

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**

2023-24

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 students understand the different components of the Indian Financial System.

PEO2: To provide students with in-depth knowledge about working in different financial markets and institutions.

PEO3: To enable the student to analyze, classify, evaluate and control various types of risk in financial markets to make suitable financial decisions.

PEO4: To make students professionally comfortable with marketing and operational activities of financial markets and institutions.

PROGRAM OUTCOMES

- Skills in Banking & Financial Services.
- Skills in Mutual Funds, stock markets, Insurance, 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-102	Indian Securities Markets	3-0-0	3	25	75	SCC
BFSI-103	Foundations of Management	3-0-0	3	25	75	GCC
BFSI-104	Business Economics	3-0-0	3	25	75	GCC
BFSI-109	Banking & Financial Institutions	3-0-0	3	25	75	SCC
BFSI-L-101	Banking Operations Lab	0-0-4	2	30	70	SCC
BFSI-L-102	Indian Securities Markets Lab	0-0-6	3	30	70	SCC
Total		15-0-10	20	185	515	

SECOND SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-201	Marketing Management	3-0-0	3	25	75	GCC
BFSI-202	Human Resource Management	3-0-0	3	25	75	GCC
BFSI-203	Microfinance Operations	3-0-0	3	25	75	SCC
BFSI-204	Mutual Fund Operations	3-0-0	3	25	75	SCC
BFSI-L-201	Microfinance Operations Lab	0-0-5	2.5	30	70	SCC
BFSI-L-202	Mutual Fund Operations Lab	0-0-5	2.5	30	70	SCC
BFSI-208	Business Communication Skills	3-0-0	3	25	75	BSC
Total		15-0-10	20	185	515	

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-307	Retail Banking & Operations	3-0-0	3	25	75	SCC
BFSI-309	Business Statistics	3-0-0	3	25	75	GCC
BFSI-310	Financial Accounting	3-0-0	3	25	75	SCC
BFSI-L-301	Computational Lab-I	0-0-5	2.5	30	70	SCC
BFSI-L-302	Financial Accounting Lab	0-0-5	2.5	30	70	SCC
MAC-301 to 303	Mandatory Audit Course	3-0-0	3	25	75	MAC
Total		15-0-10	20	185	515	

LIST OF MANDATORY AUDIT COURSES

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

FOURTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI- 404	Organizational Behavior	3-0-0	3	25	75	GCC
BFSI-411	Indian and Global Business Environment	3-0-0	3	25	75	GCC
BFSI- 412	Financial Management	3-0-0	3	25	75	SCC
BFSI-413	Insurance Operations & Regulations	3-0-0	3	25	75	SCC
BFSI-L-401	Computational Lab-II	0-0-5	2.5	30	70	SCC
BFSI-L-402	Insurance Operations Lab	0-0-5	2.5	30	70	SCC
OEC-401 to 403	Open Elective Course	3-0-0	3	25	75	OEC
Total		15-0-10	20	185	515	

LIST OF OPEN ELECTIVE COURSES

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

FIFTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-507	Credit Risk Management	3-0-0	3	25	75	GCC
BFSI-512	Legal Aspects of Business	3-0-0	3	25	75	GCC
BFSI-513	Business Research Methods	3-0-0	3	25	75	SCC
BFSI-514	Security Analysis and Portfolio Management	3-0-0	3	25	75	SCC
BFSI-L-501	Credit Risk Management Lab	0-0-5	2	30	70	SCC
BFSI-L-502	Research Project	0-0-5	3	30	70	SCC
PEC-BFSI-501 to 503	Program Elective Course	3-0-0	3	25	75	PEC
Total		15-0-10	20	185	515	

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

SIXTH SEMESTER

Subject Code	Subject Name	Credits	Marks Weightage		Course Type
			Internal	External	
OJT-BFSI-601	On Job Training (OJT)/ Internship	20	150	350	OJT
Total		20	150	350	

It is advisable for every student to complete at least three certification courses in BFSI domain from institutions like NSE, BSE, NIFM and IIFB etc. to enhance their employability.

BSC: Basic Skill Component

GCC: General Course Component

SCC: Skill Course Component

Job Roles identified for students at Certificate, Diploma and Degree levels as per NOS in BFSI domain

Levels of Vocational Education	Assessment Stage And Equivalence	NSQF Level	Job Role as Per NOS
UG Ist year	UG-Certificate	4.5	Business correspondent/ Facilitator
			Mutual Fund Agent
			Front Desk Officer in Banks & Financial Institutions
			Equity Dealer
			Microfinance executive
			Operational Executive (Banks & FIs)
UG IInd year	UG-Diploma	5	Account Executive (Payroll)
			Account Executive (Payables/Receivables)
			Stock Trading Advisor
			Insurance Agent
			Marketing/Sales Executive
			HR Executives
			Retail Associate in Banks
UG IIIrd Year	UG-Degree	5.5	Credit Processing Officer
			BFSI Process Lead
			Assistant Financial Analyst (securities)
			Insolvency and Bankruptcy Associate
			Assistant Financial Manager (Portfolio)
			Assistant Risk Manager

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-102	Indian Securities Markets	3-0-0	3	25	75	SCC
BFSI-103	Foundations of Management	3-0-0	3	25	75	GCC
BFSI-104	Business Economics	3-0-0	3	25	75	GCC
BFSI-109	Banking & Financial Institutions	3-0-0	3	25	75	SCC
BFSI-L-101	Banking Operations Lab	0-0-4	2	30	70	SCC
BFSI-L-102	Indian Securities Markets Lab	0-0-6	3	30	70	SCC
Total		15-0-10	20	185	515	

BSC-105-EL 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 and 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.pronunciation of words.

Unit 3: Fragment of Tenses

Present tense, Past Tense, Future Tense, Oral Drilling of simple commands and statements, Developing LSRW(Listening, Speaking, Reading, Writing)skills.

Unit 4: Sentence Formation

Active and Passive voice, Direct and Indirect Narration, Simple Sentences, Compound Sentences, Complex Sentences, Compound-Complex Sentences, Use of phonetics to aid in identifying speech sounds

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.

