

SHRI VISHWAKARMA SKILL UNIVERSITY
(Enacted by the Act 25 of 2016, State of Haryana)
DUDHOLA, PALWAL



B. Voc. Management (Financial Services) NSQF Level 7

Batch 2022-25 & Onwards (Revised)

Prepared by

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Skill Department of Banking and Finance

(Skill Faculty of Management Studies & Research)

Scheme and Syllabus -B.Voc. (Management – Financial Services): NSQF Level -7 (For Academic Session 2022 & onwards)

1.1. About the Program:

UGC has introduced DDU KAUSHAL KENDRAS (DDUKK) for promoting vocational education in continuation to its initiatives for introducing community colleges and B.Voc. Programmes realizing the importance and the necessity for developing skills among students, and creating work ready manpower on large scale. These centers are expected to take-up the vocational education to new levels and offer courses beyond B.Voc. Degree courses. These Centres have to embed and follow the guiding principles of National Skill Qualification Frame work (NSQF), QPs, and NOSs for their programmes and should not focus on skilling alone but also develop entrepreneurship traits.

Shri Vishwakarma Skill University (SVSU) in the state of Haryana aims at providing quality vocational education through combining class room centered formal education and training with experience sharing of Industry practitioners and internships/On Job Training (OJT) in industry and business houses. The focus is towards integrated knowledge acquisition and upgrading human skill towards creating a new league of employable youth. Teaching and training methodology of courses offered under University are designed accordingly. Many business firms have shown interest to sign MOUs with the University for providing their expertise in administering courses and sharing resources to ensure and enhance the employability of the young graduates

The Skill Department of Banking & Finance aims equally at knowledge acquisition and skills development for employment along with entrepreneurship skills development through its curriculum, in an innovative and flexible manner. The innovative programmes at SVSU University provide a great opportunity for ‘skilling’ students with skill-based, job-oriented degrees under the title “B. Voc” (Bachelor of Vocation). The uniqueness of the degree is such that it has multiple exit points with job opportunity at each stage. The course has been designed to provide skill education with hands on experience by specifically defining the job role and providing necessary skills for it.

The program is designed to prepare students for careers in the financial services including Investments, banking, Insurance, Micro financing, tax and accounting services.

The vocational education programme is a three-year program which consists of a combination of various trainings certifications , internship and class room learning. This three-year program will be divided into 6 semesters; 2 semesters per year. 1st year will be a Diploma, 2nd year will be Advanced Diploma and 3rd year will be B.Voc. Degree. In year one students will be prepared for microfinancing, ITR filing and tally accounting related profiles. In year two students will be prepared for Mutual Fund and Insurance advisory profiles. In year three student will be prepared for Investment banking and related profiles.

Programme Outcomes

The Program outcomes are as follows:

Student will be able to :

PO1. Apply knowledge of management theories and practices to solve business problems.

PO2. Foster analytical and critical thinking abilities for data-based decision making

PO3. Apply ethical policies and practices of the profession to be socially responsible and ethical management professional

PO4 .Appraise the business environment and conduct research

PO5. Apply and practice entrepreneurial knowledge, skills, and traits to become self-employed and job creators.

Levels of Awards

The certification levels will lead to Diploma/ Advanced Diploma/ B.Voc. Degree in one or more vocational areas and will be offered under the aegis of the University as mentioned in Table as follows:

TABLE 1 Level of Awards

Award	Duration	Corresponding NSQF Level
Diploma	1 Year	5
Advanced Diploma	2 Years	6
B.Voc. Management- Financial Services	3 Years	7

NSQF Level Descriptors

Each of the awards shall specify within parenthesis, the Skill(s) specialization as per UGC Guidelines for B.Voc. The course will be designed in such a pattern that it will incorporate the Knowledge, Skill and Aptitude skill in a progressive manner. Following model will be adopted for delivering the education in the In-campus Model.

TABLE 2 NSQF Level Descriptors

Level	Process Required	Professional Knowledge	Professional Skill	Core Skill	Responsibility
5	Job that requires well developed skill, with clear choice of procedures in familiar context	Knowledge of facts, principles, processes and general concepts, in a field of work or study	A range of cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying basic methods, tools materials and information	Desired mathematical skill, understanding of social, political and some skill of collecting and organizing information, communication.	Responsibility for own work and learning and some responsibility for others' works and learning.

6	Demands a wide range of specialized technical skill, clarity of knowledge and practice in broad range of activity involving standard and non-standard practices.	Factual and theoretical knowledge in broad contexts within a field of work or study.	A range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study.	Reasonable good in mathematical calculation, understanding of social, political and reasonably good in data collecting organising information, and logical communication.	Responsibility for own work and learning and full responsibility for other's works and learning.
7	Requires a command of wide-ranging specialized theoretical and practical skills, involving variable routine and no routine contexts.	Wide-ranging factual and theoretical knowledge in broad contexts within a field of work or study	Wide range of cognitive and practical skills required to generate solutions to specific problems in a field of work of study.	Good logical and mathematical skill understanding of social political and natural environment and organizing information, communication and presentation skill.	Full responsibility for output of group and development.

Designated Exit points at Year 1 , 2 & 3 and Qualifications targeted

Year 1. It is expected that the student will have contextual Knowledge of facts, principles, processes in the field along with required practical skills to accomplish tasks and solve problems .They will have the ability to work independently and to some extent handle responsibility for others' works

and learning. The students will have professional qualification for Job roles like ITR filing Executive, Executive, Microfinance Officer and Accountant (Tally).

Year 2.

The student will further develop and embed the Knowledge, Skills and Behaviour to operate in broad range of activities and generate solutions . They will have the competence to take responsibility of not only their own work but of others too. They will additionally have certifications in financial services like MF, Insurance etc and will be ready to work in advisory role -in Mutual Fund & Insurance as Investment advisor(MF&LI) or may even start their own entrepreneurial venture in the area.

Year 3.

The student will complete further professional qualifications in line with their business area. They will have a wide-range of theoretical and practical skills which can be employed in wide contexts and help generating solutions . They will have the ability to take full responsibility for output of group and development. They will undertake internship in organization and practice the required skills and will be ready to take up job roles in Investment banking like Investment Banking associate etc.

Program delivery

Programme is especially design to provide at least overall 60% Skill enhancement component to the students and with leverage in entry and exit mode at each level.

TABLE 3 Program Delivery

Intake Eligibility	Year	General Education Component		Skill Education Component		Total Credits	Award	NSQL Level	Industrial Acceptance
		%	Credits	%	Credits				
10 + 2 OR 10 + 2 or 3 Years of Diploma OR 10 + 2 Years ITI with one Language subject	1	40%	24	60%	36	60	Diploma	5	
	2	40%	24	60%	36	60	Advanced Diploma	6	
	3	40%	24	60%	36	60	B.Voc. Degree	7	

Scheme

- Semester 1: 28 Credits (12 + 16)
- Semester 2: 32 Credits (12 +20)
- Semester 3: 28 Credits (12+ 16)
- Semester 4: 32 Credits (12 +20)
- Semester 5: 28 Credits (20 + 08)
- Semester 6: 32 Credits (04 +28)

Semester 1

Prog. Code	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To	
MGM501	Fundamentals of Management & Organisational Behaviour	C	4		4	60		60	30	70	100				100
CSE501	Basics of Computers	C	3		3	45		75	15	35	50				100
CSE501P	Basics of Computers (P)	C		1(P)	1		30		0	0	0	35	15	50	
MFM512	Financial System in India	C	4		4	60		60	30	70	100				100

		General Education Component			11	1	12	165	30	195	75	175	250	35	15	50	300
MF513	Basics of Accounts	C	3	1(P)	4	45	30	75	30	70	100						100
ENG505	Communication Skills	C	3	1(P)	4	45	30	75	30	70	100						100
MBF502	Banking -Principles & Practices	C	3	1(Tu)	4	45	30	75	30	70	100						100
MF514	Micro Finance & Financial Inclusion	C	3	1(Tu)	4	45	30	75	30	70	100						100
		Skill Enhancement Component			12	4	16	180	120	300	120	280	400				500
		Total			23	5	28	345	150	495	195	455	650	35	15	50	800

Semester 2

Prog.Code	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total		
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To			
OMS501	Entrepreneurship	C	2		2	30		30	30	70	100						100
MF515	Direct & Indirect Tax	C	3	1(P)	4	45	30	75	30	70	100						100
MMK502	Marketing Management	C	3	1(Tu)	4	45	30	75	30	70	100						100
MBF503	Economics in Banking	C	2		2	30		30	30	70	100						100
		General Education Component			10	2	12	150	60	210	120	280	400	0	0	0	400
MFP501	Trainings & Project – I	C	0	20	20	0	600	600				245	105	350			350
		Skill Enhancement Component			0	20	20	0	600	600				245	105	350	350
		Total			10	22	32	150	660	810	120	280	400	245	105	350	750

Semester 3

Prog.Code	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total		
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To			
MMK603	Marketing of Financial Services	C	3	1(Tu)	4	45	30	75	30	70	100						100
CSE605	Advance excel and Spreadsheet Modelling	C	3		3	45		75	15	35	50						100
CSE605P	Advance excel and Spreadsheet Modelling (P)			1(P)	1		30					35	15	50			
MF603	Financial Statistics	C	3	1(P)	4	45	30	75	30	70	100						100

General Education Component		9	3	12	135	90	225	75	175	250	35	15	50	300
MFM604	Mutual Fund	C	3	1(Tu)	4	45	30	75	30	70	100			100
MBF604	Insurance :Principles and Practices	C	3	1(Tu)	4	45	30	75	30	70	100			100
MFM605	Applied Personal Finance	C	3	1(P)	4	45	30	75	30	70	100			100
MAN602	Fintech	C	4		4	60		60	30	70	100			100
Skill Enhancement Component		13	3	16	195	90	285	120	280	400				400
		22	6	28	330	180	510	195	455	650	35	15	50	700

Semester 4

	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To	
MMK606	Sales Management of Financial Services	C	3		3	45	30	75	30	70	100				100
OAE101	Human Values and Professional Ethics	C	2		2	45		45	30	70	100				100
MMK607	Consumer Behaviour		3	1(Tu)	4	45	30	75	30	70	100				100
MFM606	Health & Motor Insurance	C	3	0	3	60	0	60	30	70	100				100
General Education Component			11	1	12	195	60	255	120	280	400	0	0	0	400
MFP601	Trainings & Project- II	C	0	20	20	0	600	600				245	105	350	350
Skill Enhancement Component			0	20	20	0	600	600				245	105	350	350
			11	21	32	195	660	855	120	280	400	245	105	350	750

