

**SAVITRIBAI PHULE PUNE UNIVERSITY**

**CURRICULUM  
FOR**

**B. Voc.**

(Bachelor of Vocation)

in

**Banking, Financial Services &  
Insurance (BFSI)**

Credit Based Semester and Grading System  
with effect from the  
Academic Year 2020-2021

## Syllabus

**Choice Based Credit System (CBCS) 2020-2021**  
**Bachelor of Vocation (B.Voc) in Banking, Financial Services & Insurance**  
**(BFSI)**

<b>Year/Semester</b>	<b>NSQF Certification</b>	<b>Vocational Qualification</b>	<b>Title Programme</b>
First Year (Semester I) (6 Subjects+OJT)	<b>5</b>	Certification Course Duration – 6 months	Certification Course in Banking, Financial Services & Insurance
First Year (Semester II) (12 Subjects+2 OJT/Desk Research)		Diploma Duration – 1 Year	Diploma in Banking, Financial Services & Insurance
Second Year (Semester III & IV) (24 Subjects+4 OJT/Desk Research)	<b>6</b>	Advanced Diploma Duration – 2 Year	Advanced Diploma in Banking, Financial Services & Insurance
Third Year (Semester III & IV) (36 Subjects+6 OJT/Desk Research)	<b>7</b>	B.Voc Degree Duration – 3 Year	B.Voc Degree in Banking, Financial Services & Insurance

**Note:** As described in the above table, the Certification course, Diploma, Advanced Diploma & B.Voc Degree would have the same number of subjects & syllabus.

### **1. Title:**

The degree shall be titled as B. Voc. in Banking, Financial Services & Insurance (BFSI) under the Faculty of Management under SavitribaiPhule Pune University w.e.f. the academic year 2020-2021 . Part II w.e.f. 2021-2022 and . Part III w.e.f. 2022-2023.

### **2. Objectives:**

- i. To provide adequate basic understanding about Banking, Financial Services & Insurance (BFSI) and specific skill sets among the candidates.
- ii. To train the candidates in communication skills effectively.
- iii. To prepare candidates with special labs in specific courses and with suitable training from Industry
- iv. To give candidates hands on training with projects to make them Industry ready.
- v. To develop appropriate Vocational employability skills in the candidates so as to make them competent and get or provide themselves self-employment.

### **3. Duration:**

The Course shall be a full time course and the duration of the course shall be of three years (Six Semesters).

### **4. Eligibility:**

(i) A candidate for being eligible for admission to the Degree course in Banking, Financial Services & Insurance (BFSI) shall have passed 12th Std. Examination (H.S.C. 10+2) from any stream with English as passing subject and has secured 45% marks at 12th Std.

(ii) MCVC

(iii) Any Entrance test specified by the statutory body.

### **5. Medium of Instruction:**

Medium of instruction shall be in English only.

### **6. Scheme of Examination:**

The Banking, Financial Services & Insurance Examination (BFSI) will be 180 credit course divided into 3 parts as per details given below:

(i) Part I (Sem I, II) Aggregate 60 credits

(ii) Part II (Sem III, IV) Aggregate 60 credits

(iii) Part III (Sem V, VI) Aggregate 60 credits

There will be written Examination of 60 marks of **2 hrs and 30 Minutes** duration for every Generic course at the end of each Semester. The concurrent evaluation will carry 40 marks during each course.

For the Course in Industrial Exposure (Semester V), the project work should be undertaken where, there will be viva voce examination and Written Report which will constitute 200 marks in Total that will be bifurcated as 100 marks internal and 100 marks of external evaluation.

### **7. Backlog:**

The candidate will be allowed to carry any number of backlog of courses prescribed for Part I, II. However a candidate shall not be admitted to Part III Examination (Semester V) unless he has passed in all courses at Part I.

### **8. Standard of Passing and Award of Class:**

In order to pass examination a candidate has to obtain 40% marks out of 100 for each course Where the course consists of concurrent evaluation & Semester End Examination, The candidate shall obtain minimum of 40% marks (i.e. 16 out of 40 or 40 out of 100 for Project & Training Programs) in the concurrent evaluation and 40% marks in Semester End Examination (i.e. 24 Out of 60) separately, to pass the course and minimum of Grade E in each project wherever applicable to pass a particular semester.

For Vocational Courses conducted by outside agencies passing standards decided by the exam conducting authorities shall be applicable.

A candidate will be said to have passed the course if the candidate passes the concurrent evaluation& Semester End Examination together.

### **9. Performance Grading**

The performance grading shall be based on the aggregate performance of concurrent evaluation and Semester End Examination.

### **10. Standard of Passing:**

Every candidate must secure atleast Grade E in Concurrent Evaluation and University Examination (as applicable) as separate heads of passing for each course.

### **11. Degree Requirements:**

#### **a) Earned Credits:**

A candidate who has successfully completed all the Generic courses and accumulated, through skill courses, not less than minimum number of Credits prescribed shall be eligible to receive the Degree. The degree requirements for the program is completion of 100 earned credits.

#### **b) Final Grade Point Requirement:**

A candidate must obtain the Final Grade Point of a minimum of 50% to be eligible for award of the degree

### Marking scheme on 10 Point Scale System

Conversion Table for subject wise Marks obtained out of Hundred and Grades

Table 1: Marks to Grade and Grade Point Conversion for each paper  
(Under 10 Point Scale System)

Marks Range Out of 100	Grade and Grade Description	Grade Point
80-100	O: Outstanding	10
70-79	A+ : Excellent	9
60-69	A: Very Good	8
55-59	B+ Good	7
50-54	B: Above Average	6
45-49	C: Average	5
40-44	P:Pass	4
0-39/Absent	F: Fail	0

Table 2 :For Final Cumulative Grade Point Average (CGPA) and Final Grade for Course

CGPA Range	Final Grade
09.50 - 10.00	O
08.50 - 09.49	A+
07.50 - 08.49	A
06.50 - 07.49	B+
05.50 - 06.49	B
04.25 - 05.49	C
04.00 - 04.24	P
00.00 - 03.99	F

#### Formula for Weighted %, SGPA & CGPA

$$1. \text{ Weighted \% (WP)} = \frac{\sum_{i=1}^n C_i * P_i}{\sum_{i=1}^n C_i}$$

$$2. \text{ SGPA} = \frac{\sum_{i=1}^k C_i * G_{P_i}}{\sum_{i=1}^n C_i}$$

$$3. \text{CGPA} = \frac{\sum_{i=1}^n C_i * GP_k}{\sum_{i=1}^n C_i}$$

Where,

$C_i$  : Number of credits of the  $i^{\text{th}}$  paper

$P_i$  : Marks obtained (out of 100) in the  $i^{\text{th}}$  paper

$k$  : Number of papers in the semester.

$n$  : Total number of papers

$GP_i$  : Grade point earned in the  $i^{\text{th}}$  paper

$GP_k$  : Grade points earned in the for all semester

The description of the final grades shall be as follows:

**O: Outstanding (Excellent Analysis of the topic - 75% and above)**

Accurate knowledge of the primary material, wide range of reading, logical development of ideas originality in approaching the subject. Neat and systematic organization of content, elegant and lucid style.

**A: Very Good (Excellent Analysis of the topic - 65 to 74 %)**

Accurate knowledge of the primary material, acquaintance with seminal publications, logical development of ideas. Neat and systematic organization of content, effective and clear expression.

**B: Good (Good Analysis and treatment of the topic - 55 to 64 %)**

Basic knowledge of the primary material, logical development of ideas. Neat and systematic organization of content, effective and clear expression.

**C: Average (Some important points covered – 50 to 54%)**

Basic knowledge of the primary material, logical development of ideas. Neat and systematic organization of content, good language or clear expression.

**D: Satisfactory (Some points discussed – 45 to 49%)**

Basic knowledge of the primary material, some organization of content, acceptable language or expression.

**P: Pass (Any two of the above – 40 to 44%)**

**F: Fail (None of the above – 0 to 39%)**

**The performance of a candidate will be evaluated in terms of two indices, viz.**

- a) *Semester Grade Point Average (SGPA)* which is the Grade Point Average for a semester
- b) *Cumulative Grade Point Average (CGPA)* which is the Grade Point Average for all the completed semesters at any point in time.

**Semester Grade Point Average (SGPA):** At the end of each semester, SGPA is calculated as the weighted average of GPI of all courses in the current semester in which the candidate has passed, the weights being the credit values of respective courses.

**SGPA =** Grade Points divided by the summation of Credits of all Courses.

$$SGPA = \frac{\sum \{C_i * GPI\}}{\sum C_i} \text{ for a semester.}$$

Where GPI is the Grade and C is credit for the respective Course.

**Cumulative Grade Point Average (CGPA):** Cumulative Grade Point Average (CGPA) is the grade point average for all completed semesters. CGPA is calculated as the weighted average of all GPI of all courses in which the candidate has passed up to the current semester.

**Cumulative Grade Point Average (CGPA) for the Entire Course**

$$CGPA = \frac{\sum \{C_i * GPI\}}{\sum C_i} \text{ for all semesters taken together.}$$

Where GPI is the Grade and C is credit for the respective Course.

**Note:** If a candidate secures F grade in either or both of Concurrent Evaluation or University Evaluation for a particular course his/her credits earned for that course shall be ZERO.

**Attendance:** The candidate must meet the requirement of **75% attendance per semester per course** for grant of the term. The Director shall have the right to withhold the candidate from appearing for examination of a specific course if the above requirement is not fulfilled.

Since the emphasis is on continuous learning and concurrent evaluation, it is expected that the candidates study all-round the semester. *Therefore, there shall not be any preparatory leave before the University examinations.*

**ATKT Rules:** A candidate shall earn the credits for a given course in **MAXIMUM FOUR ATTEMPTS**. If a candidate drops a course (generic / skill) and opts for another course in lieu of the dropped course the attempts utilized for the dropped course shall be included in the maximum 4 attempts available to earn the credits for a course. The facility of dropping a course and opting for a new course in lieu of the dropped course shall be availed by the candidate only once during these four attempts available to him.

**Maximum Duration for completion of the Program:** The candidates shall complete the B.Voc in Banking, Financial Services & Insurance (BFSI) Program **WITHIN 4 YEARS** from the date of admission, by earning the requisite credits. The candidate will be finally declared as failed if she/he does not pass in all credits within a total period of four years. After that, such candidates will have to seek fresh admission as per the admission rules

prevailing at that time.

**Award of Grade Cards:** The Savitribai Phule Pune University under its seal shall issue to the candidate a grade card on completion of each semester. The final Grade Card issued at the end of the final semester shall contain the details of all courses taken during the entire program for obtaining the degree.

**Final Grades:** After calculating the SGPA for an individual semester and the CGPA for entire program, the value shall be matched with the grade in the Final Grade Points Table (as per Table II) and expressed as a single designated GRADE such as O, A, B, C, D, E, F.

**Table II: Final Grade Points**

Sr. No.	CGPA Range	Final Grade
1	09.50 - 10.00	O
2	08.50 - 09.49	A+
3	07.50 - 08.49	A
4	06.50 - 07.49	B+
5	05.50 - 06.49	B
6	04.25 - 05.49	C
7	04.00 - 04.24	P
8	0.00 - 03.99	F

A candidate who secures grade P or above in a course is said to have completed /earned the credits assigned to the course. A candidate who completed the minimum credits required for the B.Voc program shall be declared to have completed the program.

