

SCHEME OF EXAMINATION
And
SYLLABUS
For
Bachelors of Vocation (B. Voc.)
in
BANKING FINANCE SERVICES AND INSURANCE (BFSI)

Offered by
Community College of Skill Development



J C Bose University of Science & Technology, YMCA
Sector-6, Mathura Road, Faridabad,
Haryana, India

2022-23

ABOUT THE COMMUNITY COLLEGE OF SKILL DEVELOPMENT

Community College of Skill Development has been running B. Voc. in Banking Finance Service and Insurance since 2020 and also got approval from AICTE with a mission to impart quality education along with extensive hands-on training on the banking systems in industries. At present CCSD offers skill programs in BFSI domain. The training is based on the Dual Education System, which lays great emphasis on practical training. The curriculum also provides an excellent "feeder" degree for those students uncertain about choosing a specific career. The presence of highly skilled and qualified trainer helps the students to enhance their professional and skill levels.

ABOUT THE PROGRAM

B.Voc in Banking Finance Services and Insurance (BFSI) is an undergraduate level course. BFSI program will train students in various aspects related to banking and its allied areas. The program covers topics such as – banking, finance, insurance, investment, risk management, computer application, IT and more. Banking sector is growing at a healthy pace in India. This sector is known to generate ample amount of job opportunities. 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. Digital Technology has facilitated the recent surge in growth of this sector. Online payment systems, cashless transactions, mobile banking, internet banking – technology has changed the face and form of modern banking. As a result, modern banking professionals need to master IT skills and computer application.

PROGRAM EDUCATIONAL OBJECTIVES (PEOs)

PEO1: To make student understand the different components of Indian Financial System.

PEO2: To enable the student to analyze, classify, evaluate and control risk.

PEO3: To provide the working knowledge of different concepts of marketing and their use managerial decisions.

PEO4: To make student professionally comfortable with marketing activities of financial institutions.

PROGRAM OUTCOMES

- Skills in Banking & Financial Services.
- Skills in Mutual Funds, stock markets, Chit funds, Micro Finance, etc.
- Skills in computer profession i.e. MS Office, MIS, Accounting packages, Database etc.
- Awareness about banking activities and banking to customers.

PROGRAM SPECIFIC OUTCOMES (PSOs)

To impart State-of-Art knowledge in the field of Banking and finance and hand on application based practical training with regular Academic and Industry interaction.

SCHEME OF EXAMINATION

FIRST SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-105 EL	English Literacy	3-0-0	3	25	75	BSC
BFSI-101	Banking & Microfinance	3-0-0	3	25	75	PCC
BFSI-102	Indian Securities Markets	3-0-0	3	25	75	PCC
BFSI-103	Foundations of Management	3-0-0	3	25	75	PCC
BFSI-104	Business Economics	3-0-0	3	25	75	PCC
BFSI-107	Banking & Microfinance Lab	0-0-8	8	60	40	SDP
BFSI-108	Indian Securities Markets Lab	0-0-7	7	60	40	SDP
Total		15-0-15	30	245	455	

SECOND SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-204B S	Behavioral Skills	3-0-0	3	25	75	BSC
BFSI-201	Marketing Management	3-0-0	3	25	75	PCC
BFSI-202	Human Resource Management	3-0-0	3	25	75	PCC
BFSI-203	Micro Finance Operations	3-0-0	3	25	75	PCC
BFSI-204	Mutual Fund Operations	3-0-0	3	25	75	PCC
BFSI-206	Micro Finance Operations Lab	0-0-8	8	60	40	SDP
BFSI-207	Mutual Fund Operations Lab	0-0-7	7	60	40	SDP
Total		15-0-15	30	245	455	

THIRD SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-302ES	Employability Skills	3-0-0	3	25	75	BSC
BFSI-302	Consumer Behavior	3-0-0	3	25	75	PCC
BFSI-304	Depository Operations	3-0-0	3	25	75	PCC
BFSI-307	Retail Banking & Operations	3-0-0-	3	25	75	PCC
BFSI-308	Computational Lab-I	0-0-7	7	60	40	SDP
BFSI-309	Retail Banking & Operations Lab	0-0-8	8	60	40	SDP
MAC-301 to 303	Mandatory Audit Course	3-0-0	3	25	75	MAC
Total		12-0-18	30	185	415	

FOURTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-401	Indian Business Environment	3-0-0	3	25	75	PCC
BFSI-404	Organizational Behavior	3-0-0	3	60	40	PCC
BFSI-407	Life Insurance & Operations	3-0-0	3	25	75	PCC
BFSI-408	General Insurance & Operations	3-0-0	3	25	75	PCC
BFSI-409	Computational Lab-II	0-0-8	8	60	40	SDP
BFSI-410	Insurance & Operations Lab	0-0-7	7	60	40	SDP
OEC-401 to 403	Open Elective Course	3-0-0	3	25	75	OEC
Total		15-0-15	30	185	415	

FIFTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-501	Credit Risk Management	3-0-0	3	25	75	PCC
BFSI-502	Financial Accounting	3-0-0	3	25	75	PCC
BSC-502	Project	3-0-0	3	60	40	SDP
BFSI-503	Credit Risk Management Lab	0-0-9	9	60	40	SDP
BFSI-504	Financial Accounting Lab	0-0-9	9	60	40	SDP
PEC-BFSI-501 to 503	Program Elective Course	3-0-0	3	25	75	PEC
Total		12-0-18	30	185	415	

SIXTH SEMESTER

Subject Code	Subject Name	Credits	Marks Weightage		Course Type
			Internal	External	
BFSI-601	On Job Training (OJT)/ Internship	30	350	150	OJT
Total		30	350	150	

LIST OF MANDATORY AUDIT COURSES

Course Code	Course Name
MAC-301	Human Value and Professional Ethics
MAC-302	Balance Diet and Nutrition
MAC-303	Environmental Science

LIST OF OPEN ELECTIVE COURSES

Course Code	Course Name
OEC-401	Entrepreneurship
OEC-402	Trends in Technology
OEC-403	Waste Management

LIST OF PROGRAM ELECTIVE COURSES

Course Code	Course Name
PEC-BFSI-501	Advertising and Sales Management
PEC-BFSI-502	Service Marketing
PEC-BFSI-503	Business Policy and Strategic Management

DETAILED SCHEME AND SYLLABUS

FIRST SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-105E L	English Literacy	3-0-0	3	25	75	BSC
BFSI-101	Banking & Microfinance	3-0-0	3	25	75	PCC
BFSI-102	Indian Securities Markets	3-0-0	3	25	75	PCC
BFSI-103	Foundations of Management	3-0-0	3	25	75	PCC
BFSI-104	Business Economics	3-0-0	3	25	75	PCC
BFSI-107	Banking & Microfinance Lab	0-0-8	8	60	40	SDP
BFSI-108	Indian Securities Markets Lab	0-0-7	7	60	40	SDP
Total		15-0-15	30	245	455	

BSC-105EL: ENGLISH LITERACY

B. Voc. (BFSI) I Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Spoken English skills

Successive: Basics Communication Skills

Course Objectives: The objective of studying this course is to acquire knowledge on the Basic English grammar starting from speeches to syntactic category going forward with tenses and its types. To comprehend voices, narration and sentence making.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 To learn about Parts of Speech.
- CO2 To learn about Syntactic Category.
- CO3 To know more about the Tenses.
- CO4 To acquire knowledge on Voices and Sentence Making.

Course Contents:

Unit 1: Parts of Speech

Noun, Pronoun, Verb, Adverb, Adjective.

Unit 2: Literacy Skills

Preposition, Conjunction, Interjection.

Unit 3: Fragment of Tenses

Present tense, Past Tense, Future Tense.

Unit 4: Sentence Formation

Active and Passive voice, Direct and Indirect Narration, Simple Sentences, Compound Sentences, Complex Sentences, Compound-Complex Sentences.

