

B. Voc._ Banking & Financial Services Syllabus Structure

First Year: Semester-I

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 101	Communication Skills - I		
BFS 102	Information & Communication Technology -I		
Skill Components			
BFS 103	Indian Financial System		
BFS 104	Elements of Banking		
BFS 105	Financial Accounting		
BFS 106	Internship - I		

First Year: Semester-II

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 201	Communication Skills - II		
BFS 202	Information & Communication Technology -II		
Skill Components			
BFS 203	Financial Institutions		
BFS 204	Banking & Indian Economy		
BFS 205	Personal Finance		
BFS 206	Internship - II		

Second Year: Semester -III

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 301	Human Values & Professional Ethics		
BFS 302	Office Automation		
Skill Components			
BFS 303	Financial Markets		
BFS 304	Retail Banking		
BFS 305	Financial Services -I (Fund)		
BFS 306	Internship - III		

Second Year: Semester -VI

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 401	Business Economics		
BFS 402	Environmental Science		
Skill Components			
BFS 403	Investment Management		
BFS 404	Principles & Practices of Insurance		
BFS 405	Financial Services -II (Fee)		

BFS 406	Internship - IV		
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Third Year: Semester –V

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 501	Design Thinking		
BFS 502	Web Technology		
Skill Components			
BFS 503	Bank Credit Management		
BFS 504	Treasury Management		
BFS 505	Bank Marketing		
BFS 506	Internship - V		

Third Year: Semester –VI

Subj. Code	Subject Name	No. of Credits	Marks
General Components			
BFS 601	Project Management		
BFS 602	Management & Organizational Behavior		
Skill Components			
BFS 603	Legal & Regulatory Aspects of Banking		
BFS 604	E - Banking		

BFS 605	Python Programming		
BFS 606	Internship - VI		

First Year Semester I

BFS 101:: Communication Skills - I

Unit I: Vocabulary Building

- a. Prefixes and Suffixes
- b. Conversion
- c. Compounding
- d. Analogy
2. One-Word Substitutes
3. Words Often Confused
4. Synonyms and Antonyms
5. Phrasal Verbs

Unit II: Grammar - 1

Types of Verbs

Subject-Verb Agreement

Unit III: Grammar - 2

Meanings of Modals

Tense (Present and Past) and Aspect

The Several Possibilities for Denoting Future Time

Articles and Prepositions

Unit IV: Listening Skills

The Importance of Listening

Types of Listening

Barriers/Obstacles to Effective Listening

Strategies for Effective Listening

Unit V: Reading Skills

Skimming

Scanning

Intensive Reading and Extensive Reading

Comprehension

BFS 102:: Information & Communication Technology-I

Unit-I: Basics of Computers :Definition of a Computer - Characteristics and Applications of Computers – Block Diagram of a Digital Computer – Classification of Computers based on size and working – Central Processing Unit – I/O Devices.

Unit-II: Primary, Auxiliary and Cache Memory – Memory Devices. Software, Hardware, Firmware and People ware – Definition and Types of Operating System – Functions of an Operating System – MS-DOS – MS Windows – Desktop, Computer, Documents, Pictures, Music, Videos, Recycle Bin, Task Bar – Control Pane.

Unit-III: MS-Word: Features of MS-Word – MS-Word Window Components – Creating, Editing, Formatting and Printing of Documents – Headers and Footers – Insert/Draw Tables, Table Auto format – Page Borders and Shading – Inserting Symbols, Shapes, Word Art, Page Numbers, Equations – Spelling and Grammar – Thesaurus – Mail Merge

Unit-IV: MS-PowerPoint: Features of PowerPoint – Creating a Blank Presentation - Creating a Presentation using a Template - Inserting and Deleting Slides in a Presentation – Adding Clip Art/Pictures -Inserting Other Objects, Audio, Video - Resizing and Scaling of an Object – Slide Transition – Custom Animation

Unit-V: MS-Excel: Overview of Excel features – Creating a new worksheet, Selecting cells, Entering and editing Text, Numbers, Formulae, Referencing cells – Inserting Rows/Columns –Changing column widths and row heights, auto format, changing font sizes, colors, shading.

Reference Books:

1. ReemaThareja, Fundamentals of Computers, Oxford University Press, India
2. V.Raja Raman, Fundamentals of Computers, Prentice Hall of India.
3. John Walkenbach, Herb Tyson, Michael R.Groh and Faithe Wempen, Microsoft Office 2010 Bible Wiley Publishers

BFS 103:: Indian Financial System

Unit-I: Indian Financial System – An Overview – Nature and role of financial system – Classification - Financial system and economic development.

Unit – II: Capital market- Primary Market – Secondary Market – Functions - Instruments - Recent developments.

Unit-III: Money market- Constituents - Functions - Instruments – Defects - Recent developments.

Unit-IV: Financial Intermediaries and Institutions: SEBI – Objectives & Functions; RBI - Role & Functions; IRDA - objectives and functions.

Unit-V: Financial System and Foreign Investments: Role of Commercial banks - NBFCs - Broking Houses - Insurance companies - Credit rating Agencies in India Impact of Foreign Investment in India.