BFSI-102 INDIAN SECURITIES MARKETS

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 the 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 and Functions of the Financial System in India.
- CO2 To explore the connection between the Financial Markets, Institutions and Instruments in the business environment and their role played in the Indian economy.
- CO3 To give comprehensive understanding on the stock market operations in terms of its structure, trading, settlement procedures and the regulations.

Course Contents:

Unit 1: Introduction to Indian Financial System

Indian financial system: Meaning, Characteristics, Significance and Components of Financial system in India. Evolution of financial system in India, Current developments in the Indian Financial System and Latest Financial Instruments. Structure of Indian Securities Market

Unit 2: Components of Indian Securities Market

Capital Market: Definition, characteristics, Structure and types of Indian capital market: Primary vs. secondary market, different types of securities in India: Equity vs. Debt, Equity shares vs. Preference shares. Money market: Introduction, Money Market Instruments, Structure and Developments in Money Market, Debt Market- role and functions, Instruments of debt market, Option and future: put option, call option and types of future contract.

Unit 3: Depository System

Introduction to Depository Needs for a depository, Depository participants (DP), Account Opening with DP (DMAT), Depository System in India and its Legal framework, Brief description of NSDL and CDSL. Functions of a DP: Dematerialization, Rematerialization, IPO, Trading and Settlement. Other services: Nomination & Transmission of shares, Pledge & Hypothecation.

Unit 4: Infrastructural Institutions

Stock exchange: NSE and BSE, Functions, feature and Trading & settlement Mechanism of Stock Exchanges, stock index: Sensex, calculation of Sensex, Nifty, calculation of Nifty, SEBI: Organization, Management, objectives and roles of SEBI, Role of SEBI and stock exchanges in investor protection.

Text Books/ Reference Books:

1. Prasanna Chandra, "Investment Analysis and Portfolio management", Tata McGraw Hill,
2. Bhole L. M.: "Financial Institutions and Markets": Tata McGraw Hill, New Delhi.
3. Punithavathy Pandian, "Security Analysis and Portfolio Management", Vikas Publishing House Pvt. Ltd.

BFSI-103 FOUNDATION OF MANAGEMENT
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 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 of Management and its evolution
- 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, definitions and features of Management, Management as Science, Art and Profession, Levels of Management, Scope of Management, Management Process and Function, Management vs. Administration, Significance of management.

Unit 2: Management Thought and Principles:

Evolution of Management thoughts: Approaches to Management (Classical, Behavioral, and Quantitative Contingency), Recent Trends in Management Thoughts, Contribution of Leading Thinkers (F. W. Taylor, Henry Fayol and Elton Mayo), Management Principles.

Unit 3: Planning, Organizing and Decision Making:

Nature, Process and Types of Planning, MBO, Nature and Principles of Organizing, Span of Management, Delegation of authorities and Responsibilities, centralization vs Decentralization, Forms of Organization Structure: Line and Staff Authority Relationships, process of Staffing, Forecasting and Decision-Making.

Unit 4: Directing and Controlling

Nature and Scope of Directing/Leading, Roles of a good leader: Motivation, Communication, Leadership Styles, Coordination. Controlling: Definition, Nature and Process, Steps and Techniques of controlling.

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	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 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

Introduction to business economics: Nature and types of business decisions. Micro and Macro-economics, Basic Economic problems: what to produce, for whom, how and whether resources are fully utilized? Production Possibility curve/frontier and its shifting.

Demand: meaning, demand functions, demand curve, demand schedule and law of Demand, Individual and market demand, Exceptions to law of demand and why does demand curve slopes downward? Change in demand.

Unit 2: Consumer Behavior

Elasticity of demand and types: price elasticity, income elasticity and cross elasticity and their measurement. Law of Supply: supply function, supply curve, supply schedule and change in supply, Equilibrium point.

Utility approach: cardinal and ordinal utility. Cardinal utility approach: law of diminishing marginal utility and law of equi- marginal utility; Ordinal approach: indifference curves, budget line and consumer equilibrium.

Unit 3: Theory of Production

Production Functions: factors of production, law of variable proportions, Return to scale. Concept of cost: short run and long run cost curves; concept of total, average and marginal cost; relationship between average and marginal cost curves. Break even analysis, Economies and diseconomies of scale production.

Unit 4: Types of Market and Price Determination

Types of Markets: perfect competition, oligopoly, Monopoly and Monopolistic competition; Price Determination under different markets. Concept of price discrimination and equilibrium.

Text Books/ Reference Books:

1. Ahuja H.L., Business Economics, S. Chand Publications
2. Jain T.R. & Ohri V.K., Micro Economics, V. K. Publications
3. Dwivedi D N, Business Economics, Vikas Publications

BFSI-109 BANKING AND FINANCIAL INSTITUTIONS

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 credit in economy.
- CO3 Understand the various kinds of banking Products and services available in the Indian banking context.
- CO4 Recognize the significance of Development Banks and NBFIs in the Indian economy.

Course Contents:

Unit 1: Indian Banking System

Overview of the Indian Banking System – Evolution and Structure, Overview of BFSI Domain in India, Roles & importance of Banks in an economy, Types of Banking & Banks in India, Structure of Indian Banking Industry.

Unit 2: Commercial Banking

Introduction to commercial Banking & credit creation by Commercial Banks, Basic Banking Products & Services, Financial Inclusion & Exclusion, Customer-Banker Relationship, Role of Banking Ombudsman.

Unit 3: Regulatory Framework of Banks

Introduction, constitution of RBI, Organization and management, Objectives and functions of RBI, RBI Act, 1934; Banking Regulation Act, 1949; Credit Control:-Objectives, Credit Control Measures: Quantitative Credit control, Selective and direct credit control-Monetary Policy. Non-Performing Assets: Definition; Income Recognition; Asset Classification; Provisioning Norms.

Unit 4: Development Banks and NBFIs

Introduction- Role of development banks and Financial Institutions in economic development, Overview of Financial Institutions- Meaning and definition of NBFIs, Classification and Functions of NBFIs, Developmental Banks – SIDBI, NABARD, EXIM bank – Organization, Objectives and Functions.