Text Books/ 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.

Note: It is recommended that some part of the syllabus is to be covered in online mode.

BFSI-101: BANKING AND MICROFINANCE
B. Voc. (BFSI) I Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Course Objectives:

The course aims to equip learners with the basic knowledge of banking products and services. They can also understand the role of RBI and commercial banks in credit creation and controlling.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Know the different elements of the Financial Sector and importance of Banks in the 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 kinds of banking Products and services available in the Indian banking context.
- CO4 Recognize the significance of Microfinance in the field of Financial Inclusion.

Course Contents:

Unit 1: Introduction to Banking

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 2: Functions of Banking

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

Unit 3: Introduction to Microfinance

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

Unit 4: Products and Services of MFIs

SHGs & MFIs and Legal Forms, Typical organization structure of MFIs

Text Books/ 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.GopinathBhole

BFSI-102: INDIAN SECURITY MARKET

B. Voc. (BFSI) I Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Course Objectives:

The course aims to equip learners with the basic skills required to operate in the stock market. They can learn trading mechanism of the stock exchanges.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 To provide students with an understanding of the structure, organization and working of financial markets and institutions in India.
- CO2 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.
- CO3 It throws light on the Financial Innovations on new financial instruments for smooth and profitable investment decisions.
- CO4 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.

Text Books/ Reference Books:

1. Prasanna Chandra, "Investment Analysis and Portfolio management", Tata McGraw Hill,

2. Julian Walmsley, "New Financial Instruments", John Wiley & Sons, 2nd edition, Jones
3. Bhole I. M.: "Financial Markets and Institutionals": Tata McGraw Hill, New Delhi.
4. PunithavathyPandian, "Security Analysis and Portfolio Management", Vikas Publishing House Pvt. Ltd.

BFSI-103: FOUNDATION OF MANAGEMENT
B.Voc. (BFSI) I Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The objective of studying this course is to understand the application of management knowledge to develop optimal decisions and to solve business problems.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand the concepts related to Business.
- 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.

Text Books/ 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

BFSI-104 BUSINESS ECONOMICS

B.Voc. (BFSI) I Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The objective of the course is to acquaint the students with the concepts of microeconomics to understand various business activities.

Course Outcomes: At the end of the course, the student shall be able to:

- 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
- CO3 To understand the applications of economic theories in business decisions

Course Contents:

Unit 1: Introduction of Business Economics

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: Functions of Business Economics

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: Types of Market

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

Text Books/ Reference Books:

1. Geetika, Gosh & Choudhary, Tata McGraw Hill Education Prasanna Chandra, "Investment Analysis and Portfolio management", Tata McGraw Hill,
2. T.R. Jain & O.P. Khanna, Micro Economics, Global Publications Julian Walmsley, "New Financial Instruments", John Wiley & Sons, 2nd edition, Jones

BFSI-107 BANKING AND MICRO FINANCE LAB

B. Voc (BFSI) I Semester

No. of Credits:				8
L	T	P	Total	
0	0	2	8	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to understand the bank account opening process and to know about the various types of documents required for opening bank account

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the account opening process.
- CO2 Know about the list of documents required for account opening
- CO3 Understand the payment and settlement system of India.

Topics to be discussed:

1. Indian Banking Structure
2. Types of Accounts and understanding the account opening process
3. Understand the list of documents for account opening
4. Understanding the KYC and its elements and process of KYC completion
5. Calculating the Interest Calculation Process of saving account and fixed Deposit account
6. Credit creation Process of Commercial Banks

BFSI-108 INDIAN SECURITY MARKET LAB

B. Voc (BFSI) I Semester

No. of Credits:				7
L	T	P	Total	
0	0	7	7	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to understand the basics of the Indian security market and how it is regulated by the different regulators.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the basics of the Indian stock market.
- CO2 Know about the connection between various financial institutions and the stock market.
- CO3 Understand the working of the Indian stock market

Topics to be discussed:

- 1.To study the structure of the Indian stock market.
- 2.To familiarize yourself with the various money market instruments.
- 3.To study the concept of SENSEX and NIFTY.
4. To understand the Demat account opening process.
5. To understand about the various money market instrument and how these instruments are issued by different financial institution.
6. To understand the Listing of a company at stock exchange and the issue of an IPO.

DETAILED SCHEME AND SYLLABUS

SECOND SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-204BS	Behavioral Skills	3-0-0	3	25	75	BSC
BFSI-201	Marketing Management	3-0-0	3	25	75	PCC
BFSI-202	Human Resource Management	3-0-0	3	25	75	PCC
BFSI-203	Micro Finance Operations	3-0-0	3	25	75	PCC
BFSI-204	Mutual Fund Operations	3-0-0	3	25	75	PCC
BFSI-206	Micro Finance Operations Lab	0-0-8	8	60	40	SDP
BFSI-207	Mutual Fund Operations Lab	0-0-7	7	60	40	SDP
Total		15-0-15	30	245	455	

BSC-204BS: BEHAVIOURAL SKILLS

B. Voc. (BFSI) II Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Communication Skills.

Successive: Basic reading and writing skill.

Course Objectives: The objective of studying this course is to discuss Communication skills and their forms and how it is going to help the students. To acquire the practical knowledge of writing skills, along with group discussion and interview skills.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand the basic concept of communication.
- CO2 To acquire better writing skills in formal communication.
- CO3 Actively participate in group discussion / meetings / interviews and prepare & deliver presentations.
- CO4 Fundamental knowledge about Speaking and reading skills.

Course Contents:

Unit 1: Communication Skills

Meaning of communication, Importance, Function, Types, Advantages and Disadvantages of communication, Barriers of communication and how to overcome it.

Unit 2: Writing Skills

Letter writing, Business writing, Application letter, Report writing, Academic report, Technical Report Writing, Resume Writing, Mail Writing.

Unit 3: Basic Self Building

Group discussions, Presentation, Basic knowledge of translators, Paraphrasing.

Unit 4: Speaking and Reading Skills

Greetings and Introductions describing people, Telephone skills, Office Hospitality, Meaning, importance of reading, process of skimming and scanning, Levels of reading skills, benefit of reading skills.

Text Books/ Reference Books:

1. Mishra. B, Sharma. S (2011) Communication Skills for Engineers and Scientists. PHI Learning Pvt. Ltd.
2. Chaturvedi P. D, Chaturvedi M. (2011) Business Communication: Concepts, Cases and Applications. Pearson Education India.

BFSI-201 MARKETING MANAGEMENT
B.Voc. (BFSI) II Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The objective of studying this course is to understand the application of management knowledge to develop optimal decisions and to solve the business problems.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Demonstrate strong conceptual knowledge in the functional area of marketing management and its application.
- CO2 Learn about marketing process for different types of products and services
Demonstrate the roles, skills and functions of management.
- CO3 Understand the tools used by marketing managers in decision situations

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/ Reference 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

BFSI-202 HUMAN RESOURCE MANAGEMENT
B. Voc. (BFSI) II Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Course Objectives:

The objective of studying this course is to acquaint the learners with the techniques and principles to manage human resources of an organization.