Reference Books:

1. Bhole L.M., “Financial Institutions and Markets”; 2009, Tata McGraw–Hill, New Delhi.
2. Hooda, R.P, “Indian Securities Markets–Investors View Point”; 1998, Excell Books, New Delhi.
3. Machiraju, H.R., “Indian Financial System”, 3rd edition (2009), Vikas Publishing House
4. Khan, M.Y., “Indian Financial System: Theory and Practices”, 4th edition (2004), Tata McGraw Hill.
5. Pathak, B.V. , “Indian Financial System”, Pearson Education

BFS 104:: Elements of Banking

Unit - I: Bank: Evolution – Functions – Classification – Kinds of deposits – Types of Account holders - Reforms.

UNIT - II: Commercial Banks: Meaning, Evolution, Present structure of commercial banks in India , Types, Role, Functions and Services provided by banks.

UNIT - III: Banking and the Economy: Cash reserve ratio, Statutory liquidity ratio, repo and reverse repo, open market operations, security valuation, capital account convertibility.

UNIT - IV: Payment and Collection of cheques: Duties and responsibilities of paying and collecting banker - Protection available to paying and collecting banker under NI Act

UNIT - V: Security Creation & Other Banking Services: Pledge – Hypothecation – Mortgage ; Other Banking Services: Fund based services - Non fund based services.

Reference Books:

1. IIBF, “Principles and Practices of Banking”, 2nd Edition, McMillian Publishers.
2. Paul and Suresh, “Management of Banking and Financial Services”, 2007, Pearson Education.
3. Sunderam and Varshney, “Banking Theory Law and Practices”, 2004, Sultan Chand and Sons.
4. Varshney, P.N, “Banking Law and Practice”, 2012, Sultan Chand and Sons

BFS 105:: Financial Accounting

Unit-I – Introduction to Accounting

Need for Accounting – Definition – Objectives, Advantages – Book keeping and Accounting–Accounting concepts and conventions - Accounting Cycle - Classification of Accounts and its rules - Double Entry System - Journalization - Posting to Ledgers, Balancing of ledger Accounts (problems).

Unit -II: Subsidiary Books: Types of Subsidiary Books - Cash Book, Three-column Cash Book- Petty cash Book (Problems).

Unit- III- Bank Reconciliation Statement:

Need for bank reconciliation - Reasons for difference between Cash Book and Pass Book Balances- Preparation of Bank Reconciliation Statement- Problems on both favorable and unfavourable balances.

Unit-IV: Trail Balance and Rectification of Errors:

Preparation of Trail balance - Errors – Meaning – Types of Errors – Rectification of Errors (Problems)

Unit -V: Final Accounts:

Preparation of Final Accounts: Trading account – Profit and Loss account – Balance Sheet – Final Accounts with adjustments (Problems).

Reference Books:

1. T.S.Reddy & A. Murthy, Financial Accounting , Margham Publications
2. R L Gupta & V. K Gupta, Principles and Practice of Accounting, Sultan Chand & Sons

3. S.P. Jain & K.L Narang, Accountancy-I, Kalyani Publishers
4. Tulasian, Accountancy -I, Tata McGraw Hill Co.
5. V.K.Goyal, Financial Accounting, Excel Books
6. K. Arunjyothi, Fundamentals of Accounting; Maruthi Publications

First Year Semester - II

BFS 201: Communication Skills - II

Unit I: Pronunciation-1

The Sounds of English

Unit II: Pronunciation-2

1. Word Accent
2. Intonation

Unit III: Speaking Skills-1

1. Conversation Skills
2. Interview Skills
3. Presentation Skills
4. Public Speaking

Unit IV: Speaking Skills-2

1. Role Play
2. Debate
3. Group Discussion

Unit V: Writing Skills

1. Spelling
2. Punctuation
3. Information Transfer
 - o Tables

- o Bar Diagrams
- o Line Graphs
- o Pie Diagrams
- o Flow Charts
- o Tree Diagrams
- o Pictures

BFS 202: Information & Communication Technology-2

Unit-I: Fundamentals of Internet : Networking Concepts, Data Communication – Types of Networking, Internet and its Services, Internet Addressing – Internet Applications – Computer Viruses and its types – Browser –Types of Browsers.

Unit-II: Internet Applications: Using Internet Explorer - Standard Internet Explorer Buttons - Entering a Web Site Address - Searching the Internet – Introduction to Social Networking: Twitter – Tumblr – LinkedIn – Facebook – Flickr – Skype – Yelp – Vimeo - Yahoo!, Google+, Youtube – WhatsApp.

Unit-III: E-Mail :Definition of E-mail - Advantages and Disadvantages – User IDs – Passwords - Email Addresses - Domain Names – Mailers - Message Components - Message Composition - Mail Management - Email Inner Workings.

Unit IV: WWW- Web Applications - Web Terminologies - Web Browsers - URL – Components of URL - Searching WWW – Search Engines and Examples.

Unit-V: Basic HTML: Web Terminology – Structure of a HTML Document – HTML, Head

and Body tags – Semantic and Syntactic Tags – HR, Heading, Font, Image and Anchor Tags
–Different types of Lists using tags – Table Tags - Image formats – Creation of simple HTML Documents.