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
4. P.N.Varshney Banking Law & Practice (Sultanchand Publishers)
5. A.R.Aryashri, V.V.Ramanamurthy Banking & Financial Systems.

BFSI-L-101 BANKING OPERATIONS LAB
B.Voc (BFSI) I Semester

No. of Credits:	2	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	4	4	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 Understanding the calculation of interest and monthly installments in Indian banks.

Topics to be discussed:

1. Structure of Indian Banking System
2. Types of Bank Accounts and 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. Knowing about UIDAI, Aadhar card and its Process
6. Pan card and its structure and process
7. Payment and Settlement system of India, MICR, IFSC & SWIFT code
8. Concept of Interest on Saving and fixed deposits
9. Credit creation Process of Commercial Banks
10. ATMs: meaning, types, labelling, functions, benefits
11. Concept of Nomination Facility, Deposit Insurance, TDS, BCSBI
12. Recent Trends in Indian Banking: Types of Financing and Repayment, Bancassurance
13. CIBIL Score
14. Non-Performing Assets

BFSI-L-102 INDIAN SECURITIES MARKETS LAB

B.Voc (BFSI) I Semester

No. of Credits:	3	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	6	6	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. Structure of the Indian stock market.
2. Money market instruments.
3. Working of Stock Exchange: NSE, BSE and OTC
4. Demat account opening process.
5. Stock Index: calculation of Sensex, calculation of Nifty.
6. To understand the Listing of a company at stock exchange and the issue of an IPO.
7. Share trading and Settlement Mechanism
8. Share certificates and Share warrants.
9. SEBI functions.

SECOND SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-201	Marketing Management	3-0-0	3	25	75	GCC
BFSI-202	Human Resource Management	3-0-0	3	25	75	GCC
BFSI-203	Microfinance Operations	3-0-0	3	25	75	SCC
BFSI-204	Mutual Fund Operations	3-0-0	3	25	75	SCC
BFSI-L-201	Microfinance Operations Lab	0-0-5	2.5	30	70	SCC
BFSI-L-202	Mutual Fund Operations Lab	0-0-5	2.5	30	70	SCC
BFSI-208	Business Communication Skills	3-0-0	3	25	75	BSC
Total		15-0-10	20	185	515	

BFSI-201 MARKETING 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 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.

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 development and process; 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 organization.
- 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, Models of human resource management.

Unit 2: Job Analysis

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

Unit 3: Recruitment & Selection

Recruitment: Meaning, objective, types, recruitment process and 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, Incentive and performance based pay, modes of compensation, wage payment, methods of wage payment, Pay Structure, incentives, bonus, and fringe Benefits.

Text Books/ Reference Books:

- 1.C.B Gupta, Human Resource Management, Sultan Chand and Sons.
2. Rao, V.S.P. Managing People, Excel Publishers Pvt. Ltd.
3. Aswathappa K., Human Resource Management, McGraw Hill Education (India) Pvt. Ltd.

BFSI-203 MICROFINANCE OPERATIONS
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 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 to Microfinance

Microfinance: An Introduction, definition, meaning, scope and importance, Evolution of Microfinance in India, Different Models of Microfinance, Legal organization structure of MFIs

Unit 2: Microfinance Delivery Methodologies

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).

Unit 3: Risk Management in MFIs

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: Regulations and Compliances

Compliance to various Regulations: Compliance to state acts, Revised Guidelines on Priority sectors, Compliance to RBI Guidelines on NBFC-MFIs, Self-regulation, The Micro Finance Institutions (Development & Regulation) Bill, 2012

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	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 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 To provide an understanding of the complexities of mutual fund functions, both internally and externally and to understand Return Mechanism of MFs
- CO 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, Types of Investors in mutual funds, Allotment of mutual fund units, Time Stamping and Cut-off time, Mutual Fund transactions through stock exchanges.

Unit 2: 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), myths about mutual fund, Fund Distribution and Channel Management Practices: Traditional and New distribution channels, Pre-requisites to be fulfilled to become a distributor of a mutual fund Commissions and Transaction Charges for mutual fund distributor.

Unit 3: Mutual Fund 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, Measuring Performance of Mutual Funds: Meaning and Introduction, Measuring Performance using Basic Risk Return Adjusted Ratio, The three basic tools of performance evaluation : Sharpe, Treynor, and Jensen Ratios.

Unit 4: Regulatory framework of mutual fund industry

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, Role of regulators in India, Investment restrictions for scheme, Investor's right and obligation.

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 Publishing)
3. Fredman and Wiles: How Mutual Funds work (Prentice Hall of India)

BFSI-L-201 MICROFINANCE OPERATIONS LAB

B.Voc (BFSI) II Semester

No. of Credits:	2.5	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	5	5	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 Understanding of accounting statements and reporting for MFIs.
- CO2 Know about for revenue model of an MFI
- CO3 RBI guidelines for Micro Credit & SHG-bank Linkage Programme

Topics to be discussed:

1. Financial Accounting of MFIs: Introduction, Characteristics & components of Financial Statements, Accounting Equation, Principals of Accounting, Mechanics of Accounting
2. Financial Reporting of MFIs: Balance Sheet, Income & Expenditure Statement, Cash Flow Statements, Treatment of Some Special Transactions
3. Revenue Model of an MFI
4. Cost-Volume Profit (CVP) Analysis
5. Measuring Operating Efficiency and Productivity in MFIs
6. Factors Affecting Operating Expenses, Operating Efficiency -The Negative Side, Measures to be more efficient.
7. Group Formation & lending Procedure in SHGs & JLG
8. RBI guidelines for Micro Credit & SHG-bank Linkage Programme
9. Integrated Banking Ombudsman Scheme, 2021
10. Various Government Scheme for Financial Inclusion

BFSI-L-202 MUTUAL FUND OPERATION LAB
B.Voc (BFSI) II Semester

No. of Credits:	2.5	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	5	5	Total:	100 Marks
				Duration of Exam:	2 Hours

Course Objectives:

The objective of this course is to understand of trading 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

Topics to be discussed:

- a. Registration of an Asset management Company
- b. KYC Compliance Process for Mutual funds,
- c. Payment mechanisms for purchasing and redemption of mutual funds units,
- d. Mutual Fund transactions through stock exchanges.
- e. Offer document of Mutual Fund: SID, SAI, KIM, content of offer document
- f. Annual report of Mutual Fund.
- g. Computation of return on mutual fund, calculation of NAV and Cut-off time of Mutual Funds
- h. Benchmarking mutual fund performance

BFSI-208 BUSINESS COMMUNICATION 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: Basic Communication Skills.

