

**SCHEME OF EXAMINATION**  
**and**  
**SYLLABUS**  
**For**  
**BACHELORS OF VOCATION (B. Voc.)**  
**in**  
**BANKING FINANCIAL 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**

**2024-25**

## **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	
ENG-151-V	English Literacy	3-0-0	3	25	75	BSC
BIV-101-V	Indian Securities Markets	3-0-0	3	25	75	SCC
BIV-103-V	Foundations of Management	3-0-0	3	25	75	GCC
BIV-105-V	Business Economics	3-0-0	3	25	75	GCC
BIV-107-V	Banking & Financial Institutions	3-0-0	3	25	75	SCC
BIV-109-V	Banking Operations Lab	0-0-4	2	30	70	SCC
BIV-111-V	Indian Securities Markets Lab	0-0-6	3	30	70	SCC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### SECOND SEMESTER

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
BIV-102-V	Marketing Management	3-0-0	3	25	75	GCC
BIV-104-V	Human Resource Management	3-0-0	3	25	75	GCC
BIV-106-V	Microfinance Operations	3-0-0	3	25	75	SCC
BIV-108-V	Mutual Fund Operations	3-0-0	3	25	75	SCC
BIV-112-V	Microfinance Operations Lab	0-0-5	2.5	30	70	SCC
BIV-114-V	Mutual Fund Operations Lab	0-0-5	2.5	30	70	SCC
ENG-154-V	Business Communication Skills	3-0-0	3	25	75	BSC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **THIRD SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
VAC-154-V	Employability Skills	3-0-0	3	25	75	BSC
BIV-201-V	Retail Banking & Operations	3-0-0	3	25	75	SCC
BIV-203-V	Business Statistics	3-0-0	3	25	75	GCC
BIV-205-V	Financial Accounting	3-0-0	3	25	75	SCC
BIV-207-V	Computational Lab-I	0-0-5	2.5	30	70	SCC
BIV-209-V	Financial Accounting Lab	0-0-5	2.5	30	70	SCC
VAC-151-V to VAC-153-V	Mandatory Audit Course	3-0-0	3	25	75	MAC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **LIST OF MANDATORY AUDIT COURSES**

Course Code	Course Name
VAC-151-V	Human Value and Professional Ethics
VAC-152-V	Balance Diet & Nutrition
VAC-153-V	Environmental Science

### **FOURTH SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
<b>BIV-202-V</b>	Organizational Behavior	3-0-0	3	25	75	GCC
<b>BIV-204-V</b>	Indian and Global Business Environment	3-0-0	3	25	75	GCC
<b>BIV-206-V</b>	Financial Management	3-0-0	3	25	75	SCC
<b>BIV-208-V</b>	Insurance Operations & Regulations	3-0-0	3	25	75	SCC
<b>BIV-210-V</b>	Computational Lab-II	0-0-5	2.5	30	70	SCC
<b>BIV-212-V</b>	Insurance Operations Lab	0-0-5	2.5	30	70	SCC
<b>OEC-101-V to OEC-104-V</b>	Open Elective Course	3-0-0	3	25	75	OEC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **LIST OF OPEN ELECTIVE COURSES**

Course Code	Course Name
<b>OEC-101-V</b>	Entrepreneurship
<b>OEC-103-V</b>	Trends in Technology
<b>OEC-104-V</b>	Waste Management

### **FIFTH SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weight age		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
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **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	
BFSI-602	On Job Training (OJT)/ Internship	14	150	350	OJT
	Certification Courses in BFSI Domain (Any 3)	6	-----	-----	Certificate
<b>Total</b>		<b>20</b>	<b>150</b>	<b>350</b>	

\*\*Its mandatory for every student to complete at least three certification courses in BFSI domain from NSE/BSE/NIFM/IIFB etc. to get the degree.

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**

<b>Levels of Vocational Education</b>	<b>Assessment Stage And Equivalence</b>	<b>NSQF Level</b>	<b>Job Role as Per NOS</b>
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 IIInd year	UG-Diploma	5	Account Executive (Payroll)
			Account Executive (Payables/Recievables)
			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	
ENG-151-V	English Literacy	3-0-0	3	25	75	BSC
BIV-101-V	Indian Securities Markets	3-0-0	3	25	75	SCC
BIV-103-V	Foundations of Management	3-0-0	3	25	75	GCC
BIV-105-V	Business Economics	3-0-0	3	25	75	GCC
BIV-107-V	Banking & Financial Institutions	3-0-0	3	25	75	SCC
BIV-109-V	Banking Operations Lab	0-0-4	2	30	70	SCC
BIV-111-V	Indian Securities Markets Lab	0-0-6	3	30	70	SCC
Total		15-0-10	20	185	515	



## ENGLISH LITERACY

**ENG-151-V**

L T P  
3 0 0

Total Credits: 3

Theory: 75

Sessional: 25

### Course Objectives:

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

### Course Outcomes:

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

- CO1: Demonstrate a comprehensive understanding of the fundamental parts of speech and their functions in communication.
- CO2: Analyse the usage and placement of prepositions, conjunctions, and interjections to enhance the coherence and flow of written and spoken language.
- CO3: Interpret the nuances of different tenses, including present, past, and future, to accurately convey temporal relationships and meanings in writing and speech.
- CO4: Evaluate the effectiveness of various sentence formation techniques, such as active and passive voice, direct and indirect narration, and different sentence structures, in achieving specific communicative goals.

### Unit-I

Parts of Speech: Noun, Pronoun, Verb, Adverb, Adjective.

### Unit-II

Literacy Skills: Preposition, Conjunction, Interjection.

### Unit-III

Fragment of Tenses: Present tense, Past Tense, Future Tense.

### Unit-IV

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

### Practical Exercises:

The learners are required to

1. Participate in a discussion where you identify and categorize different parts of speech used in a given paragraph.
2. Select sentences from a text and prepare exercises where you replace nouns with pronouns to enhance clarity and cohesion.
3. Conduct a group activity where each participant creates sentences using various prepositions and conjunctions to demonstrate their understanding of literacy skills.
4. Estimate the correct tense for a series of sentences and analyze how the choice of tense impacts the meaning and tone of each sentence.
5. Compare sentences written in active and passive voice, and then conduct a writing exercise where you rewrite sentences from one voice to the other to understand the differences in tone and emphasis.

### Suggested Readings:

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

### Note:

1. Only the latest editions of the above books are recommended

## INDIAN SECURITIES MARKETS

**BIV-101-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

The course aims to equip learners with the basic skills required to operate in various security markets. It will help them in understanding the stock exchanges operating in India and their trading mechanism.

### Course Outcomes:

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

- CO1: Understand the structure, components and functions of the financial system in India.
- CO2: Explore various financial markets, institutions and instruments and their role in the Indian economic development.
- CO3: Explain the depository system, types of depositories and their functions.
- CO4: Provide comprehensive understanding of the stock exchanges, their market operations, trading and settlement procedures and their regulations.

### Unit-I

**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-II

**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-III

**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-IV

**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.

### Practical Exercises:

The learners are required to

1. Prepare a detailed report on the structure of the Indian financial system to gain a comprehensive understanding of its various elements.
2. Select a major financial institution and a financial instrument and prepare a presentation highlighting their roles and contributions to the Indian economy.

3. Conduct a workshop on the functioning of depositories like NSDL and CDSL and Demonstrate how securities are held, transferred, and settled in electronic form.
4. Practice virtual trading to simulate trading on Indian stock exchanges (e.g., NSE Paathshaala, Moneybhai) to acquire practical knowledge of stock exchange operations.
5. Analyze recent regulatory changes introduced by SEBI and prepare a presentation on the background, objectives, and impact of the regulation on the market.

**Suggested Readings:**

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. PunithavathyPandian, Security Analysis and Portfolio Management. Vikas Publishing House Pvt. Ltd.

**Note:**

1. Only the latest editions of the above books are recommended

## FOUNDATION OF MANAGEMENT

**BIV-103-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Recall and define the key concepts of management, including its features and characteristics, demonstrating knowledge comprehension at the remembering level.
- CO2: Apply management principles derived from the contributions of leading thinkers to real- world scenarios, demonstrating application skills at the applying level.
- CO3: Analyze different forms of organizational structures, including line and staff authority relationships, identifying their advantages and disadvantages, demonstrating analysis skills at the analyzing level.
- CO4: Evaluate different leadership styles and their suitability in various organizational contexts, demonstrating evaluation skills at the evaluating level.

