

J.C. Bose University of Science & Technology YMCA, Faridabad

(A Haryana State Government University)

(Established by Haryana State Legislative Act No. 21 of 2009 & Recognized by UGC Act 1956 u/s 22 to Confer Degrees)

Accredited 'A' Grade by NAAC

COMMUNITY COLLEGE OF SKILL DEVELOPMENT

Sub: Minutes of 7th Meeting of Board of Studies (BOS) Community College of Skill Development held on 18/05/2020 at 1.00 PM on the Zoom Application.

Present:

Dr. Sanjeev Goyal, Principal CCSD : Chairperson

& Nodal Officer, B.Voc

Dr. Rashmi Popli, Nodal officer, Community College : Member

3. Dr. Anju Gupta, Associate Professor, JCBUST, Faridabad : Member

. 4. Dr. Sandhya Dixit, Associate Professor,

JCBUST, YMCA, Faridabad : Member

5. Sh. Parbhakar Yadav, Op. Manager, M/s Durga Threading

Tools, Faridabad : Member

The following members could not attend the meeting: -

- 1. Mr. Pankaj Munjal
- Representative of SSCs

At the outset, Dr.Sanjeev Goyal, Principal CCSD and Chairman-Board of Studies warmly welcomed all the members of the Board of Studies of Community College of Skill Development. The Chairman also appreciated the interest and the presence of outside members, who took pain to attend this meeting out of their busy schedule, for the healthy discussion on the academic development of the Community College.

Thereafter, the Agenda Items taken up and after detailed deliberation/discussion, the following decisions were taken.

Item No. BOS/07/01: To consider and confirm the Minutes of its previous meeting held on 24/10/2019.

The Board considered and confirmed the Minutes of its 6th meeting held on 24/10/2019.

Item No. BOS/07/02: To note the Action Taken Report (ATR) on the Minutes of BOS meeting held on 24/10/2019.

The Chairman informed the Board regarding the action taken on the minutes of BOS meeting held on 24/10/2019, where necessary. The Board noted the Action Taken Report, as placed before it.

Item No. BOS/07/03: To note the matter of starting of new course B.Voc in Banking financial and Insurance Services (BFSI) and also consider & approve the Scheme & syllabi with elective courses of B.Voc in Banking financial and Insurance Services (BFSI). (Annexure -A)

The Board noted the matter regarding the starting of the course B.Voc in Banking financial and Insurance Services (BFSI) from the session 2020-21 and after detailed deliberations/discussions approved the scheme & syllabi to be followed in B.Voc courses in Banking financial and Insurance Services (BFSI).

Item No. BOS/07/04: To consider and approve the scheme & syllabus of B.Voc courses in Automobile, Manufacturing, Electrical and Web Development. (Annexure - B)

It was brought to the notice of the Board that earlier the scheme & syllabi upto 2nd year of above courses were approved by the Board. It was informed by the Chairman (BOS) that as per requirement, some modifications have been made in the scheme and syllabi of these courses and elective subjects have been also introduced in the syllabus. However, the modified scheme & syllabi of B.Voc courses in Automobile, Electrical, Manufacturing, Web Development are placed before the Board for consideration and approval.

The board after detailed deliberations/discussions approved the scheme & syllabi to be followed in B.Voc courses in Automobile, Electrical, Manufacturing and Web Development.

Item No. BOS/07/04: To consider and approve the scheme & syllabus of PG Diploma Courses (Data Science & Analytics and Yoga Science & Naturopathy). (Annexure – C)

The board after detailed deliberations/discussions approved the scheme & syllabi to be followed in PG Diploma Courses (Data Science & Analytics and Yoga Science & Naturopathy).

Item No. BOS/07/05: To consider and approve the Fee structure-2020 of Community College of Skill Development.

The Board considered and approved the Fee Structure of Community College of Students.

Item No. BOS/07/06: To consider and approve the proposal regarding following the University Examination Ordinances.

It was brought to the notice of the Board that conduct of examination in respect of CCSD students has been assigned to the Controller of Examination Office of the University. The Board considered and approved to follow the University Examination Ordinance for all courses.

Item No. BOS/07/07: To consider and approve syllabus of Entrance Test for admission in B.Voc Courses.

The Board was informed that from the session 2020-21, the CCSD is going to organize an Entrance Test for all B.Voc Courses. The board considered and approved the syllabus of Entrance Test.

Item No. BOS/07/08: To consider and approve the list of teachers for taking classes and conducting internal examinations of CCSD students.

The Board after going through the agenda note approved the list of teachers for taking classes and conducting Internal Examinations of CCSD students with the suggestion that area of specialization of teachers should be mentioned in the list.

Item No. BOS/07/9: To consider and approve the Information Brochure of CCSD for Academic Session 2020-2021.

The Board after going through the Information Brochure-2020 of CCSD considered and approved the Information Brochure2020.

Item No. BOS/07/10: To consider and approve the Online Application Fee of B.Voc and Diploma Courses.

The Board considered and approved the Online Application Fee of B.Voc and Diploma Courses.

Item No. BOS/07/11: To consider and approve the minimum stipend Criteria for On Job Training (OJT) in Industries.

The Board considered and approved that the minimum stipend payable to the students for On Job Training (OJT) in Industries is Rs. 5000/- per month.

Meeting ended with a vote of thanks to the Chair.

Dr. Sanjeev Goyal Principal (CCSP) & Chairman-BOS

SCHEME OF EXAMINATION

And

SYLLABUS

For

BACHELOR OF VOCATION

In

Banking Finance Services and Insurance (BFSI)



J. C. Bose University of Science & Technology, YMCA, Faridabad, Haryana.

1. Introduction

All India Council for Technical Education (AICTE) Ministry of HRD, Government of India has introduced Entrepreneurship oriented Skill development courses of B.Voc/D.Voc/Skill Diploma. These courses will be run by AICTE approved institutes by using available infrastructure and facilities. In these courses the institute will conduct general education content and sector specific skills will be imparted by Skill Knowledge Providers/ Training Providers/ Industries.

1.1 Key Features:

Objectives

- To provide judicious mix of skills relating to a profession and appropriate content of General Education.
- To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme.
- To provide flexibility to the students by means of pre-defined entry and multiple exit points.
- To integrate NSQF within the Diploma, undergraduate level of higher education to enhance employability of the students and meet industry requirements. Such student apart from meeting the needs of local and national industry are also expected to be equipped to become part of the global workforce.
- To provide vertical mobility to students admitted in such vocational courses.
- The certification levels will lead to Diploma/Advanced Diploma/B. Voc. Degree in Banking Finance Services and Insurance (BFSI)and will be offered by respective affiliating University/Board of Technical Education.
- Students may be awarded Level Certificate/Diploma/Advance Diploma /Degree as out-lined in the Table below:

| Award | Duration after class X | Corresponding NSQF level | | |
|-----------------|------------------------|--------------------------|--|--|
| Diploma | 3 Year | 5 | | |
| Advance Diploma | 4 Years | 6 | | |
| B.Voc Degree | 5 Years | 7 | | |

2. Course Objectives

After successfully completing the vocational course, the student would have acquired relevant appropriate and adequate technical knowledge together with the professional skills and competencies in the field of Banking Finance Services and Insurance (BFSI) so that he/she is properly equipped to take up gainful employment in this Vocation. Thus he/she should have acquired: -

A. Understanding of

- (a) The relevant basic concepts and principles in banking and insurance so that he/she is able to understand the subject.
- (b) The basic concepts in Business Operation & Administration.
- (c) The concepts, principles of working of basic Marketing & Accounting.