Successive: Business 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 formal business 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: Basics of Communication Skills

Communication: meaning, importance, function, types, advantages and disadvantages and barriers, how to overcome barriers of communication. Listening: process, types of listening, deterrents to listening process, essentials of good listening.

Unit 2: Verbal Communication

Oral Communication: types and importance, Greetings and Introducing people, describing people, Business writing: circulars, notices, memos, agenda and minutes writing, letter writing.

Unit 3: Non-verbal communication:

Gestures, handshakes, gazes, smiles, hand movements, dressing and appearance; voice modulations, Speech Correction: MTI reduction, bag of words practice, intonation & modulation for free speech as well as for reading.

Unit 4: Self-Building Communication

Group discussion, Team Presentation & group exercises, business etiquettes: business dining etiquettes, Telephone etiquettes-Dos and Don'ts, communicating effectively; Creating Social media profiles, Editing and Posting on social media profile.

Text Books/ Reference Books:

1. Essentials of Business Communication - Rajendra Pal and J. S. Korlhalli - Sultan Chand & Sons, New Delhi.
2. Business Communication (Principles, Methods and Techniques) Nirmal Singh - Deep & Deep Publications Pvt. Ltd., New Delhi.

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-307	Retail Banking & Operations	3-0-0	3	25	75	SCC
BFSI-309	Business Statistics	3-0-0	3	25	75	GCC
BFSI-310	Financial Accounting	3-0-0	3	25	75	SCC
BFSI-L-301	Computational Lab-I	0-0-5	2.5	30	70	SCC
BFSI-L-302	Financial Accounting Lab	0-0-5	2.5	30	70	SCC
MAC-301 to 303	Mandatory Audit Course	3-0-0	3	25	75	MAC
Total		15-0-10	20	185	515	

LIST OF MANDATORY AUDIT COURSES

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

BSC-302EEMPLOYABILITY 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 and employability skills.
- CO2 Effectively communicate through verbal and nonverbal communication.
- CO3 Deals with various types of behaviour in effective manners
- CO4 To acquire knowledge on Voices and Sentence Making.

Course Contents:

Unit 1: Employability Skills

Soft skills– Definition and Significance of Soft Skills; Process, Importance and Measurement of Soft Skill Development. Teamwork Skills, Leadership Skills, Interview –Types.

Unit 2: Personality Development and Presentation Skills

Types of Personality, Gesture, posture, facial expression, body Language, Personality development programs and techniques, Group Discussion, Presentations Types and making effective presentations.

Unit 3: Communicating with Stakeholders

Communication with customers, dealing with angry customer, call flow, Opening and closing a call, Communication with industry partners/suppliers/dealers/agents, Feedback: Giving and receiving a Feedback.

Unit4: Writing Skills

Letter Writing: business letter and applications writing, making covering letter, formal mail, report writing: academic report, business report, and 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-307 RETAIL BANKING OPERATIONS

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

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 to Retail Banking

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, 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-309 BUSINESS STATISTICS

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 familiarize the students with various statistical data analysis tools that can be used for effective decision and developing the ability to conduct basic statistical analysis of data.

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

CO1. Understand the key terminology, concepts tools and techniques used in business statistical analysis.

CO2. Understand about the various ways of interpreting and presenting the data.

CO3. Conduct basic statistical analysis of data.

CO4. Solve a range of problems using the techniques covered.

Course Contents:

Unit1: Introduction to Statistics

Meaning, type, scope, limitations and applications; data classification, tabulation and presentation: meaning, objectives and types of classification, Tabulation: purpose, types and construction of tables, formation of frequency distribution tables, types and construction of diagrams and graphs.

Unit2: Measures of Central Tendency

Meaning and objectives of measures of central tendency, different measure viz. arithmetic mean, median, mode,geometric mean and harmonic mean, characteristics, applications and limitations of these measures

Unit3: Measures of Dispersion

Measure of variation viz. range, quartile deviation, mean deviation and standard deviation, co-efficient of variation, Skewness and Kurtosis.

Unit4: Correlation & Regression

Meaning of correlation, types of correlation – positive and negative correlation, simple, partial and multiple correlation, rank correlation, coefficient of determination, lines of regression, co-efficient of regression.

Text Books/ Reference Books:

- 1.Vohra, N. D., Business Statistics, Tata McGraw Hill Publishing Company, New Delhi
2. Levin, R.I. and D.S. Rubin, Statistics for Management, Prentice-Hall of India.

BFSI-310 FINANCIAL ACCOUNTING
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: 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 valuation.

CO4. To understand accounting of non-profit organizations and joint venture companies.

Course Content:

Unit1: Overview of Financial Accounting

Meaning, Nature, Process, Scope & importance of financial accounting, Users of financial accounting information and their needs. Branches of accounting. Bases of accounting: cash basis and accrual basis. Accounting principles – Basic concepts and conventions.

Unit2: Accounting Process and Functions

From recording of business transactions to preparation of trial balance, Preparation of Final Account (with adjustments): Profit and Loss Account and Balance Sheet (Sole Proprietorship only).

Unit3: Depreciation and Inventory valuation

The nature of depreciation Causes of depreciation, Factors affecting depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets. Inventories: Meaning, significance of inventory valuation, methods: FIFO, LIFO and Weighted Average. Types of errors and their Rectification in accounting.

Unit4: Accounting for Non-Profit Organizations

Meaning of Non-Profit Organization; Preparation of Receipt and Payment Account, Income and Expenditure Account and Balance Sheet. Joint venture accounting: concept and accounting treatment.