Semester 5

	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To	
MGM707	Fundamentals of Research Methodology	C	3	1(P)	4	45	30	75	30	70	100				100
MFM709	Financial Markets & Institutions	C	3	1(Tu)	4	45	30	75	30	70	100				100
MBF703	Retail Banking Operations	C	3	1(P)	4	45	30	75	30	70	100				100

MFM710	Securities Operations & Investor Protection	C	4		4	60		60	30	70	100				100
MFM711	Depository System & Operations	C	4		4	60		60	30	70	100				100
	General Education Component		17	3	20	255	90	345	150	350	500	0	0	0	500
MFM712	Derivatives	C	3	1(P)	4	45	30	75	30	70	100				100
MFM713	Security Analysis and Portfolio Management	C	3	1(P)	4	45	30	75	30	70	100				100
	Skill Enhancement Component		6	2	8	90	60	150	60	140	200				200
			23	5	28	345	150	495	210	490	700				700

Semester 6

	Subjects	C/O	Credits			Hours			Theory (Marks)			Practical (Marks)			Total
			Th	P/Tu	To	Th	P/Tu	To	I	E	To	I	E	To	
OAE-102	Environmental Studies	C	2	0	2	30	0	30	30	70	100				100
AEC706	Employment Readiness & Time Management	C	0	2	2		60	60				70	30	100	100
	General Education Component		2	2	4	30	60	90	30	70	100	70	30	100	200
MFP703	Internship	C	0	28	28	0	840	840				245	105	350	350
	Skill Enhancement Component		0	28	28	0	840	840				245	105	350	350
			2	30	32	30	900	930	30	70	100	315	135	450	550

NOTE: THE FEES FOR THE RESPECTIVE CERTIFICATION COURSES/ TRAININGS WILL BE PAID BY THE STUDENT ITSELF.

SYLLABUS

SEMESTER I

Course Title- Fundamentals of Management & Organisational Behaviour

Course No. MGM501

Course Credit: 04(4-0-0)

Max. Marks: 100(30I+70E)

Objectives

To purpose of the course is to provide fundamental knowledge and exposure to the concepts, theories and practices in the field of management. It aims to understand individual and group behavior at work place

Learning Outcomes

Students will be able to:

1. Develop the processes of management related with the basic functions.
2. Outline the notion of managerial skills and functions.
3. Make Organisation structure and identify the gaps.
4. Understand individual and group behaviour at work place.
5. Outline the process of conflict resolution processes in the organization
6. Understand leadership quality.
7. Complete administrative duties accurately, systematically and within required timeframes
8. Obtain, evaluate and act upon feedback from clients and colleagues
9. Perform tasks to the required workplace standard
10. Demonstrate behaviours that promote professionalism in the learning environment
11. Perform consistently in accordance with the organisation's goals and objectives and organisational/professional codes of conduct
12. Field Work regarding organisation structure and their working

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Concept, Nature, Process and Significance of management; Managerial levels, Skills, Functions and Roles; Management Vs. Administration; Contingency Management theories by - F. W. Taylor, Henry Fayol and Elton Mayo
Unit-II (LO2)	Level of Management- Functions of Management; Centralization – decentralization Organization structures - Line & Staff – functions, Leading and Staffing; Controlling – Definition, Nature, Importance, Steps, Techniques
Unit-III (LO3)	Organisation Behaviour - Definition, Scope, Importance, Concepts of Organisation Behaviour; Motivation- Definition, Theories of motivation, Mc Gregor, A.H. Maslow, Herzberg Learning- Meaning & Theories
Unit-IV (LO4)	Perception-process; Conflict – Definition, traditional Vs Modern view of conflict – Types of conflict - intra personal, interpersonal, organizational

Unit-V (LO5)	Definition, Importance, qualities of leaders, types of leaders – autocratic, democratic, free – rein; Personality- Attributes of personality, Type, Ego state, Johari window
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Suggested Readings

1. Organizational Behaviour by Stephen Robbins, Timothy A. Judge, Pearson Publication.
2. Principles and Practices of Management by L.M. Prasad, Sultan Chand and Sons Publications.
3. Essential of management by Harold Koontz and Heinz Weirich, McGraw-Hill Education (India) Pvt Limited.
4. Principles and Practices of Management by T. N. Chabra, Dhanpat Rai and Co.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title - Basics of Computers

Course No. CSE501

Course Credit: 03(3-0-0)
Max. Marks: 50 (15I+35E)

Objective

The syllabus introduces students to basic information and communication technology and proper paradigms that need to be implemented to develop any kind of computer applications. The course will help in developing the basic technical skills by hands on experience.

Learning Outcome

Students will be able to:

1. State the applications of Computers and understand the basic components of computer.
2. Identify & describe various parts of computers like CPU, keyboard, monitor, etc.;; View files, work with files and customize window.
3. Understand various office applications.
4. Understand various network technologies.
5. Outline the basics of Networking.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Basic concepts of Computer; Computer Memory, Concepts of Hardware and Software, Data and Information; Applications of IECT; Computer Virus: Definition, Types of viruses, Characteristics of viruses, Anti-virus software
Unit-II (LO2)	Overview of operating system: Definition, Functions of operating system, Types of operating system, Spooling, Multiprocessing, Multiprogramming, Time-Sharing, On-Line Processing, Real-Time Processing, Basics of window operating system, Switching between DOS and windows, Comparison between Unix and Windows.
Unit-III (LO3)	Introduction to MS Word, Introduction to MS Excel and its applications, Introduction to MS PowerPoint, Menus, Shortcuts, Document types, Formatting documents, spread sheet and presentations, Working with Spreadsheets, Different templates, Macros, Mail merge
Unit-IV (LO4)	Network Technologies, Introduction to Internet and protocols: TCP/ IP, Network connecting devices, Topologies, HTTP, HTTPS DNS, Hub, Switches, Router, Repeater, Firewalls, Digital Signature
Unit-V (LO5)	www and Web Browsers Introduction, Objectives, Concept of internet, Overview of search engines, Popular search engines in use, Surfing the web and websites, Hosting your websites, Planning and Developing the websites, Internet service provider

Suggested Readings:

1. Computers and Beginners by Jain, V.K, Pustak Mahal Publications.

2. Computer Fundamentals by Anita Goel, Pearson, Pearson Education India.
3. Introduction to Information Technology by Alexis Leon, Mathews Leon, and Leena Leon, Vijay Nicole Imprints Pvt. Ltd.
4. Foundations of Computing by Sinha, Kr. Pradeep and Preeti Sinha. BPB Publication

Course Title - Basics of Computers (P)

Course No. CSE501P

Course Credit: 01(0-0-1)
Max. Marks: 50 (35I+15E)

Objective

The course aims to develop the basic technical skills by hands on experience

Learning Outcome

Students will be able to:

1. Identify basic components of computer.
2. Perform installation of operating system client to server and workgroup handling
3. Create charts and tables in excel
4. Perform basic functions in MS Word, power point , outlook .
5. Outline the basics of Networking and softwares

Practical:

1. Troubleshooting
2. Practical based on to be exposed/shown various components and supposed how to switch on a computer.
3. Handling Boot Setup, Installation of Operating System, Connecting your client to server, User and Workgroup Handling, General Operating system handling and related topics.
4. Wordpad, Notepad, Sticky Note, Snipping tool, Paint
5. Ms Word
6. MS-Excel- Creating charts, Creating tables
7. MS-PowerPoint
8. MS-Outlook
9. Case study on Operating systems (Windows/ Ubuntu/ Android/IOS)
10. Networking
11. Software: Preparatory and open domain

Suggested Readings:

5. Computers and Beginners by Jain, V.K, Pustak Mahal Publications.
6. Computer Fundamentals by Anita Goel, Pearson, Pearson Education India.
7. Introduction to Information Technology by Alexis Leon, Mathews Leon, and Leena Leon, Vijay Nicole Imprints Pvt. Ltd.
8. Foundations of Computing by Sinha, Kr. Pradeep and Preeti Sinha. BPB Publication

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Financial System in India

Course No. MFM512

Course Credit: 04 (4-0-0)
Max. Marks: 100 (30I+70E)

Objective: To acquaint the participants with conceptual clarity on Indian financial system , its structure, and regulations.

Learning Outcome

Students will be able to:

1. Explore Indian financial system and current developments in the system
2. Describe various components of Indian Financial System
3. Examine the role of regulators in Indian Financial System.
4. Analyse the role of bank as financial intermediary.
5. Examine the scope and functioning of NBFCs.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	An Introduction Financial System: Meaning, Characteristics, Significance and Components, Evolution of Financial System in India, Current Developments in the Indian Financial System
Unit-II (LO2)	Structure of Indian Financial System: Components, Functions , Money Markets, money market instruments capital markets and its products
Unit-III (LO3)	Regulators of Financial System : Role and need of Regulations in Financial System-RBI, SEBI and IRDA; Overview of Primary & secondary market
Unit-IV (LO4)	Financial Intermediaries- : Types , Role of financial intermediaries ; overview of Commercial banks, Development banks, RRB,
Unit-V (LO5)	Non-Banking Financial Companies Importance, Scope, Characteristics, Functions

Suggested Readings:

1. Indian Financial System, by Machiraju, Vikas Publishing House.
2. Indian Financial System by P.N. Varshney, & D.K. Mittal, Sultan Chand & Sons, New Delhi.
3. Venture Capital Financing in India by J.C. Verma, Sage, New Delhi.
4. Mutual Funds in India by H. Sadhale, Sage, New Delhi.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title-Basics of Accounts

Course No. MFM513

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

The objective of this course is to expose the learner to the concept of accounting. Focus will be on developing the understanding of accounting norms and principle.