**NOTE:**

The Grade Card for the final semester shall indicate the following, amongst other details:

- a) Grades for concurrent evaluation (out of 40 and University evaluation (out of 60), separately, for all courses offered by the candidate during the entire program along with the grade for the total score.
- b) SGPA for each semester.
- c) CGPA for final semester.
- d) Total Marks Scored out of Maximum Marks for the entire program, with break-up of Marks Scored in Concurrent Evaluation and University Evaluation (Semester Wise).
- e) Marks scored shall **not be** recorded on the Grade Card for intermediate semesters.
- f) The grade card shall also show the 10 point scale and the formula to convert GPI, SGPA, and/or CGPA to percent marks.
- g) The final GPA shall not be printed unless the candidate earns the minimum 180 credits required for earning the B.Voc Degree.
- h) B Grade is equivalent to atleast 55% marks.
- i) If the GPA is higher than the indicated upper limit in the three decimal digit, then the candidate may be awarded higher final grade e.g. a candidate getting a GPA of 7.492 may be awarded grade A. The grade card shall also provide, on the

reverse, the 10-point scale and the formula to convert GPI, SGPA, and/or CGPA to percent marks.

### **Grade Improvement:**

A Candidate who has secured any grade other than F (i.e. passed the BVoc in BFSI program) and desires to avail the Grade Improvement facility, may apply under Grade Improvement Scheme within five years from passing that Examination. He/she can avail not more than three attempts, according to the syllabus in existence, for grade improvement. He/she shall appear for University Evaluation of at least 1/3rd Generic Courses (except Internships) for the purpose of Grade Improvement.

**External Candidates:** BVoc being a full time programme, there is no provision of external candidates.

**Verification / Revaluation:** Candidates can avail the verification / revaluation facility as per the prevailing policy, guidelines and norms of the Savitribai Phule Pune University. There shall be Revaluation of the answer scripts of Semester-End examination but not of Industrial Exposure as per Ordinance of the University

### **Programme Outcomes of B.Voc in Banking, Financial Services & Insurance (BFSI):**

1. Understand and apply the knowledge of Banking and Finance.
2. Use knowledge and skills associated with problem solving, creative and critical thinking, reflection and decision making to function effectively in the future career.
3. Apply the concepts and skills necessary to achieve customer satisfaction.
4. Demonstrate leadership and teamwork to achieve common goals.
5. Conduct him/herself in a professional and ethical manner, and practice industry-defined work ethics.
6. Communicate effectively and confidently in the classroom, community and in profession.
7. Lead with the knowledge that the foundation of Banking and Financial services industry is based on the respect for the host culture with the responsibility to maintain the unique values, traditions, and practices of the places.
8. Use knowledge of best practices to further sustainability (economic, environmental, and cultural/social) in the industry.
9. Demonstrate ability to perform analytical, marketing and decision making functions effectively.

**Title of the Programme - B. Voc.in  
Banking Financial Services and Insurance (BFSI)  
Structure of the Course and the Scheme of Examination with Credit System**

Year	Semester	Course	Code	Title of the Course	Component	Concurrent	External	Total marks	Credits	
1	I	Theory	101	Introduction to Functional English	Generic	40	60	100	3	
			102	Introduction to Banking	Generic	40	60	100	3	
			103	Basics of Insurance	Generic	40	60	100	3	
			104	Business Economics	Generic	40	60	100	3	
		Lab/Practical	105	Lab in Banking Services	Skill	50	-	50	1.5	
			106	Office Automation	Skill	50	-	50	1.5	
		OJT/ Certifications/ Qualification Packs	107	NCFM Certification course - Capital Market Module			Skill	(Any One)	200	200
	Business Correspondent /Business Facilitator (BSC/Q8401)									
	MOOC (NPTEL/Swayam)									
								<b>Sem Total</b>	<b>700</b>	<b>30</b>
	II									
		Course	Code	Title of the Course		Component	Concurrent	External	Total marks	Credits
		Theory	201	Business Organisation and System		Generic	40	60	100	3
	202		Business Maths & Statistics		Generic	40	60	100	3	

			203	Financial Accounting of Banks	Generic	40	60	100	3	
			204	Financial Systems and services in India -I	Generic	40	60	100	3	
		<b>Lab/Practical</b>	205	Lab in Financial Accounting	Skill	50	-	50	1.5	
			206	Lab in Financial Services	Skill	50	-	50	1.5	
		<b>OJT/ Certifications/ Qualification Packs</b>	207	On Job Training – Financial Services	Skill	100	100	200	15	
								<b>Sem Total</b>	<b>700</b>	<b>30</b>
			<b>Course</b>	<b>Code</b>	<b>Title of the Course</b>	<b>Component</b>	<b>Concurrent</b>	<b>External</b>	<b>Total marks</b>	<b>Credits</b>
			<b>Theory</b>	301	Indian Tax systems & Income Tax	Generic	40	60	100	3
				302	Banking Operations	Generic	40	60	100	3
				303	Risk Management	Generic	40	60	100	3
				304	Financial Systems and services in India- II	Generic	40	60	100	3
		<b>Lab/Practical</b>	305	Lab in Marketing of Financial Services	Skill	50	-	50	1.5	
			306	Lab in Excel	Skill	50	-	50	1.5	
		<b>OJT/ Certifications/ Qualification Packs</b>	307	NCFM Certification course - Banking Sector Module / MOOC		Skill	(Any One)	200	200	15
				Loan Processing Officer (BSC/Q2304)						
				MOOC (NPTEL/Swayam)						
								<b>Sem Total</b>	<b>700</b>	<b>30</b>

2	IV	<b>Course</b>	<b>Code</b>	<b>Title of the Course</b>	<b>Component</b>	<b>Concurrent</b>	<b>External</b>	<b>Total marks</b>	<b>Credits</b>
		<b>Theory</b>	401	Innovations in Banking and Insurance Industry	Generic	40	60	100	3
			402	Credit Analysis & Appraisal	Generic	40	60	100	3
			403	Fundamentals of Life Insurance – Products and Underwriting	Generic	40	60	100	3
			404	Mutual Fund Operations	Generic	40	60	100	3
		<b>Lab/Practical</b>	405	Lab in Communication Skills	Skill	50	-	50	1.5
			406	Lab in Mutual Funds Operations	Skill	50	-	50	1.5
		<b>OJT/ Certifications/ Qualification Packs</b>	407	Desk Research – Equity	Skill	100	100	200	15
								<b>Sem Total</b>	<b>700</b>
3	V	<b>Course</b>	<b>Code</b>	<b>Title of the Course</b>	<b>Component</b>	<b>Concurrent</b>	<b>External</b>	<b>Total marks</b>	<b>Credits</b>
		<b>Theory</b>	501	Business ethics and corporate governance	Generic	40	60	100	3
			502	Retail and E-banking	Generic	40	60	100	3
			503	General Insurance - Health and Motor	Generic	40	60	100	3
			504	Equity and Derivative Markets	Generic	40	60	100	3

		<b>Lab/Practical</b>	505	Lab in Life Insurance	Skill	50	-	50	1.5		
			506	Finishing School	Skill	50	-	50	1.5		
		<b>OJT/ Certifications/ Qualification Packs</b>	507	Industrial Exposure - Project Work	Skill	100	100	200	15		
									<b>Sem Total</b>	<b>700</b>	<b>30</b>
<b>3</b>	<b>VI</b>	<b>Course</b>	<b>Code</b>	<b>Title of the Course</b>	<b>Component</b>	<b>Concurrent</b>	<b>External</b>	<b>Total marks</b>	<b>Credits</b>		
		<b>Theory</b>	601	Entrepreneurship Development	Generic	40	60	100	3		
			602	Microfinance & NBFC's	Generic	40	60	100	3		
			603	General Insurance - Marine and Fire	Generic	40	60	100	3		
			604	Financial Planning & wealth management	Generic	40	60	100	3		
		<b>Lab/Practical</b>	605	Lab in Financial Planning	Skill	40	60	100	1.5		
			606	Lab in Securities Operations	Skill	40	60	100	1.5		
		<b>OJT/ Certifications/ Qualification Packs</b>	607	NISM VA Certification course - Mutual Funds Module/ MOOC	Skill	50	150	<b>200</b>	<b>15</b>		
				Life Insurance Agent (BSC/Q0101)							
				MOOC (NPTEL/Swayam)							
									<b>Sem Total</b>	<b>700</b>	<b>30</b>

<b>Grand Total</b>	<b>4200</b>	<b>180</b>
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**Semester I**  
**Introduction to Functional English**

Semester	I		
Course Code	101	Component	Generic
<b>Introduction to Functional English</b>			

<b>Course Outcomes:</b>	
1	The student will be made aware about various functions of English language
2	The student will be familiarized with the standard communication practices at workplaces
3	The students will be equipped with communication competencies required in various situations

**Syllabus:**

Unit Number	Contents	Number of
1	<p><b>The Basics of English</b></p> <p>1.1 English Grammar: Parts of Speech, Sentence Construction, Tense etc.</p> <p>1.2 Vocabulary Skills</p> <p>1.3 Reading Strategies</p> <p>1.4 Common Errors: Nouns and Pronouns, Articles, Verbs, Concord, Adjectives, Adverbs, Prepositions, Subject-Verb Agreement</p> <p>1.5 Word Conversion</p> <p>Noun-Adjective</p> <p>Noun-Verb</p> <p>Verb-Adverb</p> <p>1.6 Reading Comprehension</p> <p>1.7 Writing Essays: Imaginative, Persuasive, Argumentative, Descriptive etc.</p> <p>1.8 Picture Description</p> <p>1.9 Transformation</p> <p>1.10 Paraphrasing</p>	10
2	<p><b>Functions of English</b></p> <p>The World English</p> <p><b>2.1 Primary functions:</b></p> <p>A) Native &amp; Non-Native Varieties of English</p> <p>B) English as Foreign Language, Second language, International language,</p> <p><b>2.2 Secondary functions:</b></p> <p>A) Use of English in Technology</p> <p>B) Use of English in Media</p> <p>C) Use of English in Education</p> <p>D) Business English</p>	10

3	<p><b>Introduction to Phonetics</b></p> <p>3.1 Phonemes (Speech Sounds)</p> <p>3.2 Vowels</p> <p>3.3 Consonants</p> <p>3.4 Word Accent</p> <p>3.5 Stress (Word Stress &amp; Sentence Stress)</p> <p>3.6 Intonation</p> <p>3.7 Useful tips for standard pronunciation</p> <p>3.8 Tongue-twister exercises</p>	10
4	<p><b>Conversational Skills</b></p> <p>4.1 Introducing self &amp; others</p> <p>4.2 Telephonic interactions: taking messages, making appointments, making enquiries regarding travel/hotel bookings, apologising, complaining, giving information, telephone etiquette</p> <p>4.3 Extempore Series</p> <p>4.4 Giving short speeches</p> <p>4.5 Describing any personality/ product/ event /incident</p> <p>4.6 Role Play</p>	08
5	<p><b>Writing Skills</b></p> <p>5.1 Note-Taking, Note-Making</p> <p>5.2 Summarizing</p> <p>5.3 Writing Book Reviews</p> <p>5.4 Writing Film Reviews</p> <p>5.5 Poster-Making</p> <p>5.6 Preparing short PowerPoint presentations</p> <p><b>Careers Skills:</b></p> <p>5.7 Resume writing</p> <p>5.8 Writing a job application</p> <p>5.9 Email communication</p> <p>5.10 SWOT Analysis</p>	10
		<b>48</b>

#### Learning Resources:

1	Books Recommended	<ol style="list-style-type: none"> <li>1. <i>Krishnaswamy, N. Modern English – A Book of Grammar, Usage &amp; Composition. Macmillan India Ltd.</i></li> <li>2. <i>Eastwood, J (2005) Oxford Practice Grammar. UK: Oxford.</i></li> <li>3. <i>Brown, Ralph: Making Business Writing Happen: A Simple and Effective Guide to Writing Well. Sydney: Allen and Unwin, 2004.</i></li> <li>4. <i>Mohan Krishna &amp; Singh, N. P. (1995) Speaking English Effectively. New Delhi: Macmillan India.</i></li> <li>5. <i>Raman, M. &amp; S. Sharma (2011) Communication Skills, OUP, New Delhi, India.</i></li> </ol>
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		<p>6. <i>Pandey J. H. (2008) Complete Grammar, Shree Book Centre, Mumbai, India.</i></p> <p>7. <i>Hewings, M. (2011) Advanced English Grammar. Cambridge Univ. Press, India.</i></p> <p>8. <i>Leech, G. &amp; J. Svartvik (2002) A Communicative Grammar of English. Pearson, India.</i></p> <p>9. <i>Balasubramanian, T. (2013) A Textbook of English Phonetics for Indian Students, 2ndEd., Macmillan, New Delhi.</i></p> <p>10. <i>Sethi, J. and P. V. Dhamija (2007) A Course in Phonetics and Spoken English, 2ndEd., Prentice Hall, New Delhi.</i></p>
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## Semester I Introduction to Banking

Semester	I		
Course Code	102	Component	Generic
Introduction to Banking			

Course Outcomes:	
1	The students will be made aware with the fundamentals of banking, banking business and practices
2	Explain the new concepts introduced in the banking system.