- (d) The knowledge of Retail & Finance and the Risk Management practices.
- (e) The concepts and principles used in Depository Operations & Entrepreneurship.

B. Adequate Professional Skills and Competencies in

- (a) Installation of Costing System.
- (b) Concept of Annuity & Policies.
- (c) Scope & Importance of Marketing.

C. A Healthy and Professional Attitude so that He/She has

- (a) An analytical approach while working on a job.
- (b) An open mind while locating/rectifying faults.
- (c) Respect for working with his/her own hands.
- (d) Respect for honesty, punctuality and truthfulness

D. NSQF compliant skills in Qualification developed by sector skill council in Banking, Financial Services & Insurance sector

3. Course Structure

The course will consist of combination of practice, theory and hands on skills in the Banking, Financial Services & Insurance sector.

1. Curriculum

The curriculum in each of the years of the programme would be a suitable mix of general education and skill components.

2. Skill Components:

- The focus of skill components shall be to equip students with appropriate knowledge, practice and attitude, to become work ready. The skill components will be relevant to the industry as per its requirements.
- The curriculum will necessarily embed within itself, National Occupational Standards (NOSs) of specific job roles within the industry. This would enable the students to meet thelearning outcomes specified in the NOSs.
- The overall design of the skill development component along with the job roles selected willbe such that it leads to a comprehensive specialization in few domains.
- The curriculum will focus on work-readiness skills in each of the year of training.
- Adequate attention will be given in curriculum design to practical work, on the job training, development of student portfolios and project work.

3. General Education Component:

- The general education component adhere to the normal senior secondary and university standards. It will emphasize and offer courses which provide holistic development. However, it will not exceed 40% of the total curriculum.
- Adequate emphasis is given to language and communication skills.

SCHEME OF BVOC BFSI

| Year | FIRST SEMESTER | | SECOND SEMESTER | | | | | |
|-------------|--|-----------------------------------|--|----------------|--|--|--|--|
| | Course | Credits | Course | Credits | | | | |
| | Banking & Micro Finance | 3 | Marketing Management | 3 | | | | |
| | Indian Securities Markets | 3 | Human Resource Management | 3 | | | | |
| | Foundations of Management | 3 | Micro Finance Operations | 3 | | | | |
| | Business Economics | 3 | Mutual Fund Operations | 3 | | | | |
| _ | Communication Practical | 9 | Vocational Practical | 18 | | | | |
| I | Vocational Practical –II | 9 | | | | | | |
| | Total | <mark>30</mark> | Total | 30 | | | | |
| | Cumulative credits = 30 (Certificate) | Cumulative credits = 60 (Diploma) | | | | | | |
| Year | THIRD SEMESTER | | FOURTH SEMESTER | | | | | |
| | Course | Credits | Course | Credits | | | | |
| | Consumer Behavior | 3 | Indian Business Environment | 3 | | | | |
| | Retail Banking & Operations –I | 3 | Retail Banking & Operations –II | 3 | | | | |
| | Depository Operations – I | 3 | Depository Operations – II | 3 | | | | |
| | Business Communication | <mark>3</mark> | Organizational Behavior | 3 | | | | |
| | Computational Lab | 9 | Computational Lab | 9 | | | | |
| II | Vocational Practical | 9 | Vocational Practical | 9 | | | | |
| | Total 30 | | Total | 30 | | | | |
| | Cumulative credits = 120 (Advance Diploma) | | | | | | | |
| Year | ear SIXTH SEMESTER SIXTH SEMESTER | | | | | | | |
| | Course | Credits | Course | Credits | | | | |
| | Business Banking & Operations | 3 | Life Insurance & Operations | 3 | | | | |
| | Securities Operations | <mark>3</mark> | General Insurance & Operations | 3 | | | | |
| | Advertising and Sales Management | 3 | Business Policy and Strategic Management | 3 | | | | |
| | Service Marketing | 3 | Human Rights and Values | 3 | | | | |
| Ш | Vocational Practical | 18 | Project Work | 18 | | | | |
| | Total | <mark>30</mark> | Total | 30 | | | | |
| | Cumulative credit | s = 180 (B | . Voc. Degree) | | | | | |

Detailed Curriculum(1st Sem)

BANKING & MICRO FINANCE Paper Code: BFSI - 101

| Semester -1st | Internal – 25 Marks |
|---------------------|--------------------------|
| Stream-BFSI | External – 75 Marks |
| L T P Total Credits | Total:- 100 Marks |
| 300 3 | Duration of Evam: 3Hours |

Course Outcomes(Cos):

After the successful completion of the course, students will be able to:

| COI- | Know the different elements of Financial Sector and importance of Banks in Indian Economy. |
|------|---|
| CO2- | Realize the role and importance of RBI and commercial Banks and the role of commercial bank in |
| | controlling the credit in economy |
| CO3- | Understand the various kind of banking Products and services available in Indian banking context. |
| | |

CO4- Recognize the significance of Micro finace in field of Financial Inclusion.

CO5- Acknowledge the various legal structure of Micro Finance Institutions in India

Course Contents:

Unit-I Overview of the BFSI Domain in INDIA, Roles & importance of Banks in an economy, types of Banking & Banks in INDIA, Structure of Indian Banking Industry

Unit-II RBI& its role, Customer-Banker Relationship, Commercial Banking & Credit Creation by Commercial Banks, Basic Banking Products & Services, Financial Inclusion & Exclusion, Banking Ombudsman

Unit-III Microfinance, its need and importance, Evolution of Microfinance in India, Different Models of Microfinance, Delivery channels of Microfinance

Unit-IV SHGs & MFIs and Legal Forms, Typical organisation structure of MFs

Reference Books

- 1. Principles & Practice of Banks, M/S Macmillan India Ltd
- 2. Indian Banking, S Natrajan & Dr. R Parmeshwaram
- 3. Banking Principles & Operations, M.N.Gopinath

INDIAN SECURITY MARKET Paper Code: BFSI-102

| Semester – 1st | Sessional – 25 Marks |
|---------------------|-------------------------|
| Stream- BFSI | Theory – 75 Marks |
| L T P Total Credits | Total: 100 Marks |
| 300 3 | Duration of Exam: 3 Hou |