Learning Objective

Students will be able to:

1. Explain the basic concepts of accounting.
2. Demonstrate an understanding of the context within which Corporate Accounting is used for planning and control purposes.
3. Record and report the financial transactions of the business.
4. Analyse methods of depreciation and Evaluate depreciation.
5. Prepare final statement of accounts.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Financial Accounting-Definition and Scope, Objectives of Financial Accounting, Accounting v/s Book Keeping , Users of accounting information and limitations of Financial Accounting
Unit-II (LO2)	Accounting principles, Conventions and Process – Double entry system – Rules , Collection and recording of financial data , Journal , Ledger ,Trial Balance Preparation
Unit-III (LO3)	Corporate accounts-Share capital, overview of corporate accounting
Unit-IV (LO4)	Meaning, need & importance of depreciation, methods of charging depreciation, Costing and pricing
Unit-V (LO5)	Preparation of Trading and Profit & Loss Account, Understanding of final accounts of a Company, Computerised Accounting: Computers and Financial application, Capital budgeting

Suggested Readings:

1. Fundamentals of Accounting & Financial Analysis by Anil Choudhary, Pearson Education.
2. Financial accounting by Jane Reimers, Pearson Education.
3. Accounting Made Easy by Rajesh Agarwal & R Srinivasan, Tata McGraw –Hill.
4. Financial Accounting for Management by Dr. S. N. Maheshwari, Vikas Publishing House.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title - Communication Skills

Course No. ENG505

Course Credit: 04(3-1-0)

Max. Marks: 100(30I+70E)

Objectives: To develop effective communication skills among the students for the business world

Learning Outcome

Students will be able to:

1. Differentiate in the vowels and consonants that can help the students to pronounce words better and be able to learn phonetics.
2. Learn the correct pronunciation of the words helping in the reduction of Mother Tongue Influence.
3. Able to communicate effectively and will have improved verbal communication.
4. Learn to frame the sentences properly with the correct formation. This will improve the written skills of the students.
5. Write paragraphs on different topics with the correct usage of vocabulary and will improve the written as well as verbal communication.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Parts of Speech, Articles, Subject Verb Agreement, Tenses, Prepositions, Question Right, practice exercise
Unit-II (LO2)	Correct Word usage- Homonyms, Antonyms and Synonyms, practice exercises; Paragraph & Translation: Précis, Translation (from Vernacular to English and English to Vernacular);
Unit-III (LO3)	Dos and Don'ts, communicating effectively, Opening and Closing a Customer Service call, Paraphrasing, Directing a Customer Over The Phone, Handling an Angry Customer, Handling Customer Queries, The Call Flow, Business Meetings, Email Etiquette
Unit-IV (LO4)	Dress and appearance, problem-solving in intercultural communication; Character building; Team-work
Unit-V (LO5)	Assertive Behaviour, Handling Different Type of Customers, Giving and Receiving feedback, Importance of Communication skill, Effective listening skill, Emotional Intelligence, Interpersonal relations

Practical

1. Writing E-mails and paragraphs
2. Reading and Comprehending paragraphs
3. Listing skill
4. Presentation Skill
5. Role Plays
6. Call Flow

7. Business Meetings
8. Team work

Suggested Readings

1. Business Communication (Principles, Methods and Techniques) by Nirmal Singh - Deep & Deep Publications Pvt. Ltd., New Delhi.
2. Business Communication by Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra Kothavade , Diamond Publications, Pune.
3. Business Correspondence and Report Writing by R. C. Sharma, Krishna Mohan – Tata McGraw-Hill Publishing Company Limited, New Delhi.
4. Modern Business Correspondence by L. Gartside - The English Language Book Society and Macdonald and Evans Ltd.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Banking-Principles and Practices

Course No. MBF502

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

To provide an overview of banking functions and retail banking products

Learning Outcome:

Students will be able to:

1. Explain banking functions, structure and operations.
2. Understand commercial banking and KYC
3. Describe banking regulation and methods of credit control
4. Analyse Basel norms
5. Appreciate emerging trends in banking

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Indian Banking System: Overview, Introduction, structure and type of banks, role & responsibilities; Significance of banks in growth and development of economy
Unit-II (LO2)	Commercial Banking: Meaning and Functions, Deposits, Banker customer relationship, KYC guidelines, Credit principles of lending, Methods of charging
Unit-III (LO3)	Banking Regulation-I: Role of RBI; Methods of Credit control, Banking, Regulation Act 1949, Payment & Settlements Systems Act 2007
Unit-IV (LO4)	Banking Regulations -II -COPRA, Banking Ombudsmen Scheme, BASEL Norms, CIBIL
Unit-V (LO5)	Emerging Trends in Banking: Universal Banking, Digital Banking, Merchant Finance, venture capital, AML, EFT

Suggested Readings:

1. Principles and system of banking by Popli,G.S.& Anuradha Jain, TMH
2. Principles & practices of Banking by A M Arondekar, O.P. Agarwal, Dr.Onkar Nath, P. S. Khandelwal. Macmillan India Limited.
3. Accounting & Finance for Bankers by S.K. Dutta, P.S.R. Prasad, A.D. Bhorkar, S.D. Bargir. Macmillan India Limited.
4. Legal Aspects of Banking Operations by K.D. Zacharias, C.P. Ravindranath, P.R. Kulkarni, B. Gopalakrishnan. Macmillan India Limited.
5. General Bank Management by Gaurang Vasavada, Dr. Sharad Kumar, Dr. S. Upendra Rao, Dr.Satish Pai. Macmillan India Limited.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Micro Finance & Financial Inclusion

Course No. MFM514

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Course Objective: This course intends to develop the basic awareness of Microfinance and its various dimensions. It also attempts to provide exposure of the SHGs and Governmental support.

Learning Outcome

Students will be able to:

1. Define microfinance and its role in development and financial inclusion
2. Appraise microfinance models and regulations.
3. Explain deposit products by MFIs
4. Analyse credit delivery methodologies
5. Apply strategies for handling microfinancing issues and expansion

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Microfinance as development tool: what is microfinance , importance , The Indian Experience, Evolution and Character of Microfinance in India, Financial Inclusion
Unit-II (LO2)	Microfinance Delivery Methodologies, Legal and Regulatory Framework, Some Innovative and Creative Microfinance Models
Unit-III (LO3)	Deposit products offered by MFIs: target customers, features, application process. Retail loans, MSME loans, Agri Loans, micro loans, features of each type of loan. KYC , Revenue Models of Microfinance
Unit-IV (LO4)	Credit Delivery Methodology: Credit Lending Models Associations; Bank Guarantees Community Banking, Cooperatives, Credit Unions, Grameen Model, SHG, Individual, Intermediaries, NGOs, micro credit programmes
Unit-V (LO5)	Strategic Issues in Microfinance: Sustainability and scaling , strategies to expand , Emerging issues

Suggested Readings:

1. Striking the Balance in Microfinance: A Practical Guide to Mobilizing Savings by Branch, Brian & Janette Klaehn. PACT Publications, Washington.
2. The Poor Always Pay Back: The Grameen II Story by Dowla, Asif & Dibal Barua. Kumarian Press Inc., Bloomfield, Connecticut.
3. Savings Services for the Poor: An Operational Guide. by Hirschland, Madeline Kumarian Press Inc., Bloomfield CT.
4. . Transforming Microfinance Institutions: Providing Full Financial Services to the Poor. by Ledgerwood, Joanna and Victoria White World Bank.
5. The Poor and Their Money by Rutherford, Stuart. Oxford University Press, Delhi.

Semester II

Course Title- Entrepreneurship

Course No. OMS501

Course Credit: 02 (2-0-0)

Max. Marks: 100 (30I+70E)

Course Objective: The objective of this course is to expose the learner to the fields of entrepreneurship development. Focus will be to train the students to develop new projects and encouraging them to start their own ventures.

Learning Outcomes:

Students will be able to:

1. Develop Business Plan and appraise opportunities
2. Appraise business risks and understand means of financing
3. Develop smart goals
4. Compare decision making process
5. Apply accounting , legal aspects in business decisions

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction to Entrepreneurship, Entrepreneurial Mindset, Characteristic of an Entrepreneur, Advantages and disadvantages of Entrepreneurship, Purpose of all businesses, Types of Entrepreneurial organizations, Types of Enterprises; Marketing, 4Ps of Marketing, Process of Marketing, Marketing Mix, 7Ps of Marketing; Business Plan and its elements, Application of Business Plan; Entrepreneurs, types of Entrepreneurs, Roles and Responsibilities of Entrepreneurs, Qualities of an Entrepreneur; Customer segmentation, Criteria for selling customer value proposition, Customer Lifecycle
Unit-II (LO2)	4 Ps of Entrepreneurship, Qualities of successful entrepreneur, Self-confidence, Positive attitude, Overcoming the fears, Recover from Failure Steve Jobs Success Story, Mumbai Dabbawala delivery success Story Importance of Focusing energy on Business, Importance of Business Networking and its advantages Competition Analysis, Factors affecting competition strategies, Prerequisites of successful enterprise Business Risk, Types of Business Risks, Risk Identification, Risk Mitigation, Concept Of Funding, Basics terms of Accounting, Types of Funding,
Unit-III (LO3)	Vision, Mission and Goals, Business Ethics, SMART goals, entrepreneurial work ethics

	<p>Lead by example, Importance of Embracing diversity, Role of Emotional Intelligence to be a leader.</p> <p>Roles of Entrepreneurs in society, Selfless Entrepreneurship, Taking complete ownership, taking control over the business</p> <p>Porters competition strategies, Factors affecting business, Qualities of the successful entrepreneur</p>
Unit-IV (LO4)	<p>Critical Thinking, Applying critical thinking, REASON Model of Critical Thinking</p> <p>Creative thinking, Importance and benefits of Creative thinking, Creative thinking in problem solving</p> <p>Decision making, Effective decision making process</p>
Unit-V (LO5)	<p>4Ps- Product, Place, Price, Promotion, Apply 4Ps to marketing Strategy into action</p> <p>Cost, types of Costs, Introduction to Accounting Basics, main methods of Accounting, Financial Documents, P&L statements, Working capital</p> <p>Regulatory and statutory rules for an Entrepreneur, Business Loans for startups and MSMEs by Indian Government</p> <p>Analysis of success and failure stories, Key skills involved in the successes of entrepreneurs</p> <p>Identify various skills and characteristics o be an entrepreneur, Effective Ways to Build Entrepreneurial Skills, Develop or Improve your Entrepreneurial Skills ,</p> <p>Intellectual Property Rights, patents, trademarks, copyrights, trade secrets, licensing, franchising</p>

Suggested Readings:

1. Entrepreneurship Development by M. Arora, K. Natarajan and E. Gordan, Himalaya Publishing House Pvt Ltd.
2. Entrepreneurship by Robert D. Hisrich, Michael Peters and Dean Shepherd, Tata McGraw Hill, New Delhi.
3. Entrepreneurship by Barringer, R. Brace, and R. Duane Ireland, Pearson Prentice Hall, New Jersey (USA).
4. Entrepreneurship Development and Small Business Enterprises by Charantimath and Poornima, Pearson Education, New Delhi.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title: Direct & Indirect Tax

Course Code: MFM515

Course Credit: 04(3-1-0)
Max. Marks: 100 (30I+70E)

Course Objective : The course attempts to expose students to conceptual understanding of IT and develop ability to file such taxes.