### Syllabus:

Unit Number	Contents	Number of Sessions
1	<p><b>Evolution of banking</b></p> <p>1.1 Origin of the word 'Bank'</p> <p>1.2 Meaning and definition of bank</p> <p>1.3 Evolution of banking in the West</p> <p>1.4 Evolution of banking in India.</p> <p><b>Functions of Bank</b></p> <p><b>1.5 Primary functions:</b></p> <p>A) Accepting deposits: Demand deposits: Current and Savings; Time Deposits-Recurring and Fixed deposits</p> <p>B) Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Purchasing and Discounting of bills,</p> <p>1.6 <b>Secondary functions:</b></p> <p>A) Agency Functions- Payment and Collection of Cheques, Bills and Promissory notes, Execution of standing instructions, Acting as a Trustee, Executor.</p> <p>B) General Utility Functions: Safe Custody, Safe deposit vaults, Remittances of funds, Pension payments, Acting as a dealer in foreign exchange</p>	10

2	<p><b>Procedure for opening and operating of deposit account</b>  Procedure for Opening of Deposit Account: Know Your Customer Norms (KYC Norms), Application form, Introduction, Proof of residence, Specimen signature and Nomination: Their importance. No Frills Account  2.4 Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Issue of pass book, (Current Savings or Recurring deposits), Issue of Cheque book, Issue of fixed deposit receipt, Premature encashment of fixed deposits and loan against fixed deposit. Recurring deposits: Premature encashment and loan against recurring deposit.</p> <p>2.5 a) Closure of accounts  b) Transfer of accounts to other branches  2.6 Types of account holders  a) Individual account holders- Single or joint, Illiterate, Minor, Married woman, Pardahnashin woman, Non resident accounts  b) Institutional account holders- Sole proprietorship, Partnership firm, Joint stock company, Hindu undivided family, Clubs, Associations and Societies and Trusts.</p>	10
3	<p><b>Methods of Remittances</b>  3.1 Demand drafts, bankers' Cheques,  3.2 Mail transfer, Telegraphic transfer,  3.3 Electronic Funds Transfer.</p> <p><b>Negotiable Instruments</b>  3.4 Definition, meaning and characteristics of Promissory note, Bill of Exchange and Cheque  3.5 Types of Cheques- Bearer, Order and Crossed  3.6 Types of Crossing- General and Special.</p>	10
4	<p><b>Lending principles, Credit Creation and Balance Sheet of a bank</b>  4.1 Safety, Liquidity, Profitability, Diversification of risks Conflict between liquidity and profitability  4.2 Multiple Credit Creation: Process and Limitations  4.3 Balance sheet of a commercial bank.</p>	08

5	<b>Endorsement</b> 5.1 Definition and meaning of endorsement 5.2 Types of endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative. 5.3 Effects of endorsement.	10
	<b>Technology in Banking</b> 5.4 Need and importance of technology in banking 5.5 ATM, Credit card, Debit card, Tele Banking- Net banking, SWIFT (Society for Worldwide Inter- Bank Financial Telecommunication), 5.6 Concept of Core Banking Solution.	
		<b>48</b>

Learning Resources:		
1	Text Books	11. <i>Banking and financial system - Vasant Desai</i> 12. <i>Banking: Law and Practice- P.N. Varshney</i> 13. <i>Banking: Theory and practice- E.Gordon, K. Talraj</i>
2	Reference Books	1. <i>Practice and Law of Banking- G.S.Gill</i> 2. <i>Banking: Law and practice in India- Tannan</i> 3. <i>Banking: Law and practice in India- Maheshwari</i> 4. <i>Fundamentals of Banking- Dr. G.V.Kayandepatil, Prof</i> 5. <i>B.R.Sangle, Dr. G.T.Sangle, Prof. N.C.Pawar</i> 6. <i>Banking: Law and Practice- Prof. Mugle</i> 7. <i>Banking theory and practice- K.C.Shekhar</i> 8. <i>Fundamentals of banking'- Dr. R.S.S.Swami</i> 9. <i>Report on trends and progress of banking in India-</i> 10. <i>R.B.I. Bulletin.</i>

**Semester I**  
**Basics of Insurance**

Semester	I		
Course Code	103	Component	Generic
Basics of Insurance			

Course Outcomes:	
1	Understand the fundamentals of Insurance
2	Understand the business of Insurance and Risk Management
3	Analyse & interpret the market and technicalities of Insurance business.

**Syllabus:**

Unit Number	Contents	Number of Sessions
1	<p><b>Insurance and its Evolution</b></p> <p>1.1 Basic characteristics of insurance, 1.2 Evolution of Insurance, 1.3 Insurance operations today, 1.4 Different classes of insurance 1.5 importance of insurance for individuals and for business units in view of unexpected eventualities.</p>	10
2	<p><b>Business of Insurance and Risk Management</b></p> <p>2.1 Risk Management by individuals, 2.2 Risk Management of by insurers, 2.3 Determining premiums, 2.4 Reinsurance and its importance, 2.5 Role of insurance in economic development and social security, 2.6 Contribution of insurance to the society, 2.7 Concepts of risk and its types, 2.8 Actual and consequential losses, 2.9 Risk management and loss minimization techniques</p>	10
3	<p><b>Insurance Contract and Terminology</b></p> <p>a. Terms of an insurance contract, b. Fundamental principles of insurance contract – principle of insurable interest, principle of indemnity, principle of subrogation, principle of contribution, principle of disclosure of all relevant information, principle of utmost good faith. c. Relevance of proximate cause, d. Common terms used in insurance – terms common to both life and non – life insurance – terms are specific to life and non – life insurance.</p>	10

4	<b>Market and Customers</b> 4.1 Constituents of the insurance market, 4.2 Operations of insurance companies, 4.3 Insurance intermediaries and their functions, 4.4 Specialist insurance companies, 4.5 Insurance specialists 4.6 Role of regulators – IRDA 4.7 Insurance customers, their needs and importance, 4.8 Customer mind-sets and customer satisfaction, 4.9 Customer behaviour at purchase point – customer behavior when claim occurs, 4.10 Ethics in insurance industry	10
5	<b>Insurance Products</b> 5.1 Different products offered by life insurers – a) term plans, b) pure endowment plans, c) combinations of plans, d) traditional products, e) Market linked policies of Annuities and group policies. 5.2 Risk cover for dying early and for living too long, 5.3 Risks faced by the owner of assets, 5.4 Products to cover fire and allied perils, 5.5 Products covering marine and transit risks, 5.6 Products to cover losses caused by accidents and sickness.	10
		<b>48</b>

<b>Learning Resources:</b>		
Reference Books	<ol style="list-style-type: none"> <li>1. <i>S. Arunajatesan and T.R. Vishwanathan: Risk Management and Insurance: Macmillan, New Delhi.</i></li> <li>2. <i>Shashidharan K. Kutty: Managing Life Insurance: Prentice Hall of India, New Delhi</i></li> <li>3. <i>Kenneth Black Jr. and Harold D. Skipper Jr.: Life and Health Insurance: Pearson, New Delhi</i></li> </ol>	

## Semester I Business Economics

Semester	I		
Course Code	104	Component	Generic
Business Economics			

Course Outcomes:	
1	This course will familiarize the students the basic concept of Macro Economics and application.
2	Analyse the behavior of the economy as a whole & the relationship among broad aggregates
3	Apply economic reasoning to problems of the economy.

### Syllabus:

Unit Number	Contents	Number of Sessions
1	Basic Concepts of Economics & macro Economics 1.1 Meaning of Economics, Micro Economics & Macro Economics 1.2 Nature and Scope of Economics, Micro Macro Economics 1.3 Significance and limitations of Economics, Micro & Macro Economics 1.4 Difference between Micro and Macro Economics	08
2	National Income 2.1 Meaning & Importance of National Income 2.2 Concept - a) Gross National Product (GNP) b) Net National Product (NNP) c) Income at Factor cost or National Income at Factor Prices d) Per Capita Income e) Personal Income (PI) f) Disposable Income (DI) 2.3 Measurement of National Income – Circular Flow of Income-Two sector model 2.4 Difficulties in Measurement of National Income	08
3	3.1 Money: 3.1.1 Meaning and functions of Money 3.1.2 Demand for Money – Classical and Keynesian Approach 3.1.3 Supply of Money a) Role of Central Bank – Credit Control- Quantitative and Qualitative b) Reserve Bank of India's New Money Measures 3.1.4 Role of Commercial Banks – Process of Multiple Credit Creation and its limitations 3.2 Value of Money: 3.2.1 Meaning & Concept of Value of Money 3.2.2 Quantity Theory of Money 3.2.3 Cash Balance approach – Cambridge Equation - Pigou, Marshall, Keynes 3.2.4 Milton Friedman's Approach 3.2.5 Difference between Quantity Theory and Cash Balance Approach	12
4	Inflation and Deflation 4.1 Inflation and Deflation – Meaning, Causes and effects 4.2 Demand Pull and cost Push inflation 4.3 Inflationary Gap 4.4 Philips Curve – Supply side Economics 4.5 Stagflation Trade Cycle – 4.6 Meaning, Definition and features of Trade Cycle 4.7 Phases of Trade Cycle 4.8 Policy for control of Trade Cycle – Monetary and Fiscal Measures	12
5	Public Finance 5.1 Meaning, Nature and Scope of Public Finance 5.2 Principle of Maximum Social advantage-Dr. Dalton's Approach 5.3 Public Revenue and Expenditure 5.4 Types of Taxation 5.5 Principles of Taxation 5.6 Effects of Taxation 5.7 Causes of increasing Public Expenditure	08
		48

Learning Resources:		
1	Text Books	1. Gupta S.B. (1994) Monetary Economics, S. Chand and Co. Delhi
2	Reference Books	<ol style="list-style-type: none"> <li>1. Ackey, G (1976) Macro Economics Theory and Policy, Macmillan Publishing Company, New York</li> <li>2. Ahuja H. L. (2002) Macroeconomics Theory and Policy, Chand and Co. Ltd New Delhi.</li> <li>3. D'souza Errol (2008) Macroeconomics: Person Publication, New Delhi.</li> <li>4. Jingan M.L. (2002) Macro Economic Theory, Vrinda Publication, Delhi</li> <li>5. Vaish M. C. (2002) Macro Economic Theory, Vikas Publishing House, N. Delhi</li> <li>6. Shapiro E (1996) Macro Economic Analysis; Galgotia Publication, New Delhi</li> </ol>
3	Supplementary Reading Material	<ol style="list-style-type: none"> <li>1. Dillard, D. (1960), The Economics of John Maynard Keynes, Crosby Lockwood and Sons, London.</li> <li>2. Day A.C.L. (1960) Outline of Monetary Economics, Oxford University Press, Oxford</li> <li>3. Higgins, B. (1963), Economic Development: Principles, Problems and Policies, Central Book Depot, Allahbad.</li> <li>4. Keynes, J.M. (1936), The General Theory of Employment, Interest and Money, Macmillan, London.</li> <li>5. Kindleberger, C.P. (1958), Economic Development, McGraw-Hill Book Company, New York.</li> <li>6. Lucas, R. (1981), Studies in Business Cycle Theory, MIT Press, Cambridge, Massachusetts.</li> </ol>