Reference Books:

1. Raymond Green Law and Ellen Hepp, Fundamentals of the Internet and the World Wide Web, TMH Publishers.
2. Information and Communication Technologies by van Weert, Tom J., Tatnall, Arthur (Eds.)

BFS 203: Financial Institutions

UNIT – I: Introduction to Financial Institutions: Economic Growth through Financial Institutions-Types of Financial Institutions- Overview of Indian Banking System - Recent Trends.

UNIT – II:Central Banking System: Central Banking Theory- Reserve Bank of India- Asset Liability Management in Banks

UNIT – III: Management of Commercial Banks in India: Commercial Banking in India - Banking Sector Reforms - Liquidity Management of Commercial Banks - Profitability and Management of NPA in Banks.

UNIT – IV: Banking Technology: Essentials of Bank Computerization - Data Communication - Networking - Electronic Funds Transfer

UNIT – V: Understanding New Trends: Future prospects in banking industry – Mergers & Acquisitions in Banking Sector – Recent Cases.

Reference Books:

1. Management of Indian Financial Institutions By R.M.Srivastava & Divya Nigam (HPH)
2. Management of Banking & Financial Services By Justin Paul & P.Suresh (Pearson Ed.)
3. Financial Institutions and Markets: Meir Kohn (Tata Mc.Graw Hill)

BFS 204: Banking & Indian Economy

Unit – I: Bank: Evolution – Functions – Classification – Kinds of deposits – Types of Account Holders - Reforms.

UNIT – II : Commercial Banks: Meaning and Evolution- Types - Role - Functions and Services provided by banks- Present structure of commercial banks in India .

UNIT – III : Banking and the Economy: Cash reserve ratio - Statutory liquidity ratio - Repo and reverse repo - Open market operations, Security valuation - Capital account convertibility.

Unit – IV: Indian Economy: India as a Developing Economy - Salient Features of the Indian Economy – Causes of Underdevelopment.

Unit – V : Contemporary Issues of the Indian Economy : Complementary Roles of Agriculture & Industry - Urbanization - Growth of Service Sector; Parallel Economy in India: Concept of Black Money – Estimates – Sources – Impacts – Measures to Tackle Black Money.

Reference Books:

1. Datt and Sundharam: Indian Economy (S. Chand, Latest Edition)
2. Misra and Puri: Indian Economy (Himalaya Publishing House, Latest Edition)

BFS 205: Personal Finance

Unit-1: Investment: Assessment of Income –Objectives of Investment–Factors affecting selection of investment–Time value of money –Future value of investment and annuity –Present value of cash flows and outflows.

Unit-II: Investment Alternatives: Real Estate- Gold-Shares-Bonds-Govt. Securities-Insurance Policies-Mutual Funds-Post Office Saving Schemes-Public Provident Fund, etc.

Unit-III: Security Valuation: Concepts of Return and Risk–Systematic and Nonsystematic risk
-Risk-return tradeoff –Equity valuation.

Unit-IV: Bond Valuation: Bond return and valuation – Yield to maturity – Bond value theorem.

Unit-V: Personal Finance Planning: Objectives – Process – Implementation and Implications.

Reference Books:

1. Punithavathy Pandian, Security Analysis & Portfolio Management, Vikas Publishers, New Delhi.
2. Yassaswy, Personal and Tax Planning, Vision Books, New Delhi.
3. A.N. Shanbag, In the Wonderland of Investment, Popular Prakashan, Bombay.
4. V.N.S.Raman, Investment Principles and Techniques, Vikas Publishing House, New Delhi.
5. Ankit Gala & Khushboo Gala, Investment Planning, Buzzing Stock Publishing.

Second Year Semester - III

BFS 301: Human Values and Professional Ethics

Unit-I : Introduction to Value Education: Value Education, Definition, Concept and Need for Value Education, The Content and Process of Value Education, Self-Exploration as a means of Value Education, Happiness and Prosperity as parts of Value Education.

Unit-II : Harmony in the Human Being: Human Being is more than just the Body, Harmony of the Self ('I') with the Body, Understanding Myself as Co-existence of the Self and the Body, Understanding Needs of the Self and the Needs of the Body.

Unit-III : Harmony in the Family and Society and Harmony in the Nature, Family as a basic unit of Human Interaction and Values in Relationships, The Basics for respect and today's Crisis : Affection, Care, Guidance, Reverence, Glory, Gratitude and Love,
Comprehensive Human Goal : The Five dimensions of Human Endeavour

Unit-IV : Social Ethics: The Basics for Ethical Human conduct, Defects in Ethical Human Conduct, Holistic Alternative and Universal order, Universal Human Order and Ethical Conduct.

Unit-V : Professional Ethics: Value Based Life and Profession, Professional Ethics and Right Understanding, Competence in Professional Ethics, Issues in Professional Ethics – The Current scenario, Vision for Holistic Technologies, Production System and Management Models

Reference Books:

1. A.N.Tripathy, Human Values, New Age International Publishers, 2003
2. Bajpai.B.L., Indian Ethos and Modern Management, New Royal Book Co., Lucknow, 2004
3. Bertrand Russell, Human Society in Ethics and Politics
4. Corliss Lamont, Philosophy of Humanism
5. Gaur.R.R., Sangal.R, Bagaria.G.P., A Foundation Course in Value Education, Excel Books.