Learning Outcomes

Student will be able to:

1. Explain the basic concepts of income tax
2. Perform calculation of income under various heads
3. Undertake tax planning and File IT returns
4. Explore GST regime and structure
5. Understand GST payment and registration

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Direct and Indirect taxes in India, IT Basic concepts: Income; Agricultural income; Person; Assessee; Assessment year; Previous year; Gross Total Income; Total income; Maximum marginal rate of tax; Permanent Account Number (PAN) Residential status
Unit-II (LO2)	Computation of Income from Salaries, House Property, Profits and gains of business , Capital gains and other sources ; Clubbing of Income; Set-Off and Carry Forward of Losses, Deductions under Chapter VI; Computation of total income of individuals
Unit-III (LO3)	Tax planning, Tax Evasion, Tax Avoidance, Filing of returns
Unit-IV (LO4)	Introduction to GST, structure of GST, Time place and value of supply
Unit-V (LO5)	Input Credit tax , payment of tax, Registration under GST

Suggested Readings:

1. Income Tax Law & Practice by Gaur and Narang, Kalyani Publishers.
2. Income Tax Law & Account by Mehrotra, H.C. Sahitya Bhawan Publications.
3. Income Tax Law & Practice by Bhagwati Prasad, Wishwan Prakashan.
4. Student's Guide to Income Tax by V.K. Singhania, Taxmann Publications
5. Goods & Services tax by HC Mehrotra & V. P Agarwal, Sahitya Bhawan publication

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title: Marketing Management

Course No. MMK502

Course Credit: 04(3-1-0)
Max. Marks: 100 (30I+70E)

Objective

To introduce the concepts, theoretical frameworks, issues in Marketing and make participants understand the role of Marketing in Banking and NBFCs

Learning Outcome

Student will be able to

1. Analyse marketing environment.
2. Undertake marketing research and develop Product strategy
3. Compare pricing methods and develop Pricing strategy
4. Appraise location for marketing success
5. Apply Integrated Marketing communication in businesses

Course Contents:

Unit / LO	Course Content
Unit-I (LO1)	Marketing: Meaning, Importance. of Marketing of Financial Services, Environment. Marketing Mix and STP (Segmentation, Targeting and Positioning) with regard to Financial Services
Unit-II (LO2)	Marketing Research and Product: Importance of Marketing Research , Product decisions: product-line decisions. New product development process, product life cycle, Branding decisions in financial services
Unit-III (LO3)	Pricing Concepts: policies and methods, factors affecting pricing, pricing strategy
Unit-IV (LO4)	Place: Role of Middlemen; ; Selecting an appropriate channel of distribution for financial services, Emerging channels of distribution
Unit-V (LO5)	Integrated Marketing Communication: Promotion-Mix; personal selling Digital Marketing mix in Financial Services

Suggested Readings:

1. Marketing Management by Kotler, Keller, and Jha. Pearson Publication.
2. Marketing Management, marketing cases in the Indian context by Philip Kotler , Keven Lane Keller, et al. Pearson Publication.
3. Marketing Management by V.S. Ramaswamy, S. NamaKumari. Macmillan Publisher India Ltd.
4. Marketing Management by Rajan Sexena, Tata McGraw Hill Publishing Company

Course Title: Economics in Banking

Course No. MBF503

Course Credit: 02 (2-0-0)
Max. Marks: 100 (30I+70E)

Objective

To enable the students to understand and learn how economic principles can be used in banking business decisions.

Learning Outcomes

Student will be able to:

1. Describe the role of banks in economic development
2. Explain the concept of money and multiplier
3. Discuss monetary policy
4. Discuss Credit policy
5. Explain the concept of Inflation

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Banks and economic development, Priority Sector lending- concept, effects of priority sector lending on economic development
Unit-II (LO2)	Markets and its Competition; Types and Value of money, Money Supply, Credit Multiplier, Money Multiplier
Unit-III (LO3)	Monetary Policy: Meaning, Objectives, Tools of monetary policy, various rates & reserves like CRR, SLR Repo Rates and Reserve Repo Rate
Unit-IV (LO4)	Credit Policy: Objectives, Instruments; Fiscal Policy and its tools
Unit-V (LO5)	Concept of Inflation, deflation, stagflation and recession, Exchange rates

Suggested Readings:

1. Managerial Economics: Text & Cases by D.D. Chaturvedi, & S.L. Gupta, Brijwasi Book publication
2. Managerial Economics by Christopher R. Thomas & S. Charles Maurice, Tata McGraw Hill.
3. Micro Economics for Management Students by Dholakia, R.H. & Oza, A.N. Oxford University Press.
4. Managerial Economics. by D.N. Diwedi. Vikas Publishing House Pvt. Ltd.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title: Trainings & Project -I

Course Code: MFP501

Course Credit: 20(0-0-20)
Max. Marks: 350 (245I+105E)

Course Objective: This course attempts to expose students to various trainings & projects designed to help students to apply conceptual learning to be a professional in the domain of – Microfinancing, ITR Filing and Accounting-Tally along with contributing to society through social immersion project

Learning Outcomes:

Students will be able to:

1. Perform accounting using Tally
2. Understand microfinance operation
3. Apply strategies for Micro finance business development.
4. Understand the Process of ITR Filing
5. Find solutions to societal problems for its growth

All students will have to undergo training in Tally and ITR Filing for a duration of 6-8 weeks. Apart from this, students have to undertake two Projects for a duration of 8-12 weeks.

Project 1 will be technical related to job roles targeted. However, Project 2 will be Social Immersion Project where students will have to work for societal challenges and problems. All the students will submit their Project Reports within a period of 15 days from the last date of completion of their Projects. Each student will be attached with one internal faculty guide, with whom they shall be in continuous touch during the period.

For training in tally and ITR filing each student will be internally assessed for 70 marks and externally for 30 marks through test/ viva.

For Projects each student will be internally assessed for 175 marks and externally for 75 marks through presentation, viva and report

Trainings & Project- Details:

1. Training in Accounting using Tally.
2. Training in ITR Filing.
3. Social Immersion Project
4. Project in Microfinancing

Sample Project

Project Title	Outcome	Methodology	Skills Imparted
Microfinancing: Trading area analysis, operations and product mapping	Students will be able to 1. Discuss Micro-financing products & KYC requirement 2. Perform Trading area analysis	Phase I: Visit 3 micro financing organization and list various products offered, KYC requirement and application process. Discuss with 10-15 employees of each organization and Identify the marketing & sales problem	Technical Cognitive Mathematical Data collection Problem solving

	<p>3. Apply strategies for handling microfinancing issues and business development</p>	<p>associated with various products. Suggest market development strategies. Phase II: Scan a locality, develop potential customers profile for 20-30 customers. Discuss with them their requirement and map various micro finance products to those customers. Phase III: Report development and presentation</p>	
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Semester III

Course Title- Marketing of Financial Services

Course No. MMK603

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Course Objectives:

The objective of this course is to develop insights into emerging trends in the service sector in a developing economy and tackle issues involved in the marketing of services.

Learning Objectives:

Student will be able to:

1. Analyse service marketing challenges and implications.
2. Apply Gaps model in organisation.
3. Discuss 7 Ps of service marketing
4. Develop effective communication mix and physical evidence
5. Apply people management strategies for managing demand

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction to Services Marketing and Indian financial service sector, challenges of financial service marketing
Unit-II (LO2)	Consumer Decision Making in Financial Services; GAPs Model
Unit-III (LO3)	Services Marketing Mix – 7Ps: Financial Service Product; Service Process and blueprinting; Pricing of services; Services Distribution Management of Financial Services
Unit-IV (LO4)	Service communication mix, Managing Physical Evidence and Servicescape
Unit-V (LO5)	Managing Financial Service Personnel; Employee and Customer Role in Service Delivery, managing demand and capacity, waiting line strategies

Suggested Readings:

1. Services Marketing. J. Zeithaml, V A and M J. Bitner. McGraw Hill.
2. Service Marketing: People, Technology Strategy. Lovelock, Christopher H.; Pearson Education; New Delhi.
3. Essentials of Service Marketing. Hoffman & Bateson; Thomson Learning.
4. Service Marketing. M.K. Rampal & S.C. Gupta; Galgotia Publishing Company.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Advance Excel and Spreadsheet Modelling

Course No. CSE605

Course Credit: 03(3-0-0)
Max. Marks: 50 (15I+35E)

Objective

To handle volume of data in effective manner, improve their analytical skills and make them understand about the role of data in a business.

Learning Outcome

Student will be able to:

1. Maintain data in excel
2. Understand the ways to collect the data (Online Surveys & Business tools).
3. To do online and offline Projects based on the tools in excel
4. Present the data in structured way to arrive and support the business decisions.
5. Work with spreadsheets and save them in different formats for developing proper formats.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction to Electronic Spreadsheets, Feature of MS-Excel, Entering Data, Entering Series, Editing Data, Cell Referencing, Ranges
Unit-II (LO2)	Date and time Functions, Auto sum, Copying Formula, Formatting Data, Creating Charts, formatting charts, Creating Database, Sorting Data, Filtering, etc. Pivot Table, Picot Chart, Coding of Data in Excel, Statistical functions (countif, countblank, rank), Text functions (left, right, mid, trim, concatenate), Financial functions (pv, fv, pmt), Lookup functions (hlookup, vlookup), Two level nested functions
Unit-III (LO3)	Create, modify a pivot table/data pilot, Filter, Sort data in a pivot table/data pilot, Use one-input, two-input data tables/multiple operations tables; Sorting and filtering: Sort data by multiple columns at same time, Create a customized list and perform a custom sort, macros, Customer feedback analysis using Google Doc
Unit-IV (LO4)	Spreadsheets: organize and lay out model elements, random variables, probability distributions, power, exponential, and log functions in model formulas, models for calculating probability trees and decision trees, Monte Carlo simulations.
Unit-V (LO5)	Use of Data Analysis tool to solve Problems related to marketing and Finance

Suggested Readings:

1. Statistics for Managers using Microsoft excel by Levine, Stephan, Krehbiel and Berenson , PHI Learning Private Limited, 2010.
2. Excel Data Analysis: Modeling and Simulation by Hector Guerrero ,springer
3. Managerial Statistics by Gerald Keller, Cengage Learning,
4. Statistics for Management by Dr. Srivastava T.N., Tata McGraw Hill Publishing
5. Research Methodology Concepts and Cases by Dr. Deepak Chawla, Dr. Neena Sondhi , Vikas Publishing House Private Limited

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Advance excel and Spreadsheet Modelling