## Semester I Lab in Banking Services

Semester	I		
Course Code	105	Component	Skill
Lab in Banking Services			

### Course Outcomes:

1	The student will be equipped with industry relevant knowledge and overview of the banking Industry.
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### Syllabus:

Unit Number	Contents
1	Visit the Websites of Five Different Commercial Banks (Three Public Sector and Two Private Sector Banks) offering Retail Banking Products. Get details of the various Retail Banking Products offered by them.
2	<p>Prepare a Comprehensive Report for each of these Banks Covering the following</p> <ul style="list-style-type: none"> <li>- Retail Banking products (one Asset Product and one Liability Product) best suited for people in different stages of life cycle.</li> <li>- Five client categories to be selected:               <ul style="list-style-type: none"> <li>(a) A young executive who has just joined the job after studies.</li> <li>(b) A young housewife with 1 small child.</li> <li>(c) A middle aged middle level Senior Executive in a Private Firm having two school going children and dependent parents.</li> <li>(d) A elderly lady staying alone with no dependents, and</li> <li>(e) A member of the armed forces in mid 30s.</li> </ul> </li> </ul> <p style="padding-left: 40px;">Based on the data which you give in the above, justify your selections for each of them.</p> <ul style="list-style-type: none"> <li>- List the documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks as you think appropriate.</li> <li>- Explain the operational details for each of the products.</li> </ul>
3	Viva - Voce

**Semester I**  
**Office Automation**

Semester	I		
Course Code	106	Component	Skill
<b>Office Automation</b>			

<b>Course Outcomes:</b>	
1	Develop the Basic understanding of MS Office
2	Develop ability & expertise in using MS Office tools for decision making.

**Syllabus:**

Unit Number	Contents	Number of Sessions
1	<p><b>INTRODUCTION TO MS OFFICE:</b> About MS Office, WhyMS Office, What Are Documents and Templates</p> <p><b>WORD:</b> Introduction To Document, Formatting Text, Editing Text, Creating Template, Insertion Of- Table, Image, Text Box, Cover Page, Header, Footer, Date And Time, Page Number; Margin, Page Setup, Printing Document; Mail Merge- Creating Main Document, Data Source, Adding and Removing Fields, Bulleted and Numbered Lists, Page Formatting, Graphics, Adding tables, styles</p>	15
2	<p><b>POWERPOINT:</b> Introduction To Slide, Inserting Slide, Navigation In Presentation, Insert-Text, Text Style, Clip Art, Table, Chart, Picture, Audio, Video; Layout, Slide Design, Master Slide; Enhancing Presentation With Multimedia Effect-Animation, Transition, Slide Show, Recording Sound Slide By Slide, Auto Content Wizard, Template, Slide View, Printing Presentation, Sharing presentation, Working with multimedia, Formatting presentation, Editing presentation</p>	15
3	<p><b>EXCEL:</b> Introduction To Spreadsheet, Rows, Columns, Cells, Navigation, Selection of Cells, Resizing Columns, Series Fill, Working with Formulas, Formatting worksheets, Formatting Cells, Editing worksheet, Alignment, Conditional Formatting, Cell Styles, Inserting Chart, Data Sort, Filters, Functions, Pivot Table, Pivot Charts, Workgroup, Protecting Worksheet, Printing Worksheet, Databases, Workbook security, Translate worksheet, Adding graphics, Marcos, Templates, Themes, Styles, Data validation</p> <p><b>ACCESS:</b> What Is Database, Creating New Database, Database through Table Wizard, Creating New Table, Rename Columns, Creating Table through Design View, Relationship, Query, Forms, Reports, Webpage</p>	15

4	<p><b>OUTLOOK:</b> What Can Do with Outlook, Toolbars, Adding Contact, Address Book, Changing View, Finding Contact, Filtering Contact, Sorting Contacts, Calendar, Tasks, Journal, Inbox, Reviewing Email, Notes, Action on A Message, Personalizing Message with Signatures, Tracking Message, Automating Tasks Using Message Rules</p> <p><b>PUBLISHER:</b> Introduction-Use The Catalogue Features, Use The Quick Publication Wizard, creating a Letterhead, Saving Letter head, Changing Look of Publication, Formatting Text, Aligning the Text, Manipulating Frames, Adding Object to Publication, Banners</p>	15
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**Note:**

Entirely lab based training and evaluation

Learning Resources:		
1	Reference Books	<p><b>Textbook:</b></p> <ol style="list-style-type: none"> <li>1. OFFICE2016forDummiesbyPeterWeverkar</li> <li>2. StepbyStepMicrosoftWord2013byJoanLambertandJoyceCox</li> <li>3. StepbyStepMicrosoftOFFICE2013</li> </ol>

**Semester II**  
**Business Organization and systems**

Semester	II		
Course Code	201	Component	Generic
Business Organization and systems			

Course Outcomes:	
1	Understand the various activities of business, business practices and recent trends in business world.
2	Identify the challenges before the businesses and setting up of a business enterprise.
3	Develop the spirit of entrepreneurship among the students.

**Syllabus:**

Unit Number	Contents	Number of Sessions
1	<b>Nature and Evolution of Business</b> 1.1 Human Occupations – characteristics of Business— Divisions of Business—Objectives of Business— Requisites for success in Business 1.2 Development of commerce – Evolution of Industry—The Industrial Revolution— Globalization—Emergence of MNCs 1.3 Recent Trends—Mergers and Acquisitions, Networking, Franchising. BPOs and KPOs, E-Commerce, On-line trading, Patents, trademarks and copy rights—Challenges before Indian business Sector	10
2	<b>Forms of Business Organizations</b> 2.1 Mixed Economy—Private Sector—Public Sector—Cooperative sector—Joint sector Service Sector 2.2 Forms of Business Organizations—Sole proprietorship— Partnership firm—Joint stock company—Features—Merits demerits and suitability of various forms of business	10
3	<b>Setting up of a Business Enterprise</b> 3.1 Decision in setting up of an enterprise—Opportunity and idea generation - Role of creativity and innovation 3.2 Project Report—Business size and Location decisions— Factors to be considered in starting a new unit—Government policies	10
4	<b>Domestic and Foreign Trade</b> 4.1 Whole sale and Retail Trade –Emergence of Foreign players in trading – Government policy-Effects of FDI on retail trade 4.2 Organization of finance –Insurance—Transportation and communication and other Services—Import and Export procedure	10

5	<b>Business and Management</b> 5.1 Objectives of Business—Changing concept, Professionalization 5.2 Nature of Management- Meaning, Definition, Nature, Importance & Functions Management an Art, Science & Profession-Management as social System 5.3 Concept of Management-Administration-Organization- Universality of management	08
		<b>48</b>

Learning Resources:		
1	Text Books	1. <i>Modern Business Organization - S.A. Sherlekar</i>
2	Reference Books	1. <i>Industrial Organization Management – Sherlekar</i> 2. <i>Business Organization and management – Y.K. Bhushan</i> 3. <i>Business Organization and system – Dr.M.V.Gite, Dr.R.D.Darekar, Prof.S.N.Nanaware, Dr.V.D. Barve- Success Publication,Pune</i> 4. <i>Business Environment - F. Cherunilam</i> 5. <i>Business Organization &amp; Management – C.B. Gupta.</i> 6. <i>Entrepreneurial Development – S.S. Khanna.</i> 7. <i>Organizing and Financing of Small scale Industry – Dr. V. Desai</i>



**Semester II**  
**Business Mathematics and Statistics**

Semester	II		
Course Code	202	Component	Generic
<b>Business Mathematics and Statistics</b>			

<b>Course Outcomes:</b>	
1	After the Course the students shall be aware about various activities of business, business practices and recent trends in business world.
2	Students can face challenges before a business and setting up of a business enterprise.
3	It develops a spirit of entrepreneurship among the students.

**Syllabus:**

Unit Number	Contents	Number of Sessions
1	<b>Pre-requisites ( For objective type questions only)</b> 1. Natural Numbers and Integers 2. H.C.F and L.C.M. 3. Fractions- addition, subtraction multiplication and division of two or more fractions 4. Laws of Indices 5. Ratio and Percentage 6. Proportion and partnership	10
2	<b>Interest</b> 1. Simple Interest 2. Compound interest (nominal and effective rate of interest ) 3. Equated Monthly Instalments (EMI) (Reducing and flat rate of interest) 4. Examples <b>Profit and Loss</b> 1. Concept of Cost Price, Marked Price and Selling Price 2. Trade Discount and Cash Discount 3. Commission and Brokerage 4. Examples	10
3	<b>Shares and dividends</b> 1. Concept of Shares, face value, market value, Net Asset Value 2. Equity Shares and Preference shares 3. Dividend 4. Bonus Shares 5. Examples	06
4	<b>Population and Sample</b> 1. Definition and concept of Statistics 2. Scope of Statistics in Economics, Management Science and Industry 3. Concept of Population and Sample 4. Methods of Sampling: Simple Random Sampling and Stratified Random Sampling (Description of procedures only)	08

5	<p><b>Measures of central tendency</b></p> <ol style="list-style-type: none"> <li>1. Variables Qualitative and Quantitative, Raw data, Classification of data,</li> <li>2. Frequency distribution, cumulative frequency distribution,</li> <li>3. Histogram (finding mode graphically) Ogive curves and its uses.</li> <li>4. Measures of central tendency: Mean, Median for ungrouped and Grouped data.</li> </ol> <p><b>Measures of dispersion</b></p> <ol style="list-style-type: none"> <li>1. Concept of Dispersion</li> <li>2. Measures of Dispersion – Range, Variance and Standard Deviation (S.D.) for Grouped and ungrouped data</li> <li>3. Measures of relative dispersion- Coefficient of range and coefficient of Variation</li> <li>5. Examples</li> </ol>	<b>14</b>
		<b>48</b>

**Note:**

**Allocation of Marks:**

Theory - 30%

Practical problems - 70%

Learning Resources:		
1	Text Books	1. Business Mathematics by V.K. Kapoor (Sultan Chand And Sons)
2	Reference Books	<p><b>Recommended Books:</b></p> <ol style="list-style-type: none"> <li>1. Practical Business Mathematics by S.A. Bari (New Literature Publishing Company)</li> <li>2. Fundamentals of Statistics by S.C. Gupta (Himalaya Publishing House)</li> <li>3. Basic Statistics by B.L. Agrawal (New Age International Publishers)</li> <li>4. Statistical Methods by S.P. Gupta (Sultan Chand And Sons)</li> </ol>



## Semester II

### Financial Accounting of Banks

Semester	II		
Course Code	203	Component	Generic
Financial Accounting of Banks			

Course Outcomes:	
1	The students shall acquire sound knowledge of basic concepts of Accounting
2	Students will be equipped with basic knowledge about recording of transactions and preparation of final Accounts
3	Students are well versed with banking Financial Statements.