Course Outcomes(Cos):

After the successful completion of the course, students will be able to:

| CO1- | To provide students with an understanding of the structure, organization and working of financial |
|------|---|
| | markets and institutions in India. |

- It helps to explore the connection between the Financial Institutions, Instruments and Markets in the business environment and their role played in the Indian economy.
- CO-3 It throws light on the Financial Innovations on new financial instruments for smooth and profitable investment decisions.
- CO-4 Aim at giving a comprehensive understanding on the stock market operations in terms of its structure, trading, settlement procedures, processes and related components and the regulations, emerging challenges in the Indian Stock market

Course Contents:

UNIT-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, different types of security

UNIT-2

Securities Markets: The Primary Market, secondary market, difference between primary and secondary market, money market, Money Market Instruments: Treasury Bills, Commercial Bills, Commercial Paper, call loan, certificate of deposit, capital market

UNIT-3

Market Infrastructure Institutions - Stock exchange, Functions and feature of Stock Exchanges, Operations and Trading Mechanism of Stock Exchanges, Depository service and D'mat Account, Bombay Stock Exchange, National Stock Exchange, stock index: Sensex, calculation of Sensex, Nifty, calculation of Nifty, SEBI, objectives of SEBI

UNIT-4

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.

Reference Books:

- 1. Prasanna Chandra, "Investment Analysis and Portfolio management", Tata McGraw Hill, 3rd Edn., 2008
- 2. Julian Walmsley, "New Financial Instruments", John Wiley & Sons, 2nd edition,
- 3. Bhole I. M.: "Financial Markets and Institutionals": Tata McGraw Hill, New Delhi.
- 4. Punithavathy Pandian, "Security Analysis and Portfolio Management", Vikas Publishing House Pvt. Ltd.

FOUNDATION OF MANAGEMENT Paper Code: BFSI-103

Semester: 1st Sessional: 25Marks
Stream: BFSI Theory: 75 Marks
L T P Total Credits Total: 100 Marks

3 0 0 3 Duration of Exam: 3 Hours

Course Outcomes (Cos):

After the successful completion of the course, students will be able to:

- CO2: Demonstrate the roles, skills and functions of management.
- CO3: Analyze effective application of management knowledge to diagnose and solve organizational problems and develop optimal managerial decisions.
- CO4: Understand the complexities associated with management of human resources in the organizations and integrate the learning in handling these complexities

Course Contents:

UNIT-1

Concept and Nature of Management: Concept and Definitions, Features of Management, Management as Science, Art and Profession, Levels of Management, Scope of Management, Nature of Management Process, Classification of Managerial Functions, Evolution of Management thought Approaches to Management (Classical, Behavioral, and Quantitative Contingency), Contribution of Leading Thinkers, Recent Trends in Management Thoughts.

UNIT-2

Planning and Decision Making: Nature, Process and Types of Planning, Management by Objectives (MBO), Decision Making, Forecasting.

UNIT-3

Organizing: Nature and Principles of Organizing, Departmentation, Span of Management, Authority and Responsibility, Delegation and Decentralization, Forms of Organization Structure Line and Staff Authority Relationships, Staffing, Recruitment, Selection, Training

UNIT-4

Directing: Nature and Scope of Directing, Motivation and Morale, Communication, Leadership, Coordination: Controlling: Nature and Process of Controlling, Techniques of Control.

Reference Books

- 1. Management Theory and Practice C.B. Gupta (CBG) Sultan Chand and Sons
- 2. Management Process and Organisational Behaviour, R.K. Singla, V.K Publications

BUSINESS ECONOMICS Paper Code: BFSI-104

| Semester – 1st | Sessional – 25 Marks |
|---------------------|---------------------------|
| Stream- BFSI | Theory – 75 Marks |
| L T P Total Credits | Total: 100 Marks |
| 300 3 | Duration of Exam: 3 Hours |

Course Outcomes:

- CO1. To familiarize the basic concepts and theories of economics
- CO2. To familiarize with the students the importance of economic approaches in managerial decision making
- CO2 To understand the applications of economic theories in business decisions

Course Content:

UNIT - 1

Nature of managerial economics; significance in managerial decision making, role and responsibility of managerial economist in a business enterprise; objectives of a firm (profit maximization, managerial theories, Baumol's Sales Maximization Theory); basic concepts – short and long run, firm and industry, classification of goods and markets, opportunity cost, risk and uncertainty and profit; nature of marginal analysis

UNIT - 2

Consumer Behavior: Utility approach; law of diminishing marginal utility and law of equi-marginal utility; indifference curve approach, law of Demand; Elasticity of Demand and its measurement, Methods of Demand forecasting.

UNIT - 3

Production Function; Break Even Analysis and profit forecasting in short run, law of variable proportion; concept of cost and revenue, short run cost curves; concept of total, average and marginal revenue; relationship between average revenue, marginal revenue and elasticity of demand.

UNIT - 4

Price determination under perfect competition, oligopoly, Monopoly and Monopolistic competition; Price discrimination

Reference Books:

- 1. Geetika, Gosh & Choudhary, Tata McGraw Hill Education
- 2. T.R. Jain & O.P. Khanna, Micro Economics, Global Publications

COMMUNICATION LAB Paper Code: BFSI-105

Semester -1st Stream–BFSI L T P Total Credits Internal – 30 Marks
External – 20 Marks
Total: 50 Marks
Duration of Exam: 3Hours

Course Outcomes:

CO1. To discuss types of communication and their forms

CO2. To improve comprehension

CO3. To improve spoken English and ability to articulate ideas

CO4. To improve formal writing skills

Course Content:

Unit 1:

Introduction to Communication: Meaning, Importance and Function of Communication, Types of communication, language of communication; advantages and disadvantages; Barriers to Communication; Organizational Communication

Unit 2:

Grammar: Parts of speech, Articles, Tenses, Formation of Sentences, Active and Passive Voice, Direct and Indirect speech

Unit 3:

Writing and Comprehension: Comprehension, Composition, Translation, Paraphrasing, Letter, Writing

Unit 4:

7 Cs of Communication; Grice's Cooperative Principle; Group Discussions; Public Speaking; Facing Interviews

Course Outcome:

- 1. To learn about communication process and ways to make communication effective by giving attention to all elements involved.
- 2. To improve grammar and gain confidence by enhancing their abilities to articulate their ideas.
- 3. To acquire better writing skills in formal communication.
- 4. To be able to revise documents for fruitful reading and comprehension.