Text Books/ Reference Books:

1. Maheshwari, S.N., and Maheshwari, S. K. Financial Accounting. Vikas Publishing House, New Delhi.
3. Tulsian, P.C. Financial Accounting, Tata McGraw Hill, New Delhi
4. Jain, S.P., and Narang, K.L. Financial Accounting. KalyaniPublishers, New Delhi

BFSI-L-301 COMPUTATIONAL LAB-I
B. Voc. (BFSI) III Semester

No. of Credits:	2.5		
L	T	P	Total
0	0	5	5

Internal:	30 Marks
External:	70 Marks
Total:	100 Marks
Duration of Exam:	02 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 about computer hardware and software

List of Experiment

PC Hardware:

1. Set date and time of the windows and change screensaver and appearance.
2. Manage files and folders.
3. To study parts of keyboard and mouse
4. To assemble a PC.
5. To remove and replace floppy disk drive, hard disk and CDROM drive.

PC Software:

6. To prepare your CV using MS Word.
7. Create a mail merge letter using MS Word.
8. Create a macro for inserting a picture and formatting the text.
9. Create a simple presentation to list simple dos commands, hardware, and software using MS Power Point.
10. Add text, pictures, sounds, movies, and charts to your presentations.
11. Set up slide shows and rehearse timings for your slides.
12. Create a worksheet with 4 columns, enter 10 records and find the sum of all columns using MS Excel.
13. Create a student result sheet.
14. Create a simple bar chart to highlight the sales of a company for 3 different periods.
15. Create record and use macro in MS Excel.
16. Sorting and filtering of data
17. Create pivot tables and pivot charts.

BFSI-L-302 FINANCIAL ACCOUNTING LAB

B. Voc. (BFSI) II Semester

No. of Credits:	2.5	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	5	5	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:

CO1 To understand the Computerized Accounting System

CO2 To understand the concept of Tally and recording of transactions in tally

CO3 To understand advanced accounting in tally

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.

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, honesty and integrity, harmony and 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)

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.

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.

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 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:

1. "Perspectives in Environmental Studies" by A. Kaushik and C. P. Kaushik, New age international publishers.
2. "Environmental Studies by Benny Joseph", Tata McGraw Hill Co, New Delhi
3. "Environmental Science towards a sustainable future" by Richard T. Wright. 2008 PHL Learning Private Ltd. New Delhi.
4. "Environmental Engineering and science" by Gilbert M. Masters and Wendell P. Ela 2008PHI Learning Pvt Ltd.
5. "Fundamentals of Ecology" by Odum, E.P., Barrick, M. and Barret, G.W. Thomson Brooks/Cole Publisher, California, 2005.

FOURTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI- 404	Organizational Behavior	3-0-0	3	25	75	GCC
BFSI-411	Indian and Global Business Environment	3-0-0	3	25	75	GCC
BFSI- 412	Financial Management	3-0-0	3	25	75	SCC
BFSI-413	Insurance Operations & Regulations	3-0-0	3	25	75	SCC
BFSI-L-401	Computational Lab-II	0-0-5	2.5	30	70	SCC
BFSI-L-402	Insurance Operations Lab	0-0-5	2.5	30	70	SCC
OEC-401 to 403	Open Elective Course	3-0-0	3	25	75	OEC
Total		15-0-10	20	185	515	

LIST OF OPEN ELECTIVE COURSES

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

BFSI – 404 ORGANIZATIONAL BEHAVIOR

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 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: Introduction to Organization Behavior

Concept, Scope, Importance and foundations of Organization Behavior, Theoretical frameworks for OB; Models of organizational behavior, Contemporary Challenges to OB in 21st Century, Motivation- Definition, Theories of motivation, Mc Gregor ,A.H. Maslow, Herzberg Theory.

UNIT -2: Group Dynamics and Organizational Culture

Types of Groups, Formation of Group, Reason for the group formation, Group Cohesiveness, Group Conflicts, Team Building; Individual Differences: Causes of Individual Differences. Organizational Culture: Definition, Characteristics of an organization's culture, types of culture, role of culture, Negative effects of culture.

UNIT-3: Perception and Conflict Management:

Perception: Concept, Perceptual selectivity, Managerial implications of Perception. Meaning, Process of Conflict, Types of Conflicts: - Individual, Group and Organizational Level conflict and conflict management. Change: Concept, Resistance to Change, Management of Change, Role of Change Agent, Stress – Causes, Effects and Coping Strategies.

UNIT – 4: Leadership & Personality

Leadership – Concept; Theories: Path Goal Leadership Theory, McGregor's Theory X and Theory Y, Charismatic Leadership; Transformational Leadership; Leadership Styles; types of leaders – autocratic, democratic, free – rein; Qualities of a good leader, Personality- Attributes of personality, Type, Ego state, Johari window, Theories of personality and factors affecting personality.

Text Books/ Reference Books:

1. Singh Kavita, Organizational Behavior: Text and cases. New Delhi: Pearson Education
2. Organisational behaviour by K. Ashwatthapa

BFSI-411 INDIAN AND GLOBAL BUSINESS ENVIRONMENT

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 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: Understand the nature of business environment & its components.

CO2: Demonstrate and develop conceptual framework of business environment.

CO3: Understand tariff and non-tariff barriers and FDI trends in India

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

Course Contents:

Unit 1: Introduction to Business environment

Introduction to Business Environment: Nature and Significance Business Environment. Components of Business Environment, Techniques of Environment Scanning. Economic Environment of Business: Economic Systems. Economic Planning in India, Brief idea of Industrial Policy, Fiscal policy, Monetary policy.

Unit 2: Political and Legal Environment of Business

Three political institutions: Legislature, Executive and Judiciary. Foreign Exchange Management Act (FEMA), Consumer Protection Act. Introduction to Liberalization, Privatization and Globalization: Factors facilitating and impeding globalization in India.

