STUDY, EVALUATION SCHEME & SYLLABUS

For
Bachelor of Vocational Studies (Bachelor of Vocation)
B. VOC.
3-Year Undergraduate Course

BANKING FINANCE SERVICES AND INSURANCE (BFSI)

Based on

AICTE MODEL CURRICULUM

(EFFECTIVE FROM THE SESSION: 2020-21)
About

BANKING FINANCE SERVICES AND INSURANCE (BFSI)

BFSI sector in India is valued to become fifth largest in the world in the next 5 years and third largest by the year 2010. Banking, Financial Services and Insurance (BFSI) is set to grow exponentially in India due to the rising per capita income, the introduction of new products, innovation in technology, expanding distribution, networking and increasing customer awareness of financial products. The demand of skilled professionals in this sector is ever increasing. After completion of B.Voc in Banking Finance and Insurance, the trained graduate can find a job in core, retail and investments banking, credit cards operations, stock-broking and mutual fund companies. Aspirants can also perform the role of insurance agents, bank and financial product sales executive, equity product sales executive, investment representatives and stockbrokers in different banking, finance and insurance companies. Bachelor of Vocation (B. Voc.) Programme is a skill development full time degree course as per the guidelines of National Skill Qualification Framework (NSQF).

B. VOC in Banking, Financial Services and Insurance (BFSI) from Dr A P J Abdul Kalam Technical University (AKTU), Lucknow is a 3-year undergraduate course designed in a way that incorporates the work and skill requirement of financial services industry. It is intended to train the students in such a way that they can be work-ready with required skills and competencies of BFSI services.

Programme Objectives of B.Voc in BFSI

PO1: To train the students as per the needs of Banking and Financial Services Industry
PO2: To train the students to manage the operations of BFSI services
PO3: To create skilled manpower who can contribute positively in financial inclusion
PO4: To create skilled manpower to cater the needs of Stock Broking companies
PO5: To train the students to start their own businesses of insurance services
PO6: To train the students to start a career as Financial Advisor and Insurance Agent
PO7: To train the students to work with Share market and Stock broking companies
PO8: To train the students for mobilizing savings for banking.

It is recommended for the graduating students to get additional certifications in stock, mutual fund operations or insurance agent to enhance their employability.
### B.Voc (BFSI) Course Structure in accordance with AICTE Model Curriculum
Effective w.e.f. Academic Session 2020-21

#### SEMESTER - I

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SYLLABUS

B.VOC 1st Year

I & II Semester
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

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.
(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

(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

(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

(Vocational Practical – II)

1. Understand the document verification process
2. Understand types of errors
3. Understand the escalation process
4. Execution of work

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SEMESTER – II

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 organization structure of MFs
- Typical Products & Services/Customers served

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 organizations
- 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.
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

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

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

Vocational Practical – IV

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

TRAINING MODULE

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SYLLABUS

B.VOC 2nd Year

III & IV Semester
SEMMESTER III

- BUSINESS STATISTICS

COURSE OBJECTIVES
1. Understand the different basic concept / fundamentals of business statistics.
2. Understand the practical application of various concepts.
3. Understand the importance of measures of Descriptive statistics their implication on Business performance.
4. Understand the concept of Probability and its usage in various business applications.
5. Understanding Decision making environment and applying the Concept of Business Analytics.

Course Credit: 2            Hours: 30

Unit I (5 Hours)

Unit II (9 Hours)
Frequency Distributions and Measures of central tendency – Frequency Distribution and graphic representation of frequency distributions. Measures of Central Tendency – Arithmetic, Geometric and Harmonic mean. Merits and demerits of Mean, Mode and Median, Measures of Variations,Skeweness and Kurtosis

Unit III (10Hours)

Unit IV (6 Hours)

Books Recommended:
DEPOSITORY OPERATIONS

COURSE OBJECTIVES:
1. Understand the need, importance, roles & responsibilities of depositories,
2. Understand the need depository participants,
3. Understand different types of securities handled by them and corporate actions handled by them.

Course Credit- 2 Hours-30

Unit I (6Hours)
- Introduction to the Indian Capital Market: Capital Market, Regulatory Environment, Regulators;
- Introduction to depository: Need for a depository system, what is depository, Legal Framework, Functions of a depository; Depository Participants, clearing Corporation, Issues and registrar and transfer agents.