### Unit-I

**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-II

**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), and Management Principles.

### Unit-III

#### 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-IV

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

### Practical Exercises:

The learners are required to

1. Discuss about the levels of management.
2. Observe the functions of management.
3. Practice the formal communication.
4. Analyze different leadership styles.
5. Analyze various techniques of controlling

**Suggested Readings:**

1. Management Theory and Practice by C.B. Gupta, Sultan Chand and Sons Publication.
2. Management Process and Organisational Behaviour by R.K. Singla, V.K Publications

**Note:**

1. Only the latest editions of the above books are recommended

## **BUSINESS ECONOMICS**

**BIV-105-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### **Course Objectives:**

The objective of the course is to acquaint the students with the concepts of microeconomics and apply them under various business market conditions.

### **Course Outcomes:**

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

CO1: Demonstrate the knowledge of microeconomics concept and theories

CO2: Analyse the business economic environment

CO3: Interpret the optimum level of demand, supply and production

CO4: Evaluate and calculate the desired level of cost, volume and profit of business unit

### **Unit-I**

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-II**

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-III**

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-IV**

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

### **Practical Exercises:**

The learners are required to

1. Analyse business market structure
2. Discuss the key business economic variables
3. Carry out the analysis of cost and profit at current level of production
4. Practice the calculation of cost and profit at various level of production.
5. Carry the regular analysis in order to achieve the optimum level of profit
6. Observe the changes brought after applying the microeconomic theories

### **Suggested Readings:**

1. Ahuja H.L., Business Economics, S.Chand Publications

2. Jain T.R. & Ohri V.K., MicroEconomics, V. K. Publications
3. Dwivedi D.N., BusinessEconomics, Vikas Publications

**Note:**

1. Only the latest editions of the above books are recommended

## BANKING AND FINANCIAL INSTITUTIONS

**BIV-107-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Classify and differentiate between different types of banking and banks in India, including commercial banks, cooperative banks, and specialized banks, demonstrating categorization skills at the understanding level
- CO2: Identify and explain basic banking products and services offered by commercial banks, including deposit accounts, loans, and investment products, demonstrating understanding at the understanding level.
- CO3: Evaluate the effectiveness of regulatory measures and policies implemented by the RBI in managing NPAs and maintaining financial stability, considering factors such as risk management, transparency, and accountability, demonstrating evaluation skills at the evaluating level.
- CO4: Synthesize information from various sources to propose strategies for enhancing the role of developmental banks and financial institutions in promoting economic growth and development, demonstrating synthesis skills at the evaluating level.

### Unit-I

**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-II

**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-III

**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-IV

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

### Practical Exercises:

The learners are required to

1. Discuss about the banking structure in India
2. Practice to solve the problem of NPA



3. Observe the benefits of Financial Inclusion
4. Analyse role of Development Banks

**Suggested Readings:**

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 (Sultan Chand Publishers)

**Note:**

1. Only the latest editions of the above books are recommended

**BANKING OPERATIONS LAB**  
**BIV-109-V**

Total credits: 2

L T P  
0 0 4

External: 70

Internal: 30

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

- CO1: Identify and differentiate between types of bank accounts and explain the process of opening bank accounts, demonstrating understanding at the understanding level
- CO2: Explain the concept of Know Your Customer (KYC), its elements, and the process of completing KYC requirements demonstrating understanding at the understanding level.
- CO3: Define ATMs, explain their types, labelling, functions, and benefits, demonstrating understanding at the understanding level.
- CO4: Explain the concept of CIBIL score and its importance in credit assessment, demonstrating understanding at the understanding level.

**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

**Practical Exercises:**

The learners are required to

1. Discuss and differentiate various types of Bank Accounts.
2. Practice the Online Bank Account Opening.
3. Observe the functions of ATMs.
4. Analyze that how we can increase our CIBIL Score?

**Suggested Readings:**

1. Principles & Practice of Banks, M/S Macmillan India Ltd.
2. Banking Principles & Operations, M. N. GopinathBhole.
3. P. N. Varshney Banking Law & Practice (Sultan Chand Publishers).

**Note:**

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## INDIAN SECURITIES MARKETS LAB

**BIV-111-V**

L T P  
0 0 6

Total credits: 3

External: 70

Internal: 30

### Course Objectives:

The course aims to equip learners with the practical skills required to trade in securities markets.

### Course Outcomes:

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

CO1: Understand the Structure of the Indian Stock Market.

CO2: Analyze Various Money Market Instruments.

CO3: Comprehend the Working of Major Stock Exchanges (NSE, BSE) and Over-The-Counter (OTC) Markets

CO4: Understand the Process of Listing a Company, process of issuing an IPO, opening of Demat Account and process of share trading.

CO5: Calculate and Interpret Stock Indices (Sensex and Nifty)

### Topics to be Covered:

1. Structure of the Indian stock market.
2. Capital Markets
3. Money market instruments.
4. Working of Stock Exchange: NSE, BSE and OTC
5. Demat account opening process.
6. Stock Index: calculation of Sensex, calculation of Nifty.
7. To understand the Listing of a company at stock exchange and the issue of an IPO.
8. Share trading and Settlement Mechanism
9. Share certificates and Share warrants.
10. SEBI functions.

### Practical Exercises:

The learners are required to

1. Conduct a comparative analysis of different money market instruments. Create a report summarizing their features, yields, and uses in short-term financing.
2. Visit the official websites of NSE, BSE, and any OTC platform to gather information on their trading systems, operational procedures, and regulations.
3. Simulate the process of opening a Demat account by gathering the required documentation, filling out forms, and understanding the role of depositories.
4. Calculate the Sensex and Nifty indices for a specific period using historical data.
5. Choose a recently listed company and analyze its IPO process, including the steps taken for listing, regulatory approvals, and market reception.

### Suggested Readings:

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. PunithavathyPandian, "Security Analysis and Portfolio Management", Vikas Publishing House Pvt. Ltd.

**SECOND SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
<b>BIV-102-V</b>	Marketing Management	3-0-0	3	25	75	GCC
<b>BIV-104-V</b>	Human Resource Management	3-0-0	3	25	75	GCC
<b>BIV-106-V</b>	Microfinance Operations	3-0-0	3	25	75	SCC
<b>BIV-108-V</b>	Mutual Fund Operations	3-0-0	3	25	75	SCC
<b>BIV-112-V</b>	Microfinance Operations Lab	0-0-5	2.5	30	70	SCC
<b>BIV-114-V</b>	Mutual Fund Operations Lab	0-0-5	2.5	30	70	SCC
<b>ENG-154-V</b>	Business Communication Skills	3-0-0	3	25	75	BSC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

## MARKETING MANAGEMENT

**BIV-102-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Explain the concepts of selling and marketing, core marketing concepts of production orientation, selling orientation, marketing orientation, and societal orientation, demonstrating understanding at the understanding level.
- CO2: Analyze the product life cycle and discuss strategies for managing products at different stages of the life cycle, demonstrating analysis skills at the analyzing level.
- CO3: Describe product launching strategies, including pre-launch activities, timing, and promotional tactics, demonstrating comprehension at the understanding level.
- CO4: Evaluate channel alternatives based on factors such as cost, coverage, control, and customer convenience, demonstrating evaluation skills at the evaluating level.

### Unit-I

**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-II

**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-III

**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-IV

**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.

### Practical Exercises:

The learners are required to

1. Discuss about marketing environment
2. Analyze the Product Life Cycle of any Product
3. Practice of Personal selling
4. Observe the various types of online advertisement.

### Suggested Readings:

1. S.A. Sher, Marketing Management, Himalaya Publishing House

2. Kotler Philip, Marketing Management: Analysis, Planning, Implementation and Control, Prentice Hall of India Pvt. Ltd. New Delhi.

**Note:**

1. Only the latest editions of the above books are recommended

## HUMAN RESOURCE MANAGEMENT

**BIV-104-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Describe the role of an HRM manager, including their responsibilities in managing human capital and aligning HR practices with organizational goals, demonstrating comprehension at the understanding level.
- CO2: Explain various methods of training, including lectures, role-playing, case studies, and job rotation, and analyze their effectiveness in achieving learning objectives, demonstrating analysis skills at the analyzing level.
- CO3: Evaluate the effectiveness of different recruitment and selection methods and strategies in attracting and hiring the best-fit candidates, considering factors such as cost, time, and candidate quality.
- CO4: Apply knowledge of compensation management concepts to design a compensation strategy for a specific organizational context.