BFS 302:: Office Automation

Unit-I: Office: Features of Modern Office - Environment of an Office - Layout Planning - Interior, Security of the Office, Knowledge of Stationery Items and Maintenance.

Unit-II: Functions of Office: Office Manager - Duties and Responsibilities - Office Management - Scientific Office Management - Work Simplification - Time Schedules - Setting priorities.

Unit-III: Office Systems: Office procedures - Guides and Common charts of Office work

simplification - Planning for improving office procedures.

Unit-IV: Forms Design, Control: Types of Forms - Design of Forms - Reproduction of Forms - Office Reproduction Services - Reproduction processes - Control of office reproduction service.

Unit-V: MS-Excel: Worksheet – Workbook – Templates - Entering data – Formatting & Headers –Footers - Data analysis – Charts – Names – Filters – Sort - Validation lists – Function - Macros.

Reference Books:

1. James, A.F. Stoner: Management, Englewood Cliffs, N.J Prentice Hall
2. Mahajan, J.P.: Fundamentals of Office Management, Ane Books Pvt. Ltd.
3. Bhatia, R.C. Principles of Office Management, Lotus Press, New Delhi.

BFS 303::Financial Markets

Unit-I: Financial Markets: Concept – functions - organization and structure.

Unit-II: Indian money market: overview – structure - defects – Recent trends - Role of Indian money market in Economic Development.

Unit-III: Money Market Instruments: Various Intermediaries and their Role –Instruments - Influence of Monetary policy on Money Markets.

UNIT – IV: Capital Market: Evolution and growth of Capital Market - Constituents - Major Issues In capital Market - Capital Market Instruments.

UNIT – V: Regulation in Capital Market: SEBI functions and Working - SEBI Guidelines for Primary Market - Regulation of Capital Market in India.

Reference Books:

1. Bhole L.M., “Financial Institutions and Markets”; 2009, Tata McGraw-Hill, New Delhi.
2. Hooda, R.P, “Indian Securities Markets- Investors View Point” ; 1998, Excell Books, New Delhi.
3. Mechiraju, H.R., “Indian Financial System”, 3rd edition (2009), Vikas Publishing House
4. Khan, M.Y., “Indian Financial System: Theory and Practices”, 4th edition (2004), Tata McGraw Hill.
5. Pathak, B.V. , “Indian Financial System”, Pearson Education

BFS 304:: Retail Banking

Unit-I: Introduction to Retail Banking: Genesis of Retail Banking - Applicability of retail banking – Concepts - Distinction between Retail and corporate / Wholesale Banking.

Unit-II: Retail Products: Customer Requirement - Product Development Process - Credit Scoring- Retail Asset Products - Credit and debit Cards.

Unit-III: Marketing in Retail Banking: Concepts - Delivery Channels in Retailing - Delivery Models - Customer Relationship Management in Retail Banking

Unit-IV: Issues Related to Retail Banking Services: Standards for Retail Banking Technology in Retail Banking - Recovery of Retail Loans - Securitization and other Issues in Retail Banking.

Unit-V: Retail Banking Strategies: Strategies - Selling Process in retail products-Direct Selling Agents - Customer Relationship Management - Technology for Retail Banking - Accounting entries - Loan process and the relevant accounting including EMI Computation.

Reference books:

- 1) Marketing management by Philip Kotler
- 2) Fundamentals of Marketing by Stanton, Etzel & Walker
- 3) Case studies in Marketing by Dr Srinivasan

BFS 305:: Financial Services – I

Unit - I

Introduction to Financial Services: Meaning of service – Features – Functions - Product selling Vs Services Selling – Classification - Present situation in Indian Economy.

Unit - II

Fund Based Financial Services: Concept – Leasing – Hire Purchase – Bill Discounting – Venture Capital – Housing finance – Insurance service – Factoring – Forfeiting – Mutual funds.

Unit – III

Leasing & Hire Purchase: Concept – Features – Parties – Methods; Hire Purchase: Meaning – Characteristics – Parties – Leasing Vs. Hire Purchase.

Unit – IV

Venture Capital: Meaning – Features – Methods of venture capital financing - Venture Capital Regulations.

Unit – V

Mutual Funds: Meaning, Role and Functions of mutual funds - Types of Mutual Funds - Key developments over the years.

Reference Books:

1. Pathak, B.V. , “Indian Financial System”, Pearson Education
2. Vasanat Desai – Financial Markets and Financial Services (Himalaya Publishing House)
3. Tripaty Nalini Prava – Financial Services (Prentice Hall)

Second Year Semester IV

BFS 401 ::Business Economics

Unit-1

Introduction: Meaning and Definitions of Business Economics - Nature and scope of Business Economics- Micro and Macro Economics and their differences.

UNIT-2:

Demand and Supply Analysis: Meaning - Law of Demand - Demand Schedule-Demand Function - Determinants and Distinctions - Demand Estimation - Methods of forecasting for Existing and New Products - Criteria for a Good Forecasting Method; Meaning and Law of Supply - Determinants of Supply.