#### Syllabus:

Unit Number	Contents	Number of Sessions
1	<b>Introduction:</b> Financial Accounting-definition and Scope, objectives, Accounting concepts , principles and conventions Accounting Standards in general: - AS1, AS2, AS6.	10
2	<b>Accounting Transactions and Final Accounts :-</b> Voucher system; Accounting Process, Journals, Ledger, Cash Book , subsidiary books , Trial Balance preparation of Final Accounts of Sole Proprietorship(Trading and Profit & Loss Account and Balance Sheet )	10
3	<b>Bank Reconciliation Statement :-</b> Meaning , importance and preparation of Bank Reconciliation Statement	06
4	<b>Depreciation:</b> - Meaning, need, importance and methods of charging depreciation - Written Down Value, Straight Line Method.	06
5	<b>Banking Final Accounts</b> Balance Sheet of Banks - Profit and Loss account - 18 Schedules to Banking Financial statements	16
		<b>48</b>

#### Note:

##### Allocation of Marks:

Theory - 30%

Practical problems - 70%

Practical Problems will be asked on :

Accounting Transactions and Final Accounts

Bank Reconciliation Statement

Format of Bank final accounts

Learning Resources:		
1	Text Books	Financial Accounting Principles & Practices :JawaharLal, Seema Srivastava, S. Chand & Publications.
	Reference Books	<p><b>Recommended Books</b></p> <ol style="list-style-type: none"> <li>1. <i>Fundamentals of Accounting &amp; Financial Analysis: By Anil Chowdhry (Pearson Education)</i></li> <li>2. <i>Business Accounting-Dr.G.M.Dumbre, Dr.KishorJagtap, Dr.A.H.Gaikwad, Dr.N.M.Nare-Success Publication,Pune</i></li> <li>2. <i>Financial accounting: By Jane Reimers (Pearson Education)</i></li> <li>3. <i>Accounting Made Easy By Rajesh Agarwal &amp; R Srinivasan (Tata McGraw – Hill)</i></li> <li>4. <i>Financial Accounting For Management: By Amrish Gupta (Pearson Education)</i></li> <li>5. <i>Financial Accounting For Management: By Dr. S. N. Maheshwari (Vikas Publishing)</i></li> <li>6. <i>Advanced Accounts – M.C. Shukla and S P Grewal (S.Chand&amp; Co., New Delhi)</i></li> </ol>
3	Supplementary Reading Material	Indian Accounting Standards
4	Websites	ICAI
5	Journals	<ol style="list-style-type: none"> <li>1. The Chartered Accountant: Journal of the Institute of Chartered Accountants of India.</li> <li>2. The Accounting World : ICFAI Hyderabad</li> </ol>



## Semester II

### Financial Systems and services in India –I

Semester	II		
Course Code	204	Component	Generic
Financial Systems and services in India –I			

Course Outcomes:	
1	Students are equipped with the Concepts & Practical dynamics of the Indian Financial System, Markets, Institution and Financial Services.
2	Students are able to understand the emergence and fortification of Financial Systems in India
3	Students are well versed in different financial services
4	Students are equipped with the Concepts & Practical dynamics of the Indian Financial System, Markets, Institution and Financial Services.

Unit Number	Contents	Number of Sessions
Unit – 1	<p>Indian Financial System : An Overview</p> <p>1.1 Introduction to Financial System</p> <p>1.2 Structure of Financial System - Financial Institutions, Financial Markets, Financial Instruments and Financial Services</p> <p>1.3 Overview of Indian Financial System since 1991</p> <p>1.4 Financial Intermediaries in Financial System: - Merchant Bankers, Underwriters, Depositories, Brokers, Sub brokers, Bankers etc.</p>	10
Unit – 2	<p>2.1: Regulators of Financial System in India -The RBI as a Central Bank, Functions and working</p> <p>2.2: SEBI- Purpose – Objectives, structure – functions and powers of SEBI</p> <p>2.3: PFRDA (Pension Fund Regulatory and Development Authority) – Structure and Functions – National Pension System- Understanding and benefits,</p> <p>2.4 IRDA- (Insurance Regulatory and Development Authority) – Role and Functions.</p>	10
Unit – 3	<p>3.1: Financial Services in India:</p> <p>3.2 Factoring and Forfeiting: Concepts, Applications &amp; Types</p> <p>3.3 Credit Rating: CRISIL, CARE and ICRA</p> <p>3.4 Venture Capital: Growth of Venture capital in India – Financing Pattern under venture capital</p> <p>3.5 Mutual Fund: Concept and Objectives, Guidelines for Mutual Funds, Working of Mutual Funds in India.</p>	10

Unit – 4	4.1 Financial Institutions in India : Functions and working of Banking – Commercial Banks- Cooperative Banks- Urban Cooperative Banks – Post Office Saving Banks, Regional Rural Banks, Agriculture and Rural Development Banks	10
Unit – 5	5.1: Loan Syndication, 5.2 De-materialization of Services – need and operations – 5.3 other types of funding –Crowd Funding, 5.4 Asset Backed Finance	08
		48

Learning Resources:		
1	Text Books	Indian Financial Services – M.Y.Khan
2	Reference Books	Financial Services by Shashi K Gupta and Nisha Agarwal ( Kalyani Publications Merchant Banking and Financial Services by Guruswamy, Third Edition ( TATA McGraw Hill) Indian Financial System and Markets by Siddhartha Sankar Saha( TATA McGraw Hill) Company Law by N D Kapoor, Indian Financial System – Vasant Desai Financial Services :- Kohak MA Financial Institutions and Markets - L M Bhole Financial Marketing and Institutions in India, Success Publications, Pune - Dr. S. Shete. Essentials of Financial Services :- Dr. S Gurusamy Indian Financial System -M Y Khan Financial Services in India, Concept & Application:-Rajesh Kothari Indian Financial System in the World Monetary Order – H. Y. Kulkarni.
3	Supplementary Reading Material	Financial Institutions and Markets by Madura
4	Websites	RBI, IRDA, SEBI
5	Journals	Journals on Indian Financial Systems

## Semester II

### Lab in Financial Accounting

Semester	II		
Course Code	205	Component	Skill
Business Economics			

#### Course Outcomes:

1	Students after being exposed real professional accountants and accounting firms are geared with practical knowledge
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#### Syllabus:

Unit Number	Contents
1	Visit a Sole Proprietary Firm and present Reports regarding: Collect and go through. <ul style="list-style-type: none"> <li>• A Partnership Deed.</li> <li>• Share Certificate &amp; Debenture Certificate of a Company.</li> <li>• Annual Accounts of a Company.</li> </ul>
2	Viva - Voce

## Semester II Lab in Financial Services

Semester	II		
Course Code	206	Component	Skill
Lab in Financial Services			

### Course Outcomes:

1	Students after being exposed real Financial Services firm exposing them to the financial markets early
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### Syllabus:

Unit Number	Contents
1	Visit a financial services Firm and present Reports regarding: Collect and go through. <ul style="list-style-type: none"> <li>- operating standards and Standard Operating Procedures.</li> <li>- account opening process</li> <li>- list of documents for account opening</li> <li>- Document verification process</li> <li>- Services provided to the customers</li> <li>- Charges and fees levied by the firm</li> </ul>
2	Report and Viva – Voce

## Semester III

### Indian Tax systems & Income Tax

Semester	III		
Course Code	301	Component	Generic

Course Outcomes:	
1	Students can now understand Concepts & Practical dynamics of the Indian Tax Systems
2	Students are able to understand the emergence and fortification of Indian Tax System
3	Students are well versed in different Income Tax acts

Unit Number	Contents	Number of Sessions
1	<b>Income Tax Act 1961- Meaning Scope &amp; Definitions:</b> Income Tax Act 1961, Definitions - Assesse, Assessment Year, Previous year, person, income, gross total income, Total income and tax liability, Difference between direct tax and indirect tax, Difference between exemption and deduction, capital and revenue, rebate and deduction, Concept of Residential status and incidence of tax incidence, Concept of Agricultural Income.	10
2	<b>Income From Salary:</b> Definition and meaning of salary, Allowances- fully exempt, fully taxable, partially taxable, Perquisites - meaning, <b>Income From House Property:</b> Chargeability, exemption, Computation of let out property, <b>Income From Capital Gains:</b> Definition of Capital Asset, Transfer, Capital Gain, FMV, Indexation. <b>Income From Other Sources:</b> Concept of Residual Income,	10
3	<b>Set Off, Carry Forward, Tax Rate And Liability, Mat, Deferred Tax:</b> Set off and carry forward of losses, Minimum Alternate Tax (MAT), Deferred tax, Calculation of gross total income and tax liability	10
4	<b>Tax Planning:</b> Tax planning for setting up of a new unit, Tax planning for financial management decisions, Tax planning for managerial decisions, Tax planning for Professionals, Tax planning for Mergers and Acquisitions.	10
5	<b>Calculation Of Gross Total Income, Tax And Tax Liability:</b> Calculation of Gross Total Income considering salary, house property and other income. Cases on calculation of net taxable income, application of tax rates and calculation tax liability, Tax Planning for Income, Tax Credits, Advance Tax and Self- Assessment Tax	10

Learning Resources:		
1	Text Books	Direct Taxes – Ravi Kishore Direct Taxed – J.P. Jakhotiya Direct Taxes – Ahuja Direct and Indirect tax Planning & Management – BangarYogendra, BangarVandana

2	Reference Books	Students guide to Income Tax - Dr. Vinod and KapilSinghania Students guide to Income Tax – Dr. T.N. Manoharan Students guide to Income Tax – Gupta & Ahuja
3	Supplementary Reading Material	Direct Taxes - Law and Practice - Dr. Vinod and KapilSinghania
4	Websites	<a href="http://www.incometaxindia.gov.in">www.incometaxindia.gov.in</a> , <a href="http://www.tin.gov.in">www.tin.gov.in</a> , <a href="http://www.aaykarsamparkkendra.gov.in">www.aaykarsamparkkendra.gov.in</a>
5	Journals	The Chartered Accountant Taxman Journal, AIR, Supreme Court hearings

## Semester III Banking Operations

Semester	III		
Course Code	302	Component	Generic

Course Outcomes:	
1	Students can now understand Concepts & Practical dynamics of the Indian Banking System
2	Students are able to understand the emergence and fortification of Indian Banking System
3	Students are well versed in different Banking Systems

Unit Number	Contents	Number of Sessions
1	<b>Basic Concepts:</b> Banking, Emergence of Banks – Global and Indian Perspective, Journey of Banking in India, Role of Banks as important Aids to Trade, Functions of Banks, Contribution in GDP and effect on Indian Economy	10
2	<b>Regulatory Framework:</b> Banking Regulation Act, RBI Act, SEBI, IRDA, RBI regulations with regard to Nationalized & Cooperative Banks, Private Banks, Foreign Banks	10
3	<b>Types of Banks &amp; Banking:</b> Nationalized & Co Operative Banks, Regional Rural Banks, Scheduled Banks, Private Banks, Foreign Banks, Wholesale and Retail Banking	10
4	<b>Funding &amp; Recovery:</b> Sector Specific funding, short term and long term loans, MSME funding, Mortgage, Pledge & Hypothecation, Recovery of loans, Non-Performing Assets, Effect of NPA on bank's profitability	10
5	<b>International Banking:</b> Currency Swaps, Multinational Banking, International Risk Management, Asset Liability Management, Exposure Management, Offshore Banking, International Financial Institutions, Operations of Indian Banks abroad	10

Learning Resources:		
1	Text Books	The Indian Financial System and Development – Vasant Desai – Himalaya Publishing House
2	Reference Books	Indian Financial System – M Y Khan – Tata McGraw Hill Accounting and Finance for Bankers – Indian Institute of Banking & Finance – Macmillan
3	Supplementary Reading Material	Reserve Bank Bulletins Economic Times Business Standard
4	Websites	<a href="http://www.bankingandfinancereview.com">www.bankingandfinancereview.com</a>
5	Journals	Journal of banking and finance International Journal of Banking Accounting and Finance