### Unit-I

**Human resource management:** Concept, Nature evolution, Difference between HRM and Personnel Management, HR Functions, HRM Manager, Responsibilities of HR Manager, human resource planning & forecasting – significance and process, Models of human resource management.

### Unit-II

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

### Unit-III

**Recruitment & Selection:** Recruitment: Meaning, objective, types, recruitment process and sources of recruitment, Selection: selection process, difference between recruitment and selection, Induction/orientation, Placement.

### Unit-IV

#### 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.

### Practical Exercises:

The learners are required to

1. Discuss about the various models of HRM
2. Analyse the methods of training.
3. Practice to design a compensation strategy
4. Observe the types of recruitment

### Suggested Readings:

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.

**Note:**

1. Only the latest editions of the above books are recommended



## MICROFINANCE OPERATIONS

**BIV-106-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

The objective of studying this course is to acquaint the students with concept of financial inclusion and various aspect of micro finance industry.

### Course Outcomes:

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

CO1: Understand the concept of micro finance and its regulatory framework.

CO2: Analyse the working model of any MFI.

CO3: Apply the knowledge in designing the financial and non-financial products.

CO4: Identify the risks involved in micro lending and manage them appropriately.

### Unit-I

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

### Unit-II

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-III

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-IV

Compliance to various Regulations: Compliance to state acts, AP crisis 2010 & Recommendation of Malegam Committee, Revised Guidelines on Priority sectors, Compliance to RBI Guidelines on NBFC-MFIs, Self-regulation, The Micro Finance Institutions (Development & Regulation) Bill, 2012

### Practical Exercises:

The learners are required to

1. Analyze the lending model of any micro finance institution working in India.
2. Explain the various product provided by an MFI.
3. Evaluate the effect of their loans on the life of their targeted customers.
4. Assess the operational efficiency of Micro finance over a period of time

### Suggested Readings:

1. Micro-Finance(PerspectiveandOperations)byIIBF(MacmillanEducation),
2. Micro FianaceinIndiabyK.G.Karmakar,
3. Banker tothePoor byMuhammad Yunus

### Note:

1. Only the latest editions of the above books are recommended

## MUTUAL FUND OPERATIONS

**BIV-108-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

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

### Course Outcomes:

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

- CO1: Analyze and evaluate different types of mutual funds schemes and plans as per investor suitability.
- CO2: Understand and evaluate different mutual fund distribution channels and the requirements for becoming a distributor.
- CO3: Compute Key Financial Metrics in Mutual Funds and their Performance using Risk-Adjusted Metrics.
- CO4: Analyze the roles and objectives of AMFI, SEBI, and RBI in the mutual fund industry.

### Unit-I

**Introduction to 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-II

**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-III

**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-IV

**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.

### Practical Exercises:

The learners are required to

1. Review detailed profiles of five hypothetical investors with different investment goals (e.g., retirement planning, short-term savings, high-risk high-return) and recommend

suitable mutual fund types (e.g., equity, debt, balanced) for each investor, providing a rationale for your choices.

2. Present a case study on a successful mutual fund distributor, highlighting their business model and strategies for success in the current market environment.
3. Create a comparative analysis report highlighting the key features, benefits, performance and potential drawbacks of any 3 or 4 leading mutual funds.
4. Practice computing NAV, entry and exit loads, and returns from mutual fund investments.
5. To evaluate the performance of mutual funds using risk-adjusted ratios and interpret the results to determine which fund has the best performance.
6. To Identify and list all SEBI regulations and guidelines applicable to the mutual fund scheme.

**Suggested Readings:**

1. "Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors" by SundarSankaran. Publisher: Vision Books.
2. "Guide to Indian Mutual Fund Investments" by R.K. Mohapatra. Publisher: Notion Press.
3. "How Mutual Funds works" by Fredman and Wiles. Publisher: Prentice Hall of India

**Note:**

1. Only the latest editions of the above books are recommended

## MICROFINANCE OPERATIONS LAB

**BIV-112-V**

Total credits: 2.5

L T P

Internal: 30

0 0 5

External: 70

### Course Objectives:

The objective of studying this course is to acquaint the students with practical aspects of Micro Finance Industry.

### Course Outcomes:

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

CO1: Understanding of accounting statements and reporting for MFIs.

CO2: Learn about revenue model of an MFI

CO3: Outline RBI guidelines for Micro Credit & SHG-bank Linkage Programme.

CO4: Calculate the financial health scores of MFIs

### Topics to be Covered:

1. Financial Accounting of MFIs: Introduction, Characteristics & components of Financial Statements, Accounting Equation, Principles 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

### Practical Exercises:

The learners are required to

1. Analyze and interpret the financial statements of any micro finance institution working in India.
2. Perform the Ratios Analysis on the data provided in financial statements
3. Conclude the financial health of the MFI.
4. Identify the Weaknesses and strength of MFI.

### Suggested Readings:

1. Micro-Finance(Perspective and Operations) by IIBF(Macmillan Education),
2. Notices provided on the Official Website of Reserve Bank of India
3. Financial statement available on Money control.com
4. Official websites of the organisations.

### Note:

1. Only the latest editions of the above books are recommended

## MUTUAL FUND OPERATIONS LAB

**BIV-114-V**

Total credits: 2.5

L T P

External: 70

0 0 5

Internal: 30

### Course Objectives:

The course aims to equip learners with the practical skills required to evaluate and apply Key financial and regulatory concepts in Mutual Fund Operations.

### Course Outcomes:

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

CO1: Understand and Execute KYC Compliance Processes.

CO2: Analyze and Interpret Mutual Fund Offer Documents and Annual Reports

CO3: Evaluate Mutual Fund Performance and Compliance with Regulatory Guidelines.

CO4: Calculate and Interpret Financial Metrics and Loads.

### Topics to be Covered:

1. Registration of an Asset management Company
2. KYC Compliance Process for Mutual funds,
3. Payment mechanisms for purchasing and redemption of mutual funds units,
4. Mutual Fund transactions through stock exchanges.
5. Offer document of Mutual Fund: SID, SAI, KIM, content of offer document
6. Annual report of Mutual Fund.
7. Computation of return on mutual fund, calculation of NAV and Cut-off time of Mutual Funds
8. Calculation of loads and expense ratio
9. Regulatory Guidelines for Mutual funds.
10. Benchmarking mutual fund performance.

### Practical Exercises:

The learners are required to

1. To practice the KYC compliance process for mutual funds, verify the accuracy and completeness of the documentation and explain the importance of each step in the KYC process.
2. To compute the NAV, returns, and cut-off times for mutual fund investments.
3. To analyze mutual fund offer documents and annual reports and to prepare a report or presentation outlining the important information provided in these documents and how it can be used by investors.
4. To evaluate and compare mutual fund performance and ensure compliance with regulatory guidelines.

### Suggested Readings:

1. "Fundamentals of Mutual Funds" by Rajesh Chakrabarti and Sankar De. Publisher: Wiley India
2. "Mutual Funds: The Money Multiplier" by Lalit Kumar. Publisher: SAGE Response.
3. "How Mutual Funds works" by Fredman and Wiles. Publisher: Prentice Hall of India.

### Note:

1. Only the latest editions of the above books are recommended

## BUSINESS COMMUNICATION SKILLS

ENG-154-V

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

After the successful completion of the course, students will 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.

### Unit-I

**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-II

**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-III

**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-IV

**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.

### Practical Exercises:

The learners are required to

1. Improve listening skills and the ability to summarize key points: Play an audio recording of a speech or a business meeting and ask students to summarize the key points in writing and share their summaries with the class.
2. Develop oral communication skills in a formal setting: Arrange mock interview sessions where students play the roles of interviewer and interviewee.
3. Understand and utilize non-verbal cues effectively: Conduct a workshop where students practice different gestures, postures, and facial expressions for delivering good or bad news, greeting a colleague, or presenting in a meeting.
4. Foster effective group communication and presentation skills: Divide the class into small groups and assign each group a discussion topic relevant to their field of study.

5. Create and optimize professional social media profiles: Students create or update their LinkedIn profiles or other professional social media accounts. Conduct a workshop on best practices for professional online presence, including profile pictures, headlines, summaries, and experience.

**Suggested Readings:**

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.