Course Outcomes: At the end of the course, the student shall be able to:

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

Course Contents:

Unit 1: 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 2: Job Analysis

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

Unit 3: HR recruitment

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

Unit 4: Compensation management

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

Text Books/ Reference Books:

- 1.C.B Gupta, Human Resource Management, Sultan Chand and SonsKotler Philip,
2. Rao, V.S.P. Managing People, Excel Publishers Pvt. Ltd., 2000S.A. Sher, Marketing Management, Himalaya Publishing House

BFSI-203 MICROFINANCE OPERATIONS

B.Voc. (BFSI) II Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The objective of studying this course is to understand the various types of credit delivery products and models and to know about the different types of ratios assessing the operational efficiency of MFIs.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand the various credit delivery models and products and their structure prevailing worldwide.
- CO2 Apply the knowledge of different Ratio for assessing the operational efficiency of MFIs.
- CO3 Identify the types of risks involved in Micro Finance Lending and manage them appropriately

Course Contents:

Unit 1: Introduction of Microfinance

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: Method of Microfinance

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

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

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 • Counseling and Financial Advising Skills/Time Management Skill • Sales & Marketing Skills/Cross Selling Skills

Text Books/ Reference Books:

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

BFSI-204 Mutual Fund Operations
B.Voc. (BFSI) II Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The course aims to equip learners with the knowledge of various mutual fund schemes and them aware about the regulatory framework of mutual fund industry.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand different investment alternatives in the mutual fund industry
- CO2 Understanding the extent to which Investors are protected.
- CO3 To provide an understanding of the complexities of mutual fund functions, both internally and externally
- CO4 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: Return Mechanism

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: Types of Mutual Funds

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

Text Books/ Reference Books:

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) Julian Walmsley, “New Financial Instruments”, John Wiley & Sons, 2nd edition, Jones
3. Fredman and Wiles: How Mutual Funds work (Prentice Hall of India)

BFSI-206 MICROFINANCE OPERATION LAB

B.Voc (BFSI) II Semester

No. of Credits:				8
L	T	P	Total	
0	0	2	8	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to understand the bank account opening process and to know about the various types of documents required for opening bank account

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the account opening process.
- CO2 Know about the list of documents required for account opening
- CO3 Understand the payment and settlement system of India.

Topics to be discussed:

1. Understanding of operating standards and Standard Operating Procedure
2. Knowing about UIDAI, Aadhar card and its Process
3. Pan card and its structure and process
4. Payment and Settlement system of India, MICR, IFSC & SWIFT code
5. Banking Logos, their tagline, CEO & headquarters
6. RBI and some interesting facts about RBI. Kinematics of four bar, slider crank, crank rocker, double crank, double rocker and Oscillating cylinder mechanisms.

BFSI-207 MUTUAL FUND OPERATION LAB

B.Voc (BFSI) II Semester

No. of Credits:				7
L	T	P	Total	
0	0	2	7	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to understand of tading of mutual fund in stock exchange and to understand the process of calculating the Net Present Value.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the Fundamental and Technical Analysis of select companies listed on NSE.
- CO2 Discuss the concept of Hypothetical portfolio construction.
- CO3 Understand the calculation of NAV

List of Experiments:

1. Fundamental and Technical Analysis of select companies listed on NSE.
2. Study of Stock Exchanges in India.
3. Hypothetical portfolio construction of through various investment instruments available in market.
4. Working on NAV and Cutoff time of Mutual Funds
5. Handling non-monetary transactions with respect to Mutual Funds.

DETAILED SCHEME AND SYLLABUS

THIRD SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BSC-302ES	Employability Skills	3-0-0	3	25	75	BSC
BFSI-302	Consumer Behavior	3-0-0	3	25	75	PCC
BFSI-304	Depository Operations	3-0-0	3	25	75	PCC
BFSI-307	Retail Banking & Operations	3-0-0-	3	25	75	PCC
BFSI-308	Computational Lab-I	0-0-7	7	60	40	SDP
BFSI-309	Retail Banking & Operations Lab	0-0-8	8	60	40	SDP
MAC-301 to 303	Mandatory Audit Course	3-0-0	3	25	75	MAC
Total		12-0-18	30	185	415	

BSC-302ES: BEHAVIOURAL SKILLS

B. Voc. (BFSI) III Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Communication skills, soft skills.

Successive: Professional and personal development.

Course Objectives: The objective of studying this course is to encourage the all-round development of students by focusing on behavioral skills and to make the students aware of the importance, the role and the content of behavioral skills through instructions, knowledge acquisition, demonstration and practice.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand the importance of behavioral skills.
- CO2 Effectively communicate through verbal and nonverbal communication.
- CO3 Function effectively in multi di.
- CO4 To acquire knowledge on Voices and Sentence Making.

Course Contents:

Unit 1: Behavior skills

An Introduction – Definition and Significance of Soft Skills; Process, Importance and Measurement of Soft Skill Development.

Unit 2: Body Language

Gesture, posture, facial expression, Group Discussion– Giving up ofPREP, REP Technique, Presentation Skills: How to make a PowerPoint presentation and Body language during presentation.

Unit 3: Teamwork and PDP

Teamwork Skills, Leadership Skills, Personality Development, Conflict Management, Decision-Making and Problem-Solving Skills.

Unit4: Writing Skills

Letter Writing, business letter, application letter, covering letter, formal mail, report writing, academic report, business report, technical project report, job application and resume writing.

Text Books/ 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.
3. Malhotra, Prerna and Halder, Deb. Communication Skills: Theory and Practice.

BFSI-302 CONSUMER BEHAVIOR

B. Voc. (BFSI) III Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand decision process of consumers, behavior intention model and change in attitude, Marketing strategies, impact of various factors on consumer behavior

Course Outcomes: At the end of the course, the student shall 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 Contents:

Unit1: 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.

Unit2: Theories

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.

Unit3: Environmental influence

definition of culture, characteristics of culture, dynamism in culture, relevance of subculture and cross culture on consumer behaviour; Indian culture and subculture; 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 lifestyle, significance, family life cycle stages; Family-buying influences, applications of AIO studies.

Unit4: 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/ Reference Books:

- 1.Consumer Behavior, RamanujMajumdar, Prentice Hall Of India

2.Consumer Behavior The Indian Context Concepts And Cases by S Ramesh Kumar,
PEARSON INDIA

3.Understanding Indian Consumers by DurairajMaheshwaran& Thomas PuliyeI by Oxford
University Press

BFSI-304 DEPOSITORY OPERATIONS

B. Voc. (BFSI) III Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of capital market , depository operations, function of depository , demat account, procedure of account opening .

Course Outcomes:At the end of the course, the student shall 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 Contents:

Unit1: Introduction to the Capital Market

Introduction to Capital Market, Structure of Capital Market, Regulatory environment in Capital Market, Regulators in the Indian capital market,Introduction to Depository: Need for a depository system, Depository as a market participant, Legal framework in which the depositories function in India, Functions of a depository

Unit2: Introductions of Demat Account

Depository and its Business Partners, Functions of DP -Account Opening: Depository participants (DPs), Clearing corporation/Clearing house, Issuers and RTAs, Types of demat account a person can open with a DP, Beneficiary Account, Clearing Member account, Closure of account, Freezing of account, Procedure and documentation for changes in client details

Unit3: Functions of DP

Nomination & Dematerialization: Transmission of shares, Nomination of shares, Process of transmission of securities held with or without nomination and jointly, International Securities Identification Number (ISIN), Process of dematerialization, Process of rematerialization, Functions of Depository Participant-Trading and Settlement, Settlement of Off-Market Transactions, Settlement of Market Transactions, Important Terms related to transaction on a Stock Exchange, Pay-in and Pay-out, Inter-depository Transfer,

Unit4: Special Services

Pledge & Hypothecation, Creation of Pledge/Hypothecation by Pledgor, Closure (Unpledge) of a Pledge/Hypothecation by Pledgor, Unilateral Closure (Unpledge) of Pledge, Invocation of Pledge by Pledgee, Corporate Benefits for Pledged/Hypothecated Securities,Special Services – Corporate Actions, Procedure for Corporate Actions, types of corporate action,

special services – public issues, Process Flow of IPO through the depository, special services – debt instruments & government securities, Corporate Benefits with respect to Government Securities, Rematerialization of Government Securities

Text Books/ Reference Books:

1. Taxman's Depository Operations
2. Handbook for NSDL Depository Operations Module
3. Capital Market & Depository System in India by Regina SibiCleetus, K Sashikumar

BFSI-307 RETAIL BANKING OPERATIONS

B. Voc. (BFSI) III Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concept of retail banking, the working of retail banks, various retail banking products, issues in retail banking, various acts in retail banking.