## Semester III Risk Management

Semester	III		
Course Code	303	Component	Generic

Course Outcome:	
1	Students can now understand Concepts & Practical dynamics of financial risk management
2	Students can Understand importance of leveraging and risk management
3	Students now Understand about risk profiles and risk management

Unit Number	Contents	Number of Sessions
1	<b>Risk and its management</b> The risk management environment ,The concept of risk, Types and sources of risk, Risk and the economic environment, The risk management process, A risk management framework, Risk measurement tools and techniques	10
2	<b>Financial market risk:</b> interest Rates Section, Overview of the markets for interest bearing instruments 2.1.2 Interest rate mathematics, Time value of money, Identifying and analyzing interest rate risk, Identifying and assessing interest rate risk, Evaluating interest rate risk, Managing interest rate risk, Managing interest rate risk, Interest rate risk management Instruments: short term & Long term	10
3	<b>Financial market risk:</b> Foreign exchange markets, Overview of the foreign exchange markets, Identifying and analyzing foreign exchange risk, Identifying and assessing foreign exchange risk, Evaluating foreign exchange rate risk Section, Managing foreign exchange risk	10
4	<b>Financial risk:</b> Sources of liquidity, Borrowing and investment principles, What is Liquidity Risk, Types of Liquidity Risk, Identifying and assessing liquidity risk, Managing liquidity risk	10
5	<b>Other financial risks and issues</b> Credit and counterparty risk, Commodity price risk, Pension risk, Other risk issues, Treasury operational risk and controls, External risk reporting	10

Learning Resources:		
1	Text Books	Corporate Financial and Risk Management - Nersesian, Roy L. - Jaico Publishing House Financial Risk Management: A Practitioner's Guide to Managing Market and Credit Risk - Steve L. Allen Modern Corporate Risk Management: A Blueprint for Positive Change and Effectiveness by Koller
2	Reference Books	Options and Futures- Hull International Finance- A. V. Rajwade International Finance- P.G. Apte

**Semester III**  
**Financial Systems and services in India- II**

Semester	III		
Course Code	304	Component	Generic

Course Outcomes:	
1	Students are equipped with the Concepts & Practical dynamics of the Indian Financial System, Markets, Institution and Financial Services.
2	Students are able to understand the emergence and fortification of Financial Systems in India
3	Students are well versed in different financial services

Unit Number	Contents	Number of Sessions
1	<b>I.1: Financial System</b> – functions of financial system – meaning and importance – Role of financial system in economic development – Structure and Components of financial system in India – Introduction to financial Institutions – Banking – Non Banking Institutions.	10
2	<b>Financial Markets</b> – Money Market and Capital Market – Financial Instruments on the basis of Term of instruments – Types of Securities, Financial services – fund based services and fee based services, Virtual Currency and its workings, regulations regarding virtual currency and CARYPTO CURRENCY	10
3	<b>Financial Market Functions</b> – Classification – Money Markets – Structure and components of money market – Participants in Indian Money Market – Money Market Instruments – Features of the Instruments – Recent Developments in Indian MoneyMarket.	10
4	<b>Other financial risks and issues</b> Credit and counterparty risk, Commodity price risk, Pension risk, Other risk issues, Treasury operational Financial Services: Concept, Nature and scope of financial Services – Regulatory Frame work of Financial Services – Growth of Financial Services in India. .Loan Syndication, De-materialization of Services – need and operations – other types of funding –Crowd Funding, Asset Backed Finance, Depository Services – Role of NSDL andCSDL.risk and controls, External risk reporting	10
5	<b>Financial Institutions in India</b> : Functions and working of Banking – Commercial Banks- Cooperative Banks- Urban Cooperative Banks – Post Office Saving Banks, Functions & Working of Non Banking Companies – Finance Companies Investment Trusts, Housing Companies, Functions and working of Development Institutions NABARD, SIDBI, NHB, EXIM Bank, BIFR and SFC’s.	10
<b>Learning Resources:</b>		

1	Text Books	Financial Services by Shashi K Gupta and Nisha Agarwal ( Kalyani Publications_ Merchant Banking and Financial Services by Guruswamy, Third Edition ( TATA McGraw Hill) Indian Financial Services – M.Y.Khan Indian Financial System in the World Monetary Order – H. Y. Kulkarni.
2	Reference Books	Indian Financial System and Markets by Siddhartha SankarSaha ( TATA McGraw Hill) Company Law by ND Kapoor Indian Financial System – Vasant Desai
3	Supplementary Reading Material	Financial Institutions and Markets by Madura
4	Websites	RBI, IRDA, SEBI
5	Journals	Journals on Indian Financial Systems

**Semester III**  
**Lab in Marketing of Financial Services**

Semester	III		
Course Code	305	Component	Skill

Course Outcomes:	
1	Students after being exposed to Marketing of Financial Services and products

**Syllabus:**

Unit Number	Contents
1	Visit a Financial Services firm in your city and understand about: <ol style="list-style-type: none"> <li>1. The products being sold</li> <li>2. Interview the sales and marketing team of the firm</li> <li>3. Make a report of your learnings and understanding</li> </ol>
2	Viva - Voce



## Semester III Lab in Excel

Semester	III		
Course Code	306	Component	Skill

Course Outcomes:	
1	Students get real life experience now are aware of Advanced Excel and basic office

### Syllabus:

Unit Number	Contents
1	Lab Sessions to be conducted in Computer Pab for Basic & Advance Excel <ol style="list-style-type: none"> <li>1. Tools, Calculators and Simulations</li> <li>2. Dashboards and Reports with Charts</li> <li>3. Automate Jobs with VBA macros</li> <li>4. Solver Add-in &amp; Statistical Analysis</li> <li>5. Data Entry and Lists</li> <li>6. Educational use with Interactive features</li> <li>7. Diagrams, Mockups, Gantt Charts</li> <li>8. Fetch live data from web</li> <li>9. Excel as a Database</li> </ol>
2	Viva - Voce

## Semester IV

### Innovations in Banking and Insurance Industry

Semester	IV		
Course Code	401	Component	Generic

Course Outcomes:	
1	Students can now understand Concepts & Practical dynamics of the Indian Insurance Sector
2	Students are able to understand the emergence and fortification of Indian Banking and Insurance
3	Students Understand Different types of insurance and banking plans

Unit Number	Contents	Number of Sessions
1	<p><b>Introduction to Innovative Banking:</b> Review of functioning of banks , Liabilities and Assets of Banks, Net worth, Off Balance Sheet Items</p> <p><b>New Products:</b> Deposit and Loan Products Housing finance, Hire Purchase, Leasing, Factoring and Forfeiting, Merchant Banking, Mutual Funds, consumer Loans , Venture Capital Financing , Banks as credit financial supermarket/ maturity and return profiles of new products .</p>	10
2	<p><b>New Financial services provided by banks-</b> investment portfolio management services, advice on money management, tax services, Electronic Payment systems ( Indian- NEFT, RTGS , UPI, International – SWIFT), Debit Cards and Credit Cards – Concept and Process., E- Banking</p>	10
3	<p><b>Insurance- Concept, functions, Types( Life and General) , New Insurance Products.</b></p> <p>Integration of third party and Re-insurance ,Co-existence of Banking and Insurance – their problems . Insurance as a cover to Banking risks, Types of Risks, (systematic and unsystematic ), Bank Assurance</p>	10
4	<p><b>Privatization of Insurance Business in India Banking and Insurance Regulation,</b> Self Regulation and Installation of Corporate Governance. Future strategies for promoting insurance in India.Implications for Risk Management,Derivatives in Banking.</p>	10
5	<p><b>Future Trends in Banking and Insurance:</b> Cloud services will organize banking activities, Artificial Intelligence Will Keep Progressing, Mobile Banking Will Be More Effortless, More Blockchain, Updated ATMs, Security Will Become Sturdier, Door Step Services, and Increase in client Transparency</p>	10

1	Text Books	Insurance and Risk Management, 2 <sup>nd</sup> Edition, P.K.Gupta, Himalaya Publishing House Insurance, Principles and Practice, S.N.Mishra, S.B.Mishra, S Chand Principles of Insurance Management, Neelam Gulati, Excel Books
2	Reference Books	Principles of Risk Management and Insurance, 9 <sup>th</sup> Edition, George Rejda, Pearson Education Risk Management and Insurance by Trieschmann
3	Supplementary Reading Material	Economic Times, Business Standard,
4	Websites	National Insurance of India <a href="http://www.actuariesindia.org">www.actuariesindia.org</a> ,
5	Journals	Journal of Insurance Management

## Semester IV

### Credit Analysis & Appraisal

Semester	IV		
Course Code	402	Component	Generic

#### Course Outcomes:

1	Students can now understand Concepts & Practical dynamics of the Credit Appraisal System
2	Students can now understand the emergence and fortification of Indian Banking with respect to credit analysis
3	Students Understand Different types of credit appraisal tools and methods

Unit Number	Contents	Number of Sessions
1	<b>Introduction to Credit Analysis,</b> Financial Statements reading skill, How to write Loan Proposal – Introduction, Financial Ratio Analysis, Performance and Financial Indicators Analysis in Loan Proposal	10
2	<b>Fund &amp; Cash Flow Analysis:</b> Fund Flow Analysis for Identifying Diversion of Funds, Cash Flow Analysis for Understanding Cash Generation and Movement	10
3	<b>Credit Appraisal Accounts:</b> Types of Business Loans, Working Capital, Cash Credit, Non Fund Based Credit Facilities, Letter of Credit, Bank Guarantee, Project Report, Term Loan Appraisal, DSCR & FOIR Computation in Term Loan, Break Even Analysis, Sensitivity Analysis, Credit Rating, Credit Scoring	10
4	<b>Credit Analysis Tools:</b> Key Analysis by Bankers, Marginal Cost of Funds based Lending Rate (MCLR), Export Credit, Terms of Payment in Export Transactions, Export Finance, CMA (Credit Monitoring Arrangement), - Banking Operations, Operational Aspects of KYC, Loan Accounts, import Finance	10
5	<b>Comparative analysis &amp; Ratio Analysis:</b> Study of various ratios and comparative balance sheet along with Profit & Loss Account	10

#### Learning Resources:

1	Text Books	<ul style="list-style-type: none"> <li>• Credit Appraisal, Risk Analysis and Decision Making – D.D.Mukherjee - Snow White Publications</li> <li>• Banking Strategy, Credit Appraisal, and Lending Decisions – Hrishikesh Bhattacharya – Oxford University Press</li> <li>• Shekar and Shekar “ Banking Theory and Practice “</li> </ul>
2	Reference Books	<ul style="list-style-type: none"> <li>• Vishwanathan R. “ Industrial Finance “ Macmillan, New Delhi</li> <li>• Prasad K, Nirmala and Chandradas. “ Banking and Financial System”</li> <li>• W. Koch Scott, Timothy. “ Bank Management”</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>• RBI Website</li> </ul>

**Semester IV**  
**Fundamentals of Life Insurance – Products and Underwriting**

Semester	IV		
Course Code	403	Component	Generic

Course Outcomes:	
1	Students Understand Various operations involved in managing insurance.
2	Students understand the pricing, financing and risk diversification strategies of insurance companies