Unit II (9Hours)
- Functions of Depository participant- Account opening; Introduction, types of account, beneficial owner account, clearing member account, closure account, freezing accounts, changes in client details;

Unit III (9 Hours)
- Special Services- Pledge and hypothecation: Introduction, procedure of pledge /hypothecation, Recording of Non disposable undertaking in the depository, Corporate Actions: Concept of corporate actions, procedure for corporate actions; Public Issues and tender offer: Introduction, public issue procedure, tender offer

Unit IV (6Hours)
- Debt Instruments & Government Securities: Introduction, certificate deposits (CD), Commercial Paper (CP), Government Securities; Basic Services DematAccount( BSDA): Introduction to basic service,Demat account, Introduction to redressal of complaints through scores.

Books Recommended:
1. Depository Operations, NISM Publications, 2020 Ed
INSURANCE OPERATIONS

COURSE OBJECTIVE:

1. To develop the understanding of general and life insurance
2. To gain an insight in terms of features, principles, practices and operations of Insurance
3. To identify various types of products offered under different types of Insurances
4. To understand the concept of Risk and Reassurance

Course Credit: 2           Hours: 30

Unit I (6 Hours)
Principles and Practice of Insurance-Introduction, Types of Insurance-General and Life, Basic principles of General and Life Insurance, Insurance Contracts-Regulations on investments, insurance funds with respect to shareholders funds and policy holders funds-costing and pricing of insurance products

Unit II (8 Hours)
General insurance products, underwriting concepts, standard conditions and warranties with respect to Fire, Marine, Motor, Engineering and Miscellaneous products

Unit III (8 Hours)
Life insurance products, premium plans, social security schemes, pension policies, group insurance schemes and financial gerontology of superannuating policies-Principles of Actuarial valuation

Unit IV (8 Hours)
Risk Management and Reinsurance: Economics of insurance; Managerial aspects of risk management; Reinsurance-legal principles and methods of reinsurance, Management of insurance companies

Books Recommended:
1. Agarwal, OP, Banking & Insurance, Himalaya Publishing House, Mumbai
3. Balachandran S., General Insurance, Insurance Institute of India, Mumbai
FINANCIAL MANAGEMENT

COURSE OBJECTIVE:
1. To gain an understanding on the use of basic business financial management concepts and tools of analysis such as valuation.
2. To gain an insight into various types of financing available to a firm.
3. To have an understanding of various factors considered in designing the capital structure.
4. To acquaint the students about key areas related to investment and Working Capital Management.
5. To gain an insight into various techniques of dividend and retention ratio.

Course Credit: 2 Hours: 30

Unit I (6 Hours)
Concept of Finance: Finance & its scope Financial Decisions, Sources of Finance Time Value of Money , Profit maximization vs. Wealth maximization, Concept of Risk and Return.

Unit II (9 Hours)
Investment Decision: Concept of Opportunity Cost, Cost of Debenture, Preference and Equity capital, Composite Cost of Capital, Capital Budgeting Techniques risk analysis and capital rationing.

Unit III (9 Hours)
Policy matters in Financial Management: Dividend policy decision, Capital structures. EBIT EPS Analysis

Unit V (6 Hours)

Books Recommended:

Text Books:
1. Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
2. Pandey I M - Financial Management (Vikas, 11th Ed.)
3. William HakkabettnerCarcello- Financial and Management Accounting(TMHI6th Ed.)
5. Prasanna Chandra - Fundamentals of Financial Management (TMH, 9th Ed.)
6. Bark DemazoThampy- Financial Management (Pearson,2nd Ed.)
7. R P Rustagi - Financial Management (Galgotia, 2000, 2nd revised ed.)
HUMAN VALUES AND PROFESSIONAL ETHICS

COURSE OBJECTIVES:
1) To help the students appreciate the essential complementarily between 'VALUES' and 'SKILLS' to ensure sustained happiness and prosperity, which are the core aspirations of all human beings.
2) To facilitate the development of a Holistic perspective among students towards life and profession as well as towards happiness and prosperity based on a correct understanding of the Human reality and the rest of Existence.
3) To highlight plausible implications of such a Holistic understanding in terms of ethical human conduct, trustful and mutually fulfilling human behavior and mutually enriching interaction with Nature.