Course No. CSE605P

**Course Credit: 01(0-0-1)
Max. Marks: 50 (35I+15E)**

To handle volume of data in effective manner, improve their analytical skills and make them understand about the role of data in a business

Learning Outcome

Student will be able to:

1. Present the data in structured way to arrive and support the business decisions. (Practical)
2. Maintain and collect the data (Online Surveys & Business tools) (Practical)
3. To do online and offline Projects based on the tools in excel (Practical)
4. Create Spreadsheet and enter data into cells. Edit rows and columns in a worksheet. Copy, move, delete and appropriately rename worksheets. (Practical)
5. Format numbers and text content in a spreadsheet. And adjust spreadsheet page settings and check and correct spreadsheet content before finally printing spreadsheets. (Practical)
6. Create charts, tables, pivot table and applying various functions & formulas. (Practical)
7. Apply filter and sorting functions to the given data. (Practical)
8. Analysis in different areas of management. (Practical)

Practical:

1. Charts and Tables
2. Text Functions
3. Date and time Functions
4. Statistical functions
5. Financial Function
6. Pivot
7. Look Up
8. Nested
9. Case Study Analysis in different areas
10. Sorting functions
11. Google form development and Analysis

Suggested Readings:

1. Statistics for Managers using Microsoft excel by Levine, Stephan, Krehbiel and Berenson , PHI Learning Private Limited, 2010.
2. Excel Data Analysis: Modeling and Simulation by Hector Guerrero ,springer
3. Managerial Statistics by Gerald Keller, Cengage Learning,
4. Statistics for Management by Dr. Srivastava T.N., Tata McGraw Hill Publishing
5. Research Methodology Concepts and Cases by Dr. Deepak Chawla, Dr. Neena Sondhi , Vikas Publishing House Private Limited

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title-Financial Statistics

Course No. MFM603

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

To acquaint the students with important statistical techniques for managerial decision-making.

Learning Outcome

Student will be able to:

1. Perform data classification and tabulation
2. Interpret and present the data with the help of measures of central tendency.
3. Calculate and interpret measures of variation
4. Perform correlation and regression analysis
5. Construct Index numbers for business decision

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Data classification & Tabulation: data classification; Tabulation, formation of frequency distribution, types and construction of tables, types and construction of diagrams and graphs.
Unit-II (LO2)	Measures of central tendency: different measure viz. arithmetic mean, median, mode, geometric mean and harmonic mean
Unit-III (LO3)	Measure of variation viz. range, quartile deviation mean deviation and standard deviation
Unit-IV (LO4)	Meaning of correlation, types of correlation – positive and negative correlation, simple correlation, rank correlation, coefficient of determination, lines of regression, co-efficient of regression.
Unit-V (LO5)	Definition - Limitations and uses of Index numbers - Construction of index number by aggregate expenditure method and family budget method using Laspeyre's - Paasche's and Fisher's Formula

Suggested Readings:

1. Business Statistics, by N. D. Vohra. Tata McGraw Hill Publishing Company.
2. Statistics for Management by R.I. Levin and D.S. Rubin, Prentice-Hall of India.
3. Business Statistics by J.K. Sharma. Vikas Publishing House Pvt. Ltd.
4. Statistics for Business and Economics by Anderson, Sweeny and Williams, Cengage Learning.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title – Mutual Fund

Course No. MFM604

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

This objective of the course is to develop strong conceptual understanding of mutual Funds and its sales and distribution

Learning Outcome

Student will be able to:

1. Describe mutual fund and its structure
2. Explain compliance process for investment in MFs
3. Evaluate performance of MFs
4. Analyse new fund offer components and selling guidelines
5. Perform financial planning

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Mutual Fund concept & structure : Concept , advantages , Mutual fund schemes , NAV, routes for investors to invest in MF , organisation structure of Asset Management Company
Unit-II (LO2)	Types of Investors in mutual funds, KYC Compliance Process . Payment mechanisms for purchasing and redemption of mutual funds units, Allotment of mutual fund units
Unit-III (LO3)	Performance of Mutual Funds concepts of Entry Load and Exit Load , calculation of returns , concept of risk in a mutual fund investment, performance evaluation using Sharpe, Treynor, and Jensen Ratios , implication of tax
Unit-IV (LO4)	New Fund Offer (NFO) , meaning , process, key components of an offer document, distribution channels , pre-requisites to be fulfilled to become a distributor of a mutual fund , regulations, guidelines for selling mutual fund schemes
Unit-V (LO5)	Concept of financial planning, Savings and Investment, Financial planning needs to the life cycle stage of the investor, Selecting the Right Investment Products for Investors, Diversification of portfolio; Regulators: role of SEBI in regulating mutual funds, functions of AMFI.

Suggested Readings:

1. Mutual Fund Distributors, NISM, Taxmann Publications Pvt. Ltd.
2. How Mutual Funds Work by Fredman, Albert J and Wiles, Russ, Prentice Hall of India Pvt. Ltd.
3. Mutual Funds in India-Emerging Issues by Tripathy Nalini Prava, Excel Books.

4. Mutual Funds in India: A Study of Investment Management by Amitabh Gupta.
Anmol Publications, Pvt. Limited.

Note: Latest edition of readings may be used in Teaching Learning Process

Course title: Insurance-Principles and Practices

Course No. MBF604

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

To provide an exposure and understanding of the mechanism of Insurance industry and equip the students, with the knowledge of important tools and, techniques, rules & regulations related to Insurance business

Learning Outcomes

Student will be able to :

1. Understand Concepts of risk management
2. Describe fundamental principles of Insurance as a product
3. Discuss the regulation and Insurance contract.
4. Perform Insurance premium calculation
5. Discuss health and accident insurance

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Risk Management: Introduction to Risk , Types of Risk – –Insurance as a Risk Management Tool – Law of Large Numbers –Insurable Risk – Self-Insurance
Unit-II (LO2)	Fundamental Principles: Fundamentals Principles of Insurance – Indemnity – Insurable Interest – Utmost Good Faith – Subrogation – Contribution – Proximate Cause - – Insurance Underwriting – Types of Insurance: Life and Non-Life
Unit-III (LO3)	Regulations and Insurance contract: IRDA and its functions, Features of insurance contract, Legal Characteristics of an Insurance Contract, Insurance Policy Documents and their Legal Implications, Terms in an Insurance Contract
Unit-IV (LO4)	Insurance Pricing and Premium Calculation – Rate Making – Analysis and Selection of Insurance Products – Assessment and Identification of Risk Exposure – Analysis of Life Insurance Needs – Calculations of Claim Amount and Other Benefits
Unit-V (LO5)	Health Insurance and Accident Insurance – Types of Health Insurance Products – Personal Disability Insurance – Property and Liability Insurance – Other Business Specific Insurance

Suggested Readings:

1. Principles of Insurance (IC-01), Insurance Institute of India, Mumbai.
2. Practice of Life Insurance (IC-02), Insurance Institute of India, Mumbai

3. Practice of General Insurance (IC-11), Insurance Institute of India, Mumbai
4. Life Insurance Vol. I, II, III (LBRARO) ICFAI Course Book

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title-Applied Personal Finance

Course No. MFM605

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective

To acquaint the students with important techniques for managerial decision-making in personal financing

Learning Outcome

Student will be able to:

1. Compute Time value of money.
2. Perform calculation of Returns and growth rate
3. Interpret EMI on loans and payment schedules
4. Compute financial ratios
5. Apply financial maths in financial planning

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Time Value of Money – Present Value , Future Value , PV & FV of a Lump Sum ,PV and FV of Annuities
Unit-II (LO2)	Returns – Nominal Rate , Effective Rate ,Real Rate ,Internal Rate of Return, Internal Rate of Return of Irregular Cash Flows ,Compounded Annual Growth Rate
Unit-III (LO3)	Loan – EMI, Loan Repayment Schedules , Repayment with Varying Interest Rates
Unit-IV (LO4)	Financial Ratios I– Net worth and its components ,Liquidity Ratios , Debt to Income Ratio ,Debt to Financial Assets , Debt to Total Assets .
Unit-V (LO5)	Savings Ratios & applications- Savings Ratio, Application of Financial Mathematics in Financial Planning Situations

Suggested Readings:

1. Financial Mathematics: An Introduction by Chandra, S. , Alpha Science International.
2. Introduction to Financial Mathematics by Hastings, Kevin: CRC Press.
3. Personal Finance by Arthur J. Keown, Pearson Publications.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title: Fintech

Course No. MAN602

Course Credit: 04 (4-0-0)
Max. Marks: 100 (30I+70E)

Course Objective

This course will provide students with the latest empowering and practical knowledge on FinTech enabling them to understand some of the FinTech changes taking place currently in the financial services industry and, most importantly, the trends that will impact the industry in the future.

Learning Outcomes

Student will be able to:

1. Comprehend Fintech landscape.
2. Appraise Fintech disruptions in payments , lending and investments
3. Explain Blockchain technology and digital currency
4. Discuss cybersecurity and asset management
5. Appraise fintech startup models

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction to FinTech and Existing Landscape, History of Fintech, Regulatory and Policy Considerations, Big Data and Artificial Intelligence
Unit-II (LO2)	Overview of FinTech Disruptions in the area of Payments, Wealth Management, Investments, Regulatory Tech and Insurance Tech
Unit-III (LO3)	Blockchain Technology and Bitcoin. Payments, Digital Wallets and Remittances.
Unit-IV (LO4)	Cybersecurity and Cryptography. Roboadvisers and Asset Management. Creating a Neural Network; Artificial Neural Networks
Unit-V (LO5)	Startups models in FinTech, FinTech Investors , crowdfunding, Data Analytics and Ethical Issues, Fintech trends

Suggested Readings:

1. Fintech in a Flash: Financial Technology Made Easy by Agustin Rubini , Zaccheus Entertainment; 3rd edition
2. The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries (Paperback) by Susanne Chishti.
3. FinTech 2.0 Paper: Redefining Financial Services, Santander Innoventures, 2015, <http://santanderinnoventures.com/wp-content/uploads/2015/06/The-Fintech-2-0-Paper.pdf>
4. The Future of FinTech and Banking, Accenture, <https://www.accenture.com/hk-en/insight-future-fintechbanking.aspx>

5. The Evolution of FinTech: A New Post-Crisis Paradigm?, Arner, Barberis and Buckley, October 2015, http://papers.ssrn.com/sol3/papers.cfm?abstract_id=2676553

Note: Latest edition of readings may be used in Teaching Learning Process.