**Note:**

1. Only the latest editions of the above books are recommended

### **THIRD SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
VAC-154-V	Employability Skills	3-0-0	3	25	75	BSC
BIV-201-V	Retail Banking & Operations	3-0-0	3	25	75	SCC
BIV-203-V	Business Statistics	3-0-0	3	25	75	GCC
BIV-205-V	Financial Accounting	3-0-0	3	25	75	SCC
BIV-207-V	Computational Lab-I	0-0-5	2.5	30	70	SCC
BIV-209-V	Financial Accounting Lab	0-0-5	2.5	30	70	SCC
VAC-151-V to VAC-153-V	Mandatory Audit Course	3-0-0	3	25	75	MAC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

#### **LIST OF MANDATORY AUDIT COURSES**

Course Code	Course Name
VAC-151-V	Human Value and Professional Ethics
VAC-152-V	Balance Diet & Nutrition
VAC-153-V	Environmental Science



## EMPLOYABILITY SKILLS

VAC-154-V

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### 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:

After the successful completion of the course, students will 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.

### Unit-I

**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-II

**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-III

**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.

### Unit-IV

**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.

### Practical Exercises:

The learners are required to

1. Develop and assess soft skills such as teamwork, leadership, and interview skills.
2. Improve self-awareness, body language, and presentation skills.
3. Develop skills for effective communication with customers and other stakeholders.
4. Develop formal writing skills for business and academic contexts.
5. Improve group discussion skills and ability to give and receive feedback effectively.

### Suggested Readings:

1. Wren and Martin. High School English Grammar and Composition. RRP.
2. Murphy, Raymond. Essential English Grammar. New Delhi: Cambridge, 2017.
3. Malhotra, Prerna and Halder, Deb. Communication Skills: Theory and Practice.

### Note:

1. Only the latest editions of the above books are recommended.

## RETAIL BANKING OPERATIONS

**BIV-201-V**

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### 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:

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

- CO1: Understand the Concept and Scope of Retail Banking:
- CO2: Identify and analyse the different types of customers, their rights & duties
- CO3: Gain proficiency in Retail Liability, Asset and Third-party Products
- CO4: Develop customer relationship management & marketing skills

### Unit-I

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, Joint Accounts, Operational Instructions.

### Unit-II

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-III

Retail Asset Products: Introduction, Types of loans Product, Processing of Retail Loans: Standalone Model and Centralized 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-IV

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.

### Practical Exercises:

The learners are required to

1. Simulate the process of opening current, savings, and term deposit accounts. Prepare all necessary documentation and explain the features, eligibility, and benefits to a mock customer.
2. Calculate the interest earned on savings and term deposits.
3. Work through a mock loan application for any one kind of loan. Prepare

- all required documentation, assess eligibility, calculate loan amounts, and simulate the disbursement process.
4. Develop a recovery plan, including taking possession and auctioning of collateral (e.g., vehicle).
  5. Create a marketing campaign for a new banking product
  6. Visit a local bank branch. Observe the daily operations, customer interactions, and services offered.

**Suggested Readings:**

1. O.P.Agarwal-RetailBanking inIndia.
2. RetailBankingforCAIIBExamination:IIBF
3. JosephA.Divanna-TheFutureofRetailBanking
4. Official website of Reserve Bank of India & other banks

**Note:**

1. Only the latest editions of the above books are recommended

## BUSINESS STATISTICS

**BIV-203-V**

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### Course Objectives:

The objective of studying this course is to familiarize the students with basic statistical data analysis tools that can be used for effective decision making and developing the ability to conduct basic statistical analysis of data.

### Course Outcomes:

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

- CO1: Understand and apply fundamental statistical concepts on data and will learn to classify, tabulate, and present data effectively.
- CO2: Calculate and interpret Measures of Central Tendency (mean, median, mode etc.)
- CO3: Calculate and interpret measures of variation such as range, quartile deviation etc.
- CO4: Evaluate relationships between variables using Correlation and Regression

### Unit-I

**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.

### Unit-II

**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

### Unit-III

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

### Unit-IV

**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.

### Practical Exercises:

The learners are required to

1. Classify, tabulate, and present data using various methods like diagrams and graphs (e.g., histograms, pie charts, bar graphs).
2. Calculate and interpret measures of central tendency using given dataset and compare and contrast the results obtained from each measure.
3. Compute and analyze measures of dispersion and interpret the results to understand the variability and distribution characteristics of the data.
4. Analyze the relationship between variables present in data using correlation techniques and interpret the strength and direction of the correlation.
5. To perform regression analysis, to draw regression line/equation and to compute the coefficient of determination ( $R^2$ ) to assess the goodness of fit.

### Suggested Readings:

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.

## FINANCIAL ACCOUNTING

**BIV-205-V**

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### 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:

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

- CO1: Explain the process of financial accounting, including identifying, recording, classifying, summarizing, and reporting financial transactions and information, demonstrating comprehension at the understanding level.
- CO2: Prepare the Profit and Loss Account and the Balance Sheet for a sole proprietorship business, incorporating adjustments and ensuring accuracy and completeness.
- CO3: Describe the methods of inventory valuation, including FIFO (First-In, First-Out), LIFO (Last-In, First-Out), and Weighted Average, and explain their assumptions, advantages, and disadvantages.
- CO4: Evaluate the financial health and sustainability of a non-profit organization based on its financial statements, considering factors such as liquidity, solvency, and efficiency.

### Unit-I

**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.

### Unit-II

**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).

### Unit-III

**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.

### Unit-IV

**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.

### Practical Exercises:

The learners are required to

1. Discuss about types of errors and their Rectification in accounting

2. Practice of Profit and Loss Account and the Balance Sheet
3. Observe the inventory valuation, methods- FIFO, LIFO and Weighted Average in various companies
4. Analyse Balance sheets of various Companies

**Suggested Readings:**

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

**Note:**

1. Only the latest editions of the above books are recommended

## COMPUTATIONAL LAB-I

**BIV-207-V**

Total credits: 2.5

L T P

Internal: 30

0 0 5

External: 70

### Course Objectives:

The objective of this course is to demonstrate the basics of computer and its use in day-to-day life and gain the hands on experience of MS-Office.

### Course Outcomes:

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

- CO1: Customize the desktop environment, including screensavers and appearance settings, to enhance user experience.
- CO2: Apply file management practices to improve data accessibility and security.
- CO3: Perform various functions on MS-Word and prepare effective PPTs
- CO4: Perform Various task in MS-Excel

### List of Experiments:

#### 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 CD ROM 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.

### Practical Exercises:

The learners are required to

1. Visualize data by creating bar charts that effectively communicate sales trends over time.
2. Prepare and manage a result sheet, applying formulas and functions to calculate and display student grades.
3. Design effective presentations and integrate multimedia elements to engage the audience.
4. Create a professional CV using advanced formatting and styling features in MS Word.

**Suggested Readings:**

1. "Computer Fundamentals" by P.K. Sinha and Priti Sinha.
2. "Fundamentals of Computers" by E. Balagurusamy.

**Note:**

1. Only the latest editions of the above books are recommended.



## FINANCIAL ACCOUNTING LAB

**BIV-209-V**

Total credits: 2.5

L T P

Theory: 70

0 0 5

Sessional: 30

### 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:

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

- CO1: Demonstrate the ability to create a new company in Tally software, including setting up basic company information such as name, address, and financial year.
- CO2: Understand and interpret accounting and inventory reports generated by Tally software, including balance sheet, profit and loss account, trial balance, stock summary, and sales/purchase register.
- CO3: Apply advanced accounting features in Tally, including integrating inventory management with accounting, passing vouchers for sales and purchases, handling inventory valuation methods, and managing inventory transactions.
- CO4: Evaluate the effectiveness of Tally software in managing accounting and inventory functions for businesses, including its features, user interface, and reporting capabilities.

### 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.

### Practical Exercises:

The learners are required to

1. Discuss about various Accounting Soft wares
2. Practice of voucher entering in to Tally.
3. Observe that how we can prepare accounting and inventory reports?
4. Analyse the Financial statements of various Organizations.

## HUMAN VALUE AND PROFESSIONAL ETHICS

**VAC-151-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Explain the purpose and significance of value education in the present world, including its role in fostering ethical behaviour, promoting social cohesion, and addressing contemporary challenges such as intolerance, inequality, and environmental degradation.
- CO2: Define truth, commitment, honesty, and integrity, and explain their significance in personal and professional life, forgiveness and love as values, and explain their importance in fostering healthy relationships and emotional well-being.
- CO3: Evaluate the effectiveness of individual and collective efforts in promoting harmony in family, society, and nature, considering factors such as cultural diversity, social justice, and environmental sustainability.
- CO4: Apply knowledge of human rights principles and social values to advocate for positive change and promote respect for human dignity, diversity, and equality in society.