Reference books:

- 1. Wren and Martin. High School English Grammar and Composition. New Delhi: RRP, 2007
- 2. Murphy, Raymond. Essential English Grammar. New Delhi: Cambridge, 2017

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 Procedure
- 4. Understand the list of documents for account opening
- 5. Understand the document verification process
- 6. Understand types of errors
- 7. Understand the escalation process
- 8. Execution of work

(Semester II)

MARKETING MANAGEMENT Paper Code: BFSI-201

| Semester: 2nd | Sessional: 25Marks |
|-----------------|--------------------|
| Stream: BFSI | Theory: 75 Marks |
| I M D M (1 C 1) | T (1 100 M 1 |

Total: 100 Marks

3 0 0 3 Duration of Exam: 3 Hours

Course Outcomes:

On completion of this course, the students will be able to

| CO1. | Demonstrate | e strong conceptual | knowledge in t | he functional | area of marl | <mark>keting manage</mark> | ment and its |
|------|--------------|---------------------|----------------|---------------|--------------|----------------------------|--------------|
| | application. | | | | | | |

- CO2. Learn about marketing process for different types of products and services
- CO3. Understand the tools used by marketing managers in decision situations
- CO4. Understand the marketing environment
- CO5. Acknowledge the 4P's of Marketing and their respective marketing strategies

Course Contents:

UNIT-1 Introduction to Marketing: Definition, Difference in Selling/Marketing; Core Marketing Concepts: -Production, Selling, Marketing, Social Concept; Marketing Environment; Marketing Process, Functions of Marketing. Marketing Environment: The changing marketing environment, analysing needs and trends in macro environment and micro environment.

UNIT-2 Market Segmentation: bases for market segmentation of consumer goods, industrial goods and services; Market targeting and positioning strategies. Marketing Mix: its significance in the competitive environment; Product and Product Line; Product Mix; Product Life Cycle: managing the product in Product Life Cycle.

UNIT-3 New Product Development: new product and its development; Branding; Product Positioning; Product Launching Strategies; Pricing Decision and Strategies. Packaging: purpose, types and new trends in packaging.

UNIT-4 Sales Promotion: Advertising and Sales Promotion, Public Relations, Personnel Selling; Channels types and functions; Evaluating Channel Alternatives; Developing Channel Members; Channel Dynamics; Retailing, Wholesaling and Market Logistics; Web Marketing; Sales Force Decisions.

Text Books:

- 1. Kotler Philip, Marketing Management: Analysis, Planning, Implementation and Control, Prentice Hall of India Pvt. Ltd. New Delhi.
- 2. S.A. Sher, Marketing Management, Himalaya Publishing House

HUMAN RESOURCE MANAGEMENT Paper Code: BFSI - 202

Semester -2ndInternal – 25 MarksStream-BFSIExternal – 75 MarksL T P Total CreditsTotal:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course outcomes:

After the successful completion of the course, students will be able to:

- CO1. Understand the basics of human resource management with roles and responsibilities of a human resource manager.
- CO2. Analyse the human resource challenges in present scenario.
- CO3. Know the essentials of employing, maintaining and promoting a motivated workforce in an organisation.
- CO4. Develop critical understanding of contemporary issues of human resource management.

Course Content:

Unit-I

Human resource management - concept, Nature evolution, Difference between HRM and Personnel Management, HR Functions, HRM Manager, Responsibilities of HR Manager, human resource planning & forecasting – significance and process

Unit-II

HR recruitment: objective, types, recruitment process, sources of recruitment, selection, selection process, difference between recruitment and selection, Induction/orientation, Placement;

Unit-III

job analysis - job description and job specification, job evaluation - concept & methods, Performance appraisal, training: need of training, objective, types, methods of training

Unit-IV

Employee compensation management: Factor Influencing Employee Compensation, modes of compensation, wage payment, methods of wage payment, Pay Structure, incentives, bonus, fringe Benefits, allowances

Reference Books:

- 1. C.B Gupta, Human Resource Management, Sultan Chand and Sons
- 2. Rao, V.S.P. Managing People, Excel Publishers Pvt. Ltd., 2000

MICRO FINANCE OPERATIONS Paper Code:BFSI - 203

Semester:2nd Sessional: 25Marks Theory: 75 Marks Stream: BFSI L. T. P. Total Credits

Total: 100 Marks

Duration of Exam: 3 Hours

Course Outcomes:

On completion of this course, the students will be able to

- Understand the various credit delivery models and products and their structure prevailing worldwide. CO1.
- CO2. Recognize the stages in micro finace credit delivery.
- CO₃. Apply the knowledge of different Ratio for assesing the operational efficiency of MFIs.
- Identify the types of risks involved in Micro Finace Lending and manage them appropriately CO4.
- CO₅. Understand the Back office operation and the skill required to perform various activities in any MFIs.

Course Contents:

UNIT-1

Microfinance Delivery Methodologies: Introduction, Structure of Intermediation for Microfinance in India, Microfinance Product Under Both SHG and MFI Model; Financial Product & Services: The role of MFI-Minimalist v/s Integrated, Financial Services/ products, Non-Financial Services, Designing Microfinance Product(Loan & Saving), Liquidity Management; Group Forming and Lending Procedure; Area Selection, CGT & GRT, Loan application, Scrutiny, Disbursement, Collection.

UNIT-2

Revenue Model of Micro-Finance: Introduction, CVP analysis, Measuring operating Efficiency and productivity in MFIs, factor affecting Operating expenses, Operating efficiency- The negative Side, What can the MFIs do to be more Efficient?;

UNIT-3

Risk Management; Introduction, Types of Risk, Managing Credit Risk; Code of Conduct of MFIs in India: Ethical issues and Do's & Don'ts; Impact of Micro finance: Introduction, Impact assessment, Impact Monitoring, Microfinance & Poverty Assessment Tools

UNIT-4

Back Office Operations: Understanding the role & importance of back office operations in an MFI, Customer Account Management, Overview of Management Information Systems; Data Management; 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

Text Books:

- 1. Micro-Finance (Perspective and Operations) by IIBF (Macmillan Education),
- 2. Micro Fianace in India by K.G.Karmakar,
- 3. Banker to the Poor by Muhammad Yunus

Mutual Fund Operations Paper Code: BFSI-204

Semester -2ndInternal – 25 MarksStream-BFSIExternal – 75 MarksL T P Total CreditsTotal:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course Outcomes:

Mutual funds can play an important role in Indian Economy. The course aims to help the students in:

- CO1. Understand different investment alternatives in the mutual fund industry
- CO2. Understanding the extent to which Investors are protected
- CO3. Analyze the Mutual fund Regulation
- CO4. To provide an understanding of the complexities of mutual fund functions, both internally and externally
- CO5. To provide participants with the knowledge of risks and rewards of investing in mutual funds

Course Contents:

Unit 1: Concept of Mutual Fund: features, advantages and disadvantages, key terms and concepts associated with mutual fund, Mutual fund schemes: open ended and close ended, operational flow of mutual fund, various types of mutual fund, Organizational structure of Mutual Fund: Asset Management Company, sponsor, custodian, procedure for setting up of a mutual fund, History and growth of mutual fund industry in India