UNIT-3:

Cost and Production Analysis: Cost Concepts - Cost Output Relationship in Short run and Long run - Cost Control and Reduction; Meaning of Production - Production Function - Laws of Production - Production Function with One, Two and All Variables Input Factors - Cobb Douglas Production Function

UNIT-4:

Profit Analysis: Nature of Profit - Kinds of Profit - Theories of Profit - Managerial uses of Cost Volume Profit Analysis - Profit Planning and Forecasting; Competition - Types of Competition: Perfect Competition - Imperfect Competition;

Unit – 5:

Price Analysis: Pricing - Concept - Pricing Policies and Strategies - Pricing Methods - Product Line Pricing - Transfer Pricing - Pricing by Retailers - Export Pricing - Dual Pricing -Administered Pricing - Price Forecasting

Reference Books

1. S.Sankaran, Business Economics, Margham Publications, Chennai.
2. Business Economics - Kalyani Publications.
3. Business Economics – Himalaya Publishing House.
4. Aryasri and Murthy Business Economics , Tata McGraw Hill.

BFS 402:: Environmental Science

Unit-I: Natural Resources: Definition, Scope and importance. Need for public awareness. Brief description of; **Forest resources:** Use and over-exploitation. Deforestation; timber extraction, mining, dams. Effect of deforestation environment and

tribal people, **Water resources:** Use and over-utilization. Effects of over utilization of surface and ground water. Floods, drought. **Mineral resources:** Use and exploitation, environmental effects of extracting and using mineral resources. **Food resources:** World food problems, Effects of modern agriculture; fertilizer- pesticide, salinity problems. **Land resources:** Land as resources, land degradation, man induced landslides, soil erosion and desertification

Unit-II : Ecosystems, Biodiversity and its conservation: Concept of an ecosystem Structure and function of an ecosystem, Producers, consumers and decomposers, Food chains, food webs and ecological pyramids, Characteristic features of the ecosystems:-Forest ecosystem, Desert ecosystem, Aquatic ecosystem, **Value of biodiversity:** Consumptive use, productive use. Biodiversity in India, Endangered and endemic species of India, Conservation of biodiversity

Unit-III : Environmental Pollution: Definition, Causes, effects and control measures of:- Air pollution, Water pollution, Soil pollution, Noise pollution, Solid waste management; Measures for safe urban and industrial waste disposal, Role of individual in prevention of pollution, **Disaster management:** Drought, floods and cyclones

Unit-IV: Social Issues and the Environment: From Unsustainable to Sustainable development, Water conservation, rain water harvesting, watershed management. Climate change, global warming, ozone layer depletion, Environment protection Act Wildlife Protection Act, Forest Conservation Act

Unit-V: Human Population and the Environment: Population explosion, impact on environment, Family welfare Programme, Environment and human health, Women and Child Welfare, Value Education, Role of Information Technology in Environment and human health.

Reference Books:

1. M.Satyanarayana, M.V.R.K.Narasimhacharyulu, G. Rambabu and V.VivekaVardhani, Environmental Studies, Telugu Academy, Hyderabad.
2. R.C.Sharma and Gurbir Sangha, Environmental Studies, Kalyani Publishers.
3. Purnima Smarath, Environmental Studies, Kalyani Publishers.

BFS 403:: Investment Management

Unit-I: Investment: Attributes of Investment - Investment and speculation - Features of a good investment - Investment Process - Investment Instruments - Derivatives.

Unit-II: Securities Market: Primary Market - Issue Management-Pre and Post Issue Management. Secondary Market- Major Players in the secondary market - Functioning of Stock Exchanges - Leading Stock Exchanges in India.

Unit-III: Risk and Return Concepts: Types of Risk- Systematic risk - Unsystematic risk - Calculation of Risk and returns - Calculation of Risk and Return.

Unit-IV: Valuation of Securities: Bond Valuation - Bond Duration - Equity shares- Valuation - Dividend Valuation models.

Unit-V: Economic and Industry Analysis: Fundamental analysis- Economy, Industry & Company Analysis; Technical Analysis – Theories: Dow Theory - Eliot wave theory; Charts- Types of Charts - Trend and Trend Reversal Patterns; Moving averages – ROC – RSI - Market Indicators.

Reference Books:

1. Investment Analysis and Portfolio management – Prasanna Chandra, TMH, 2010.
2. Security Analysis & Portfolio Management – Punithavathy Pandian, Vikas, 2005.
3. Investment Management – Bhalla V. K, S.Chand, 2011.
4. Security Analysis & Portfolio Management – Fisher and Jordan, Pearson, 2011.

BFS 404:: Principles & Practices of Insurance

Unit-I : Introduction to Insurance: Meaning – nature - Role - Importance of Insurance; Principles of Insurance: Principle of Indemnity - Principle of Insurable Interest - Principle of Subrogation - Principle of utmost good faith - Proximate cause - contribution.

Unit-II : Life Insurance: Nature – Annuities - Surrender Value - Calculation of Premium and measurement of risk.

Unit-III : Standard Fire & Special Perils Policy: Terrorism Cover - Tariff System - Special Policies.