Course Credit: 2 Hours: 30

UNIT 1 (6 Hours)
Course Introduction - Value Education
Understanding the need, basic guidelines, content and process for Value Education. Self-Exploration: What is it? Its content and process; ‘Natural Acceptance’ and Experiential Validation- as the mechanism for self-exploration Continuous Happiness and Prosperity- A look at basic Human Aspirations Right understanding, Relationship and Physical Facilities: the basic requirements for fulfillment of aspirations of every human being with their correct priority, Understanding Happiness and Prosperity correctly- A critical appraisal of the current scenario, Method to fulfill the above human aspirations: understanding and living in harmony at various levels

UNIT 2 (6 Hours)
Understanding Harmony in the Human Being
Understanding human being as a co-existence of the sentient ‘I’ and the material ‘Body’; Understanding the needs of Self (‘I’) and ‘Body’ - Sukh and Suvidha; Understanding the Body as an instrument of ‘I’ (I being the doer, seer and enjoyer); Understanding the characteristics and activities of ‘I’ and harmony in ‘I’ ; Understanding the harmony of I with the Body: Sanyam and Swasthya; correct appraisal of Physical needs, meaning of Prosperity in detail ; Programs to ensure Sanyam and Swasthya - Practice Exercises and Case Studies will be taken up in Practice Sessions.

UNIT 3 (6 Hours)
Understanding Harmony in the Family and Society
Understanding Harmony in the family – the basic unit of human interaction; Understanding values in human-human relationship; meaning of Nyaya and program for its fulfillment to ensure Ubhay-tripti; Trust (Vishwas) and Respect (Samman) as the foundational values of relationship; Understanding the meaning of Vishwas; Difference between intention and competence; Understanding the meaning of Samman, Difference between respect and differentiation; the other salient values in relationship; Understanding the harmony in the society (society being an extension of family): Samadhan, Samriddhi, Abhay, Sah-astitva as comprehensive Human Goals; Visualizing a universal harmonious order in society- Undivided Society (AkhandSamaj), Universal Order (SarvabhaumVyawastha) - from family to world family! - Practice Exercises and Case Studies will be taken up in Practice Sessions.

UNIT 4 (6 Hours)
Understanding Harmony in the Nature and Existence
Understanding the harmony in the Nature; Interconnectedness and mutual fulfillment among the four orders of naturerecyclability and self-regulation in nature; Understanding Existence as Co-existence (Sah-astitva) of mutually interacting units in all-pervasive space; Holistic perception of harmony at all levels of existence - Practice Exercises and Case Studies will be taken up in Practice Sessions.
UNIT 5 (6 Hours)

Holistic Understanding of Harmony on Professional Ethics

Natural acceptance of human values; Definitiveness of Ethical Human Conduct; Basis for Humanistic Education, Humanistic Constitution and Humanistic Universal Order; Competence in professional ethics:

a) Ability to utilize the professional competence for augmenting universal human order
b) Ability to identify the scope and characteristics of people-friendly and ecofriendly production systems, c) Ability to identify and develop appropriate technologies and management patterns for above production systems; Case studies of typical holistic technologies, management models and production systems; Strategy for transition from the present state to Universal Human Order: a) At the level of individual: as socially and ecologically responsible engineers, technologists and managers, b) At the level of society: as mutually enriching institutions and organizations

Books Recommended:

VOCATIONAL PRACTICAL V: OFFICE SPREAD SHEET & INSURANCE OPERATIONS

Course Credit: 1  
Hours: 30

1. Learning about Office spreadsheet for database management
2. Insurance forms filling process
3. Learning about various Life and Non-Life Insurance products
4. Learning about Risk and Reassurance in the Insurance sector

VOCATIONAL PRACTICAL VI: UNDERSTANDING DEPOSITORIES OPERATIONS

Course Credit: 1  
Hours: 30

1. Understanding and presentation about Functions of Depository participant.
2. Understanding and presentation about Special Services in Depositories domain.