### Unit-I

**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-II

**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-III

**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, AkhandSamaj (A United Society)

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

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

### Unit-IV

**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.

**Practical Exercises:**

The learners are required to

1. Analyse team work and creative thinking
2. Discuss social evils and their solutions
3. Practice of Harmony in Family and Society
4. Observe self-abilities

**Suggested Readings:**

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

**Note:**

1. Only the latest editions of the above books are recommended.

## BALANCE DIET AND NUTRITION

VAC-152-V

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### 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:

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

- CO1: Comprehend the principles of nutrition and their application in routine.
- CO2: Identify various food groups and their nutritional values.
- CO3: Analyze the energy requirements and metabolism processes in the human body.
- CO4: Integrate traditional yogic dietary concepts into modern nutritional practices for holistic health.

### Unit-I

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.

### Unit-II

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.

### Unit-III

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.

### Unit-IV

General introduction to diet concepts, concepts of mitahara, Definition and classification, yogic diet according to traditional yoga texts; Concepts of diet according to Gherand Samhita 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

### Practical Exercises:

The learners are required to

1. Design balanced diets that cater to individual needs considering both modern nutrition science and traditional yogic guidelines.
2. Conduct nutrient analysis and plan balanced diets for various demographics.
3. Select and prepare nutritious foods from different food groups, understanding their health impacts.

4. Measure and analyse energy requirements and expenditure in relation to diet and physical activity.
5. Integrate traditional yogic dietary concepts into practical meal planning and preparation for holistic health benefits.

**Suggested readings:**

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

**Note:**

1. Only the latest editions of the above books are recommended.

## ENVIRONMENTAL SCIENCE

VAC-153-V

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### 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 and to focus importance of ecosystem and biodiversity for maintaining ecological balance.

### Course Outcomes:

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

- CO1: Get the information about ecosystem and also about its functions like Food chain, Ecological pyramids etc.
- CO2: Attain 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: Understand the ecosystem diversity, its values and also about the importance of the endemic species and different techniques involved in its conservation
- CO4: Collect and access 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

### Unit-I

**Nature of Environmental Studies and natural resources:** Definition, scope and importance. Need for public awareness. Natural resources and associated problems, Forest resources: Use and overexploitation, deforestation. Water resources: Use and over-utilization of surface and groundwater, floods, drought, conflicts over water, dams-benefits and problems. Mineral resources: Use and exploitation, environmental effects of extracting and mineral resources. Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity. Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources. Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification. Role of an individual in conservation of natural resources.

### Unit-II

**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-III

**Biodiversity and Its Conservation:** Definition: genetic, species and ecosystem diversity. Bio-geographical 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-IV**

**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.

#### **Practical Exercises:**

The learners are required to

1. Understand the impact of deforestation and water resource management in a local context.
2. Assess energy consumption patterns and explore renewable energy solutions.
3. Assess local biodiversity and develop conservation strategies.
4. Investigate issues related to land degradation, soil erosion, and sustainable land management practices.
5. Explore the structure and function of various ecosystems (forest, grassland, desert, aquatic) through direct observation and data collection.

#### **Suggested readings:**

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 2008 PHI Learning Pvt Ltd.
5. "Fundamentals of Ecology" by Odum, E.P., Barrick, M. and Barret, G.W. Thomson Brooks/Cole Publisher, California, 2005..

#### **Note:**

1. Only the latest editions of the above books are recommended.

### **FOURTH SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weightage		Course Type
				Internal	External	
<b>BIV-202-V</b>	Organizational Behavior	3-0-0	3	25	75	GCC
<b>BIV-204-V</b>	Indian and Global Business Environment	3-0-0	3	25	75	GCC
<b>BIV-206-V</b>	Financial Management	3-0-0	3	25	75	SCC
<b>BIV-208-V</b>	Insurance Operations & Regulations	3-0-0	3	25	75	SCC
<b>BIV-210-V</b>	Computational Lab-II	0-0-5	2.5	70	30	SCC
<b>BIV-212-V</b>	Insurance Operations Lab	0-0-5	2.5	70	30	SCC
<b>OEC-101-V to OEC-104-V</b>	Open Elective Course	3-0-0	3	25	75	OEC
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **LIST OF OPEN ELECTIVE COURSES**

Course Code	Course Name
<b>OEC-101-V</b>	Entrepreneurship
<b>OEC-103-V</b>	Trends in Technology
<b>OEC-104-V</b>	Waste Management



## ORGANIZATIONAL BEHAVIOR

**BIV-202-V**

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

### Course Objectives:

The objective of studying this course is to make the student well-equipped with the knowledge and skills to understand and influence individual and group behavior in organizational settings, contributing to improved organizational effectiveness and personal leadership capabilities.

### Course Outcomes:

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

- CO1: Learn the fundamental concepts, scope, and models of OB
- CO2: Prepare strategies for effective team building and managing group conflicts.
- CO3: Create the ethical work culture to increase the organizational effectiveness.
- CO4: Apply leadership theories and styles, and adopt the qualities of a good leader.

### Unit-I

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, McGregor, A.H. Maslow, Herzberg Theory.

### Unit-II

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-III

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.

### Unit-IV

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.

### Practical Exercises:

The learners are required to

1. Write a report analyzing the situation where any well-known company faced a specific OB issue and how the organization addressed the issue.
2. Design a survey to assess employee motivation within an organization. Include questions based on any motivation theory. Administer the survey to a group of participants and analyze the results to determine which motivational factors are most significant.
3. Form small groups of students and assign a group project. Guide the groups through the stages of group formation. After completing the project, reflect on the group

dynamics, cohesiveness, and any conflicts that arose. Discuss strategies used to build the team and manage conflicts.

4. Choose an organization and conduct a culture audit. Use interviews, surveys, and observations to gather data on the organization's values, norms, and practices. Identify the type of culture (e.g., innovative, detail-oriented, people-oriented) and analyze its impact on employee behavior and performance.
5. Invite a guest speaker (e.g., an HR manager, organizational consultant) to discuss their experiences with OB challenges and strategies. Prepare questions in advance, facilitate a Q&A session, and have students write a reflection paper on key takeaways.

**Suggested Readings:**

1. SinghKavita, OrganizationalBehavior:Textandcases.NewDelhi:PearsonEducation
2. OrganisationalbehaviourbyK.Ashwatthapa

**Note:**

1. Only the latest editions of the above books are recommended.

## INDIAN AND GLOBAL BUSINESS ENVIRONMENT

**BIV-204-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

The course aims to provide students with a comprehensive understanding of the business environment, including its nature, significance, and components. The course covers the economic, political, legal, and global aspects influencing operations. It covers environmental scanning techniques, Indian economic policies, liberalization, privatization, global trade policies, and international economic institutions.

### Course Outcomes:

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

CO1: Identify and analyze the components and significance of the Business Environment.

CO2: Evaluate economic policies and their Impact on Business.

CO3: Understand Political, Legal, and Global Business Environments.

CO4: Assess Global Trade Policies and International Economic Institutions.

### Unit-I

**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-II

**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-III

**Global Environment:** Characteristics and Components of global environment, 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-IV

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

### Practical Exercises:

The learners are required to

1. Apply environmental scanning techniques to a real-world business scenario: Select a company and conduct an environmental scan using PESTLE (Political, Economic, Social, Technological, Legal, and Environmental) analysis and identify opportunities and threats to business environment.
2. Assess the economic policy's impact on a specific industry or business sector.
3. Understand the influence of political institutions and legal frameworks on business.
4. Assess the roles and objectives of international economic institutions.
5. To explore global trade policies and foreign direct investment trends.

**Suggested Readings:**

1. Gosh Geetika&Choudhary, "Business Environment", Tata McGraw Hill Education
2. CherunilamFransis,"Business Environment- Text and Cases",Himalaya Publishing House.
3. A.C. Fernando, "Indian Business Environment", Pearson Education India

**Note:**

1. Only the latest editions of the above books are recommended.

## FINANCIAL MANAGEMENT

**BIV-206-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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 the successful completion of the course, students 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

**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.

### Practical Exercises:

The learners are required to

1. Understand and apply the concept of the time value of money. For this provide students with a set of cash flows and interest rates and ask them to calculate the present value and future value of the given cash flows using appropriate formulas.
2. Evaluate different capital budgeting methods and to choose best suited project from mutually exclusive projects
3. Compute the cost of different sources of raising capital and the Weighted Average Cost of Capital (WACC) from the data provided for a hypothetical company.

4. Analyze and compare different dividend policy theories and prepare a presentation comparing the outcomes and recommending an optimal dividend policy based on their analysis.
5. Understand the components and determinants of working capital and strategies for managing inventory and receivables effectively to optimize working capital.