Unit-VI : IRDA Act, 1999: Salient Features - Privatization of insurance industry; Risk: Concept - Types of risk.

Unit-V: INSURANCE DOCUMENTS: Proposal Forms - Policy Forms - Cover Notes - Certificate of Insurance – Endorsements - Other Insurance Document.

Reference Books:

1. Niehaus, Harrington, “Risk Management and Insurance”, 2007, Tata McGraw-Hill.
2. Kotreshwar, G., “Risk Management- Insurance and Derivatives”, 2005, Himalaya Publishing House.
3. GopalKrishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, New Delhi.
4. Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.

BFS 405:: Financial Services-II

Unit – I: Financial Services: Meaning – Classification – Recent Developments – Defects – Reforms.

Unit – II : Fee Based Financial Services: Introduction – Features- Objectives -Types-Merchant Banking – Credit Rating – Stock Broking – Custodial Services – Loan syndication - Securitization.

Unit – III: Stock Broking: Meaning – Registration – Capital Adequacy Norms – Types of Brokers - Trading – Settlement – SEBI Guidelines.

Unit – IV: Merchant Banking: Introduction to Merchant Banking: Overview – Functions – Role – Problems – Recent Developments.

Unit –V: Credit Rating: Concept – Need – Various Agencies – Merits – De-merits – Regulations.

Reference Books:

- 1.Hooda, R.P, “Indian Securities Markets- Investors View Point” ; 1998, Excell Books, New Delhi.
- 2.Mechiraju, H.R., “Indian Financial System”, 3rd edition (2009), Vikas Publishing House
3. Khan, M.Y., “Indian Financial System: Theory and Practices”, 4th edition (2004), Tata McGraw Hill.

Third Year Semester V

BFS 501 : Design Thinking

Unit – 1 : Design Thinking: Origin of Design Thinking – Definition - Features – Process - Application across professions.

Unit – 2 : Design Thinking Methods: Design Thinking Vs. Scientific Method – Problem Focused Vs. Solution Focused – Analysis Vs. Synthesis – Divergent Thinking Vs. Convergent Thinking .

Unit – 3: Design Thinking Attributes: Principles of Design Thinking – Challenges – Aha Moment – Use of Analogies.

Unit – 4 : Design Thinking Stages / Phases: Empathize stage – Define stage – Ideate stage – Prototype stage – Test Stage.

Unit – 5 : Design Thinking in Practice: Strategies – IDEO Case – Embrace Baby Warmer Case – Naandi Foundation’s Case - Eric Duncan Case.

Reference Books:

1. Designing Experiences by J. Robert Rossman and Mathew D. Duerden
2. Mismatch: How Inclusion Shapes Design by Kat Holmes
3. Inclusive Design for a Digital World: Designing with Accessibility in Mind by Regine Gilbert
4. Writing is Designing: Words and the User Experience by Michael J. Metts and Andy Welfle
5. Microcopy: The Complete Guide by Kinnerest Yifrah

BFS 502:: Web Technologies

Unit I:HTML: Basic HTML - Document body – Text - Hyper links - adding more formatting – Lists - Tables using images; More HTML: Multimedia objects – Frames - Forms towards interactive - HTML document heading detail.

Unit II : Cascading Style Sheets: Introduction - using Styles - simple examples - your own styles - properties and values in styles - style sheet - formatting blocks of information - layers.

Unit III : Introduction to JavaScript: DHTML – JavaScript – basics – variables - string manipulations - mathematical functions – statements – operators – arrays – functions; Objects in JavaScript: Data and objects in JavaScript - regular expressions - exception handling.

Unit IV : DHTML with JavaScript: Data validation - opening a new window - messages and confirmations - the status bar - different frames - rollover buttons - moving images.

Unit V :XML: Defining data for web applications - Basic XML - Document type definition - presenting XML - Document object model - Web Services.

Reference Books:

1. Harvey M. Deitel and Paul J. Deitel, “**Internet & World Wide Web How to Program**”, 4/e, Pearson Education.
2. Uttam Kumar Roy, Web Technologies from Oxford University Press

BFS 503:: Bank Credit Management

UNIT – I : Basics in Credit Management: Principles of credit management - Credit appraisal techniques - Credit monitoring.

UNIT – II : Structuring a Credit Proposal - Working capital concept and management - Appraisal techniques for different constituents - Trade cycle; Documentation: Types of documents - Documentation procedure; Securities: modes of charging - Types of collateral and their characteristics.

UNIT – III : Bank Finance for Working Capital: Forms of bank finance- Overdraft - Cash credit - Purchase or discounting of bills - Letter of credit - Working capital loan - Security required in bank finance - Regulation of bank finance - Guidelines for bank finance.

UNIT – IV : Credit Lending: Term lending - Debt service coverage ratio - Cash budget - Bill finance - Deferred payment Guarantee - Credit scoring - Credit delivery System - Post sanction supervision - Consortium finance - Multiple banking - Syndication of loans - Infrastructure financing.

UNIT – V : Dealing with credit defaults: Stressed assets - Corporate debt restructuring – SARFAESI – NPAs - Recovery options - Write-off; Defaulters: Objectives and procedure; Appraisal methodology for different type of clients / products.