Semester IV
Course Title: Sales Management of Financial Services

Course Code. MMK606

Course Credit: 03(3-0-0)
Max. Marks: 100 (30I+70E)

Objective: The objective of the course is to develop understanding of sales management in an organization

Learning Outcome:

Student will be able to:

1. Explain roles & responsibility of a sales manager.
2. Apply sales forecasting methods and procedures.
3. Appraise sales force recruitment and motivation strategies
4. Analyze the role of middlemen in marketing distribution.
5. Develop sales quotas and sales territories.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Types of Sales Organization, Skills of sales professionals in financial services, Field Sales Manager – tasks and responsibilities, sales process wrt financial Services
Unit-II (LO2)	Development of sales performance standards, Sales forecasting – Methods and procedural steps in forecasting
Unit-III (LO3)	Motivational and compensation procedures for sales force in financial services– method of financial incentives and its purpose
Unit-IV (LO4)	Role of middlemen/dealer in marketing and distribution of financial Services Appointment; and Termination of dealers, Morale and Motivation
Unit-V (LO5)	The concept of sales quotas, fixation of sales quotas, sales territories, its role and importance. sales performance evaluation.

Suggested Readings:

1. Sales Management by Still RR and Condiff Govoni, Prentice Hall of India.
2. Selling and Sales Management by Geoffrey Lancarter and David Jobber, Macmillan.
3. Professional Sales Management by R. Anderson, Prentice Hall.
4. Sales Management: Concept and Cases by Dalrymple, New York, John Wiley.

Note: Latest edition of readings may be used in Teaching Learning Process.

Course Title- Human Values & Professional Ethics

Course No: OAE-101

Course Credit: 02(2-0-0)
Max. Marks: 100 (30I+70E)

Objectives:

The course aims to develop understanding of Human values for self (NiYama), and for interaction with outer world (Yama), develop professional

Learning Outcomes:

Student will attain :

1. Understanding of Human values for self (NiYama), and for interaction with outer world (Yama).
2. Ability to exhibit Professional Ethics in performing a professional task with excellence – योग: कर्मसु कौशलम्.
3. Understanding of Professional Ethics that demands to see the unseen with emphasis on Sustainable development / eco-friendly implementation of the task.
4. Ability to work in team with human values and professional ethics

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Human Values 1: Morals, Values (Niyam): -Understanding values, Types of values, Role of tracking values for individual & social wellbeing. And Ethics (Yama): Integrity: - Understanding integrity and role of integrity in social harmony –Trustworthiness Work Ethics – Service-Learning – Civic Virtue – Respect for others – Living Peacefully –Caring – Sharing.Honesty: -Understanding honesty and its role in personal and social –Courage – Value Time. Co-operation: -Understanding cooperation and significance of cooperation its family, work team and social cohesiveness, wellbeing and development – Commitment. Tutorial Module: Rational Behavior versus Ethical Behavior: Case Studies (from Yoga-Sutra, Bhagwat Geeta, Panchatantra, Autobiography of Mahatma Gandhi) or any other literatures.
Unit-II (LO2)	Human Values 2: Empathy: Basic Concept on Empathy– Self-confidence – Spirituality- Character. Truthfulness: - Understanding truthfulness, need for truthfulness and role of truthfulness in relationship, social interaction, integrity, faiths & dependence – Customs and Traditions -Value Education – Human Dignity – Human Rights – Fundamental Duties – Aspirations and Harmony (I, We & Nature) – Gender Bias – Emotional Intelligence– Emotional Competencies – Conscientiousness.

	<p>Being, body, brain & mind: - Effective & efficient use of body, brain and mind is personal and social well being</p> <p>Value Judgments, Facts & Values, how values are justified, Aesthetics, Selection of Values, Universal Values, Human Values, Value Education</p> <p>Tutorial Module: Empathy and its types: Case Studies from Yoga-Sutra, Bhagwat Geeta, Panchatantra, Autobiography of Mahatma Gandhi or any other literature.</p>
Unit-III (LO3)	<p>Professional Ethics aiming at excellence and Harmony :</p> <p>Value Based Life and Profession, Professional Ethics and Right Understanding, Competence in Professional Ethics, Issues in Professional Ethics – The Current scenario.</p> <p>Positive and constructive dynamism of power, politics and leadership.</p> <p>Tutorial Module: Ethical decision making: Case Studies (from Yoga-Sutra, Bhagwat Geeta, Panchatantra, Autobiography of Mahatma Gandhi or any other literature)</p>
Unit-IV (LO4)	<p>Professional Ethics: Global Prospective.</p> <p>Globalization and MNCs –Cross Culture Issues – Business Ethics – Media Ethics – Environmental Ethics – Endangering Lives – Bio Ethics – Computer Ethics – War Ethics</p> <p>Tutorial Module: Ethics and Social Networks: Case Studies (from Yoga-Sutra, Bhagwat Geeta, Panchatantra, Autobiography of Mahatma Gandhi or any other literature)</p>
Unit-V (LO5)	<p>Duties and Rights in Profession</p> <p>Concept of Duty – Professional Duties – Collegiality – Techniques for Achieving Collegiality – Senses of Loyalty – Consensus and Controversy – Professional and Individual Rights – Confidential and Proprietary Information – Conflict of Interest-Ethical egoism – Collective Bargaining – Confidentiality – Gifts and Bribes, Plagiarism</p> <p>Tutorial Module: Ethics in Corporate: Case Studies (from Yoga-Sutra, Bhagwat Geeta, Panchatantra, Autobiography of Mahatma Gandhi or any other literature)</p>

Suggested Readings:

1. New Approaches in Ethics for the Caring Professions: Taking Account of Change for Caring Professions 2005 Edition by Richard Hugman, Publisher: Red Globe Press; 2005 edition (9 July 2018)
2. Rethinking Values and Ethics in Social Work Kindle Edition by Richard Hugman, Jan Carter , Red Globe Press
3. Professional Ethics and Human Values Paperback – 2015 by A. Alavudeen , R. Kalil Rahman , M. Jayakumaran , Laxmi Publications
4. A Foundation Course in Human Values and Professional Ethics Paperback by R.R. Gaur , R. Sangal , G.P. Bagaria , Excel Books

5. Living Issues in Philosophy by Titus, Smith and Nolan Publisher: Oxford University Press, New York.
6. Foundation of Ethics and Management by B P Banerjee Publisher: Excel Books

Course Title: Consumer Behaviour

Course No: MMK607

Course Credit: 04(3-1-0)
Max. Marks: 100 (30I+70E)

Objective:

The objective of the course is to explain the fundamentals of the Consumer Behavior and how to conduct consumer-oriented marketing research for better marketing decisions.

Learning Outcomes

Students will be able to:

1. Understand decision Process and perform consumer research
2. Analyze Consumers' social and cultural settings and their influence on consumer behavior
3. Critically evaluate the influence of personal factors on consumer buying behavior
4. Analyze the influence of psychological factors on consumer buying behavior
5. Apply learning of consumer decision making process for customer satisfaction

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction : Meaning , Importance, Scope, need for studying CB, Consumer research process with reference to financial services.
Unit-II (LO2)	Environmental Determinates of Consumer Behaviour : Influence of culture, subculture, social class, reference group and family on consumer behaviour.
Unit-III (LO3)	Individual determinants I: Consumer Motivation : Measurement of motives, Consumer Perception: elements, Perceptual process
Unit-IV (LO4)	Individual determinants II : Personality : meaning , theories of personality consumer attitude formation, attitude measurement
Unit-V (LO5)	Satisfaction & Investor Behaviour : consumer satisfaction. Consumer decision making levels, investor behaviour

Suggested Readings:

1. Consumer Behaviour in Indian Context by P.C. Jain and Monika Bhatt, S. Chand Publishing.
2. Consumer Behavior by Schiffman, L. G., Wisenblit, J., & Kumar, S. R , Pearson Education India.
3. Consumer behavior: Concepts and applications.by Loudon, D. L., & Della Bitta, A. J, Mcgraw Hill.

Course Title: Health & Motor Insurance

Course Credit: 03(3-0-0)

Course No. MBF606

Max. Marks: 100(30I+70E)

Objective: The objective of course is to acquaint students with the basic concepts of health and motor Insurance.

Learning Outcome:

1. Understand the role of documentation in health Insurance.
2. Classify the health insurance policies.
3. Explain the conceptual understanding of motor insurance.
4. Understand tools of underwriting and its process
5. Develop the claims procedures and related regulations in health and motor policies.

Course Content

Unit	Contents
Unit I LO1	Health Insurance Market; Insurance Documentation: Proposal forms; Standard form of Declaration; Nature of questions in a proposal form; Elements of Proposal; Role of intermediary; Duty of an intermediary towards prospect (client); Acceptance of the Proposal; (Underwriting); Premium receipts
Unit II LO2	Classification of health insurance product; Hospitalization indemnity product; Top up covers or high deductible insurance plans; Senior citizen policy; fixed benefit covers; hospital daily cash policy; critical illness policy; Micro insurance and health insurance for poor sections.
Unit III LO3	Motor insurance-Types of motor vehicles; Legal aspects; Motor Vehicles Act; Necessity for compulsory third party insurance; Motor Policies; Coverage under liability only and package policies
Unit IV LO4	Underwriting; File and use guidelines; Other health insurance regulations of IRDAI; Basic Principles of Insurance and tools for underwriting; Underwriting process; Group health insurance; Underwriting of personal accident insurance.
Unit V LO5	Underwriting and rating considerations; Motor insurance claims; Own damage claims; Survey; Assessment; Settlement; Claim documentation and procedures

Suggested Readings:

- Motor Insurance (IC-72) by R.K Ganatra (2010), Insurance Institute of India: Mumbai.
- Motor Third Party Claims, The Institute of Chartered Accountants of India: New Delhi
- Insurance Institute of India – IC 27- Health Insurance
- Insurance Institute of India – IC 36 - Health Insurance Claim Management
- Law of Insurance by Avtar Singh , Jain Book Agency: New Delhi.
- Motor Accidents: Motor Insurance Claims Assessment and Compensation by Utpal Ranjan Sarkar , Jain Book Associates: New Delhi.

Course Title: Training & Project II

Course Credit: 20(0-0-20)

Max. Marks: 350 (245I+105E)

Course Code: MFP601

Objective

This course attempts to train and certify students in Mutual Funds and Insurance operations and marketing

Learning Outcomes:

Students will be able to

1. Understand concepts in Mutual Fund
2. Understand concepts in Life Insurance
3. Acquire certification in Mutual Fund
4. Appraise MF & LI business environment
5. Undertake market development for MF & LI

All students will have to undergo training for Mutual Fund Distributors certification from NISM for 4-6 weeks. Apart from this student have to undertake Project in BFSI covering skills required for targeted job roles. All the students will submit their Project Report within a period of 15 days from the last date of completion of their Project. Each student will be attached with one internal faculty guide, with whom they shall be in continuous touch during the period.