Unit 2: NAV, computation of NAV, Entry and Exit load and their computation, Return from Mutual Fund investment, computation of return, Expense ratio and its computation, SEBI regulation for expense ratio

Unit 3: Mutual Funds in India – UTI Mutual Fund, SBI Mutual Fund, Other Mutual Funds, Systematic Plan: SIP, SWP, STP, Equity Linked Saving Schemes (ELSS), Offer document of Mutual Fund: SID, SAI, KIM, Content of offer document, annual report of Mutual Fund, content of Mutual Fund report, myths of mutual fund

Unit 4: Regulatory framework of mutual fund industry: Role of SEBI, SEBI guidelines for mutual funds, The SEBI (Mutual Funds) Regulations, 1996, RBI and Mutual Funds, AMFI: Objectives, role of AMFI in Mutual Funds, AMFI Registration, ARN

References:

- 1. K.G. Sahadevan and M.Thripairaju: "Mutual funds, data interpretation and Analysis" (Prentice Hall of India)
- 2. V.K. Avadhani: Marketing of Financial Services (Himalaya)
- 3. R.Gorden and Natarajan: Emerging scenario of Financial Services (Himalaya)
- 4. Fredman and Wiles: How Mutual Funds work (Prentice Hall of India)
- 5. H.Sadhak: Mutual Funds in India. (Response Books)

Vocational Practical

Paper Code: 205

- 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. Understand the document verification process
- 6. Identification of errors
- 7. Escalation of errors
- 8. Execution of work

(Semester III)

CONSUMER BEHAVIOR

Paper Code: BFSI - 301

Semester -3rd Stream-BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course outcomes:

After the successful completion of the course; students will be able to:

- CO1. Understand the behaviour and buying decision process of consumers.
- CO2. Evaluate the impact of internal determinants on consumer behaviour.
- CO3. Analyse the impact of external factors on consumer behaviour.
- CO4. Apply various aspects of communication and diffusion of innovation in marketing.

Course Content

UNIT – I Introduction to consumer behavior: definition, factors influencing consumer behavior, marketing strategies and consumer behavior, consumer decision making process, importance of consumer behaviour; Indian consumers and their characteristics.

UNIT – **II** Attitude - models and theories of attitude, tri-component attitude model, behaviour intention model and change in attitude; Personality and self-concept: nature of personality, theories of personality (Freudian, Jungian, Neo-Freudian and Trait theory), personality and understanding consumer diversity.

UNIT – III Environmental influence: definition of culture, characteristics of culture, dynamism in culture, relevance of sub culture and cross culture on consumer behaviour; Indian culture and sub culture; Marketing strategies and problems related to cross culture. Social class – definition, determinants of social class, objective approach, composite –variable indices, social class mobility, applications of social class to consumption, family and life style, significance, family life cycle stages; Family-buying influences, applications of AIO studies.

UNIT – IV Consumer decision making: four views of consumer decision making; types of consumer purchasing decision; Basic models of decision making Engle-Kollatt-Blackwell model, Howard– Sheth model, Nicosia model; e-business and its effect on consumer decision making.

Text Books:

- 1. Consumer Behavior, Ramanuj Majumdar, Prentice Hall Of India
- 2. Consumer Behavior The Indian Context Concepts And Cases by S Ramesh Kumar, PEARSON INDIA
- 3. Understanding Indian Consumers by Durairaj Maheshwaran & Thomas Puliyel by Oxford University Press

BUSINESS COMMUNICATION Paper Code: BFSI 304

Semester -3rdInternal – 25 MarksStream-BFSIExternal – 75 MarksL T P Total CreditsTotal:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course Outcomes:

CO1. To discuss types of communication and their forms

CO2. To improve comprehension

CO3. To improve spoken English and ability to articulate ideas

CO4. To improve formal writing skills

Course Content:

UNIT-I INTRODUCTION: Definition and classification of communication, purpose of communication, process of communication, importance of communication in management, communication structure in organization, barriers and gateway in communication, 7 C's of communication, Impact of cross cultural communication

UNIT-II EMPLOYMENT COMMUNICATION: Writing CVs and Application Letter, Group discussions, interview, types of interview, candidates preparation, Interviewers preparation; Impact of Technological Advancement on Business Communication; Communication networks, Intranet, Internet, teleconferencing, videoconferencing ORAL COMMINICATION: What is oral Communication, principles of successful oral communication, two sides of effective oral communication, effective listening, non–verbal communication, Body language, Paralanguage.

UNIT-III WRITTEN COMMUNICATION: Purpose of writing, pros and cons of written communication, clarity in writing, principles of effective writing, writing technique. BUSINESS LETTERS AND REPORTS: Introduction to business letters, Types of business letter, Layout of business letter, Reports: definition and purpose, types of business reports, reports writing.

UNIT-IV GROUP COMMUNICATION- Meetings: need, importance and planning of Meetings, drafting of notice, agenda, minutes and resolutions of Meeting, writing memorandum, press release, press conference, Business etiquettes – netiquettes, telephonic and table etiquettes. PRESENTATION SKILLS: What is a

presentation: elements of presentation, designing a presentation, advanced visual support for business presentation, types of visual aid, appearance and posture, practicing delivery of presentation. CORPORATE COMMUNICATION: Definition, scope, importance and components of corporate communication, professional communicator responsibilities, corporate communication and Public Relation, role of social media in communication.

Text Books:

- 1. M.K. Sehgal and V. Khetrapal Business Communication (Excel Books).
- 2. UrmilaRai, Business Communication, Himalaya Publishing House

Retail Banking Operations – I

Paper Code: BFSI 302

Semester -3rd Internal – 25 Marks
Stream–BFSI External – 75 Marks
L T P Total Credits Total:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course Outcomes:

After the successful completion of the course; students will be able to:

CO1. Get an introduction into Retail Banking, understand what this type of banking is and why it is becoming so important to bank now and moving forward.

- CO2. Identify the different types of Retail banking Channels
- CO3. Learn about the various retail banking products and how it is different from traditional banking products
- CO4. Learn about various banking services and how these relate to retail banking

Course Content:

- 1. Retail Banking
- Introduction to retail banking/Importance of retail line of business
- dimensions of retail banking/Retail banking channels
- 2. Overview of products & services
- Deposit products
- Loan products

Depository Operations – I

Paper Code: BFSI-303

Semester -3rd Stream-BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course Outcomes:

After the successful completion of the course; students will be able to:

- CO1. Learn about the capital market and its various elements
- CO2. Understand the rationale for a depository
- CO3. Know about the services provided by depository Participants
- CO4. Learn about the compliance requirements related to account opening, transmission & Nomination

Course Content:

- 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

Vocational Practical BFSI-306

- 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

Computational Lab BFSI-305

- 1. Basics of Computer System and its use in day to day life
- 2. Using Email, Fax, Printer, Mobile- inter connectivity
- 3. Basics of internet and web browsing

<u>Level 6 (Semester IV)</u> INDIAN BUSINESS ENVIRONMENT BFSI-401

Semester -4th Internal – 25 Marks
Stream–BFSI External – 75 Marks
L T P Total Credits Total:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course Outcomes:

After Successful completion of this course, the student will be able to:-

CO1: Develop ideas of the basic Indian Economy and nature of business environment & its components

CO2: Demonstrate and develop conceptual framework of business environment

CO3: Apply the trade theories, investment theories, exchange rate theories and their impact on economic welfare

CO4: Integrate the concept of Foreign trade, BoP, multiple trade policy and multilateral route (WTO).