Reference Books:

1. Basu, Sam N “*Strategic Credit Management*”, Wiley Publications.
2. Bullivant, Glen “*Credit Management*” Gower Publications.
3. Edwards, Burt “*Credit Management Handbook*” Gower Publications.
4. Khan, M.Y. “*Financial Services*”, Tata McGraw Hill Publications, New Delhi.

BFS 504::Treasury Management

UNIT – I : Treasury Management in Corporates: Role of Corporate Treasury - Position in Corporate Structure - Structure of Corporate Treasury (Centralized and Decentralized) - Treasury Visions - Strategies and Execution - Ethics in Treasury Management.

UNIT – II : Working Capital, Cash and Liquidity Management: Introduction to working capital management (Short term financial ratios) - Business Cycle forecasting - Cash flow forecasting models – policies - procedures & controls & Cash Concentration - Bank Payments and collection - Bank Float management and improving

UNIT – III : Capital Structure Decisions and Corporate Finance: Sources of Capital - Comparison between onshore vs. offshore raising of debt - Dividend Policy - Long term resource mobilization - Strategic Investments - Mergers and Acquisitions.

UNIT – IV : Fixed Income Portfolio Management: Macro Economic Factors affecting Bond market - Time value of money - interest rate calculations - Bond mathematics & Pricing - Yield Curve – Duration – Convexity -Valuation of fixed income securities.

UNIT – V : Treasury Risk Management: Types of Risk faced by treasuries (Interest Rate risk) - Asset Liability Management - Types of Financial Risk - Types of Non-Financial Risk.

Reference Books:

1. Treasury Management: The Practitioner's Guide, Steven M. Bragg, Wiley.
2. Treasury Risk Management, S.K.Bagchi, Jaico Publishing House.
3. Corporate Treasury and Cash Management, Cooper.R, Palgrave Macmillan.

BFS 505::Bank Marketing

UNIT-I: Introduction to Bank Marketing: Meaning - Banking Industry Categories - Co operative banking structure - Commercial Banking Structure - Nature of Competition Amongst banks in the country - Know your competitors.

UNIT-II: Marketing strategies for Bank Marketing: Product based strategy - Product life cycle - Strategy accounting to life cycle stage - Product line - Organizational positioning and market positioning.

UNIT-III: Branding to Bank Marketing: Banking industry is unique - Leaders perspectives on branding - Industry practices in India - Branding the bank - Brand architecture - Brand operationalisation.

UNIT-IV: Statistics capture growing competition: Differential Strategies for Bank Marketing- competitive differentiation - Product differentiation - Price based differentiation - Procedure based differentiation - Cost of differentiation .

UNIT-V: Bank Marketing Trends: Managing relationship with customers - Keep opening new frontiers - Reconfiguring the branch premises - Business process reengineering - Improving the look and feel of branch premises.

Reference Books:

1. Bank Market by Dr. Sudip kar Purkayasthar
2. Bank Marketing by Arthur Meiden

Third Year Semester VI**BFS 601 :: Project Management**

Unit-I: Introduction: Meaning, Scope and Objectives, Types of Projects, Generation and Screening of Ideas, Generation of Ideas, Monitoring the Environment, Preliminary Screening - Problems of Project management.

Unit-II: Analysis of Project Proposal: Markets and Demand Analysis, Technical Analysis, Material Input, Manufacturing Process, Technology-Product Mix- Estimation of Sales and Production.

Unit-III: Project evaluation for Selection:- Methods of evaluation, ROR Net present value method. PERT and CPM techniques, Time estimations, post Project Review.

Unit-IV: Human Aspects of Project Management – Manpower Planning - Human Ergonomics - Estimation - Pre requisites for Successful Project Implementation.

Unit-V: Closing of the Project: Types of project termination - Termination procedure -Evaluation of Termination possibilities.

Reference Books:

1.Prasanna Chandra, Project-Planning-Analyses, Selection, Implementation and Review. 'Tata Mc Graw Hill Publishing Co.

2. V.A. Avadhani, Indian Capital Market, Himalaya Publishing.

BFS 602 :: Management & Organizational Behavior

Unit - 1: Introduction to Management: Meaning - Importance - Roles and Responsibility of 3 levels of Management- Importance - Functions - Challenges of Management.

Unit - 2 : Functions and Communication in Management: Planning, Organizing, Staffing, Directing, Controlling .

Unit - 3 : Organizational Behavior: Definition - Need - Importance - Nature and scope - Focus - Frame work - Organizational behavior models.

Unit - 4 : Personality & Motivation: Types - Factors influencing personality - Theories - Learning - Types of learners - The learning process - Learning theories - Motivational Theories.

Unit - 5 : Organizational Change & Development: Concept of Change - Levels of Change - Types - Implementing Change - Organizational Development - Concept and Evolution - Interventions.