Unit 3: Global Environment

Global Environment -Characteristics and Components, Tariff and non-tariff barriers; India's foreign trade policy, Foreign direct investment (FDI) and Foreign portfolio investment (FPI); Types of FDI, Costs and benefits of FDI to home and host countries; Trends in FDI; India's FDI policy, Balance of payments (BOP): Importance and components of BOP.

Unit 4: International Economic institutions

International Economic institutions: IMF, World Bank, UNCTAD, World Trade Organisation (WTO): Functions and objectives of WTO; Agriculture Agreement; GATS; TRIPS; TRIMS

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.
3. Aswathappa, K : Essentials of Business Environment-Text, Cases and Exercises - Himalya Publishing House(13th Revised Edition-2016)
4. Cherunilam, Fransis– Business Environment- Text and Cases, Himalya Publishing House Pvt. Ltd.(20th Edition-2011)

BFSI-412 FINANCIAL 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

Course Objectives:

The objective of studying this course is to understand the concept of finance and finance management, role of finance managers in taking various financial decisions. The course will enlighten various financial theories and practices used to achieve financial objectives.

Course Outcomes: After completing the course, the student will be able to:

CO1. Understand the concept of financial management and various source of finance.

CO2. Analyze capital budgeting process and apply capital budgeting techniques for making business decisions.

CO3. Examine capital structure and cost of capital.

CO4. Critically examine various theories of dividend, identify and analyse dividend policy; and suggest sound dividend policy.

UNIT I: Introduction

Nature, scope, and importance of financial management. Objectives of financial management: profit Maximization vs. wealth maximization. Approaches to financial management. Finance decision, Functions and Responsibilities of a Finance Manager. Sources of Finance: Different Sources of Finance including internal as well as external sources. Time value of money: Concept, rationale & Techniques.

UNIT II: Capital Budgeting Decisions:

Capital Budgeting: Meaning, definition, features and Process, Determination of cash flow, Capital budgeting methods: Payback Period Method, Discounted Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Internal Rate of Return (IRR), and Profitability Index.

UNIT III Components of cost of capital:

Method for calculating cost of different sources of raising capital: Cost of Equity, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average Cost of Capital (WACC). Capital Structure Theories: NI, NOI, traditional and M-M theories.

UNIT IV Other Crucial Financial decisions:

Dividend policy and dividend decision theories - Walter's Model, Gordon's Model, MM Approach, Determinants of Dividend policy. Working Capital decision: Concept of Working Capital, Operating Cycles, determinants and Working capital estimation, Inventory Management and Receivables Management.

Text Books/ Reference Books:

1. Chandra, P. Financial Management-Theory and Practice. Tata McGraw Hill Education, New Delhi.
2. Khan, M. Y., & Jain, P. K. Financial Management: Text and Problem. Tata McGraw Hill Education India, New Delhi.
3. Pandey, I. M. Financial Management. Vikas Publications, New Delhi.
4. Rustagi, R. P. Fundamentals of Financial Management. Taxmann Publication, New Delhi.

BFSI-413 INSURANCE OPERATIONS AND REGULATIONS

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 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 insurance product available in the market.
- CO2 Explain the legality and administrative issues of insurance policies
- CO3 Apply the insurance knowledge and skills in different scenarios
- CO4 Interpret the regulatory and documentation framework governing insurance

Course Contents:

Unit1: Introduction of Insurance

Definition, characteristics, need & importance of insurance, Functions of insurance, kinds of insurance, insurance contract and its elements, Principles of Insurance, Principle of utmost Good Faith, Insurable Interest, Indemnity, Subrogation: Co-insurance, Reinsurance, Bancassurance, Contemporary issues in insurance, Individual Agents vs. Corporate Agents.

Unit2: Life Insurance- Practices and Procedure

Features of life insurance, Classification of policies: whole life, term insurance, endowment insurance, Annuities, Selection of risk, Measurement of risk and mortality table, calculation of premium, treatment of substandard risk, the reserve, investment of funds, surrender value, valuation and surplus, policy condition, Life insurance underwriting, Health insurance

Unit3: General Insurance- Practices and Procedure

Marine Insurance: Nature of marine insurance, marine insurance policies, marine losses, payment of claims. Fire insurance: nature and use of fire insurance, types of covers, claims, Medical Insurance, Agricultural insurance, motor insurance, Travel Insurance, liability insurance, aviation insurance; Underwriting and rating in general insurance.

Unit4: Regulatory framework of insurance business in India

Development of Insurance Legislation in India: Insurance Act, 1938, Insurance Regulatory and Development Authority of India Act, 1999, Life Insurance Corporations act 1956, General Insurance Council (GIC act 1972), Protection of Policyholders Interest: Insurance Ombudsmen Rules, 2017, Consumer Courts.

Text Books/ Reference Books:

1. Principles of Insurance Law, M. N. Srinivasan, Wadhwa & Co.
2. Insurance Manual, Taxman Publication Private Limited
3. Insurance law and practice, The Institute Of Company Secretaries Of India
4. Insurance principle and practices, M.N. Mishra, S.B. Mishra, S. Chand Publication

BFSI-L-401 COMPUTATIONAL LAB-II

B. Voc. (BFSI) IV Semester

No. of Credits: 2.5			
L	T	P	Total
0	0	5	5

Internal:	30 Marks
External:	70 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-L-402 INSURANCE OPERATIONS LAB

B. Voc. (BFSI) IV Semester

No. of Credits:	2.5	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	5	5	Total:	100 Marks
				Duration of Exam:	2 Hours

Pre- Requisite: Basic knowledge of insurance terms.

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. Process of buying any insurance policy and premium calculation.
3. Application Form and documents requirement for the various policies.
4. Policy Document/Structure of a policy.
5. Procedure of Claim settlement in the account of Insured.
6. Nomination & Assignment
7. Understanding of Nomination Facility and settlement of claims in accounts of Deceased Persons.
8. The role of Insurance Authority regarding the complaint handling and its process.
9. Role of Actuaries: Underwriting, rating, premium determination
10. Topic related case studies

OEC-401: ENTREPRENEURSHIP

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: 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 skills required to develop an entrepreneurial business.
- CO3 Understand the role of entrepreneurs in society and 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 vs manager, Essential Characteristics of a good Entrepreneur, Types of entrepreneurs, Types of Entrepreneurial firms, Need and Importance of Entrepreneurship, Entrepreneurial Mindset.