TRAINING MODULES

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SEMESTER IV
BUSINESS ENVIRONMENT

COURSE OBJECTIVE:
1. To develop knowledge of the environment in which business operates
2. To provide the students with the background of various environmental factors that has major repercussions on business
3. To watch and update the changes that occurs constantly in various environment
4. To identify the impact of technology in the environment

Course Credit: 2 Hours: 30

UNIT – I (6 Hours)
Business Environment: Scope of business, characteristics of business, Meaning and Characteristics of Business Environment, Scope and Significance, Factors affecting environment and its impact on business, Internal and external environment, microenvironment and macro environment

UNIT – II (8 Hours)
Economic, Political & Legal Environment: Economic system, economic planning, Economic policies- new industrial policy, FEMA, Monetary and fiscal policies, Competition Act-2002, Functions of state, economic roles of government, government, and legal environment

UNIT – III (8 Hours)
Technological, Social and Cultural Environment: Concept and significance of technological environment, Innovation, technological leadership and followership, sources of technological dynamics, impact of technology on globalization, transfer of technology, time lags in technology introduction, Status of technology in India; Management of technology; Features and Impact of technology, Impact of foreign culture on Business, Traditional Values and its Impact, Social responsibility of business, Social Audit

UNIT – IV (8 Hours)
The contribution of Public sector enterprises in India, Privatization and disinvestment in India, Foreign Direct Investment in India, its impact on Indian economy, Globalization – Meaning, Nature and stages of Globalization, features of Globalization, MNC’S, LPG Model

Books Recommended:
1) Environmental Studies, M.P. Poonia& S.C. Sharma, Khanna Publishing House, Delhi
3) Business Environment ---Francis Cherunilam, Himalaya Publishing House
OPERATIONS MANAGEMENT

COURSE OBJECTIVE:
1. This course will help the students to digest the basic features of the subject apart from a handful of theories, laws, hypothesis included in the course, before the students stamp their feet on the corporate sector.
2. To understand the role of Operations in overall Business Strategy of the firm.
3. To understand the trends and challenges of Operations Management in the current business environment
4. Quality concepts help students to understand how to improve their work, work culture and organization.

Course Credit: 2 Hours: 30

Unit I (6 Hours)
Operations Management, Difference between Production and Operations Management, Productivity, Productivity measurement, Factors affecting Productivity, Difference between product and service, Characteristics of service, Classification of service, factors affecting service operations.

Unit II (8 Hours)

Unit III (8 Hours)

Unit IV (8 Hours)
JIT Quality Philosophy, PDCA Cycle - KAIZEN, Quality Circles, Introduction to Process Quality, Graphical and statistical techniques for Process Quality Improvement, 7QC Tools and & Advancement, Quality Improvement. Total Productive Maintenance (TPM), Pillars of TPM, 5S Philosophy, Six sigma, ISO 9001 and QS 9000, Quality audit.

Books Recommended:
1) Mahadevan : Operations Management: Theory and Practice (PEARSON)
2) Ashwathapa K: Production and Operation Management (Himalya Publication)
ENTREPRENEURSHIP DEVELOPMENT

COURSE OBJECTIVES

1. The purpose of this course is to expose the student to the basic concepts of Entrepreneurship.
2. Students will be exposed to the functions of entrepreneurs, and problems faced by them in the real world.
3. To provide insights to students in converting an Idea to an opportunity.
4. Familiarizing the students on Developing a Business Plan and to provide basic understanding of Launching a New Venture.

Credits: 2

Hours: 30

Unit 1 (8 Hours)
Introduction to Entrepreneurship
Meaning and Definition of Entrepreneur; Types and Functions of Entrepreneur; Concept Entrepreneurship and its development; Corporate entrepreneurship; Concepts of Intrapreneurship. Family Business, Women Entrepreneurship, Social and Rural Entrepreneurship.

Unit 2 (8 Hours)
From Idea to Opportunity
Idea Generation: Sources and Methods; Identification and Classification of Ideas; Individual creativity: Idea to Business Opportunity; Opportunity Assessment; Challenges of New Venture Start-Up; Venture capital; Angel Investing; Crowd funding.

Unit 3 (8 Hours)
Developing a Business Plan
Environmental Scanning and SWOT analysis; Business Plan as an entrepreneurial tool; Business Planning Process; Elements of business planning; Preparation of project plan; Components of an ideal business plan – Market plan, Financial plan and Operational plan; Feasibility Analysis: Economic and financial analysis; Market and Technological Feasibility.