Reference Books:

1. Management and Organisational Behaviour (English, Paperback, Dr. S.C. Saksena, Dr. Gaurav Sankalp)
2. Organisational Behaviour Stephen P. Robbins, Timothy A. Judge, Neharika Vohra
3. Stephen P. Robbins, Organizational Behavior, PHI Learning/Pearson Education, 2008.
4. Fred Luthans, Organizational Behavior, McGraw Hill, 2001.
5. Schermerhorn, Hunt and Osborn, Organizational behavior, John Wiley, 9th Edition, 2008.
6. UdaiPareek, Understanding Organizational Behaviour, Oxford Higher Education, 2004.

BFS 603 :: Legal & Regulatory Aspects of Banking

Unit – I: Introduction to Indian Banking: Evolution of Banking and its history in India - Bank, Banking and Bank Regulation - Structure and function of Banking Institutions.

Unit – II: RESERVE BANK OF INDIA: Structure - Functions - Organizational Structure of RBI - Controlling of RBI over Banking and Non-Banking Companies

Unit – III BANKING REGULATION ACT, 1949: Control over Management – Prohibitions – Acquisitions – Suspension – Special Provisions - Powers.

Unit – IV: THE NEGOTIABLE INSTRUMENT ACT, 1881: Promissory Note - Bill of Exchange – Cheque – Drawer – Drawee – Payee – Holder - Holder in due course - Inland Instrument - Foreign Instrument - negotiable Instrument – Negotiation – Endorsement - Inchoate stamped Instruments – Crossing of Cheques.

Unit – V: EMERGING DIMENSIONS IN BANKING SYSTEM: E-commerce - E-banking - Protection of Depositors, Promotion of underprivileged classes, Development work and

participation in national economy [Narshimam Committee Recommendations on Technology Updation].

Reference Books:

1. Narasimham Committee report on the Financial System (1991) – Second Report (1999)
2. Information Technology Act, 2000.
3. M.L. Tanna, Tanna's Banking Law and Practice in India (Eighth Edition-2008), India Law House, New Delhi, 2 volumes
Banking Theory and Practice (1998) UBS Publisher Distributors Ltd. New Delhi.
4. Basu, A. Review of Current Banking Theory and Practice (1998) Mac millan
5. M. Hapgood (ed.), Pagets' Law of Banking (1989) Butterworths, London
6. R. Goode, Commercial Law, (1995) Penguin, London
7. Ross Cranston, Principles of Banking Law (1997) Oxford.
8. L.C. Goyle, The Law of Banking and Bankers (1995) Eastern

BFS 604 :: E-Banking

UNIT -I: Electronic Banking: Traditional Banking Vs E-Banking - Facets of E-Banking - e-Banking transactions - Truncated cheque and Electronic cheque - Models for E-banking - Bank with in Bank Advances of - Constraints in E-Banking.

UNIT -II : Online Banking: concept and meaning - electronic delivery channels- need for computerization-Automatic Teller Machine(ATM) at home -Electronic Fund Transfer(EFT)-uses of Online Banking – computerization in clearing houses- Tele-banking - Banking on home computers –Electronic Money Transfer - uses of EMT.

UNIT -III : Updating Bank saving accounts –Computer bank branches-Financial Transaction Terminals- (FTT)- E-Cheque - Magnetic Ink Character Recognition (MICR) and Cheques - E-Banking in India – Procedure – Programmes - Components.

UNIT -IV : E-Banking Security- Need for security –Security concepts-Privacy –Survey - Findings on security-Attack-Cyber crimes; Reasons for Privacy- Tampering; Encryption –Meaning - Encryption process - cryptography.

UNIT -V : E-Builder solutions-Digital certificate-Digital Signature & Electronic Signature -E-Security solutions— solutions providers-E-locking technique- E-locking services -Transaction security - Public Key Infrastructure-(PKI) - Firewalls Secure Ledger-(FSL) - Secure Electronic Transaction(SET)

Reference Books:

1. C.S. Rayudu, E-Business, Himalaya Publishing House
2. Roger Hunt& John Shelly, Computers and Commonsense
3. Bhushan Dewan, E-Commerce.

BFS 605:: Python Programming

Unit -I : Fundamentals of Python - Introduction to Python - Running Python Programs- Writing Python Code **Working with Data** - Data Types and Variables - Using Numeric Variables - Using String Variables

Unit -II : Input and Output - Printing with Parameters - Getting Input from a User - String Formatting, **Making Decisions** - Logical Expressions -The “if” Statement - Logical Operators - More Complex Expressions

Unit –III : Finding and Fixing Problems - Types of Errors - Troubleshooting Tools - Using the Python Debugger, **Lists and Loops** - Lists and Tuples - List Functions - “For” Loops - “While” Loops

Unit –IV : Numeric and Date Functions - Dates and Times - Advanced Data and Time management - Random Numbers - The Math Library **Working with Strings** - Character Data - String Functions - Input Validation with “try / except”

Unit –V: Functions - Writing and Calling Functions - Function Inputs and Outputs - Local and Global Scope. **Python Classes:** Thinking about Objects - Class Variables and Methods - Managing Class Files

Reference Books:

1. Beginning Programming with Python For Dummies, 2ed by John Paul Mueller
2. Learning with Python Paperback – 1 January 2015 by Allen Downey, Jeffrey Elkner, Chris Meyers
3. Python Programming: A Beginner's Guide to Learn Python in 7 Days by Ramsey Hamilton