Unit 2: Key Skills for successful Entrepreneurship

Leadership: leadership styles, Lead by example, Team Spirit, Emotional Intelligence, Problem Solving by Critical Thinking: Applying critical thinking, REASON Model of Critical Thinking. Problem solving by Creative thinking, Importance and benefits of Creative thinking,

Unit 3: Serving the Society

Roles of Entrepreneurs in society, Selfless Entrepreneurship, Factors affecting entrepreneurial business, Business Networking and its advantages, entrepreneurial work ethics, Success Story of Mumbai Dabbawala and Steve Jobs (Discuss more Success failure stories of famous entrepreneurs)

Unit 4: Regulatory and Legal Issues in Entrepreneurship

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, Business Loans for start-ups and MSMEs by Indian Government, Legal Issues: Intellectual Property Rights, patents, trademarks, copyrights, trade secrets, licensing, franchising.

Text Books/ Reference Books:

1. Khanka S.S., "Entrepreneurship Development" S. Chand
2. C.V. Bakshi, Entrepreneurship Development, Excel Publications.
3. Drucker, Peter. "Innovation and Entrepreneurship" Heinemann, London.
4. Arora M., Natarajan K. and Gordan E., Entrepreneurship Development, 1st ed; Himalaya Publishing House Pvt Ltd, 2009.

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

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 to 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, Aviell, Rubin.
4. The Essential Guide to Knowledge management:AmritTiwana.
5. The GISBook:GeorgeB.Karte.

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. TchobanoglousThiesenEllasen; 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. Bhide 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.

FIFTH SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BFSI-507	Credit Risk Management	3-0-0	3	25	75	GCC
BFSI-512	Legal Aspects of Business	3-0-0	3	25	75	GCC
BFSI-513	Business Research Methods	3-0-0	3	25	75	SCC
BFSI-514	Security Analysis and Portfolio Management	3-0-0	3	25	75	SCC
BFSI-L-501	Credit Risk Management Lab	0-0-4	2	30	70	SCC
BFSI-L-502	Research Project	0-0-6	3	30	70	SCC
PEC-BFSI-501 to 503	Program Elective Course	3-0-0	3	25	75	PEC
Total		15-0-10	20	185	515	

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

BFSI- 507 CREDIT RISK MANAGEMENT

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

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-512 LEGAL ASPECTS OF BUSINESS

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

Course Objectives:

The objective of studying this course is to enable a student to have good knowledge in the Corporate Laws which is important for future managers. It gives an opportunity to students to know about the procedure of creation of a company or getting it registered.

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

1. Understand the legal framework regulating business, from the point of view of making the operations of the organization legally compliant.
2. Develop a critical understanding of the implications of the changes in the provisions of different business law and assess their impact.
3. Develop suitable adjustment strategies according to business law.

Course Content:

UNIT 1: Introduction to Law & Law of Contract

Meaning Purpose and Sources of Law, Classification of Law: National and International Laws, The Indian Contract Act: essentials of a valid contract, kinds of contracts, void agreements (expressly declared void), Performance of contracts, Discharge of contracts, Breach of contract and its remedies, Quasi-contracts.

UNIT 2: Laws for Corporates

The Companies Act, 2013 - characteristics and types of companies; Incorporation of a company, Memorandum and Articles of Association; Director's powers and duties, Types of meetings in a company, Winding up of a company.

Negotiable Instruments Act: nature and types of negotiable instruments, parties to negotiable instruments, dishonour and discharge of a negotiable instrument, crossing and bouncing of cheques. (Discuss suitable case laws)

UNIT 3: Laws Specific to Banking, Finance and Insurance:

SARFESI Act, 2002 (securitization and reconstruction of financial assets and enforcement of Security Interest Act): Purpose, Introduction and risk management in securitization, Debt recovery tribunals: objectives and purposes, Prevention of Money Laundering Act, 2002, Insurance Contract.

UNIT 4: Other important Acts:

Consumer Protection Act, 2019; Competition Act 2002 - objectives, competition commission of India; Right to Information Act, 2005: Purpose of Right to Information and Obligation of Public Authorities, Exemption from disclosure of information. (Discuss suitable case laws)

Text Books/ Reference Books:

1. Business legislation for management M.C. Kuchal and DeepaPrakash, Vikas Publish House PVT Ltd.
2. Kuchhal, M.C. and Kuchhal Vivek, Business Legislation Management, Vikas Publishing, New Delhi.
3. Kapoor, N. D. (2009). Elements of Mercantile Law, Sultan Chand & Sons, New Delhi.

BFSI-513 BUSINESS RESEARCH METHODS

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 various research methods and tools. The focus will be on process and techniques of research.

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

CO1: Learn about various kinds of research, objectives of doing research, research process, research designs and sampling.

CO2: Understand and apply basic research methods including research design, data analysis, and interpretation.

CO3: Use research data to formulate or evaluate new research questions, using reason and persuasion in a logical argument

Course Content:

UNIT1:Introduction to Research

Meaning, Objectives and types of research, Features of a Good research, Understanding the language of research - Concept, Construct, Definition, Variables: Concept of Independent & Dependent variables, Research Process, Writing a research proposal.

UNIT2: Research Design and Sampling:

Features of a good research design – Exploratory Research Designs, Descriptive Research Designs, Experimental Design, Sampling: meaning of sample and census, features of a good sample, Sampling Techniques: Probability and Non Probability Sampling design; Determination of Sample size.

UNIT 3:Data Collection and Questionnaire Development:

Types of data: Primary vs secondary data, Sources of data collection, tools for Primary Data Collection: Observation method, Focus Group Discussion, Personal Interview, Telephonic Interview, Mail Survey, Email/Internet survey, Questionnaire Designing; Advantages and Disadvantages of Questionnaire Method. Types of Questionnaires and questions.