Unit Number	Contents	Number of Sessions
1	<b>Fundamentals:</b> Functions and Organization of Insurance -Types of Organization – Organization Structure-Function of Insurers	10
2	<b>Underwriting, Claims, Intermediaries:</b> Underwriting - Objectives and Principles - Underwriting in Life Insurance - Underwriting in Non- Life Insurance. Claims Management – Principles - Claim Settlement in Life Insurance - Claim Settlement in General Insurance - Repudiation of Claims. Insurance Intermediaries - Distribution of Insurance products - Role of Intermediaries - Surveyors and Loss Assessors - Third Party Administrators – Agents – Brokers - Corporate Agents- Banc assurance — Ombudsman – Lok-Adalats	10
3	<b>Pricing And Finance:</b> Insurance Pricing - Pricing Objectives - Types of Rating - Rating Considerations - Rating in Life Insurance - Rate Making Entities - Rate Making in General Insurance – De tariffing and its impact in India. Financial Aspects of Insurance Companies - Balance Sheet, Profit and Loss Account of Insurance Companies - Ratio Analysis in Insurance Companies - Risk Return Trade off -Measuring Financial Performance	10
4	<b>Insurance Products:</b> Life Insurance, Health Insurance, Car Insurance, Two Wheeler Insurance, Travel Insurance, Home Protection Insurance, Mobile Insurance, Cycle	10

	Insurance, Jewelry Insurance, Ulips, Endowment Plans, Guaranteed Plans, Tax Saver Plans	
5	<b>Marketing of Insurance Products:</b> Marketing of Insurance Products - Marketing Practices - Critical success Factors for Insurance Marketers - Distribution Channels - e-Commerce in Insurance Industry - Case studies <b>of Indian Companies</b>	10

Learning Resources:		
1	Text Books	<ul style="list-style-type: none"> <li>• Insurance and Risk Management, 2<sup>nd</sup> Edition, P.K.Gupta, Himalaya Publishing House</li> <li>• Insurance, Principles and Practice, S.N.Mishra, S.B.Mishra, S Chand</li> <li>• Principles of Insurance Management, Neelam Gulati, Excel Books</li> </ul>
2	Reference Books	<ul style="list-style-type: none"> <li>• Principles of Risk Management and Insurance, 9<sup>th</sup> Edition, George Rejda, Pearson Education</li> <li>• Risk Management &amp; Insurance by Trieschmann</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>• <a href="http://www.actuariesindia.org">www.actuariesindia.org</a></li> <li>• National Insurance of India</li> </ul>

## Semester IV Mutual Fund Operations

Semester	IV		
Course Code	404	Component	Generic

Course Outcomes:	
1	Students Now Understand the state of the mutual fund industry in India and abroad.
2	Students Identify and describe the terms and concepts associated with mutual funds investment.

Unit Number	Contents	Number of Sessions
1	<b>Introduction to Mutual Funds:</b> Concept, Types, Structure, Management and Operation of Mutual Funds. Historical Perspective of Mutual Funds, Mutual Fund Industry in India and Abroad.	10
2	<b>Legal and Regulatory Framework:</b> Regulators in India, Mutual Funds SEBI Guidelines 1996, Offer Documents - SID, SAI, KIM and Fact Sheets and Disclosures. SEBI versus IRDA Controversy.	10
3	<b>Pricing and Selling:</b> Mutual Fund Accounting - Accounting for Income, Gains & Losses from Investments, Accounting for Expenses, Determining the NAV. Mutual Fund Tax Provisions - Securities Transaction Tax (STT), Capital Gains Tax, Tax on Income Distributed, Tax Deducted at Source (TDS) / Withholding Tax; Dividend Payout and Growth Options within Schemes; Double Indexation; Setting Off & Carry Forward of Losses; Dividend Stripping. Fund Distribution Channels, Marketing and Sales Practices of Mutual Funds.	10
4	<b>Financial Planning &amp; Portfolio Management in Mutual Funds:</b> Basics of Financial Planning, Financial Planning Strategies, Concept of Portfolio Management, Portfolio Management Process & Strategies. Developing a Model Portfolio for the Investor and Recommending the Right Fund.	10
5	<b>Quantitative Evaluation of Mutual Funds</b> Returns Calculation Methods: Percent Change in NAV Method, Simple total Return Method, Total Return with Reinvestment Method (CAGR).	10

Text Books	Insurance and Risk Management, 2 <sup>nd</sup> Edition, P.K.Gupta, Himalaya Publishing House Insurance, Principles and Practice, S.N.Mishra, S.B.Mishra, S Chand Principles of Insurance Management, Neelam Gulati, Excel Books
Reference Books	Principles of Risk Management and Insurance, 9 <sup>th</sup> Edition, George Rejda, Pearson Education Risk Management and Insurance by Trieschmann
Supplementary Reading Material	Economic Times, Business Standard,
Websites	National Insurance of India <a href="http://www.actuariesindia.org">www.actuariesindia.org</a> ,
Journals	Journal of Insurance Management

## Semester III

### Lab in Communication Skills

Semester	III		
Course Code	405	Component	Skill

Course Outcomes:	
1	Students have a rejuvenated and informed Communication Skill set

#### Syllabus:

Unit Number	Contents
1	Conduct in Class live sessions like <ol style="list-style-type: none"> <li>1. Group Discussion</li> <li>2. Structured Debate</li> <li>3. Extempo Speaking</li> <li>4. Power Point Presentation</li> <li>5. Planned Speeches</li> <li>6. Body Language Understanding and training</li> <li>7. Fast Reading in Class</li> <li>8. Newspaper reading and analysis in class</li> </ol>
2	Viva – Voce

## Semester III

### Lab in Mutual Funds Operations

Semester	III		
Course Code	406	Component	Skill

Course Outcomes:	
1	Students are exposed to Live Mutual Fund Products

#### Syllabus:

Unit Number	Contents
1	Make the Students visit a Mutual Fund Broker, Advisor or consultant, <ol style="list-style-type: none"> <li>1. Understanding the process of Mutual Fund Sales</li> <li>2. Selling Mutual Fund to Clients</li> <li>3. Interviewing existing customers to get an idea</li> <li>4. Create a Report and give suggestions</li> </ol>
2	Viva – Voce

**Semester V**  
**Business ethics and corporate governance**

Semester	IV		
Course Code	501	Component	Generic
<b>Business ethics and corporate governance</b>			

<b>Course Outcomes:</b>	
1	The student will Understand the concept of Business ethics and corporate governance
2	The student will be able to Identify and describe the terms and concepts associated with Business ethics and corporate governance
3	The student will be able to describe the the role of a finance professional and ethics in Financial markets

Unit Number	Contents	Number Of Sessions
1	<b>Introduction to Ethics :</b> Meaning and Nature of Ethics. Moral and Ethics. Importance of Ethics. Types of Ethics. Causes of Unethical behavior.	10
2	<b>Area of Business Ethics :</b> Meaning , Nature and Importance of Business Ethics. Types of Business Ethics. Factors influencing business ethics. Corporate Ethics – ethical behavior & audit of Ethical behavior. Individual ethics, Professional Ethics. Gandhian Philosophy of ethical behaviour. Social Audit.	10
3	<b>Business Ethics in Global Economy :</b> Concept of Globalization. Global Business Network. Relationship among Business, Business Ethics and Business Development. Developing Business ethics in Global Economy. Marketing ethics in foreign trade. Role of Business Ethics in a developing civilized society.	10
4	<b>Functional Ethics:</b> Meaning of Functional Ethics. Types of Ethics according to Functions of Business,	

	(Marketing, HRM, Purchase, Selling & Distribution). Patents ,Copy-rights, Intellectual Property Rights, Trade Marks and Business Ethics. Ethical Challenges for managers in the 21 <sup>st</sup> Century Arguments for and against Corporate Social Responsibility.	
5	<b>Corporate Governance :</b> History, Concept of corporate Governance – Cadbury Committee Report – Principles of Morality and business ethics –Code of conduct for Professionals.	

#### Learning Resources:

1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>a. Business Ethics –GautamPherwani</li> <li>b. Business Ethics –RituPamraj</li> <li>c. Business Ethics - Prof.Agalgatti</li> <li>d. Business Ethics - O.C.Ferrell, John Paul Fraedrich,Lindaferrell</li> </ul>
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**Semester V**  
**Retail and E-banking**

Semester	IV		
Course Code	502	Component	Generic
Retail & e-Banking			

Course Outcomes:	
1	The student will Understand the concept of Retail and E-banking
2	The student will be able to Identify and describe the terms and concepts associated with Retail and E-banking
3	The student will be able to implement various application of Retail and E-banking

Unit Number	Contents	Number Of Sessions
1	Introduction, Definition, Meaning of Retail Banking, evolution of Retail Banking, Scope of retail banking, Digital Banking Home Banking Net Banking Mobile Banking Virtual Banking Automated Teller Machine (ATM) Biometric Cards Credit and Debit Card Smart Card	10
2	Introduction, Definition, Meaning of Electronic Banking, evolution of E-Banking, Scope of E-banking, infrastructure for E-banking.	10
3	Prepaid Instruments, NEFT RTGS NACH ( ECS) SWIFT UPI Bills payments E- Money Electronic Purse Digital Cash – Wallets	10
4	E-Cheques – E-Money – Real Time Gross Settlement (RTGS) – Benefits to Banker and Customer, Core Banking Solutions (CBS) – Benefits – Single Window Concepts – Features, Demat account –Application supported by blocked amount (ASBA)	10
5	RBI Guidelines – Benefits of Electronic Clearing Systems Risks in online Banking, Precautions and avoidance of risks	10

**Learning Resources:**

1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>• Banking Theory and Practice: Dr.P.N.Reddy. &amp;Prof.H.R.Appannaiah, (2007)</li> <li>• Banking Law and Practice-Varshney</li> <li>• Banking Theory Law and Practice KC Shekar&amp;LekshmyShekar</li> <li>• Handbook on Banking Information—N S Toor. Skylark Publications.</li> </ul>
	Supplementary Reading Material	<ul style="list-style-type: none"> <li>• Economic Times &amp; Business Standards,</li> <li>• RBI Annual reports</li> <li>• Indian Journal of Finance</li> </ul>

**Semester V**  
**General Insurance – Health and Motor**

Semester	V		
Course Code	503	Component	Generic
General Insurance – Health and Motor			

Course Outcomes:	
1	The student will be able to Identify and describe the terms and concepts associated with General Insurance – Health and Motor.
2	The student will be made aware about set of regulatory framework and modus operandi of General Insurance – Health and Motor
3	The student will understand the underwriting process and settlement process of General Insurance – Health and Motor

Unit Number	Contents	Number Of Sessions
1	Definition of General Insurance Insurable risk Principles of insurance Costs and benefits of insurance Pooling in insurance Factors that limit the insurability of risk Reinsurance.	10
2	General Insurance business in India Framework of General insurance business. Concept and scope of Health and Motor insurance	10
3	<b>Underwriting process for Health and Motor insurance:</b> Proposal forms Cover notes Certificates of Insurance Endorsements Moral and Physical Hazards Statistics Spreading of Risks Premium Rating Premium Loading	10
4	<b>Settlement Process for Health and Motor insurance:</b> <b>Settlement of Claims:</b> Claim procedure TPAs Claim forms Investigation / Assessment	10

	Essential Claim Documents Settlement Limitation Arbitration Loss Minimization and Salvage.	
5	Insurance Regulatory and Development Authority (IRDA) regulations for Health and Motor insurance Govt. Policy on insurance sector.	10

<b>Learning Resources:</b>		
1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>Understanding General Insurance – P.C.James, Insurance Edge Publishers</li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>Economic Times &amp; Business Standards,</li> <li>Insurance bulletin</li> <li>Indian Journal of Finance</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>IRDA</li> </ul>

**Semester V**  
**Equity and Derivative Markets**

Semester	IV		
Course Code	504	Component	Generic
Equity and Derivative Markets			

Course Outcomes:	
1	The student will Identify and describe the terms and concepts associated with Equity and Derivative Markets
2	The student will be aware about the set of regulatory framework SEBI guidelines regarding Equity and Derivative Markets and products

Unit Number	Contents	Number of Sessions
1	Capital Markets and Instruments Equity Debentures Preference Shares Sweat Equity Non- Voting Shares Share Warrants, Pure Hybrid and Derivatives	10
2	Basics of Derivatives: Evolution of derivatives, types of derivatives, significance of derivatives, various risks faced by the participants in derivatives	10
3	Introduction to forwards and futures: payoff charts, futures pricing, Index futures, commodity futures and equity futures, Futures as a risk management tool	10
4	Introduction to options, fundamentals of options pricing, options trading strategies	10
5	Legal framework : Securities contract act 1956, SEBI act 1992, important regulations in derivatives trading.	10

Learning Resources:		
1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>Securities Analysis and portfolio Management – S. Chand publication</li> <li>Securities Analysis and portfolio Management – Punithavathy Pandian, Vikas Publication</li> <li>Futures &amp; Options – Vohra &amp; Baghri, Vikas Publications</li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>Economic Times &amp; Business Standards,</li> <li>Insurance bulletin</li> <li>Indian Journal of Finance</li> </ul>

3	Website	<ul style="list-style-type: none"> <li>• Nseindia.com</li> <li>• Moneycontrol.com</li> </ul>
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**Semester V**  
**Lab in Life insurance**

Semester	V		
Course Code	505	Component	Skill
<b>Lab in Life insurance</b>			

<b>Course Outcomes:</b>	
1	The student will gain real life experience and expose students to life insurance products.