Unit 4 (6 Hours)
New Venture
Launching a New Venture; Steps involved in Launching a Business; Various Forms of Business Ownership; Registration of Business Units; Start-Up to going IPO; Revival, Exit and End to a Venture.

Books Recommended:
1. Roy :Entrepreneurship, OUP
4. Kumar, Arya; Entrepreneurship; Pearson Education.
5. Desai, Vasant; Dynamics of Entrepreneurial Development and Management; Himalaya Publishing
QUANTITATIVE TECHNIQUES

COURSE OBJECTIVES:
1. To make better decisions in complex scenarios by the application of a set of advanced analytical methods.
2. It couples theories, results and theorems of mathematics, statistics and probability with its own theories and algorithms for problem solving.
3. It helps in making complex decision with the help of advanced techniques

Course Credit: 2  Hours: 30

Unit I (8 Hours)
Introduction to Operation Research: - Meaning, Evolution, approaches, techniques and scopes of operations research, managerial application of Operation Research. Linear programming: -Introduction, meaning characteristics, graphical approaches and its utility, simplex method, dual linear programming

Unit II (7 Hours)
Transportation & Assignment Problem: - The general structure of the problem, basic feasible solution by N W method, Low cost method, VAM, optimal solution and testing of optimal solution by steppingstone method, Assignment problem, structure variation in assignment problem.

Unit III (8 Hours)
Sequencing Problem: Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems.
Replacement Problem: Replacement of assets that deteriorate with time, replacement of assets which fail suddenly.

Unit IV (7 Hours)
Decision-making under certainty, uncertainty and risk situations, Decision tree approach and its applications. Concept of Business Analytics- Meaning, types and application of Business Analytics.

Books Recommended:
1. Vohra - Quantitative Techniques in Management (Tata McGraw-Hill, 2nd)
2. Kapoor V.K- Operations Research: Quantitative Techniques for Management ( Sultan Chand, New Delhi)
ENVIRONMENT & ECOLOGY

COURSE OBJECTIVES:

1. To develop awareness of the ecology and environment around us in general
2. To understand the availability and usage of various natural resources
3. To understand and reduce various reasons of various types of Pollutions
4. To understand and work towards betterment in terms of climate changes

Credit: 2 Hours: 30

UNIT 1 (8 Hours)

Introduction - Definition, Scope & Importance of Ecology; Need For Public Awareness; Environment definition; Concept of Balanced ecosystem; Human activities - Food, Shelter, Economic and social Security; Effects or human activities on environment: Agriculture, Housing, Industry, Mining and Transportation activities; Basics of Environmental Impact Assessment and Sustainable Development.

UNIT 2 (8 Hours)


UNIT 3 (7 Hours)

Environmental Pollution and their effects - Water pollution, Land pollution, Noise pollution, Air Pollution; Public Health aspects; Solid waste management; E-waste management

UNIT 4 (7 Hours)

Current Environmental Issues and Protection - Population Growth; Climate Change and Global warming- Effects; Urbanization and Automobile Pollution; Acid Rain and Ozone Layer depletion; Role of Government; Legal aspects; Initiatives by Non-Governmental organizations (NGO); Environmental Education; Women Education

Books Recommended:

1. Environmental Studies - Benny Joseph- Tata McgrawHill
2. Environmental Studies- Or. D.L. Manjunath, Pearson Education
3. Environmental studies - R. Rajagopalan - Oxford Publication
VOCATIONAL PRACTICAL VII: CASE STUDY AND PRESENTATION ON TQM AND USE OF EXCEL SOLVER FOR QUANTITATIVE TECHNIQUES

Credit: 1  Hours: 30

1. To understand the TQM concept and discuss various case study
2. To make presentation on various latest TQM concepts
3. To understand the Excel Solver tool in order to decipher complex Quantitative Problems

VOCATIONAL PRACTICAL VIII: CASE STUDY AND PRESENTATION ON WOMEN ENTREPRENEURSHIP AND SUCCESSFUL ENTREPRENEURS

Credit: 1  Hours: 30

1. To discuss various case studies based upon Women entrepreneurship
2. To discuss various case studies based upon various successful entrepreneurs in India.
3. To make presentation on various opportunities available for Women to enter Entrepreneurship domain.