Course Content

UNIT - I Nature, components and determinants of business environment; basic structure of Indian economy and growth trends; basic nature of Indian economic system and its impact on environment; social responsibility of business; Latest Economic Policy (Broad Features).

UNIT - II Trend and pattern of industrial growth; review of industrial policy developments; industrial licensing policy; Privatization, trends and issues for public sector, corporates competition bill; growth and problems of the small scale sector; Importance of SSI in Economy. RTI Act 2005: Purpose, Right to Information and Obligation of Public Authorities, Exemption from disclosure of information.

UNIT - III Development banking finance for corporate Sector – trends pattern and policy; regulation of stock exchanges and the role of SEBI; SEBI guidelines relating to fresh issues of companies; banking sector reforms; challenges facing public sector banks; growth and changing structure of non-bank financial institutions; problem of non-performing assets in India's financial sector.

UNIT - IV Trend and pattern of India's foreign trade and balance of payments; latest EXIM policy – mainfeatures; policy towards foreign direct investment; role of MNCs; India's policy commitments tomultilateral institutions – IMF, World Bank and WTO. Liberalization, Privatization and Disinvestments, Special Economic Zone (SEZ) and their role and impact on International Business Environment, World Trade Organization (WTO), Redefining Value Preposition to MSMEs

Text Books:

- 1. Business Enviornment by Geetika Gosh & Choudhary, Tata McGraw Hill Education
- 2. T.R. Jain & O.P. Khanna, Micro Economics, Global Publications

Retail Banking Operations – II

BFSI-402

Semester -4th Internal – 25 Marks
Stream–BFSI External – 75 Marks
L T P Total Credits Total:- 100 Marks
3 0 0 3 Duration of Exam: 3Hours

Course Outcome:

After the successful completion of the course, the student will be able to:-

CO1: Learn about the multiple third product available under retail banking

CO2: Understand the importance of Customer Relationship management

CO3: Analyze the income contribution of Retail Banking activities in total banking operation

CO4: Understand the various parties originated retail banking activities

Course Content:

- 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

Suggested Readings:

- 1. Varshney, P.N., Banking Law and Practice, Sultan Chand & Sons.
- 2. Cox, David, Elements of Banking; John Murray.
- 3. Mehta, R.R.S., Fundamental of Banking; Himalaya Publiching House Co.
- 4. Nigam, B.M.L., Banking Law and Practice, Konark Publishers.
- 5. Retail Banking in India: P Aggarwal.
- 6. Retail Banking for CAIIB Examination: IIBF (Indian Institute of Banking and finance).

Depository Operations – II

BFSI - 403

Semester -4th Internal – 25 Marks
Stream–BFSI External – 75 Marks
L T P Total Credits Total:- 100 Marks
3 0 0 3 Duration of Exam: 3Hours

Course Outcomes:

After Successful completion of this course, Student will be able to:-

CO1: Gain the knowledge about the Dematerialization, Trading & Settlement function of DPs

CO2: Understand the activities related to Pledge, Hypothecation, Corporate action and their regulatory requirements

CO3: Learn About the procedure, advantages & types of Public Issues

CO4: Get the insight about BSDA account, how it is different from General Dmat account and advantages of BSDA

Course Content:

- 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 Demat Account (BSDA)

Suggested Readings:

- 1. Depository Operations, by National Institute of Securities Markets(NISM)
- 2. Capital Market & Depository System in India by Regina Sibi Cleetus, K Sashikumar

ORGANIZATIONAL BEHAVIOR BFSI-404

Semester -4thInternal - 25 MarksStream-BFSIExternal - 75 MarksL T P Total CreditsTotal:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course outcomes:

After the successful completion of the course, students will be able to:

- CO1. Understand the theoretical frameworks for OB
- CO2. Analyse the behaviour of individual employees and its implications for the organisation.
- CO3. Developing a critical insight into group and team dynamics.
- CO4. Interpret the influence of various organisational development and change on the behaviour of the employees.

Course Content

UNIT - I Organization Behavior: Concept, foundations of Organization Behavior, Theoretical frameworks for OB; Contemporary Challenges to OB in 21st Century.

UNIT - II Group Dynamics: Types of Groups, Reason for the Formation of Group, Group Cohesiveness, Group Conflicts, Team Building; Individual Differences: Causes of Individual Differences. Perception: Concept, Perceptual selectivity, Managerial implications of Perception

UNIT - III Conflict: Meaning, Process of Conflict, Types of Conflicts: - Individual, Group and Organizational Level. Change: Concept, Resistance to Change, Management of Change, Role of Change Agent, Stress – Causes, Effects and Coping Strategies;

UNIT - IV Power and Politics: Leadership – Concept; Theories; [Trait (IOWA), OHIO State Leadership Studies, Path Goal Leadership Theory, McGregor's Theory X and Theory Y, Charismatic Leadership; Transformational Leadership; Leadership Styles; Roles and Activities of Leadership, Leadership Skills; Organizational Culture (Definition, Characteristics of an organization's culture, types of culture, role of culture, Negative effects of culture).

Text Books:

- 1. Kavita Singh, Organisational Behaviour: Text and cases. New Delhi: Pearson Education
- 2. C.B. Gupta, Organisational Behaviour, S. Chand Publishing

Vocational Practical BFSI-406

- Follow the work instructions and operating instructions
- Understanding of account opening process
- 2.3. Understanding of operating standards and Standard Operating Procedures
- Understand the list of documents for account opening

Computational Lab BFSI-405

- 1. MSOffice, Tally and Excel
- Purposive surfing
- 3. Cyber Security Basics-Virus, Hacking, Spamming, online data and identity theft, Awarenessabout IT Acts, types of Cyber Crimes

(Semester V)

Business Banking & Operations

BFSI-501

Semester -5th Stream–BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:

CO1: Learn about business banking and its characteristics & advantages

CO2: Understand the main areas of MSME banking where best-practices are essential for success

CO3: Apply the knowledge of regulatory requirements related to SME & MSME banking

CO4: Understand the role of banker in helping the SME business in facing the prevailing industry challenges

Course Content:

- 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

Securities Operations

BFSI-502

Semester -5th Internal – 25 Marks Stream-BFSI External – 75 Marks L T P Total Credits Total:- 100 Marks 300 3

Duration of Exam: 3Hours

Course Outcome:

After successful completion of the course, the student will be able to:

CO1: Learn about the various participants in securities market.