Course Outcomes: At the end of the course, the student shall 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. Learn about the various retail banking products and how it is different from traditional banking products.

CO3. Learn about the various types of cards issued by retail banks and global payment framework.

CO4. Learn about triggers for the risk credit score and Basel norms.

Course Contents:

UNIT-1: Introduction

Concept of Retail Banking, Definition of Customer and Banker, Relationship between banker and the customer, Duties and rights of Banker, Different types of customers- Individuals, Special Types of Customers, Persons not Competent to contract, Entities as Customers, Legal Persons, Special legal Person, Joints Accounts, Operational Instructions.

UNIT-2: Retail Liability Products

RETAIL LIABILITY PRODUCTS: Current Deposits- Salient Features, Eligibility, Minimum Balance, Benefits and Facilities under Current Accounts, Service charges Levied in Current Accounts., Saving Deposits- Salient Features, Eligibility, Maintenance of Minimum Balance, Overdraft in Saving Bank, Basic Saving, Bank, Deposit Account (BSBDA) . Term Deposits- Meaning and different terminologies, Recurring Deposits and their Special Features, Concept of Flexi - Deposits and their Features.

UNIT-3: Retail Asset Products

RETAIL ASSET PRODUCTS: Introduction, Types of loans Product, Processing of Retail Loans: Standalone Model and Centralised Model. Auto/ vehicle Loans- Eligibility, Purpose, Margin, Security, Quantum of loan, Prepayment issues, Disbursement, Recovery-Taking Possession and Auction of vehicle in case of Default. Personal Loans- Purpose, Eligible amount, Security, Disbursement, Moratorium, Prepayment issues. Educational Loans, Eligible courses, Rate of interest, Repayment, Rate of Interest, Moratorium Period. Home

Loan-Advantages of taking Home loan, Types of Home loan, Eligibility, Documentation required.

UNIT-4: Remittance Facilities

RTGS, NEFT, UPI, Immediate Payment Service, Para- banking Facilities, Delivery Channels , Customer Relationship Management in Retail Banking, Marketing in Retail Banking, Role of Bank Branch in Marketing.

Text Books/ Reference Books:

1. O.P.Agarwal- Retail Banking in India.
2. Retail Banking for CAIIB Examination: IIBF (Indian Institute of Banking and finance).
3. Joseph A. Divanna- The Future of Retail Banking

BFSI -308 COMPUTATIONAL LAB

B. VOC (BFSI) III Semester

No. of Credits:				1
L	T	P	Total	
0	0	2	2	

Sessional:	15 Marks
Theory:	35 Marks
Total:	50 Marks
Duration of Exam:	2 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of this course is to demonstrate the basics of computer and its use in day-to-day life.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the concept of computer
- CO2 Understanding of connectivity
- CO3 Understanding of browsing

Vocational Practical:

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

Note: Any special note if required.

BFSI- 309: Retail Banking and Operation Lab

B. Voc. (BFSI) III Semester

No. of Credits:				1
L	T	P	Total	
0	0	2	2	

Sessional:	15 Marks
Theory:	35 Marks
Total:	50 Marks
Duration of Exam:	2 Hours

Pre- Requisite: NIL

Course Objectives:

The objective of this course is to demonstrate the basic operations of retail banks and to understand various types of products offered by retail banks.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the operations of retail banking
- CO2 Discuss the various types of cards issued by retail banks
- CO3 Understand the global payment framework
- CO4 Learn the concepts and application of SWOT.

Vocational Practical

1. Understanding of Deposit Insurance in India.
2. Understanding of Nomination Facility and settlement of claims in accounts of Deceased Persons.
3. Understanding of Banking codes and Standards Board of India (BCSBI).
4. Understand the meaning of NPA and its types.
5. Understand the Global framework for smart card payments.
6. Understand the various types of cards issued by Retail banks.
7. Understanding of calculation of Credit Score.
8. Understand the SWOT analysis of Retail banks.

MAC-301: HUMAN VALUE AND PROFESSIONAL ETHICS

B. Voc. (BFSI) III Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is to:

- ❖ Understand value system.
- ❖ Understand Honesty and Integrity.
- ❖ Understand the Harmony.
- ❖ Understand universal declaration of human rights.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Learn about value education system
- CO2 Improve understanding of values for life.
- CO3 Acquire knowledge about harmony in the society.
- CO4 Understand the human Right and Social Evils.

Course Contents:

Unit 1: Introduction

Value education-its purpose and significance in the present world, Value system, The role of culture and civilization, Holistic living, Balancing the outer and inner - Body, Mind and Intellectual level- Duties and responsibilities.

Unit 2: Salient values for life

Truth, commitment, honesty and integrity, forgiveness and love, empathy and ability to sacrifice, care, unity, and inclusiveness, Self-esteem and self- confidence, punctuality - Time, task and resource management, Problem solving and decision-making skills- Interpersonal and Intra personal relationship, Team work, Positive and creative thinking.

Unit 3: Understanding Harmony

Harmony in Family and Society: How to owe responsibilities in family, Understanding Values in Human- Human relations, Role of Trust and Respect, Samman (Respect) for all, Akhand Samaj (A United Society)

Understanding the harmony in Society: Solution to our day-to-day problems, Prosperity and Compassion, the formula for establishing a fearless society, crafting a society that co-exists, Human Goals, Universal Human Order, From Family to the World.

Harmony in Nature: Understanding the Harmony in Nature, making sure your contribution is in harmony with nature, Interconnectedness and mutual fulfilment.

Unit 4: Environment and Ecological balance

Interdependence of all beings - living and non-living, The binding of man and nature - Environment conservation and enrichment.

Unit 5: Human Right and Social Evils

Human Rights: Universal Declaration of Human Rights National Integration - Peace and non-violence - Dr. APJ Kalam's ten points for enlightened citizenship - Social Values and Welfare of the citizen - The role of media in value building - Human Rights violations - Social Evils: Corruption, Cybercrime, Terrorism, Alcoholism, Drug addiction, Dowry, Domestic violence, Untouchability, female infanticide, atrocities against women and how to tackle them.

Text Books/ Reference Books:

1. R. R. Gaur, R Sangal, G P Bagaria, 2009, A Foundation Course in Human Values and Professional Ethics.
2. Prof. K. V. Subba Raju, 2013, Success Secrets for Engineering Students, Smart Student Publications, 3rd Edition.
3. Ivan Illich, 1974, Energy & Equity, The Trinity Press, Worcester, and HarperCollins, USA.

Note: It is recommended that some part of the syllabus is to be covered in online mode.

MAC-302: BALANCED DIET AND NUTRITION

B. Voc. (BFSI) III Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is to understand and apply the concepts of balanced diet and nutritional value, students will be able to identify and apply food principles to food and nutrition system.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Understand the basic concepts of balanced diet.
- CO2 Analyze the type of food and their nutritional value.
- CO3 Evaluate calorie (BMR).
- CO4 Learn to the role of diet in healthy living.

Course Contents:

Unit 1: Concepts and Components of Food Nutrition

Meaning of nutrition, Basic definition regarding nutritional requirements, Nutritional need of human; Concept of food, Acceptance of food, Function of food, Components of food and their classification; Macronutrients – Carbohydrate, Fat, Protein (source, function and effect on the body); Micronutrients – Vitamins, Mineral, Water, roughage (source, function and effect on body); Planning Balanced Diet.

Unit2: Food Group

Cereals and Millet – Selection, Preparation and Nutritive value; Pulses, Nuts and Oilseeds- Selection, Preparation and Nutritive value; Milk and Milk production - Selection, Preparation and Nutritive value; Vegetable and Fruits - Selection, Preparation and Nutritive value; Fatty oil and Sugar, Jaggery - Selection, Preparation and Nutritive value.