TRAINING MODULES

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SYLLABUS
B.VOC 3rd Year
V & VI Semester
## SEMESTER - V

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<td>Research Officer - Financial Institutions</td>
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<td>Any One Training / 8 Weeks</td>
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## SEMESTER - VI

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<td>CASA Sales Manager</td>
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**Total** 670 -- -- -- -- -- 500 24
COURSE OBJECTIVE:

1. The objective of this course is to expose the students to the applied aspect of accounting and making them familiar with the techniques of using Accounting information for decision making.

2. Having been introduced to these techniques and having acquired the ability to understand accounting language, the students should be in a position to make effective use of accounting information in resolving the problems, which they may face as managers.

Course Credit- 2

Unit I (6 hours)

Unit II (9 Hours)
Marginal Costing: Marginal Costing versus Absorption Costing, Cost-Volume-Profit Analysis and P/V Ratio Analysis and their implications, Concept and uses of Contribution & Breakeven Point and their analysis for various types of decision-making like single product pricing, multi product pricing, replacement, sales etc.

Unit III (9 Hours)
Budgeting: Concept of Budget, Budgeting and Budgetary Control, Types of Budget, Static and Flexible Budgeting, Preparation of Cash Budget, Sales Budget, Production Budget, Materials Budget, Capital Expenditure Budget and Master Budget, Advantages and Limitations of Budgetary Control.

Unit IV (6 hours)

Books Recommended:
1. Pandey I M - Management Accounting (Vikas, 2004, 3rd Ed.)
2. Vij - Management Accounting (Excel Books)
3. Balakrishnan _ Managerial Accounting (Wiley Dreamtech)
4. Alex –Cost Accounting (Pearson)
6. Sinha- Accounting and Costing for Management (Excel Books)
BFSV 752- SECURITY OPERATIONS AND DERIVATIVES MARKET

COURSE OBJECTIVES
1. To know the role played by the various participants in the Indian securities market.
2. Understand the trade life cycle, the steps and participants involved in the trade life cycle.
3. Know the various functions of the Front Office, Middle Office and Back Office in a Securities Broking Firm.
4. Understand how the risks are managed in a securities broking firm, the clearing and settlement process.
5. Understand the various procedures for redress of investor grievances.
6. Understand the derivative markets and its various types.

Course Credit: 2 Hours- 30

UNIT I (6 Hours)
Market Participants in the Securities Market: Investors, Issuers, intermediaries, regulators; Introduction to security operations: Trade life cycle, front office operations, back office operations; Risk Management, Compliance and regulatory frame work, core settlement guarantee fund.

UNIT II (9 Hours)

UNIT III (9 Hours)
Overview of Derivatives; Concept and feature of Derivatives; Types of Derivatives: OTC and Exchange Traded, Classification of derivatives; Forward, Futures, Options and Swaps; Participants in derivatives market; Meaning and characteristics of Forward Contracts, advantages and limitations of forward contracts; Meaning and Characteristics of future contract, Terminology in future contract; Advantages and limitations of future contract; Distinction between forward and future contract.

UNIT IV (6 Hours)

Books Recommended:
1. NISM publications
2. Thomas Susan, Derivatives Market in India; McGraw Hill,2005
4. Financial Derivatives by S.S.S Kumar, PHI, 6th Ed.
5. Options, Futures and other Derivatives, John C. Hull; Prentice Hall of India; New Delhi, 10th ed.
COURSE OBJECTIVE
1. To enable the students to understand the importance of tax management and various methods available for tax planning.
2. This course also aims to acquaint students with the importance and methods for Investment Planning.

Course Credit- 2 Hours- 30

UNIT I (6 Hours)

UNIT II (14 Hours)
Tax planning for Five Heads of Income: Income from salary, house property, profits and gains from business or profession, capital gains and income from other sources.

UNIT III (6 Hours)
Calculation of Taxable Income, Tax Calculation including Surcharge and Marginal relief, Deductions, Rebates, Reliefs, Set Off & Carry Forward of Losses –Inter – sources & Inter – head Set Off. Provisions relating to collection and recovery of tax- Refund of tax. TDS.