**Syllabus:**

Unit Number	Contents
1	Make the Students visit an Insurance Agent, Advisor or consultant, <ol style="list-style-type: none"> <li>1. Understanding the process of Insurance Sales</li> <li>2. Selling Insurance to Clients</li> <li>3. Interviewing existing customers to get an idea</li> <li>4. Create a Report and give suggestions</li> </ol>
2	Viva – Voce



## Semester V Finishing School

Semester	III		
Course Code	506	Component	Skill
<b>Finishing School</b>			

Course Outcomes:	
1	Student will be equipped with various soft skills and prepare students for final job placements or to start their own business

### Syllabus:

Unit Number	Contents
1	<ol style="list-style-type: none"> <li>1. Resume writing</li> <li>2. Personal Grooming</li> <li>3. Communication skills</li> <li>4. Business etiquette</li> <li>5. Interview skills</li> <li>6. Group discussion preparation</li> <li>7. Overall personal development</li> </ol>
2	Viva – Voce

**Semester VI**  
**Entrepreneurship Development**

Semester	V		
Course Code	601	Component	Generic
<b>Entrepreneurship Development</b>			

<b>Course Outcomes:</b>	
1	The student will be able to understand the concept of Entrepreneurship, Identify and describe the terms and concepts associated with Entrepreneurship Development
2	The student will gain knowledge about the challenges before the businesses and setting up of a business enterprise.
3	The course will develop the spirit of entrepreneurship among the students.

Unit Number	Contents	Number Of Sessions
1	Introduction: The entrepreneur: definition, emergence of entrepreneurial class; theories of entrepreneurship; role of social economic environment; characteristics of entrepreneur; leadership; risk taking; decision making and business planning.	10
2	Entrepreneurial Behaviour: Innovation and entrepreneur; entrepreneurial behaviour, challenges faced by an entrepreneur, Women entrepreneurship	10
3	Role of entrepreneur: Role of an entrepreneur in economic growth as an innovator, generation of employment opportunities, complimenting and supplementing economic growth, bringing about social stability and balanced regional development of industries: role in export promotion and import substitution, forex earnings, and augmenting and meeting local demand	10
4	Setting up of a Business Enterprise Decision in setting up of an enterprise— Opportunity and idea generation - Role of creativity and innovation Project Report—Business size and Location decisions— Factors to be considered in starting a new unit—Government Policies	10
5	<b>Business Plan:</b> Meaning and ,Objectives of Business Plan Elements of Business Plan Business Planning Process - Self Audit, Evaluation of Business Environment, Setting Objectives, Forecasting Market Conditions, Stating actions and resources required, Evaluating Proposed plan, Assessing Alternative strategic plans, Controlling the plan through Annual Budget	10

**Learning Resources:**

1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>• Desai Vasant: “Management of Small Scale Industries” - Himalaya Publishing House</li> <li>• Taneja Satish and Gupta: “Entrepreneurship Development-New Venture Creation” -</li> <li>• Galgotia Publishing Company, New Delhi</li> <li>• Jain P.C: Handbook For New Entrepreneurs Entrepreneurship Development Institute of India</li> <li>• Sangle B. R. : Business Environment &amp; Entrepreneurship, Success Publications, Pune</li> <li>• Gupta C.B. &amp;Srinivas: “Entrepreneurial Development”- Sultan D, Chand &amp; Sons, New Delhi</li> <li>• Prof Rajeev Roy: “Entrepreneurship” - Oxford University Press</li> <li>• Edward D. Bono: “Opportunities”</li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>• Economic Times &amp; Business Standards,</li> <li>• Insurance bulletin</li> <li>• Indian Journal of Finance</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>• MSME</li> <li>• EDI</li> </ul>

**Semester VI**  
**Microfinance & NBFC's**

Semester	V		
Course Code	602	Component	Generic
Microfinance & NBFC's			

Course Outcomes:	
1	The student will be able to understand the concept of Microfinance, Identify and describe the terms and concepts associated with Microfinance, NBFCs and MFIs
2	The student will be made aware about the challenges before the MFIs and NBFCs with changing economic situations.

Unit Number	Contents	Number Of Sessions
1	Microfinance overview: Introduction, need, and significance. Group lending model, individual lending model. Loan products and related issues.	10
2	MFI products: MFI savings and other savings products, remittances, Micro insurance, use of technology in MFI operations, internet, telephone, mobile phone etc. MFI financing and funding.	10
3	Overview of banking system, participants, financial institutions, regulators, Banking institutions, NBFCs	10
4	Types of NBFCs, regulatory framework for NBFCs, role of RBI in financial inclusion, companies act 2013	10
5	Fair practices for NBFCs, recent initiatives by RBI towards financial inclusion like small finance banks, mudra bank, payment banks and its impact on NBFCs.	10

Learning Resources:		
1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>• Kohak MA :- <i>Financial Services</i></li> <li>• L M Bhole and JitendraMahakut – <i>Financial Institutions and Markets</i></li> <li>• G. M. Dumbre – <i>Modern Banking, Success Publications, Pune.</i></li> <li>• S. S. Shete – <i>Financial Marketing and Institutions in India, Success Publications, Pune.</i></li> <li>• Dr. S Gurusamy :- <i>Essentials of Financial Services</i></li> <li>• M Y Khan :- <i>Indian Financial System</i></li> <li>• Rajesh Kothari :- <i>Financial Services in India , Concept and Application</i></li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>• Economic Times &amp; Business Standards</li> </ul>

3	Website	<ul style="list-style-type: none"> <li>RBI Websites</li> </ul>
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## Semester VI

### General Insurance – Marine and Fire

Semester	VI		
Course Code	603	Component	Generic
General Insurance – Marine and Fire			

Course Outcomes:	
1	The student will be able to Identify and describe the terms and concepts associated with General Insurance – Marine and Fire
2	The student will be made aware about set of regulatory framework and modus operandi of General Insurance – Marine and Fire
3	The student will understand the underwriting process and settlement process of General Insurance – Marine and Fire

Unit Number	Contents	Number Of Sessions
1	Marine insurance – meaning and concept, Losses, types of losses, General average losses, piracy	10
2	International rules vis-à-vis marine insurance – rules applicable for marine insurance, goods transited by sea, other modes. Risk management in cargo transport.	10
3	Underwriting process for Marine and Fire Proposal forms Cover notes Certificates of Insurance Endorsements Moral and Physical Hazards Statistics Spreading of Risks Premium Rating Premium Loading	10
4	Settlement Process for Marine and Fire Settlement of Claims: Claim procedure TPAs Claim forms Investigation / Assessment Essential Claim Documents Settlement Limitation Arbitration	10

	Loss Minimization and Salvage.	
5	Insurance Regulatory and Development Authority (IRDA) regulations for Marine and Fire insurance Specific rules and legislations for Fire insurance	10

<b>Learning Resources:</b>		
1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>Understanding General Insurance – P.C.James, Insurance Edge Publishers</li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>Economic Times, Business Standard</li> <li>Insurance bulletin</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>IRDA Website</li> </ul>

## Semester VI

### Financial planning and wealth management

Semester	VI		
Course Code	604	Component	Generic
Financial Planning & Wealth Management			

Course Outcomes:	
1	The students will Understand the concept of Financial planning and wealth management
2	The students will Identify and describe the terms and concepts associated with Financial planning and wealth management
3	The student will understand the set of regulatory framework and modus operandi of Financial planning and wealth management

Unit Number	Contents	Number Of Sessions
1	Financial planning – need and significance, meaning and concept, Wealth management – need and significance, meaning and concept,	10
2	Financial planning process – steps and periodicity, factors determining financial plans. Insurance planning and Investment planning	10
3	Retirement planning, Tax planning and Estate planning –concept, procedure and significance	10
4	Wealth management – Meaning, scope and components of wealth management. Types of investment risks, risk profiling and asset allocation, Cashflow analysis	10
5	Calculations of returns i.e.CAGR, Net worth calculations, Financial ratios.	10

Learning Resources:		
1	Text Books & Reference Books	<ul style="list-style-type: none"> <li>• Basics of Personal Financial Planning Insurance Education Series by NIA, K C Mishra, Steward Doss, Cengage Delmar Learning India Pvt. Ltd.</li> <li>• Introduction to Financial Planning , Indian Institute of Banking &amp; Finance</li> <li>• Personal Financial Planning Theory and Practice, Kaplan Schweser</li> <li>• Personal Finance, E. Thomas Gorman and Raymond E. Fogue, Southwest-Western Cengage Learning.</li> <li>• Security Analysis of Portfolio Management, Punithavathy Pandian</li> <li>• Fundamentals of Financial Planning, Michael Dalton, Joesph Gillice, James Dalton and Thomas Langdon, Money Education</li> <li>• Personal Financial Planning, Benedict Koh Wai Mun Fong, Pearson</li> <li>• Personal Financial Planning, Lawrence J. Gitman , Michael D.Joehnk, Cengage NOW.</li> </ul>
2	Supplementary Reading Material	<ul style="list-style-type: none"> <li>• Economic Times, Business Standard</li> <li>• Insurance bulletin</li> </ul>
3	Website	<ul style="list-style-type: none"> <li>• IRDA Website</li> <li>• Moneycontrol Website</li> <li>• NSE Website</li> <li>• BSE Website</li> </ul>



## Semester VI

### Lab in Financial Planning

Semester	V		
Course Code	605	Component	Skill
<b>Lab in Financial Planning</b>			

Course Outcomes:	
1	The student will gain real life experience and expose students to financial planning practices

#### Syllabus:

Unit Number	Contents
1	Make the Students visit a Financial planner, investment Advisor or consultant <ol style="list-style-type: none"> <li>1. Understanding the process of Financial planning</li> <li>2. Dealing with Clients and carrying out financial planning</li> <li>3. Interviewing existing customers to get an idea</li> <li>4. Create a Report and give suggestions</li> </ol>
2	Viva – Voce

## Semester VI

### Lab in Securities Operations

Semester	V		
Course Code	606	Component	Skill
<b>Lab in Securities Operations</b>			

Course Outcomes:	
1	Provide real life experience and expose students to Securities trading and analysis practices.

#### Syllabus:

Unit Number	Contents
1	Make the Students visit a securities broker, Advisor or consultant <ol style="list-style-type: none"> <li>1. Understanding the process of analysing securities for investment</li> <li>2. Understanding the live capital market</li> <li>3. Getting aware of the dynamics of securities trading.</li> <li>4. Create a Report and give suggestions</li> </ol>
2	Viva – Voce