UNIT 4: Data Analysis and Report Writing

Univariate and Bivariate Analysis of Data, Hypothesis testing; parametric and non-parametric tests for data analysis. Research Report Writing: steps in report writing, Essential of a good report, Ethics in Research.

Text Books/ Reference Books:

1. C.R. Kothari, Research Methodology, New Age International.
2. V P Michael, Research Methodology in Management, Himalaya, Mumbai

BFSI-514 SECURITY ANALYSIS AND PORTFOLIO 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 investment, securities markets, security operations, analysis and approaches of portfolio development.

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

CO1. Understand different aspects of risks which is faced by individual and organizations while investing.

CO2. Analyze securities on basis of risk and return.

CO3. Apply contemporary approaches of portfolio for developing and optimising the portfolio.

CO4. Make the strategy to revise the portfolio in the light of changing market dynamics.

UNIT-1: Investment

Meaning, nature and scope of investment, Investment decision process; investment alternatives; Measurement of Risk & Return, Types of risk and return: interest risk, market risk, inflation risk, default risk; measurement of systematic and unsystematic risk; Return: historical vs. expected return, Holding period return, and notion of dominance. Valuation of securities: shares (variable income) and Bonds (fixed income).

UNIT 2: Security Analysis

Fundamental analysis: economy, industry and company analysis, Technical analysis: Dow Jones theory; charts; supports and resistance levels and other technical tools like relative strength analysis; moving averages, breadth of market. Efficient market hypothesis: Random walk Theory, Test and results of EMH.

UNIT 3: Portfolio Development

Portfolio meaning, advantages and selection, approaches in portfolio construction, objectives of portfolio Management; Concept of diversification, Markowitz portfolio theory for risk return Analysis: risk and return with different correlation, Markowitz efficient frontier: EFL, Optimum portfolio, Sharpe single index model: corner portfolio, Sharpe optimal portfolio, construction of the optimal portfolio; Capital asset pricing model (CAPM): Pricing of securities, risk-free assets, Difference between CML & SML.

UNIT 4: Portfolio Evaluation and Revision:

Portfolio evaluation: meaning, need and strategies for portfolio evaluation; Portfolio revision: Meaning, purpose and Techniques of portfolio revision.

Text Books/ Reference Books:

- 1.Pandian, Security Analysis and Portfolio Management, Vikash Publishing House
- 2.Chandra, Prasanna. Investment analysis and portfolio management. McGraw Hill Education.

3. Rustagi, R. P. Investment analysis and portfolio management. Sultan Chand & Sons, New Delhi.

BFSI-L-501 CREDIT RISK MANAGEMENT LAB

B. Voc. (BFSI) V Semester

No. of Credits:	2	Internal:	30 Marks		
L	T	P	Total	External:	70 Marks
0	0	4	4	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-L-502 RESEARCH PROJECT

B. Voc. (BFSI) V Semester

No. of Credits: 3			
L	T	P	Total
0	0	6	6

Internal:	30 Marks
External:	70 Marks
Total:	100 Marks
Duration of Exam:	2 Hours

Pre- Requisite: NIL

Course Objectives:

The objective of studying this course is to use various research methods and tools. The focus will be on questionnaire development, data collection and report writing

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

CO1: Understand and apply basic research methods in routine business problems

CO2: Use research data to formulate or evaluate new research questions, using reason and persuasion in a logical argument.

CO3: Use SPSS software for descriptive analysis of data.

CO4: understand how to write a good report?

Topics to be covered:

1. Understanding the differences between various types of researches: Qualitative vs quantitative research, descriptive vs experimental research, exploratory vs descriptive research.
2. Conducting interviews and surveys.
3. Questionnaire development
4. Concept of measurement; Validity and Reliability
5. Levels of measurement - Nominal, Ordinal, Interval, Ratio;
6. Attitudinal Scale Development
7. Types of of Scale – Rating Scales viz. Likert Scales, Ranking Scales – Paired Comparison & Forced Ranking.
8. Introduction and functions of statistical software SPSS: data coding, entry and checking
9. Preliminary analysis and Descriptive statistics using SPSS
10. Report writing

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

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 Planning & Selection

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

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 of service marketing 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

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, Essentials in a good vision & mission statement, Concept of Strategic Decision Making.

Unit2: Environmental Analysis

Need, Characteristics and categorization of Environmental Factors, Approaches to the Environmental Scanning Process – Analysis of Competitive Environment, Environmental Scanning Techniques, Analysis of Internal Resources: Strengths and weaknesses, Strategic Advantage Analysis: Value – Chain Approach to Internal Analysis, Resource Audit, Methods of Analyzing and Diagnosing Corporate Capabilities – Functional Area, Profile and Resource Deployment Matrix, Strategic Advantage Profile, SWOT Analysis.

Unit3: Strategy Formulation and Strategic Choice

Strategy Formulation: Meaning, Need, Process & problems of Strategy Formulation, Levels of Strategy Formulation, Corporate Level Strategies: Stability, Expansion, Retrenchment, Mixed Strategy, Business Level Strategies: Cost Leadership, Differentiation, Focused, Functional Level Strategies, Strategic Choice: Meaning, Factors affecting Strategic Choice, Process of Strategic Choice, Tools of Strategic Analysis and Choice: IFE Matrix, EFE Matrix, IE Matrix, BCG Growth, GE Matrix and Difference b/w BCG and GE matrix

Unit4: Strategic Implementation, Evaluation & Control

Meaning, Process & Prerequisites of Strategy Implementation, Aspects of Strategy Implementation, Pyramids/Phases of strategy Implementation: Project Implementation, Procedural Implementation, Resource Allocation, structural implementation, Behavioral Implementation, Functional & Operational Implementation, Issues Involved in Strategic Implementation, Strategic Control: Concept, Types, Requirement, Importance & Process of Evaluation & Control.

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

Subject Code	Subject Name	Credits	Marks Weightage		Course Type
			Internal	External	
OJT-BFSI-601	On Job Training (OJT)/ Internship	20	150	350	OJT
Total		20	150	350	

It is advisable for every student to complete at least three certification courses in BFSI domain from institutions like NSE, BSE, NIFM and IIFB etc. to enhance their employability.