CO2: Understand the operation related to front office management & back office management

CO3: Apply the knowledge related different process of Clearing, settlement & Grievances

CO4: Gain the knowledge about risks involved in securities marketing and their efficient management

Course Content:

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

ADVERTISING AND SALES MANAGEMENT Paper Code: BFSI-503

Semester -5thInternal - 25 MarksStream-BFSIExternal - 75 MarksL T P Total CreditsTotal:- 100 Marks3 0 0 3Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:-

CO1: Demonstrate an understanding of the overall role advertising plays in the business world.

CO2: Demonstrate an understanding of advertising strategies and Budget.

CO3: Demonstrate an understanding of various advertising media and how an advertising agency operates.

CO4: Describe different types of sales force and steps involved in sales force management

Course Content:

Unit - I Advertising: definition, nature, scope, objectives, types, social and economic aspect of advertising, relationship with product life cycle. Advertising as a communication process: concept of integrated marketing communication; AIDA model, Laivdge—Stenier model of communication. Advertising campaign: types, planning and managing advertising campaign, advertising strategies. Advertising budget: budget process, administering the budget.

Unit - II Media: Types, Media Planning process, Media Selection, and Multi-Media Strategies. Copywriting: Guidelines for copywriting, Copywriting for print, Audio, TV and outdoor media. Advertising layout: Components and its position. Evaluation of Advertisements: Measuring advertising effectiveness. Advertising Agencies: Structure, Functions and Client Relationship, Laws and ethics of advertising in India.

Unit - III Sales Management: Objectives, Selling process, Personal Selling objectives, Determining Sales related marketing Policies. Sales organization structures: Types of sales organization structure, Relationship of sales department with other departments, Distributive network relations.

Unit - IV Sales Force Management: Recruiting and selecting sales personnel, Training sales force Motivating Sales Personnel, Compensating Sales Personnel, Managing expenses of sales personnel, Staffmeeting and Sales Contests. Controlling the Sales Force: Sales Budget, Sales Quotas, Sales rritories, Salescontrol and cost analysis. Text Books: 1. Advertisement and Sales Management, Mukesh Trehan & Ranju Trehan, V.K Publications

2. Advertisement and Sales Promotion, SHH Kazmi & Satish K. Batra, Excel books

SERVICE MARKETING Paper Code: BFSI-504

Semester -5th Stream–BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course outcomes:

After the completion of the course, the students will be able to

- CO1. Learn to create customer value by apply services marketing concepts and principles
- CO2. Understand unique challenges and opportunities of services marketing
- CO3. Measure and manage service quality by using GAP model and SERVQUAL scale
- CO4. Understand the significance of people, process and physical evidence in context of

Services

Course Content

UNIT - I Foundation of Service Marketing: definition and concept of service marketing, distinctive characteristics and classification of services, growth in service, service marketing mix, emergence of service economy.

UNIT - II Customer Focus: understanding customer needs and expectations, process of market segmentation, selecting customer portfolio, creating valued relations with customer; Customer loyalty, service encounters, measuring customer satisfaction, handling complaints, service failure and recovery; Designing and delivering

services: positioning a service in the market, value addition to service product, planning and branding service product.

UNIT - III New service development: pricing the service product, advertising, personal selling and other communication in services industry; Challenges in distribution of services; Role of employees, customers and intermediaries in service industry.

UNIT – IV Special Issues in Service Marketing: e-services; Online consumer behaviour; Self-service technologies; Understanding specific service industries: Marketing of Financial Services, Marketing of Hospitality and Tourism Services, Marketing of Educational Services.

Text Books:

- 1. Service Marketing, V. A. Zeithmal, D.D. Gremler, M.J. Bitner, Ajay Pandit, TataMcGraw Hill
- 2. Lovelock, C., Wirtz, J. and Chatterjee, J., Service Marketing People, Technology, Strategy, Pearson Education, New Delhi

Vocational Practical

BFSI-506

- 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. Understand the document verification process
- 6. Identification of errors
- 7. Escalation of errors
- 8. Execution of work

Level 7 (Semester VI)

Life Insurance Operations

Paper Code: BFSI-601

Semester -6th Stream–BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:

- CO1: Compare and contrast the types of life assurance available in the market.
- CO2: Explain the legality and administrative issues of life policies
- CO3: Applying the life assurance knowledge and skills in different scenarios.
- CO4: Interpret the regulatory and documentation framework governing life assurance
- CO5: Apply the marketing strategies related to Life Insurance Products.

Course Content:

- 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

General Insurance & Operations

BFSI-602

Semester -6th Internal – 25 Marks
Stream–BFSI External – 75 Marks
L T P Total Credits Total:- 100 Marks
3 0 0 3 Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:

CO1: Compare and contrast the types of General Insurance available in the market.

CO2: Explain the legality and administrative issues of General policies

CO3: Applying the General assurance knowledge and skills in different scenarios.

CO4: Interpret the regulatory and documentation framework governing General Insurance

CO5: Apply the knowledge of different General Insurance Products.

Course Content:

- 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

BUSINESS POLICY AND STRATEGIC MANAGEMENT

Paper Code: BFSI-603

Semester -6thInternal – 25 MarksStream-BFSIExternal – 75 MarksL T P Total CreditsTotal:- 100 Marks

3 0 0 3 Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:

CO1: Describe major theories, background work, concepts and research output in the field of strategic management.

CO2: Demonstrate a clear understanding of the concepts, tools & techniques used by executives in developing and executing strategies and will appreciate its integrative and interdisciplinary nature.

CO3: Demonstrate effective application of concepts, tools & techniques to practical situations for diagnosing and solving organizational problems.

CO4: Demonstrate capability of making their own decisions in dynamic business landscape.

CO5: Develop their capacity to think and execute strategically.

Course Content:

UNIT - I Introduction to Business Policy & Strategic Management: Definition, Concept, Objective and Significance, the levels at which strategy operates, characteristic of Strategic Management; Strategic Management Process – Vision, Mission, Environmental Scanning; Concept of Strategic Decision Making.

UNIT - II Environmental Analysis: Need, Characteristics and categorization of Environmental Factors, Approaches to the Environmental Scanning Process – structural Analysis of Competitive Environment, ETOP – A Diagnosis Tool. Analysis of Internal Resources: Strengths and Weaknesses, Resource Audit, Strategic Advantage Analysis: Value – Chain Approach to Internal Analysis, Methods of Analyzing and Diagnosing Corporate Capabilities – Functional Area, Profile and Resource Deployment Matrix, Strategic Advantage Profile, SWOT Analysis.

