – VII
1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

(6.VP.04) Vocational Practical – VIII
1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work
Level 7 (Semester V)

(7.GV.01) Business Banking & Operations

1. Understanding Business Banking
   a. Definition & characteristics
   b. Accounts & deposits
   c. Lending products
   d. Other services – treasury, trade & forex
2. SME: Definition & characteristics, RBI & GoI directives
3. Role of Bankers
4. Challenges in SME Business

(7.GV.02) Securities Operations

1. Introduction to the Securities Market
2. Market Participants in the Securities Market
3. Introduction to the Securities Broking Operations
   • Trade lifecycle
   • Front office operations
   • Risk management practices
   • Surveillance mechanism
   • Back-office operations
4. Risk Management
5. Clearing Process
6. Settlement Process
7. Investor Grievances and Arbitration
8. Other Services Provided by Brokers

(7.GV.03) Finishing School – I

• Health and fitness (Yoga & meditation)
• Cleanliness and hygiene
• Formal Dressing & Basic Etiquettes
• Stress & Anger Management - Being positive (Coping with stress)

(7.GV.04) Livelihood Management – I

• Concept of Livelihood Management
• Categories of Livelihood Management:
  o Self-employed
  o Employed through wages
- Legal Frame Work –Minimum Wage Act
- Factories Act
- Workmen Compensation
- Child Labor
- Women Sexual Harassment Act
- Ethical practices

(7.VP.01) Vocational Practical – IX
1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

(7.VP.02) Vocational Practical – X
1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work
Level 7 (Semester VI)

(7.GV.05) Life Insurance Operations

1. Introduction to Insurance
   • Definition, characteristics, need & importance/Advantages of insurance
2. Principles of Life Insurance
   • Principle of utmost Good Faith/Insurable Interest/Principle of Indemnity
3. Premium and Bonuses
   • What is Premium/Premium calculation and Actuarial valuation/What is Bonus
4. 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.
5. Underwriting
   • Introduction/Classification of Risks/Financial Underwriting
6. Insurance Documents
7. Policy Conditions
8. Claims
9. Group Insurance
10. Life Insurance Marketing

(7.GV.06) General Insurance & Operations

1. Introduction to Insurance
   • Definition, characteristics, need & importance; Advantages of insurance
2. Principles of General Insurance
3. Key Insurance Documents
   • Proposal Forms/Policy Forms/Cover Notes/Certificate of Insurance/Endorsements
   • Renewal Notice/Other Insurance Documents
4. Theory & Practice of Rating
5. Different Types of Insurance
   • Fire Insurance/Marine Insurance/Motor Insurance/Personal Accident Insurance
   • Liability Insurance/Health Insurance/Miscellaneous Insurance
(7.GV.07) Finishing School – II

- Time Management & Goal Setting
- Managing Emotions
- Thinking Skills

(7.GV.08) Livelihood Management – II

- Responsibilities as a taxpayer
- Basics of GST
- PAN
- Rights and Duties
- Code of Conduct of working organization
- Introduction to small scale industries

(7.GV.09) Project Work