Unit3: Food and Digestion

Energy – Key concepts, Definition and Components of energy requirements.; Energy – Imbalance concepts of metabolism, anabolism and catabolism; Calorie requirement – BMR, SDA; Physical activity – carbohydrates, lipids and protein metabolism; Factors affecting energy- requirement and expenses; Factors affecting BMR; Factors influencing energy expenditure in physical activity; Methods and requirements for estimating energy expenditure.

Unit4: Yogic concepts of Diet and Nutrition

General introduction to diet concepts, concepts of mitahara, Definition and classification, yogic diet according to traditional yoga texts; Concepts of diet according to GherandSamhita and Hathpradeepika; Satvik, Rajsik and Tamasik diet as describe in Bhagwadgeeta; Pathya and Apathya food according to the texts of Yoga; Role of yogic diet in healthy living; Diet according to nature of the body – Vata, Pitta and Kapha

Text Books/ Reference Books:

1. Bakhru, H. K., 1991, A Complete Handbook of Nature Cure.
2. Kumar Neeraj, Nagendra, 2014, MeraAaharMeraSwasthya.

Note: It is recommended that some part of the syllabus is to be covered in online mode.

MAC-303: ENVIRONMENTAL SCIENCE

B. Voc. (BFSI) III Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is:

- ❖ To provide the students a detailed knowledge on the threats and challenges to the environment due to developmental activities.
- ❖ To identify the natural resources and suitable methods for their conservation and sustainable development.
- ❖ To focus importance of ecosystem and biodiversity for maintaining ecological balance.
- ❖ To learn about various attributes of pollution management and waste management practices.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Get the information about ecosystem and also about its functions like Food chain, Ecological pyramids etc.
- CO2 Get the knowledge about the different types of resources like land, water, mineral and energy and also about the effects of environment by the usage of these resources.
- CO3 Gain the knowledge about the ecosystem diversity, its values and also about the importance of the endemic species and different techniques involved in its conservation
- CO4 Gain the knowledge about the different types of pollutions and their control technologies, Waste water treatment, Bio medical waste management etc.
- CO5 Get the complete information about EIA- Environmental Impact Assessment, Sustainable developmental activities, environmental policies and regulations, awareness among people about protection of wild life, forest and other natural resources.

Course Contents:

Unit 1: The Multidisciplinary Nature of Environmental Studies

Definition, scope and importance. Need for public awareness.

Unit 2: Natural Resources Renewable and Non-Renewable Resources

Natural resources and associated problems, Forest resources: Use and overexploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people. Water resources: Use and over-utilization of surface and ground water, floods,

drought, conflicts over water, dams-benefits and problems. Mineral resources: Use and exploitation, environmental effects of extracting and mineral resources, case studies. Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies. Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources. Case studies. Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification. Role of an individual in conservation of natural resources. Equitable use of resources for sustainable lifestyles.

Unit 3: Ecosystems

Concept of an ecosystem Structure and Concept of an ecosystem, Structure and function of an ecosystem. Producers, consumers and decomposers, Energy flow in the ecosystem. Ecological succession. Food chains, food webs and ecological pyramids, Introduction, types, characteristic features, structure and function of the following ecosystem: a) Forest ecosystem b) Grassland ecosystem c) Desert ecosystem d) Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, and estuaries).

Unit 4: Biodiversity and Its Conservation

Definition: genetic, species and ecosystem diversity. Biogeographical classification of India. Value of biodiversity: consumptive use, productive use, social, ethical, aesthetic and option values. Biodiversity at global, National and local levels. India as a mega-diversity nation. Hot-spots of biodiversity. Threats to biodiversity: habitat loss, poaching of wildlife, man-wildlife conflicts. Endangered and endemic species of India. Conservation of biodiversity: in-site and ex-situ conservation of biodiversity.

Unit 5: Social Issues and The Environment

From Unsustainable to Sustainable Development urban problems related to energy. Water conservation, rain water harvesting, watershed management. Resettlement and rehabilitation of people; its problems and concerns. Case studies, Environmental ethics: Issues and possible solutions. Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies, Wasteland reclamation. Consumerism and waste products, Environment Protection Act. Air (Prevention and Control of Pollution) Act. Water (Prevention and Control of Pollution) Act, Wildlife Protection Act. Forest Conservation Act. Issues involved in enforcement of environmental legislation, public awareness.

Text Books/ Reference Books:

2. "Perspectives in Environmental Studies" by A. Kaushik and C. P. Kaushik, New age international publishers.
3. "Environmental Studies by Benny Joseph", Tata McGraw Hill Co, New Delhi
4. "Environmental Science towards a sustainable future" by Richard T. Wright. 2008 PHL Learning Private Ltd. New Delhi.

5. "Environmental Engineering and science" by Gilbert M. Masters and Wendell P. Ela
2008PHI Learning Pvt Ltd.
6. "Fundamentals of Ecology" by Odum, E.P., Barrick, M. and Barret, G.W. Thomson
Brooks/Cole Publisher, California, 2005.

Note: It is recommended that some part of the syllabus is to be covered in online mode.

DETAILED SCHEME AND SYLLABUS

FOURTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-401	Indian Business Environment	3-0-0	3	25	75	PCC
BFSI-404	Organizational Behavior	3-0-0	3	60	40	PCC
BFSI-407	Life Insurance & Operations	3-0-0	3	25	75	PCC
BFSI-408	General Insurance & Operations	3-0-0	3	25	75	PCC
BFSI-409	Computational Lab-II	0-0-8	8	60	40	SDP
BFSI-410	Insurance & Operations Lab	0-0-7	7	60	40	SDP
OEC-401 to 403	Open Elective Course	3-0-0	3	25	75	OEC
Total		15-0-15	30	185	415	

BFSI-401 INDIAN BUSINESS ENVIRONMENT

B. Voc. (BFSI) IV Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the Indian business environment and the various factors which impact it and implement that knowledge in the practical aspect.

Course Outcomes: At the end of the course, the student shall 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 Contents:

Unit 1: Business environment

Nature, components and significance of business environment; Current Indian business environment; Mixed Economic System (Indian Economic System); Social responsibility of business; Economic Reforms and New Economic Policy of India.

Unit 2: Industrial policy

Meaning, Features and Importance; New industrial policy of 1991- Features, Implementation, Evaluation; Industrial licensing policy-objective, Compulsion of licensing, Working of licensing; Trends in industrial growth; Growth and problems of small and medium enterprises.

Unit 3: Development banks for corporate sector

An overview; Regulation of stock exchange and the role of SEBI; Banking sector reforms; Challenges facing public sector banks; Growth and changing structure of non-bank financial institutes.

Unit 4: India's Foreign Trade

India's foreign trade and Balance of payment; Latest EXIM policy; Foreign Investment and its regulation in India; Foreign collaboration in India and Multinational Corporations; International Monetary Fund; world bank; WTO.

Text Books/ Reference Books:

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

BFSI – 404: ORGANIZATIONAL BEHAVIOR

B. Voc. (BFSI) IV Semester

No. of Credits:	3		
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is to understand the behavior of humans at the workplace and implement the same in the formal working environment.

Course Outcomes: At the end of the course, the student shall be able to:

CO1. Understand the theoretical frameworks for OB.

CO2. Analyze the behavior of individual employees and its implications for the organization.

CO3. Developing a critical insight into group and team dynamics.

CO4. Interpret the influence of various organizational development and change on the behavior of the employees.

Course Contents:

Unit 1: Organization Behavior

Concept, foundations of Organization Behavior, Theoretical frameworks for OB; Models of organizational behavior, Contemporary Challenges to OB in 21st Century, Personality: Theories, factors which affect personality.