UNIT - III Formulation of Strategy: Formulating Long Term Objectives and Grand Strategies, Long Term Objectives: Qualities of Long-term objectives, Grand Strategies: Concentration, Market Development, Product Development, Innovation, Horizontal and Vertical Integration, Joint Venture, Concentric and Conglomerate Diversification, Retrenchment / Turnaround, Divestiture, Approaches to Strategy, Major Strategy Options – Stability, Growth and Expansion, Diversification, Retrenchment, Mixed Strategy. Evolution of Multinational Environment – Strategic Considerations for Multinational Firms, Why companies Internationalize, Problems for MNC, Strategic Planning for MNC, Components of Multinational Environment, Selection of long-term Objectives and Grand Strategy Sets, Sequence of Objectives and Strategic Selection.

UNIT – IV Choice of Strategy - BCG Growth/Share Matrix; Stop Light Strategy Model, Directional Policy Matrix (DPM) Model, Grand Strategy Selection at the Business level – Grand Strategy Selection Matrix, Model of Grand Strategy Clusters, Behavioral consideration affecting strategic choice, contingency approach to Strategic choice, Product / Market Evolution – Matrix and Profit Impact of Market Strategy (PIMS) Model.

Text Books:

1. Strategic Management – Azhar Kazmi, Tata McGraw Hill

HUMAN RIGHTS AND VALUES Paper Code: BFSI-604

Semester -6th Stream–BFSI L T P Total Credits 3 0 0 3 Internal – 25 Marks External – 75 Marks Total:- 100 Marks

Duration of Exam: 3Hours

Course Outcome:

After successful completion of this course, the student will be able to:

CO1: Work independently and carry out a professional and original work in the field of human rights, in NGOs, international organizations, ministries and state agencies that address human rights

CO2: Work in conjunction with human rights specialists and other scholars in expanding knowledge about human rights as well as promoting respect for the values they embody and symbolize

CO3: Communicate your acquired skills in the field of human rights through teaching as well as legal action and policy-making.

CO4: Pursue an academic career in human rights

Course content:

Unit – I Concept of Human Rights, Indian and international perspectives of Human Rights, Evolution of Human Rights, Human Rights movements in India, Classification of Human Rights and Relevant Constitutional Provisions to Right to Life, Liberty and Dignity, Right to Equality, Right against Exploitation, Cultural and Educational Rights, Economic Rights, Political Rights and Social Rights

Unit – II Deprivation of Human Rights – Core Issues: Poverty, overpopulation, illiteracy, Problems of Unsustainable Development, Disadvantaged Groups – (a) Women (b) Children (c) Scheduled Castes and Scheduled Tribes (d) Homeless and Slum Dwellers (e) Physically and Mentally Handicapped f. Refugees and Internally Displaced Persons

Unit - III Redressal Mechanisms for Human Rights Violations: Violation of Human Rights by State. Violation of Human Rights by Individuals and groups, NuclearWeapons and terrorism. Government systems for Redressal, Judiciary, National Human Rights Commission and other Statutory Commissions, Media Advocacy, Creation of Human Rights Literacy and Awareness

Unit – IV Concept of Human Values: Aim of education and value education; Evolution of value oriented education; Concept of Human values; types of values; Components of value education. Character Formation Towards Positive Personality - Truthfulness, Sacrifice, Sincerity, Self-Control, Altruism, Tolerance, Scientific Vision; Value Education towards National and Global Development, National Integration and international understanding.

Text Books:

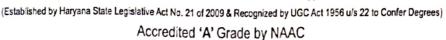
Human Rights & Values, Dr. Anjali, Mahavir Publication.

MINOR PROJECT (BFSI – 605)



J.C. Bose University of Science & Technology, YMCA, Faridabad

(A Haryana State Government University)





COMMUNITY COLLEGE OF SKILL DEVELOPMENT

Program B. Voc. BFSI (Program Code: 255)

Revised Scheme Course Index of the Year 2020-21 (BOS Dated 18/05/2021)
Mapping of the Courses with the Employability/Entrepreneurship/Skill Development

| S. No. | I Course Lode | Course Name | Skill Development | Entrepreneurship | Employability |
|-----------|---------------|---|----------------------|------------------|---------------|
| 1 | BFSI-101 | Banking & Micro Finance | 1 | | 1 |
| 2 | BFSI-102 | Indian Securities Markets | ✓ | | 1 |
| 3 | BFSI-103 | Foundations of Management | 1 | | 1 |
| 4 | · BFSI-104 | Business Economics | ✓ | | 1 |
| 5 | BFSI-105 | Communication Practical | ✓ | ✓ | |
| 6 | BFSI-106 | Vocational Practical | 1 | ✓ | 1 |
| 7 | BFSI-201 | Marketing Management | ✓ | | ✓ |
| 8 | BFSI-202 | Human Resource Management | ✓ | | 1 |
| 9 | BFSI-203 | Micro Finance Operations | 1 | | 1 |
| 10 | BFS1-204 | Mutual Fund Operations | 1 | | 1 |
| 11 | BFSI-205 | Vocational Practical | 1 | ✓ | 1 |
| 12 | BFSI-301 | Consumer Behavior | 1 | | 1 |
| 13 | BFSI-302 | Retail Banking & Operations -I | 1 | | 1 |
| 14 | BFSI-303 | Depository Operations – I | 1 | | 1 |
| 15 | BFSI-304 | Business Communication | 1 | ✓ | |
| 16 | BFSI-305 | Computational Lab | 1 | ✓ | ✓ |
| 17 | BFSI-306 | Vocational Practical | 1 | 1 | ✓ |
| 18 | BFSI-401 | Indian Business Environment | 1 | | ✓ |
| 19 | BFSI-402 | Retail Banking & Operations –II | ✓ | | 1 |
| 20 | BFSI-403 | Depository Operations – II | ✓ | | ✓ |
| 21 | BFSI-404 | Organizational Behavior | 1 | | 1 |
| 22 | BFSI-405 | Computational Lab | ✓ | ✓ | 1 |
| 23 | BFSI-406 | Vocational Practical | 1 | ✓ | ✓ |
| 24 | BFSI-501 | Business Banking & Operations | 1 | | 1 |
| 25 | BFSI-502 | Securities Operations | 1 | | ✓ |
| 26 | BFSI-503 | Advertising and Sales Management | 1 | | 1 |
| 27 | BFSI-504 | Service Marketing | 1 | | 1 |
| 28 | BFSI-506 | Vocational Practical | 1 | ✓ | ✓ |
| 29 | BFSI-601 | Life Insurance & Operations | 1 | | ✓ |
| 30 | BFSI-602 | General Insurance & Operations | 1 | | ✓ |
| 31 | BFSI-603 | Business Policy and Strategic Management | 1 | | ✓ |
| 32 | BFSI-604 | Human Rights and Values | ✓ | 1 | |
| 33 | BFSI-605 | Minor Project | 1 | 1 | ✓ |

Principal, CCSD