For Mutual Fund Distributors certification each student will be internally assessed for 70 marks and externally for 30 marks through test/ viva.

For Project each student will be internally assessed for 175 marks and externally for 75 marks through presentation, viva and report

Trainings & Projects Details:

1. MF Distributors certification
2. Project in a BFSI firm in MF/ Insurance

Sample Project

Project Title	Outcome	Methodology	Skills Imparted
Insurance: Competitive analysis, product targeting and documentation	Students will be able to 1. Compare insurance products and perform competitive analysis. 2. Perform insurance product targeting	Phase I: Visit five different Insurance Companies Offering Life Insurance. Get details on the Various Policies Offered by them. Perform a comparative analysis Phase II: Prepare a Comprehensive Report for each of these Companies Covering the following: Insurance	Technical Cognitive Mathematical Data collection Analytical Problem solving

	<p>3. Undertake documentation</p> <p>4. Perform customer research</p>	<p>products best suited for the different life stages – take five examples like young IT professional who has just joined the company, elderly lady staying alone with no dependents, middle aged father with two school going children young married woman with one small child, member of the armed forces in mid 30s. Recommend the best suited life insurance policy to each of them. List the documents to be submitted for applying for each type of insurance and help them fill out the application form.</p> <p>Phase III: Conduct a survey of 50 customers and study the factors affecting their choice of insurance</p> <p>Phase IV: Submission of report and presentation</p>	
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Semester V

Course Title- Fundamentals of Research Methodology

Course No. MGM707

Course Credit: 04 (3-1-0)

Max. Marks: 100 (30I+70E)

Objective

The objective of this course is to develop an understanding of research methodology

Learning Outcome

Student will be able to:

1. Define the research Process and formulate research problem
2. Compare various types of Research Designs
3. Interpret different measurement scales
4. Appraise data collection methods
5. Develop testable hypotheses and prepare report

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction: Meaning of Research , Scope and purpose of research Research Process, Formulation of research problem and Hypothesis
Unit-II (LO2)	Research Design: Features of a good research design – Exploratory Research Design – concept, types and uses, Descriptive Research Designs - concept, types and uses. Experimental Design: Causal relationships, Concept of Independent & Dependent variables
Unit-III (LO3)	Measurement: Measurement scales- Nominal, Ordinal, Interval, Ratio; Attitudinal Scales- Likert Scales, Semantic Differential Scales, Constant Sum Scales, Graphic Rating Scales – Ranking Scales – Paired Comparison & Forced Ranking,
Unit-IV (LO4)	Data Collection: Methods of data collection- primary & secondary , Questionnaire Designing
Unit-V (LO5)	Sampling and Data Analysis: Concept, types of sampling designs; Hypothesis and Hypothesis testing; Report Preparation

Suggested Readings:

1. Research Methodology, Methods and Techniques by C.R. Kothari and Gaurav Garg, New age international Publishers.
2. Research Methodology by R. Panneerselvam, PHI Publications.
3. Business Research Methods by Donald R-Cooper and Pamela Schindler, Tata McGraw Hills.
4. Business Research Methods by Alan Bryman & Emma Bell, Oxford University Press.

Note: Latest edition of readings may be used in Teaching Learning Process.

Course Title- Financial Markets & Institutions

Course No. MFM709

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Course Objective:

The objective of this paper is to introduce students to the different aspects and components of financial Institutions and financial markets. This will enable them to take the rational decision in financial environment.

Learning outcomes

Student will be able to:

1. Describe Financial architecture of an economy and its key players.
2. Understand Primary market and various issues in the market
3. Understand and Undertake operations in Secondary market
4. Explain money market and its participants
5. Describe the market for debt in India

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Financial markets and institutions : components & Overview of primary market , secondary market , money market, capital market, dept market, depository institutions, Banks, NBFC, Regulatory bodies
Unit-II (LO2)	Primary Market : Definition and Functions, Types of Issues, Public Issue through Prospectus, Green shoe option, Offer for sale, Private Placements, Rights Issue, Regulatory Framework for Primary Markets
Unit-III (LO3)	Secondary Market in India: Role and Function of the Secondary Market, Types of secondary markets for different securities, Market Structure and Participants, Stock Exchanges, DEMAT System, placing an order for purchase/sale of shares, margin trading and margin adjustment, contract note and settlement of contracts, Settlement mechanism at BSE & NSE
Unit-IV (LO4)	Money Markets : Meaning, role and participants in money markets, Segments of money markets, Call Money Markets, Role of STCI and DFHI in money market,
Unit-V (LO5)	Debt Market: instruments, Bond: Valuation, Discount Factors, Interest Rates , Coupon Bonds , Floating Rate Bonds , Duration.

Suggested Readings:

1. Financial Services by M.Y. Khan, Mc Graw Hill Education.
2. Financial Institutions and Markets: Structure, Growth & Innovation by L.M. Bhole and Jitendra Mahakud, Tata McGraw Hill.
3. Financial Markets, Institutions & Financial Services by Dr. Vinod Kumar, Manmeet Kaur, and Atul Gupta, Taxmann Publications.
4. Financial Markets and Institutions by Frederic S. Mishkin and Stanley G. Eakins (et. all), Pearson Publications.

Course Title- Retail Banking Operations

Course No. MBF703

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Objective:

To enable the students familiarising with operational aspects of retail banking products

Learning Outcome:

Student will be able to:

1. Compare different types of Retail accounts and their operations
2. Discuss Retail liability products and emerging opportunities
3. Discuss Retail asset products and their approval process
4. Appreciate applications of technology in Banking
5. Understand SET, Payment gateways and analyse rural banking challenges

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Introduction: Retail & Wholesale Banking: concepts and difference , Types of accounts : Deposit Accounts-Savings Accounts, Current Accounts, Fixed Deposit Accounts. Opening and operation of Accounts,
Unit-II (LO2)	Liability Products (deposits): liability products, Remittance and Payment Services (Draft, RTGS, IMPS, NEFT,SWIFT etc) , Universal Banking, Cross Selling, Bancassurance and Ancillary services (Locker, Custodial), ATMs, POS, payment gateways, Emerging Opportunities
Unit-III (LO3)	Asset Products (Loan): Home Loans, Personal Loans, Consumer loans, Education loans and others; Introduction to business loans (terms loans and cash credit), Priority sector lending-agricultural, SME and Microfinance, Approval process for retail loans
Unit-IV (LO4)	E Banking-Applications of technology in Banking, ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards
Unit-V (LO5)	E-Commerce-Secure Electronic Transfer (SET), Payment Gateways, Authentication of payments, Challenges of Rural Banking

Suggested Readings:

1. Banking with Technology by R.K. Uppal, New Century Publications.
2. Banking Marketing by S.M. Jha, Himalaya Publishing House.
3. Banking Services and IT by R.K. Uppal, New Century Publications.
4. Banking in the New Millenium by S. Guruswamy, New Century Publications.

Note: Latest edition of readings may be used in Teaching Learning Process

Course Title- Securities Operations & Investor Protection

Course No. MFM710

Course Credit: 04 (4-0-0)
Max. Marks: 100 (30I+70E)

Objective:

The objective of the course is to expose students to the concept, importance and dynamics of securities operations.

Learning Outcome:

Student will be able to:

1. Explain securities broking operations
2. Appraise risk management practices in securities operations
3. Describe clearing process and settlement cycle
4. Discuss role of depositories in clearing of trades
5. Discuss role of regulators in investor protection

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Securities Broking Operations: Trade life cycle, Front office operations: Client on-boarding and registration, KYC, Unique Client Code, Order management, Execution of trade , Back-office operations
Unit-II (LO2)	Risk Management: Risk Management practices, Capital adequacy requirements, Margin requirements
Unit-III (LO3)	Clearing Process: Clearing process, Role of clearing agency in clearing of trades, Clearing process for equities trading, Settlement cycle
Unit-IV (LO4)	Depositories: Role of depositories and depository participants in clearing of trades
Unit-V (LO5)	Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investors' awareness and activism

Suggested Readings:

1. Securities Operations: A Guide to Trade and Position Management by Michael Simmons, Wiley Finance.
2. Securities Operations and Risk Management by National Institute of Securities Markets, Taxmann Publications.
3. Securities Law & Market Operations by Dr. L. Natarajan from Margham Publications.
4. Security Management: An Introduction by P. J. Ortmeier, Prentice Hall.
5. NISM's securities operations & Risk management

Course Title: Depository System & Operations

Course No. MFM711

Course Credit: 04 (4-0-0)
Max. Marks: 100 (30I+70E)

Course Objective:

The course aims to provide a thorough understanding of Depository system, various partners , operations and the regulatory regime.

Learning Outcomes:

Student will be able to :

1. Explain depository system in India
2. Compare depository participants
3. Understand functions of DPs
4. Explain special functions of DP
5. Describe the Depositories act

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Depository: Meaning, need for depository system, function , legal framework , Brief description of NSDL and CDSL
Unit-II (LO2)	Depository and its Business Partners: depository participants (DPs), Clearing Corporation (CC), Issuers and Registrar and Transfer Agents
Unit-III (LO3)	Depository partners Functions ; Account Opening- types ; account operations , Transmission & Nomination; Dematerialisation-process, ISIN, ; Trading and Settlement- market and off market settlement
Unit-IV (LO4)	Special Functions of DP - Pledge and Hypothecation; Corporate Action; Public Issues; Debt and Government Securities
Unit-V (LO5)	The Depositories Act 1996 – Definitions; rights and obligations of depositories; participants issuers and beneficial owners; inquiry and inspections, penalty

Suggested Readings:

1. Avtar Singh, Introduction to company Law, Eastern Book Company.
2. Depository Operations by National Institute of Securities Markets, Taxmann Publications.