**Suggested Readings:**

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.

**Note:**

1. Only the latest editions of the above books are recommended.

## INSURANCE OPERATIONS AND REGULATIONS

**BIV-208-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Describe the principles of insurance, including the principle of utmost good faith, insurable interest, indemnity, subrogation, contribution, and mitigation of loss, and explain their significance in insurance contracts.
- CO2: Classify life insurance policies into different categories, including whole life insurance, term insurance, endowment insurance, and annuities, and describe their features, benefits, and suitability for different financial needs, demonstrating comprehension at the understanding level.
- CO3: Describe medical insurance, agricultural insurance, motor insurance, travel insurance, liability insurance, and aviation insurance, including their purpose, coverage, and benefits, demonstrating comprehension at the understanding level.
- CO4: By understanding the development and evolution of insurance legislation in India, students can gain insights into the regulatory framework governing the insurance industry, the rights and responsibilities of insurers and policyholders, and the mechanisms for ensuring consumer protection and dispute resolution.

### Unit-I

**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.

### Unit-II

**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.

### Unit-III

**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.

### Unit-IV

**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.

**Practical Exercises:**

The learners are required to:

1. Observe the need of insurance
2. Discuss about various types of policies which are available in the market
3. Practice according to law in the selling and settlement of insurance policies
4. Observe the need of insurance
5. Analyse various types of frauds in the insurance.

**Suggested Readings:**

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

**Note:**

1. Only the latest editions of the above books are recommended



## COMPUTATIONAL LAB-II

**BIV-210-V**

Total credits: 2.5

L T P

External: 70

0 0 5

Internal: 30

### Course Objectives:

To provide students with comprehensive knowledge and practical skills in computer networking, internet technologies, cyber-security, and advanced software applications, preparing them to effectively utilize and secure modern computing environments.

### Course Outcomes:

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

CO1: Understand Networking Fundamentals.

CO2: Analyze and Interpret Internet Technologies and Applications.

CO3: Demonstrate cyber-security awareness and will apply countermeasures to protect data.

CO4: Use Tally ERP 9 for business transactions and advanced Excel for data analysis.

### Topics to be Covered:

1. Computer Network: Advantages of Networking, Types of Networks, Clients and Server.
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: WWW, 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.

### Practical Exercises:

The learners are required to

1. Set up and configure a small network and troubleshoot common network issues.
2. Explain the structure of URLs and the importance of HTTP/HTTPS protocols.
3. Analyze different cyber-security threats and apply appropriate countermeasures.
4. Perform various business transactions using Tally ERP 9, such as creating ledgers and vouchers.
5. Evaluate the effectiveness of different Excel functions and tools in data analysis tasks.

### Suggested Readings:

1. "Data Communications and Networking" by Behrouz A. Forouzan, McGraw Hill Education.
2. "Internet Technology and Web Design" by Ramesh Bangia, Firewall Media.
3. "Computer Networks and Internets" by Douglas E. Comer, Pearson Education.
4. "Excel 2019 All-In-One: Master the Basics and Advanced Features of Microsoft Excel 2019" by Lokesh Lalwani, BPB Publications.

### Note:

1. Only the latest editions of the above books are recommended

## INSURANCE OPERATIONS LAB

**BIV-212-V**

Total credits: 2.5

L T P

External: 70

0 0 5

Internal: 30

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

- CO1: Explain the functions of the Insurance Regulatory and Development Authority of India (IRDAI), including regulation, supervision, promotion, and development of the insurance industry in India, demonstrating comprehension at the understanding level.
- CO2: Analyze the structure of a policy document, including policy conditions, coverage limits, exclusions, and endorsements, and discuss its significance in outlining the rights and obligations of the insured and insurer, demonstrating analysis skills at the analyzing level.
- CO3: Discuss the role of insurance authorities in handling complaints from policyholders, including the process of complaint resolution, investigation, and enforcement of regulatory standards, demonstrating comprehension at the understanding level.
- CO4: Analyze case studies related to insurance topics, including real-life scenarios, ethical dilemmas, and regulatory issues, and apply knowledge of insurance principles and practices to propose solutions and strategies, demonstrating analysis skills at the analyzing level.

### 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

### Practical Exercises:

The learners are required to

1. Discuss about IRDA
2. Practice of claim process
3. Analyse the various settlements done by Insurance companies
4. Observe complaint handling process

## ENTREPRENEURSHIP

**OEC-101-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### 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:

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

- CO1: Identify and explain the essential characteristics of a good entrepreneur, including passion, resilience, creativity, leadership, and adaptability, demonstrating comprehension at the understanding level.
- CO2: Analyze the importance and benefits of creative thinking in various contexts, including business, education, science, and social innovation, and discuss how creative thinking can lead to breakthrough solutions, new opportunities, and enhanced problem-solving capabilities, demonstrating analysis skills at the analyzing level.
- CO3: Analyze the success story of the Mumbai Dabbawalas and Steve Jobs, including their entrepreneurial journey, key achievements, challenges faced, and lessons learned, demonstrating analysis skills at the analyzing level.
- CO4: Explain the various business loans and financial assistance programs offered by the Indian government for startups and MSMEs, including schemes such as the PradhanMantri Mudra Yojana (PMMY), Stand-Up India Scheme, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), and Startup India initiative, demonstrating comprehension at the understanding level.

### Unit-I

**Entrepreneurship and Entrepreneur:** Entrepreneurship Concept and process, Entrepreneurs manager, Essential Characteristics of a good Entrepreneur, Types of entrepreneurs, Types of Entrepreneurial firms, Need and Importance of Entrepreneurship, Entrepreneurial Mindset.

### Unit-II

**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-III

**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-IV

**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.

**Practical Exercises:**

The learners are required to

1. Discuss about types of entrepreneurs.
2. Practice of critical thinking and creative thing regularly.
3. Observe the successful entrepreneurs nearby you.
4. Analyse various schemes of Govt.

**Suggested Readings:**

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, 1<sup>st</sup>ed; Himalaya Publishing House Pvt Ltd, 2009.

**Note:**

1. Only the latest editions of the above books are recommended.

## TRENDS IN TECHNOLOGY

**OEC-103-V**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

The objective of studying this course is to make students aware about the changes in technologies, applications and systems around us.

### Course Outcomes:

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

- CO1: Understand and Apply E-Commerce Principles.
- CO2: Effectively Utilize E-Mail and Internet Tools.
- CO3: Perform and Secure E-Banking Transactions.
- CO4: Implement E-Governance and E-Agriculture Solutions.

### Unit-I

**E-commerce:** Introduction to E-commerce, E-commerce as Business need-commerce, Types, Advantages and Disadvantages, E-Commerce Architecture; Internet Payment Systems, Characteristics, 4C Payment Methods, SET Protocol for Credit Card Payment, E-Cash, E-Cheque, Smart Card.

### Unit-II

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

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

### Unit-III

**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-IV

**E-learning:** Models WBT, CBT, Virtual Campus, LMS & LCMS, Video Conferencing, Chatting Bulleting, Building Online Community, Asynchronous / Synchronous Learning, Case Study.

### Practical Exercises:

The learners are required to

1. Develop a simple e-commerce website and integrate different payment methods.
2. Master the use of email, search engines, and social networking for effective communication and information retrieval.
3. Perform simulated banking transactions, including fund transfers, bill payments, and account management using e-banking software.
4. Design and develop an e-governance application focusing on one model (e.g., G2C or G2B) and address specific challenges.
5. Set up a query redressal system using an information kiosk or IVR system and demonstrate its use.

6. Set up a query redressal system using an information kiosk or IVR system and demonstrate its use.

**Suggested Readings:**

1. E-Commerce: Strategy, Technologies and Applications by David Whiteley. McGraw-Hill Education.
2. E-Commerce: An Indian Perspective by P.T. Joseph. PHI Learning.
3. Banking Technology" by Indian Institute of Banking & Finance (IIBF). Taxmann Publications.
4. Electronic Banking and Information Technology" by S. Mary Sumitha. Serials Publications.
5. E-Governance: Concepts and Case Studies" by C.S.R. Prabhu. PHI Learning
6. E-Learning: Concepts and Practice" by Bryn Holmes and John Gardner. SAGE Publications.

**Note:**

1. Only the latest editions of the above books are recommended.

## WASTE MANAGEMENT

OEK-104-V

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

### Course Objectives:

The objective of studying this course is to develop a comprehensive understanding of waste management principles and practices, including regulatory frameworks, waste characterization, reduction, processing, and disposal among students.