UNIT -2: 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-3: 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 – 4: 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/ Reference Books:

1 Singh Kavita, Organizational Behavior: Text and cases. New Delhi: Pearson Education

BFSI-407 LIFE INSURANCE OPERATIONS

B. Voc. (BFSI) IV Semester

No. of Credits:				3
L	T	P	Total	
3	0	0	3	

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of insurance and different types of life insurance products and regulatory requirements regarding life insurance products.

Course Outcomes: At the end of the course, the student shall 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 Apply the life assurance knowledge and skills in different scenarios
- CO4 Interpret the regulatory and documentation framework governing life assurance

Course Contents:

Unit1: Introduction of Life Insurance

Definition, characteristics, need & importance/Advantages of insurance, Introduction to the Principles of Life Insurance, Principle of utmost Good Faith/Insurable Interest/Principle of Indemnity

Unit2: Premium and Bonuses

Premium and Bonuses, what is Premium/Premium calculation and Actuarial valuation/What is Bonus, Creditors rights in life insurance

Unit3: Life Insurance Product

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.

Unit4: Risk Underwriting

Underwriting, Introduction/Classification of Risks/Financial Underwriting, Insurance Documents, Policy Conditions, Claims, Group Insurance, Life Insurance Marketing

Text Books/ Reference Books:

1. Principles of Insurance Law, M. N. Srinivasan, Wadhwa& Co.
2. Insurance Manual, Taxmann Publication Private Limited

BFSI-408: GENERAL INSURANCE & OPERATIONS

B. Voc. (BFSI) IV Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of insurance and different types of general insurance products and regulatory requirement regarding general insurance products.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Compare and contrast the types of life assurance 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 and Apply the knowledge of different General Insurance Products.

Course Contents:

Unit1: Introduction to Insurance

Definition, characteristics, need & importance; Advantages of insurance, Principles of General Insurance

Unit2: General Insurance Products

Fire Insurance/Marine Insurance/Motor Insurance/Personal Accident Insurance/Liability Insurance/Health Insurance/Miscellaneous Insurance, Risks faced by the owner of assets – exposure to perils – features of products covering fire and allied perils - products covering marine and transit risks - products covering financial losses due to accidents - products covering financial losses due hospitalization - products covering miscellaneous risks.

Unit3: Principles in General Insurance

Application of Principles in General Insurance Contracts – Structure of the Policy – Insurance Documentation – Underwriting and Rating - Disclosure - Terms and Conditions. Claims Procedures – Underinsurance - Condition of Average - Recovery – Salvage.

Unit4: Insurance Laws and Regulations

General Insurance Business (Nationalization) Act 1972, Insurance Act, 1938, Insurance Regulation Development Authority of India Act, 1999, Motor vehicle Act, 1988, IRDA Regulations.

Text Books/ Reference Books:

1. General Insurance: Principles & Practices, National Insurance Academy
2. General Insurance in India: Principles and Practices, K.C. Sharma
3. Practice of General Insurance, Dr. Aanchal Aggarwal & Dr. nupurArora

BFSI-409 COMPUTATIONAL LAB-II

B. Voc. (BFSI) IV Semester

No. of Credits: 1			
L	T	P	Total
0	0	8	8

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to explain different terminology and the instructions of tally and advance excel.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the common internet terminology.
- CO2 Discuss the concept of different types of networks.
- CO3 Discuss tally ERP 9 and advance excel. .

Topics to be discussed:

1. Computer network: Advantages of Networking, Types of Networks, Clients and Servers,
2. Modem and classification of Modem
3. Internet, application of Internet, Types of Connection and Internet Protocols
4. Prerequisites for the Internet, factors affecting the speed of Internet Connectivity
5. Common Internet Terminology: World Wide Web, Website, URL, HTML, HTTP & HTTPs
6. Internet Surfing: Web Browser, Search engines, Toolbars of the Internet Explorer, E-mails
7. Internet security and Countermeasures: Virus, Hacking, Spamming, online data and identity theft, Phishing, E-mail Scams, Protection Methods
8. Cyber Crimes & its Types
9. Information Technology Act-2000 & its Amendments
10. Basics of Tally ERP 9
11. Advanced Excel

BFSI-410: Insurance & Operations Lab

B. Voc. (BFSI) IV Semester

No. of Credits:				1
L	T	P	Total	
0	0	7	7	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Pre- Requisite: NIL

Course Objectives:

The objective of this course is to demonstrate the basic operations of insurance companies and to understand various types of products offered by them.

Course Outcomes: After the completion of this course, the students will be able to:

- CO1 Understand the operations of Insurance companies
- CO2 Understand the application and documentation process
- CO3 Understand the legal framework & regulatory requirement of insurance companies
- CO4 Learn the applicability of different Insurance products in different situations

Vocational Practical

1. Understanding of IRDA and its functions
2. Regulatory requirement for Insurer and Insured
3. Process of buying any insurance policy.
4. Application Form And documents requirement for the various policies.
5. Procedure of Claim settlement in the account of Insured
6. Understanding of Nomination Facility and settlement of claims in accounts of Deceased Persons.
7. The role of Insurance Authority Regarding the complaints and its process.
8. Topic related case studies

OEC-401: ENTREPRENEURSHIP

B. Voc. (BFSI) IV Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Communication Skills, soft skills.

Successive: Business and Industrial management.

Course Objectives: The objective of studying this course is that the students acquire necessary knowledge and skills required for organizing and carrying out entrepreneurial activities, to develop the ability of analyzing and understanding business situations in which entrepreneurs act and to master the knowledge necessary to plan entrepreneurial activities.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Apply the concepts of entrepreneurship development and significance of entrepreneurship in economic development.
- CO2 Understand the key resources required to develop an existing business such as ideas and finance, launch a new venture, or initiate a business enterprise.
- CO3 Understand the central role of opportunity recognition and marketing to business development.
- CO4 Acknowledge the support available from the Government to start a new venture.

Course Contents:

Unit 1: Entrepreneurship and entrepreneur

Entrepreneurship concept and process, Entrepreneur, Essential Characteristics of a good Entrepreneur, Types of entrepreneurs, Industrial Policy, Classification of industries- Micro, small scale, medium scale, large scale, Product identification/ selection, Site selection, Plant layout, Pre-market survey.

Unit 2: Entrepreneurship Support System and Start-ups

Introduction to start-up's, Role of District Industries Centre in setting up industry, Function of NSIC, SISI, NISIET, NRDC, SSIC, SIDO, NMTC, KVIC, RSMML, Role of state finance corporation, state electricity corporations, pollution control board, BIS, I.S.O. etc.

Unit 3: Introduction to Tax System, and Acts

Idea of income tax, Goods and Services Tax and custom duty, Introduction to Industrial Acts, factory Act, Workmen's Compensation Act 1923, Apprentices Act 1961, Environmental Protection Act 1986.

Unit 4: Project Report Preparation

Procedure of preparing a project report, Format of project report, Preparation of project report, Introduction to ISO: 9000 Series of Quality System

Text Books/ Reference Books:

1. Khanka S.S., "Entrepreneurship Development" S. Chand
2. Desai, A N. "Entrepreneur & Environment" Ashish, New Delhi.
3. Drucker, Peter. "Innovation and Entrepreneurship" Heinemann, London.
4. Jain Rajiv. "Planning a Small-Scale Industry: A Guide to Entrepreneurs" S.S. Books, Delhi.
5. Kumar, S A. "Entrepreneurship in Small Industry" Discovery, New Delhi.

Note: It is recommended that some part of the syllabus is to be covered in online mode.

OEC-402: TRENDS IN TECHNOLOGY

B. Voc. (BFSI) IV Semester

No. of Credits:	3	Sessional:	25 Marks		
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is to make aware student the changes in technologies, applications and Systems around us.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Familiarize with the central concepts in innovation.
- CO2 Learn about critical digitalized components.
- CO3 Know about the future trends based on technology outlooks – where are we now and where are we heading.
- CO4 Critically analyze, even practice “how to enable” innovation.