UNIT IV (4 Hours)
Investment Planning: Meaning and process of investment planning. Investment Planning objectives – Retirement planning, tax saving, capital growth, liquidity and safety. Investment Instruments for Personal Financial Planning: Tax saving instruments (all investments covered u/s 80C like, Provident fund, PPF, ELSS, NPS etc)

Books Recommended:
**COURSE OBJECTIVES:**

1. To give an insight of operational aspects of retail banking products
2. To develop suitable strategies to broaden the retail client base
3. To identify important retail asset products along with the trends in retail banking
4. To get an overview of Business Banking

**Course Credit :** 2 Hours: 30 Hrs

**Unit-I (6 Hours)**
Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview: Customer requirements, products development process, Liabilities and Assets Products, Approval process for retail loans, credit scoring

**Unit-II (8 Hours)**
Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection; Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

**Unit-III (8 Hours)**
Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products; Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking, Trends in Retailing-New products like insurance, Demat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities

**Unit-IV (8 Hours)**
Business Banking- Definition & characteristics, Accounts & deposits, Lending products, Other services – treasury, trade & forex, SME: Definition & characteristics, RBI & GOI directives, Role of Bankers, Challenges in SME Business

**Books Recommended:**
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
4. Uppal, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai
Constitution of India, Law and Engineering

Course Credit: 2 Hours: 30

UNIT I: Constitution’ meaning of the term, Indian Constitution: Sources and constitutional history, Features: Citizenship, Preamble, Fundamental Rights and Duties, Directive Principles of State Policy

UNIT II: Structure of the Indian Union: Federalism, Centre- State relationship, President: Role, power and position, PM and Council of ministers, Cabinet and Central Secretariat, Lok Sabha, Rajya Sabha

UNIT III: Governor: Role and Position, CM and Council of ministers, State Secretariat: Organization, Structure and Functions

UNIT IV: District’s Administration head: Role and Importance, Municipalities: Introduction, Mayor and role of Elected Representative, CEO of Municipal Corporation, Panchayati raj: Introduction, PRI: Zila Panchayat, Elected officials and their roles, CEO Zila Panchayat: Position and role, Block level: Organizational Hierarchy (Different departments), Village level: Role of Elected and Appointed officials, Importance of grass root democracy

References

1. ‘Indian Polity’ by Laxmikanth
2. ‘Indian Administration’ by Subhash Kashyap
3. ‘Indian Constitution’ by D.D.Basu
4. ‘Indian Administration’ by Avasti and Avasti
BFSP751 - VOCATIONAL PRACTICAL IX
SECURITY OPERATIONS AND DERIVATIVES MARKET

Course Credit – 1 Hours- 30

1. Practice Sessions of Virtual Trading on online platform available on web.
2. PPT presentation on Derivative segments of Indian Security Market.

BFSP752 - VOCATIONAL PRACTICAL X
TAX MANAGEMENT AND INVESTMENT PLANNING

Course Credit – 1 Hours- 30

1. PPT presentation on different ITR to be filled by individuals as per their income source and filing procedure.
2. PPT presentation on various investment avenues available for tax planning for individuals.

VOCATIONAL TRAINING

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<th>BFST751</th>
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<th>Research Officer - Financial Institutions</th>
<th>Training Hours : 400</th>
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SEMESTER VI

BFSV761 - FINANCIAL SERVICES

COURSE OBJECTIVE:
1. The objective of the course is to understand role of Financial Services in Business organizations
2. To give an insight into the strategic, regulatory, operating and managerial issues concerning select financial services.
3. The course will examine the present status and developments that are taking place in the financial services sector and developing an integrated knowledge of the functional areas of financial services industry.

Course Credit- 2 Hours- 30

UNIT I (6 Hours)
Financial Services: Financial services – Meaning, need for financial services, various types of financial service: Fund based and Non-Fund Based.

UNIT II (9 Hours)
Credit rating: The concept and objective of credit rating, various credit rating agencies in India, Credit Rating Agencies –Importance, Issue, Difference in credit rating, Rating methodology and benchmarks.
Venture Capital: Concepts and characteristics of venture capital, venture capital in India, guidelines for venture capital.

UNIT III (9 Hours)
Leasing: Concept and development of leasing, business, difference between leasing & hire purchase, types of leasing business, advantages to lessor and lessee.
Debt Securitization: Meaning, Features, Scope and process of securitization.

UNIT IV (6 Hours)
Factoring: Meaning and characteristics of factoring, Types of Factoring contract, Advantages and limitations of factoring agreement; Bill discounting, distinction between bills discounting and factoring; Forfeiting.
Plastic Money: Concept and different forms of plastic money – credit and debit cards, pros and cons. Credit process followed by credit card organizations. Factors affecting utilization of plastic money in India.