### Course Outcomes:

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

- CO1: Understand the necessity and importance of effective solid and hazardous waste management practices.
- CO2: Develop skills in waste sampling, characterization plans, and source reduction techniques.
- CO3: Applying composting methods of energy recovery through incineration, and the solidification and stabilization of hazardous wastes.
- CO4: Managing leachate and landfill gas, as well as landfill closure and environmental monitoring.

### Unit-I

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-II

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-III

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-IV

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.

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.

### Practical Exercises:

The learners are required to

1. Review the Indian legislations related to waste management. Summarize the key points of regulations on municipal solid wastes, hazardous wastes, biomedical wastes lead acid batteries, electronic wastes, plastics, and fly ash and present your findings in a presentation.
2. Perform a laboratory exercise on the solidification and stabilization of hazardous waste.
3. Visit a local waste-to-energy incineration facility. Study the incineration process, including waste feedstock, combustion, energy recovery, and emission controls. Prepare a report on the visit, highlighting the advantages and challenges of incineration as a waste processing technology.
4. Design and implement a waste segregation program for a small community or institution.
5. Study the existing waste collection system in a local area. Analyze factors such as frequency of collection, coverage area, types of vehicles used, and efficiency. Conduct surveys or interviews with residents and waste collection workers. Prepare a report with recommendations for optimizing the collection system.
6. Conduct a field visit to a landfill site to observe leachate and gas management practices.

**Suggested Readings:**

1. George Tchobanoglous et al, "Integrated Solid Waste Management", McGraw-Hill, 2014.
2. Manual on Municipal Solid Waste Management, CPHEEO, Ministry of Urban Development, Govt. Of. India, New Delhi, 2000.
3. Tchobanoglous Thiesen Ellason; Solid Waste Engineering Principles and Management, McGraw - Hill 1997.

**Note:**

1. Only the latest editions of the above books are recommended



### **FIFTH SEMESTER**

Subject Code	Subject Name	L-T-P	Credits	Marks Weight age		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
<b>Total</b>		<b>15-0-10</b>	<b>20</b>	<b>185</b>	<b>515</b>	

### **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

## **CREDIT RISK MANAGEMENT**

### **BFSI-507**

L T P  
3 0 0

Total credits: 3

Theory: 75

Sessional: 25

#### **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:**

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

- CO1: Understand the concept of credit Risk & fundamental principles of lending.
- CO2: Formulate a comprehensive credit policy that outlines guidelines for lending practices, risk management strategies, and approval processes.
- CO3: Conduct thorough technical and financial appraisals of projects and term loans, including cost of production analysis and capital budgeting techniques such as NPV and IRR.
- CO4: Develop strategies for the management and recovery of impaired assets, ensuring minimal loss to the lending institution.

#### **Unit-I**

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.

#### **Unit-II**

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.

#### **Unit-III**

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.

#### **Unit-IV**

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.

#### **Practical Exercises:**

The learners are required to

1. Draft a model credit policy for a hypothetical bank. Include guidelines for lending practices, risk management strategies, and approval processes.
2. Analyze the balance sheets of two companies from different industries. Compare their financial stability and liquidity ratios.
3. Draft a bank guarantee document for a construction company. Discuss the different types of guarantees and their uses.

4. Analyze a real-life case where the ECGC scheme was used. Discuss the benefits and limitations of the scheme for exporters.
5. Review a case study of a bank's priority sector lending portfolio. Assess the compliance with regulatory requirements and the impact on the bank's financial health.
6. Invite professionals from the banking and finance industry to share their experiences and insights on credit management, financial analysis, and working capital management.

**Suggested Readings:**

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

**Note:**

1. Only the latest editions of the above books are recommended.

## LEGAL ASPECTS OF BUSINESS

### BFSI-512

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

#### Course Objectives:

The program aims to equip students with a thorough understanding of legal frameworks governing contracts, corporate operations, banking, finance, insurance, and other significant legal areas, enabling them to analyze and apply these principles in various professional settings.

#### Course Outcomes:

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

- CO1. Understand legal framework, identify the sources and classifications of law and the application of laws in corporate settings.
- CO2. Compare different types of companies and their characteristics under the companies Act, 2013.
- CO3. Assess the implications of meetings, resolutions, and winding up procedures in corporate governance.
- CO4. Interpret Financial and Banking Laws.
- CO5. Analyze and apply knowledge of Consumer and Competition Laws.

#### Unit-I

**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)

#### Practical Exercises:

The learners are required to

1. Draft and review sample contracts to identify essential elements and potential void agreements.
2. Conduct a case study on a company's incorporation process, examining the memorandum and articles of association.
3. Simulate transactions involving negotiable instruments, identifying parties and handling dishonour and discharge.
4. Evaluate the risk management strategies in securitization and the effectiveness of the Prevention of Money Laundering Act through simulated scenarios.

5. Discuss case studies to analyze the impact of the Competition Act on market practices and consumer welfare.

**Suggested Readings:**

1. Business legislation for management by M.C. Kuchal and DeepaPrakash, Vikas Publish House.
2. "Elements of Mercantile Law" by N.D. Kapoor, Sultan Chand & Sons.
3. "Company Law and Practice" by G.K. Kapoor and Sanjay Dhamija, Taxmann Publications.
4. "Banking Law and Practice" by P.N. Varshney, Sultan Chand & Sons

**Note:**

1. Only the latest editions of the above books are recommended

## **BUSINESS RESEARCH METHODS**

### **BFSI-513**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

#### **Course Objectives:**

To equip students with a comprehensive understanding of the research process, including the formulation of research questions, design and sampling methods, data collection techniques, and data analysis, culminating in the ability to write and present a well-structured research report.

#### **Course Outcomes:**

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

- CO1. Develop a research proposal by identifying relevant variables and constructs.
- CO2. Differentiate between exploratory, descriptive, and experimental research designs.
- CO3. Assess the quality of a sample and determine an adequate sample size for various research designs.
- CO4. Design effective questionnaires for different research purposes.
- CO5. Conduct univariate and bivariate data analysis using appropriate statistical tests and Test hypotheses using parametric and non-parametric tests.

#### **Unit-I**

**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.

#### **Unit-II**

**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-III**

**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-IV**

**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.

#### **Practical Exercises:**

The learners are required to

1. Develop a research proposal on a chosen topic, identifying the research question, objectives, variables, and hypothesis.
2. Design a sampling plan for a given research scenario, selecting appropriate probability or non-probability sampling methods and determining sample size.
3. Create a questionnaire for a specific research project, incorporating different types of questions and ensuring clarity and relevance.

4. Conduct mock data collection using various methods such as focus group discussions, personal interviews, and online surveys.
5. Analyze a dataset using univariate and bivariate analysis techniques.
6. Write a detailed research report based on the analysis, including interpretation of results, conclusions, and adherence to ethical guidelines.

**Suggested Readings:**

1. "Research Methodology: Methods and Techniques" by C.R. Kothari and Gaurav Garg, New Age International Publishers.
2. "Business Research Methods" by Donald R. Cooper and Pamela S. Schindler, McGraw Hill Education.
3. "Research Methodology: A Step-by-Step Guide for Beginners" by Ranjit Kumar, SAGE Publications.

**Note:**

1. Only the latest editions of the above books are recommended

## SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

### BFSI-514

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

#### Course Objectives:

The objective of this course is to equip students with understanding of the concepts of investment, securities markets, security operations, security analysis and approaches of portfolio development, portfolio evaluation & portfolio revision.

#### Course Outcomes:

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

- CO1. Understand different aspects of risks which are faced by individuals and organizations while investing.
- CO2. Analyze securities on basis of risk and return analysis.
- CO3. Apply contemporary approaches of portfolio for developing and optimising the portfolio.
- CO4. Evaluate and revise the portfolio in the light of changing market dynamics.

#### Unit-I

**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-II

**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-III

**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-IV

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

#### Practical Exercises:

The learners are required to

1. Calculate the risk and return of different investment alternatives (e.g., stocks, bonds) using historical data.
2. Perform a valuation of shares and bonds using different valuation methods.
3. Conduct a fundamental analysis of a chosen company, including economy, industry, and company analysis. Additionally, use technical analysis tools like moving



averages and relative strength index to analyze stock price movements.

4. Construct and optimize a portfolio using Markowitz portfolio theory. Use real market data to create an efficient frontier and determine an optimal portfolio.
5. Evaluate a given portfolio's performance using metrics such as Sharpe ratio, Treynor ratio, and Jensen's alpha. Propose and implement strategies for portfolio revision.