Course Contents:

Unit 1: E-Commerce

Introduction: E-commerce as Business need-commerce, Types, Advantages, Disadvantages, e-Commerce Architecture; Internet Payment Systems, Characteristics, 4C Payment Methods, SET Protocol for Credit Card Payment, E-Cash, E-Check, Overview of Smart Card,

Unit 2: E-mail & Internet

Introduction, E-mail Account & Its Functions, Search Engine, Surfing Web Pages, Basics of Social Networking Site.

Unit 3: E-Banking Transactions

Inter Banking, Intra Banking, Electronic Payments, (Payment – Gateway Example), Securities in E-banking (SSL, Digital Signatures – Examples), Services Provided: ATM, Smart Card ECS(Electronic Clearing System), e.g., Telephone, Electricity Bills.

Unit 4: E – Governance & E – Agriculture

E –Governance Models: (G2B,G2C,C2G,G2G), Challenges to E – Governance, Strategies and tactics for implementation of E – Governance, Types of Agriculture information (Soil, Water, Seeds, Market rate) & Technique dissemination, Future trade marketing, Corp Management, Query redresses System, (Information Kiosk, IVR, etc.), Case Study.

Unit 5: E-learning

Models WBT, CBT, Virtual Campus, LMS & LCMS, Video Conferencing, Chatting, Bulletin, Building Online Community, Asynchronous / Synchronous Learning, Case Study.

Text Books/ Reference Books:

1. Internet (Use of Search Engines Google & yahoo etc.).
2. E-Commerce: C.V.S. Murty.
3. Fire Wall and Internet Security: William Cheswick, Stevens, Aviel, Rubin.
4. The Essential Guide to Knowledge management: Amrit Tiwana.
5. The GIS Book: George B. Karte.
6. Management Information System: Laudon & Laudon

Note: It is recommended that some part of the syllabus is to be covered in online mode.

OEC-403: WASTE MANAGEMENT

B. Voc. (BFSI) IV Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives: The objective of studying this course is to:

- ❖ Introduce about Sources of solid and hazardous wastes.
- ❖ Study about Waste exchange.
- ❖ Understand storage and collection of municipal solid wastes.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 Learn various source of the solid waste.
- CO2 Improve understanding handling of waste.
- CO3 Acquire knowledge about steering and suspension system.
- CO4 Understand Disposal in landfills.

Course Contents:

Unit 1: Sources, Classification and Regulatory Framework

Types and Sources of solid and hazardous wastes - Need for solid and hazardous waste management – Elements of integrated waste management and roles of stakeholders - Salient features of Indian legislations on management and handling of municipal solid wastes, hazardous wastes, biomedical wastes, lead acid batteries, electronic wastes, plastics and fly ash – Financing waste management.

Unit 2: Waste Characterization and Source Reduction

Waste generation rates and variation - Composition, physical, chemical and biological properties of solid wastes – Hazardous Characteristics – TCLP tests – waste sampling and characterization plan - Source reduction of wastes –Waste exchange - Extended producer responsibility - Recycling and reuse Practical: Composition of MSW, Determination of Physical and Chemical Properties of MSW.

Unit 3: Storage, Collection and Transport of Wastes

Handling and segregation of wastes at source – storage and collection of municipal solid wastes – Analysis of Collection systems - Need for transfer and transport – Transfer stations Optimizing waste allocation– compatibility, storage, labeling and handling of hazardous wastes – hazardous waste manifests and transport.

Unit 4: Waste Processing Technologies

Objectives of waste processing – material separation and processing technologies – biological & chemical conversion technologies – methods and controls of Composting - thermal conversion technologies, energy recovery – incineration – solidification & stabilization of hazardous wastes- treatment of biomedical wastes

Unit 5: Waste Disposal

Waste disposal options – Disposal in landfills - Landfill Classification, types and methods – site selection - design and operation of sanitary landfills, secure landfills and landfill bioreactors – leachate and landfill gas management – landfill closure and environmental monitoring – Rehabilitation of open dumps – landfill remediation.

Text Books/ Reference Books:

1. George Tchobanoglous et al, “Integrated Solid Waste Management”, McGraw - Hill, 2014.
2. Manual on Municipal Solid waste Management, CPHEEO, Ministry of Urban Development, Govt. Of. India, New Delhi, 2000.
3. Tchobanoglous Thiesen Ellasen; Solid Waste Engineering Principles and Management, McGraw - Hill 1997.
4. R.E. Landrefh and P.A. Rebers, “Municipal Solid Wastes-Problems & Solutions”, Lewis, 1997.
5. Blide A.D. & Sundaresan, B.B, “Solid Waste Management in Developing Countries”, INSDOC, 1993.
6. Georges E. Ekosse, Rogers W'O Okut-Uma, Pollution control & Waste management in Developing Countries, Commonwealth Publishers, New Delhi, 2000.
7. B. B. Sundaresan, A. D. Bhide – Solid Waste Management, Collection, Processing and Disposal, Mudrashilpa Offset Printers, 2001.

Note: It is recommended that some part of the syllabus is to be covered in online mode

DETAILED SCHEME AND SYLLABUS

FIFTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-501	Credit Risk Management	3-0-0	3	25	75	PCC
BFSI-502	Financial Accounting	3-0-0	3	25	75	PCC
BSC-502	Project	3-0-0	3	60	40	SDP
BFSI-503	Credit Risk Management Lab	0-0-9	9	60	40	SDP
BFSI-504	Financial Accounting Lab	0-0-9	9	60	40	SDP
PEC-BFSI-501 to 503	Program Elective Course	3-0-0	3	25	75	PEC
Total		12-0-18	30	185	415	

BFSI- 501 CREDIT RISK MANAGEMENT

B. Voc. (BFSI) V Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Course Objectives:

The objective of studying this course is to understand the concepts of credit risk in the banking industry and how to avoid and mitigate credit risk of the banking industry.

Course Outcomes: At the end of the course, the student shall be able to:

CO1: Learn about credit risk and how to mitigate it.

CO2: Understand the appraisal technique before granting a loan

CO3: Understand the role of banker to reduce the credit risk.

Course Content:

Unit1: Introduction and overview of credit

Principles of lending, Model credit policy, Types of borrowers: major, minor, HUF, limited and holding company, registration of charges, limited liability partnership, Credit delivery: types of facility, modes of delivery, Credit appraisal: dimension of credit appraisal, six c's, Credit rating.

Unit2: Analysis of financial statements

Balance Sheet analysis, analysis of profit and loss account, ratio analysis: different kinds of ratios, interpretation of important financial ratios, fund flow statement, cash flow statement, Project and term loan appraisal: technical appraisal, financial appraisal etc. cost of production and profitability, Capital budgeting: payback period method, time value of money, net present value, IRR, Life of the project.

Unit3: Working capital management

concept of working capital, types of working capital, source of working capital, working capital or operating cycle, Methods of assessment of working capital: Turnover method, MPBF method, cash budget system, Quasi credit facility, types of bank guarantee, co-acceptance facility.

Unit4: Export finance

pre shipment and post shipment credit finance, whole turnover packing credit, pre shipment credit in foreign currency, Ecgc scheme, ECNOS, rupee export credit interest rate subvention, post shipment finance in foreign currency, crystallization of export bills. priority sector lending, types of charges, Documentation, Management of impaired assets.

Text Books/ Reference Books:

1. The Handbook of Credit Risk Management: Originating, Assessing, and Managing Credit Exposures, Sylvain Bouteille
2. Credit Risk Management, S.K. Bagchi
3. Credit Risk Management for Indian Banks, K Vaidyanathan

BFSI- 502 FINANCIAL ACCOUNTING
B. Voc. (BFSI) V Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of Accounting, Bases of Accounting, International Financial Reporting Standards (IFRS), Preparation of trial balance, Methods of computing depreciation, Computerized Accounting System.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1. To acquire conceptual knowledge of the subject.
- CO2. To acquire knowledge of recording business transactions and how to prepare final accounts.
- CO3. To acquire knowledge of depreciation and inventory management.
- CO4. To acquire knowledge of computerized accounting.