Books Recommended:
3. V. A. Avdhani ‘Financial Services in India’ Himalaya Publications
Course Objectives
1. To make student understand meaning of MSME’s.
2. To understand the basic structure and forms of MSME’s
3. To understand the institutional framework and MSME’s financing
4. To understand the various development and rehabilitation aspects of MSME’s

Course Credit- 2 Hours- 30

UNIT I (9 Hours)

UNIT II (6 Hours)
Institutional Framework & MSME Financing; Institutions - Central Government - SSI Board, SIDO, SISI, PPDCs, RTCs, CFTI, NISIET, NIESBUD, NSIC - State Government: Directorate of Industries, DICs, SFCs, SIDC / SIIC, SSIDC - Financial Institutions & Banks; SIDBI, Commercial Banks, RRBs and Co-op. Banks etc., - Enterprise Perspective - Banker's Perspective.

UNIT III (9 Hours)
Sources of finance and methods of financing SMEs, relevance of quasi capital and own money in business - Venture Capital, Hybrid Capital, special financial products for SMEs, Assessment of Term Finance / Working Capital for SMEs - Credit Risk Management of SMEs - Appraisal, assessment, collaterals, documentation, inspection, follow-up and monitoring and review, Credit Scoring models, Standing and liquidity assessment, Credit pricing of SMEs, Micro Enterprise finance, P.S. guidelines related to MSME, Mudra Bank, Factoring.

UNIT IV (6 Hours)
Business Development Service Providers - Role & Responsibilities -Improving Competitiveness of SMEs through Enhancing Productivity - Market Promotion and Development - technological Development in SMEs -Environmental Impact Assessment, Modernization issues (technological and quality up gradation), Role and Functions of Credit Guarantee Trust for small industries (CGTSI), CGTMSE, PMEGP, TUFs, NEF. Rehabilitation; Sickness-symptoms, warning signals, diagnosis and prescriptions, rehabilitation, restructuring, holding on operations, work out, NPA management, recovery options, legal aspects / options, securitization and exit options / alternatives.

Books Recommended:
2. E-books of Ministry of Micro small & medium enterprises.
Indian Tradition, Culture and Society

Course Credit: 2 Hours: 30

UNIT I
Introduction to traditional knowledge: Define traditional knowledge, nature and characteristics, scope and importance, kinds of traditional knowledge, the physical and social contexts in which traditional knowledge develop, the historical impact of social change on traditional knowledge systems. Indigenous Knowledge (IK), characteristics, traditional knowledge through indigenous knowledge, traditional knowledge Vs western knowledge traditional knowledge through formal knowledge

UNIT II
Protection of traditional knowledge: the need for protecting traditional knowledge Significance of TK Protection, value of TK in global economy, Role of Government to harness TK.

UNIT III
Traditional knowledge and intellectual property: Systems of traditional knowledge protection, Legal concepts for the protection of traditional knowledge, Certain non IPR mechanisms of traditional knowledge protection, Patents and traditional knowledge, Strategies to increase protection of traditional knowledge, global legal FORA for increasing protection of Indian Traditional Knowledge.

UNIT IV
Traditional knowledge in different sectors: Traditional knowledge and engineering, Traditional medicine system, TK and biotechnology, TK in agriculture, Traditional societies depend on it for their food and healthcare needs, Importance of conservation and sustainable development of environment, Management of biodiversity, Food security of the country and protection of TK.

References:
2. Traditional Knowledge System and Technology in India by Basanta Kumar Mohanta and Vipin Kumar Singh, Pratibha Prakashan 2012.
3. VN Jha (Eng. Trans.), Tarkasangraha of Annam Bhatta, International Chinmay Foundation, Velliarnad, Arnakulam
4. Yoga Sutra of Patanjali, Ramakrishna Mission, Kolkata
BSFP 761 – MAJOR PROJECT

Course Credit: 6  Hours: 150

1. On the basis of learning in the Bachelor of Vocational, a project to be taken up by the student strengthening his/ her vocational skills
2. PPT presentation of the Project
3. Hard copy is to be submitted to the institute.

VOCATIONAL TRAINING

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