**Suggested Readings:**

1. "Security Analysis and Portfolio Management" by Donald E. Fischer and Ronald J. Jordan, Pearson Education.
2. "Investment Analysis and Portfolio Management" by Prasanna Chandra, McGraw Hill Education.
3. "Security Analysis and Portfolio Management" by Punithavathy Pandian, Vikash Publishing House.
4. "Investment analysis and portfolio management" by R.P. Rustagi. Sultan Chand & Sons, New Delhi.

**Note:**

1. Only the latest editions of the above books are recommended

**CREDIT RISK MANAGEMENT LAB**  
**BFSI-L-501**

Total credits: 2.5

L T P  
0 0 5

Internal: 30

External: 70

**Course Objectives:**

The objective of this course is to gain the comprehensive knowledge and practical skills to effectively analyze, assess, and manage credit risk in various financial and banking contexts.

**Course Outcomes:**

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

- CO1: Understand various risk factors associated with projects and use techniques to assess these risks.
- CO2: Formulate strategies to mitigate risks associated with high-risk borrowers
- CO3: Prepare Credit Monitoring Arrangement (CMA) data for loan appraisal and monitoring.
- CO4: Apply RBI guidelines in the credit appraisal process to ensure compliance and sound credit risk management.

**Topics to be covered:**

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

**Practical Exercises:**

The learners are required to

1. Analyze a real-world project to identify and assess various risk factors.
2. Interpret the financial statements of a loanee to assess financial health.
3. Calculate and interpret financial ratios for a given set of financial statements.
4. Analyze a case study of a bank's loan portfolio to ensure compliance with prudential norms.
5. Collect financial data, create CMA reports, and use them to assess the creditworthiness and financial health of the borrower.
6. Research recent changes in RBI guidelines and discuss how they impact credit appraisal and risk management practices.

**Suggested Readings:**

1. IIBF X Taxman's Banker's handbook on Credit Management
2. Official website of reserve Bank of India
3. Official websites of banks.
4. Articles published on topics related to Risk management

**Note:**

1. Only the latest editions of the above books are recommended

**RESEARCH LAB**  
**BFSI-L-502**

Total credits: 2.5

L T P  
0 0 5

External: 70

Internal: 30

**Course Objectives:**

The course aims to equip learners with the practical skills required to use various research methods and tools. The focus will be on questionnaire development, data collection and report writing.

**Course Outcomes:**

After the successful completion of the course, students will 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, exploratory vs descriptive research.
2. Conducting interviews and surveys.
3. Questionnaire development
4. Measurement of Validity and Reliability
5. Levels of measurement - Nominal, Ordinal, Interval, Ratio;
6. Attitudinal Scale Development
7. Types 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

**Practical Exercises:**

The learners are required to

1. Design a research plan or proposal for a given research topic.
2. Develop a set of interview questions and survey questionnaires related to a specific research question.
3. Develop a questionnaire for a chosen research topic; ensuring it includes various types of questions and test the questionnaire for validity and reliability.
4. Enter a dataset into SPSS. Perform preliminary analysis using descriptive statistics.
5. Write a research report using the data collected and analyzed in previous exercises.

**Suggested Readings:**

1. "Research Methodology: Methods and Techniques" by C.R. Kothari and Gaurav Garg, New Age International Publishers.
2. "Business Research Methods" by Donald R. Cooper and Pamela S. Schindler, McGraw Hill Education.
3. "Research Methodology: A Step-by-Step Guide for Beginners" by Ranjit Kumar, SAGE Publications.

**Note:**

1. Only the latest editions of the above books are recommended

## ADVERTISING AND SALES MANAGEMENT

### PEC-BFSI-501

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

#### **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:**

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

- CO1: Understand the nature of advertising as a promotional tool and its role in marketing communication.
- CO2: Evaluate the effectiveness of multi-media strategies in maximizing brand exposure and engagement across diverse platforms.
- CO3: Judge the success of sales organization structures in adapting to market dynamics and driving sales growth.
- CO4: Apply sales control techniques such as budgeting, quota setting, territory management, and cost analysis to manage and improve sales performance.

#### **Unit-I**

**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-II**

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

#### **Unit-III**

**Sales Management:** Objectives, Selling process, Personal Selling objectives, Determining Sales Related Marketing Policies. Sales organization structures: Types of sales organization structure, Relationship of sales department with other departments, Distributivenet work relations.

#### **Unit-IV**

**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.

#### **Practical Exercises:**

The learners are required to

1. Analyse the cost of various types of advertisement.
2. Discuss about scope of marketing.
3. Carry out sale analysis.

4. Practice of personal selling.
5. Observe best marketing environment.

**Suggested Readings:**

1. Advertisement and Sales Management, MukeshTrehan&RanjuTrehan,V.K Publications
2. Advertisement and Sales Promotion, SHHKazmi&SatishK. Batra, Excelbooks

**Note:**

1. Only the latest editions of the above books are recommended

## SERVICE MARKETING PEC-BFSI-502

Total credits: 3

L T P  
3 0 0

Theory: 75

Sessional: 25

### 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:

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

- CO1: Identify the distinctive characteristics of service marketing.
- CO2: Understand the principles of effective complaint handling and service recovery.
- CO3: Evaluate the efficiency and effectiveness of distribution channels in reaching target markets and delivering services.
- CO4: Design comprehensive marketing plans for financial services, hospitality and tourism services, and educational services that integrate traditional and digital channels.

### Unit-I

**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.

### Unit-II

**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.

### Unit-III

**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.

### Unit-IV

**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.

### Practical Exercises:

The learners are required to

1. Analyse challenges in distribution system
2. Discuss about types of services
3. Practice of customer complaint handling
4. Observe the solutions for removing the problems of E-marketing

### Suggested Readings:

1. Service Marketing, V.A. Zeithmal, D.D. Gremler, M.J. Bitner, Ajay Pandit, Tata McGraw Hill
2. Lovelock, C., Wirtz, J. and Chatterjee, J., Service Marketing—People, Technology,

Strategy, Pearson Education, New Delhi

3. Ravi Shankar, Service Marketing, Excel Books.

**Note:**

1. Only the latest editions of the above books are recommended

## **BUSINESS POLICY & STRATEGIC MANAGEMENT**

### **PEC-BFSI-503**

Total credits: 3

L T P

Theory: 75

3 0 0

Sessional: 25

#### **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:**

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

- CO1: Understand the definitions, concepts, objectives, and significance of business policy and strategic management.
- CO2: Apply different approaches and techniques for environmental scanning to assess the competitive environment.
- CO3: Formulate different level of strategies and apply tools for strategic analysis & choice.
- CO4: Implement the process of evaluating and controlling strategies to ensure alignment with organizational goals and objectives.

#### **Unit-I**

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.

#### **Unit-II**

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.

#### **Unit-III**

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

#### **Unit-IV**

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.

#### **Practical Exercises:**

The learners are required to

1. Analyze a case study of a company's strategic management process. Identify the levels of strategy, key characteristics, and strategic decisions made by the company.



2. Develop vision and mission statements for a hypothetical or real company.
3. Conduct an environmental scan for a chosen industry. Identify and categorize the external factors affecting the industry, and analyze the competitive environment using appropriate techniques.
4. Conduct a value chain analysis for a company. Identify primary and support activities, and analyze how each activity adds value to the company's products or services.
5. Analyze a case study where a company implemented a new strategy. Evaluate the strategic control mechanisms used and their effectiveness in achieving desired outcomes.
6. Assign a project where students work in groups to create a strategic plan for a startup or an existing business. Include environmental analysis, strategy formulation, implementation plan, and control mechanisms.

**Suggested Readings:**

1. Strategic Management–AzharKazmi,TataMcGrawHill.
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, 15<sup>th</sup> Edition – By Pearson

**Note:**

1. Only the latest editions of the above books are recommended

### **SIXTH SEMESTER**

Subject Code	Subject Name	Credits	Marks Weightage		Course Type
			Internal	External	
BFSI-602	On Job Training (OJT)/ Internship	14	150	350	OJT
	Certification Courses in BFSI Domain (Any 3)	6	-----	-----	Certificate
<b>Total</b>		<b>20</b>	<b>150</b>	<b>350</b>	

\*\*Its mandatory for every student to complete at least three certification courses in BFSI domain from NSE/BSE/NIFM/IIFB etc. to get the degree.

BSC: Basic Skill Component

GCC: General Course Component

SCC: Skill Course Component