Course Content:

Unit1: Overview of Financial Accounting

Accounting as an information system, the users of financial accounting information and their needs. Qualitative characteristics of accounting, information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting; cash basis and accrual basis. The nature of financial accounting principles – Basic concepts and conventions: entity, money measurement, going concern, cost, realization, accruals, periodicity, consistency, prudence (conservatism), materiality and full disclosures. Overview of financial Accounting Standards, International Financial Reporting Standards (IFRS)

Unit2: Functions of Financial Accounting

From recording of a business transaction to preparation of trial balance including adjustments, Capital and Revenue expenditures & Receipts, Preparation of Profit and Loss Account and Balance Sheet (Sole Proprietorship only).

Unit3: Introduction of Depreciation

The nature of depreciation, The accounting concept of depreciation, Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets- change of method. Inventories: Meaning. Significance of inventory valuation. Inventory Record Systems: periodic, and perpetual. Methods: FIFO, LIFO and Weighted Average.

Unit4: Accounting System

Computerized Accounting System (using any popular accounting software): Creation of Vouchers, Recording of Transactions; Preparing Reports, Cash books, Bank book, Ledger accounts, Trial balance, Profit and loss Account, Balance Sheet.

Text Books/ Reference Books:

1. Monga, J.R. Financial Accounting: Concepts and Applications. Mayoor Paper Backs, New Delhi.
2. Shukla, M.C., Grewal, T.S., and Gupta, S.C. Advanced Accounts. Vol.-I. S. Chand & Co., New Delhi.
3. Maheshwari, S.N., and Maheshwari, S. K. Financial Accounting. Vikas Publishing House, New Delhi.
4. Tulsian, P.C. Financial Accounting, Tata McGraw Hill, New Delhi
5. Jain, S.P., and Narang, K.L. Financial Accounting. Kalyani Pulishers, New Delhi

BFSI- 503 Credit Risk Management Lab

B. Voc. (BFSI) V Semester

No. of Credits:				1
L	T	P	Total	
0	0	9	9	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Pre- Requisite: NIL

Course Objectives: This course provides an understanding of the credit process, the assessment of credit risk and managing credit risk for various types of credit facilities. Specifically, this course conceptualizes the key areas of the credit management process: credit appraisal, administration, monitoring and review. It discusses financial and non-financial factors that affect the creditworthiness and presents comprehensive coverage of credit appraisal, credit execution & administration, and loan review process.

Course Outcomes: At the end of the course, the student shall be able to:

C01 understand the nature of bank lending activities and credit risk;

C02 Apply the principles of good lending in assessing credit propositions from bank customers;

C03 Perform quantitative and qualitative analysis for assessment of creditworthiness of borrowers;

C04 Identify and work-out problem loans;

C05 Apply various techniques to mitigate credit risk; and

Vocational Practical

1. Techniques to analyze the risk related to a particular project
2. Process of distributing the borrowers on the basis of the risk
3. Understanding the financial statement of a loanee
4. Exposure & Prudential Norms
5. C.M.A data discussion
6. Different guidelines of RBI related to credit appraisal
7. Topic related case studies

BFSI- 504 Financial Accounting Lab

B. Voc. (BFSI) V Semester

No. of Credits:				1
L	T	P	Total	
0	0	9	9	

Sessional:	60 Marks
Theory:	40 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Pre- Requisite: NIL

Course Objectives: The objective of studying this course is to understand the concepts of tally and its uses, Creation of accounting and inventory masters, Passing vouchers for sales and purchases.

Course Outcomes: At the end of the course, the student shall be able to:

- C01 Understand the concept of tally
- C02 Understand the creation of vouchers in tally
- C03 Understanding of advanced accounting in tally
- C04 Discuss the Cost centers and cost categories

Vocational Practical

1. Basic accounting in Tally: Creation of company.
2. Creation of accounting and inventory masters.
3. Passing of different types of vouchers.
4. Understanding accounting and inventory reports, Balance sheet and Profit and loss account.
5. Advanced Accounting in tally: Combining inventory with accounts and passing vouchers for sales and purchases.
6. Bill-wise details, Cost centers and cost categories.
7. Interest calculation, Stock summary, Trial balance, Ageing analysis of debtors and inventory.

PEC-BFSI-501 ADVERTISING AND SALES MANAGEMENT

B. Voc. (BFSI) V Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of Integrated marketing communication, Advertising budget, Media Planning process, Sales organization structures, Sales Force Management.

Course Outcomes: At the end of the course, the student shall 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 1: Introduction of Advertisement

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 2: 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 3: 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 4: Sales Force Management

Recruiting and selecting sales personnel, Training sales force Motivating Sales Personnel, Compensating Sales Personnel, and managing expenses of sales personnel, Staff meeting and Sales, Contests, Controlling the Sales Force: Sales Budget, Sales Quotas, Sales Territories, Sales control and cost analysis.

Text Books/ Reference Books:

1. Advertisement and Sales Management, Mukesh Trehan & Ranju Trehan, V.K Publications
2. Advertisement and Sales Promotion, SHH Kazmi & Satish K. Batra, Excelbooks

PEC-BFSI-502 SERVICE MARKETING

B. Voc. (BFSI) V Semester

No. of Credits:	3			Sessional:	25 Marks
L	T	P	Total	Theory:	75 Marks
3	0	0	3	Total:	100 Marks
				Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of Foundation of Service Marketing, understanding customer needs and expectations, New service development, Special Issues in Service Marketing.

Course Outcomes: At the end of the course, the student shall 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:

Unit1: 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.

Unit2: Customer Focus and Services

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.

Unit3: Distribution of Services

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.

Unit4: E-Services

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

Text Books/ Reference Books:

1. Service Marketing, V.A. Zeithmal, D.D. Gremler, M.J.Bitner, AjayPandit, Tata McGraw Hill
2. Lovelock, C., Wirtz,J.andChatterjee,J., ServiceMarketing–People, Technology, Strategy, Pearson Education, New Delhi

PEC-BFSI-503 BUSINESS POLICY & STRATEGIC MANAGEMENT

B. Voc. (BFSI) V Semester

No. of Credits: 3			
L	T	P	Total
3	0	0	3

Sessional:	25 Marks
Theory:	75 Marks
Total:	100 Marks
Duration of Exam:	3 Hours

Pre- Requisite: Nil

Course Objectives:

The objective of studying this course is to understand the concepts of major theories, background work, concepts and research output in the field of strategic management.

Course Outcomes: At the end of the course, the student shall be able to:

- CO1 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.
- CO2 Demonstrate effective application of concepts, tools & techniques to practical situations for diagnosing and solving organizational problems.
- CO3 Demonstrate capability of making their own decisions in dynamic business landscape.
- CO4 Develop their capacity to think and execute strategically.

Course Contents:

Unit1: 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.

Unit2: 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.

Unit3: 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.

Unit4: 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/ Reference Books:

1. Strategic Management – AzharKazmi, Tata McGraw Hill.
2. Strategic Management Concepts: A Competitive Advantage Approach- Fred R. David & Forest R. David, Pearson
3. Strategic Management and Business Policy: Globalization, Innovation and Sustainability | Fifteenth Edition - By Pearson

SIXTH SEMESTER

B. Voc. (BFSI) VI Semester

Subject Code	Subject Name	Credits	Marks Weightage		Course Type
			Internal	External	
BFSI-601	On Job Training (OJT)/ Internship	30	350	150	OJT
Total		30	350	150	

Students will go into industries for **On Job Training**. Students will be evaluated **based upon On Job Training (OJT)/Internship** including report and presentation