Course Title- Derivatives

Course No. MFM712

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Course Objective:

The objective of the course is to develop conceptual understanding of derivatives , hedging and its application in investment

Learning Outcomes:

Student will be able to:

1. Understand about derivatives market
2. Analyse forward and futures market in India
3. Analyse options and trading strategies in options
4. Perform valuation of derivatives
5. Discuss hedging of risk in derivatives

Course Content:

Unit / LO	Course Content
Unit-I (LO1)	Introduction - Meaning, Types of Derivatives, Derivate Pricing, underlying Market participants and their roles in the derivatives markets, OTC and Exchange Traded Market
Unit-II (LO2)	Forwards and Futures : Meaning, Markets for Forwards and Futures , Market to Market and margins, Futures Pricing, settlement mechanism
Unit-III (LO3)	Options : Meaning, Pricing of Options – No Arbitrage Restrictions – Put / Call Options – Trading Strategies involving Options, settlement mechanism
Unit-IV (LO4)	Valuing Derivatives : Binomial model , Black Scholes Model, Monte Carlo Simulation , Volatility Estimation and Implied Volatility
Unit-V (LO5)	Hedging: Delta, Gamma, Vega, Theta and Rho – Delta hedging, Asset Mismatch , Maturity Mismatch , Basis Risk – Minimum variance Hedging – Delta Gamma Hedging using Options, Value at risk

Suggested Readings:

1. Fundamentals of Futures and Options Markets by C. Hull John, Pearsons Publications.
2. Derivatives and Risk Management by Janakiramanan , Pearsons Publications.
3. Financial Derivatives: Text and Cases by Prakash Yaragol, Vikas Publications.
4. Financial Derivatives: Theory, Concepts and Problems by Gupta S. L., PHI Publications.
5. Derivatives by NISM

Course Title- Security Analysis and Portfolio Management

Course No. MFM713

Course Credit: 04 (3-1-0)
Max. Marks: 100 (30I+70E)

Course Objectives:

The aim of this course is to provide a conceptual framework for developing portfolio for maximizing returns

Learning Outcomes:

Students will be able to:

1. Compare Investment alternatives and risks
2. Describe systematic and unsystematic risk
3. Perform Fundamental analysis .
4. Perform measurement of risk and returns of a portfolio
5. Apply different portfolio management strategies

Course Content:

Unit / LO	Course Content
Unit-I (LO1)	Introduction: Basics of stock market , Investment vs speculation , investment alternatives; Investment Risks – Interest risk, market risk , inflation risk , default risk , Systematic and unsystematic risk ; Approaches to Investment Decision Making
Unit-II (LO2)	Measurement of Risk : concept of Beta ; decomposition of risk into systematic and unsystematic risk, Security market line, capital market line
Unit-III (LO3)	Security analysis: Fundamental analysis- EIC, Technical analysis ; Equity Valuation: Balance Sheet Techniques- Book value, Liquidation value. Dividend discount model . Relative Valuation Techniques: Price-earnings ratio, Pricebook value ratio, Price-sales ratio,
Unit-IV (LO4)	Modern Portfolio Theory : The Benefits of Diversification; measuring portfolio risk- Portfolio Beta ,Variance, Semi-Variance and Covariance – SD in a Portfolio; Portfolio Returns: Time Weighted Return and Rupee Weighted Returns
Unit-V (LO5)	Portfolio Management: Portfolio selection and theories-CAPM ; constructing an optimal portfolio, performance measurement- Sharpe ratio, treynor ratio,Jensen ratio, portfolio revision

Suggested Readings:

1. Investment Analysis and Portfolio Management by P. Chandra, Tata McGraw Hill Publications.
2. Investment analysis and portfolio management by M. Ranganathan & R. Madhumathi, Pearson Education.
3. Security Analysis & Portfolio Management by D.E. Fischer & R.J Jordan, Pearson Education.
4. Security Analysis and Portfolio Management by S. Kevin, PHI Publications.

Note: Latest edition of readings may be used in Teaching Learning Process.

Semester VI

Course Title- Environmental Studies

Course No: OAE-102

Course Credit: 02 (2-0-0)
Max. Marks: 100 (30I+70E)

Objective

To create awareness between the students about our ecosystem, related problems and our role in that. The course also aims to encourage students to solve the environment related problems.

Learning Outcomes

Students will be able to:

1. Understand natural resources and their conservation
2. Discuss ecosystem and environment problems
3. Explain Biodiversity and its conservation
4. Understand about environment pollution and ways to reduce it
5. Explain global warming and environment problems.

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Multidisciplinary nature of environmental studies: Natural Resources, Natural resources and associated problems; Forest, Water, Mineral, Food, Energy, Land resources; soil erosion and desertification; Role of an individual in conservation of natural resources.
Unit-II (LO2)	Ecosystems: Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession; Forest ecosystem, Grassland ecosystem, Desert ecosystem, Aquatic ecosystem
Unit-III (LO3)	Biodiversity and its conservation: Ecosystem diversity; Biogeographical classification of India; Value of biodiversity; Biodiversity at global, National and local levels; India as a mega-diversity nation; Threats to biodiversity; Conservation of biodiversity.
Unit-IV (LO4)	Environmental pollution: Types, causes, effects and controls; Air, water, soil and noise pollution, Nuclear hazards and human health risks; Swachh Bharat Abhiyan, Solid waste management.
Unit-V (LO5)	Fundamentals: Global warming, Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act.

Suggested Readings:

1. Fundamentals of Environmental Studies by M. Basu and S. Xavier, Cambridge University Press.
2. Textbook of Environmental Studies for Undergraduate Courses by E. Bharucha, Universities Press.
3. Introduction to environmental engineering and science by G.M. Masters and W.P. Ela, Englewood Cliffs, NJ: Prentice Hall.
4. E- book:<https://ugc.ac.in/oldpdf/modelcurriculum/env.pdf>
5. Industrial Safety and Health management” Pearson Prentice Hall,2003 by C. Ray, Asfahl
6. National Safety Council, “Accident Prevention Manual for Industrial Operations”, N. S. C. Chicago, 1988.
7. Industrial Accident Prevention” McGraw-Hill Company, New York,1980 by Heinrich H.W

Note: Latest edition of readings may be used in Teaching Learning Process.

Course Title : Employment Readiness & Time Management

Course Code: AEC706

Course Credit: 02(0-0-2)
Max. Marks: 100(70I+30E)

Course objective:

Provide jobseekers with the necessary pre-employment skills; Empower individuals for success; and. Promote job retention and advancement.

Learning Outcomes

Student will be able to :

1. Perform time management and career planning
2. Apply strategies for effective Group discussions for selection in organisations
3. Understand different types of interviews and perform effectively during interviews
4. Manage a positive body language during PI
5. Develop profile on job portals and develop networks

Course Content

Unit / LO	Course Content
Unit-I (LO1)	Time Management, time Management Matrix, Activity Logging, Identify Time wasters, Prioritize, Organize, Daily Planner. Planning and managing career
Unit-II (LO2)	Group Discussion: Types, Do's and Don't of GD, steps to prepare for GD
Unit-III (LO3)	Personal Interviews: types of interviews , interview preparation steps and tips Researching Employer, FAQ's, developing effective answers , Understanding Job Descriptions
Unit-IV (LO4)	Dress and Appearance, Presenting oneself professionally-Body Language during GD and interview and Basic Etiquette
Unit-V (LO5)	Using job portals & platforms : Creating a strong profile on job portals , personal brand building, identifying and interaction with connections, applying for jobs

Suggested readings:

1. Developing Communication Skills BY Mohan Krishna and Banerji , McMillan Publishers India
2. Essentials of Business communication by Pal Rajendra and Korlahalli J S , Sultanchand and Sons
3. The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change by Stephen R. Covey
4. Time management by Sudhir Dikshit, Manjul publications

Note: Latest edition of readings may be used in Teaching Learning Process.

Course Title-Internship

Course Code: MFP703

Course Credit: 20(0-0-20)

Max. Marks: 345(245I+105E)

Objective: To expose students to the industrial environment, which cannot be simulated in the classroom and hence creating competent professionals for the industry

Learning Outcome:

Student will be able to:

1. Understand functioning of organisations and work culture
2. Learn to function independently and in team in real time
3. Explore developments in the area of training
4. Develop Investment portfolios and undertake marketing of Investment products

Internship Guidelines

1. All students of BVoc Management – Financial Services Semester VI have to undergo internship for 16-20 weeks in a Business Organization.
2. **The students must send the Joining report duly signed by the Authorized person from the Organization where they are doing Internship.**
3. During Internship , the students are required to work on a Project in consultation with Faculty mentor and industry supervisor
4. After the completion of the Internship , each student will be required to submit a Project Report hard bound for evaluation within 15 days of completion of internship. The Project carries 345 marks, divided as follows:-

Internal guide	:	245
External examiner	:	105

(Internal assessment will be done on the basis of the assessment report provided by the organization where the internship has been completed and internal guide's assessment about the work done by the student. External assessment will be done on the basis of presentation and assessment report.
5. (a) Assessment Report and the Certificate from the Company of having satisfactorily completed the training should be attached with the Project Report.
(b) No project report will be accepted without the above documents.
6. The Project Reports should consist of the following:-

Part A	It should contain copy of Certificate issued by the company, Assessment Report, Declaration, Acknowledgement, Executive summary & Content page.
Part B	Details of the project given by the company i.e. Introduction . Details and history of the Organization, its Organization Structure, working of

different departments along with the organization chart of each department and their functions ,Research Objectives, Research Methodology/ Methodology , Data Collection Methods, Data Analysis , Conclusions, Limitations and Recommendations and Bibliography.

Part C Balance Sheets for the past 2-3 years (if available.)

Part D Literature, brochure, copies of rules & regulations, manuals, standing orders etc. (whichever available).

**The project report should consist of minimum 40-50 pages.
The font size of headings should be 14 pt and Main text should be in 12 pt**

Font style should be Times New Roman

Line spacing should not be more than 1.5

All pages of the report should be numbered as follows

Part A, Bibliography of Part B and Part C will be numbered in Roman numbers.

Part B except bibliography to be numbered in numeric

Front page of the report should contain

Title of the project

Name of the organization

Name & roll no of the student

Name & designation of the Mentor

7. In case more than one student is undergoing Summer Training in the same Organization, efforts should be made to prepare separate project reports by choosing different market segments or different aspects, so that the projects can be differentiated for the purpose of evaluation. No combined project reports will be accepted.
8. In case a student changes his/her organization for Internship , prior approval must be taken from the Head – Placement and full information about the new organization must be submitted in writing immediately.
9. All students are expected to behave with proper decorum, courtesy and decency during the above internship period, so that they create a good image about themselves and SVSU. They must sincerely work during the period as per the directions of the Organization. At no stage, there should be any complaint from the Organization about their work or behaviour.

JOINING REPORT

Part A (To be filled by student)

1. NAME OF STUDENT _____ Roll No. _____

2. DATE OF COMMENCEMENT OF INTERNSHIP _____

3. TENTATIVE / EXPECTED DATE OF COMPLETION _____

4. CONTACT ADDRESS OF STUDENT (during training)

(I) Official Address with Phone No.

(II) Residential Address with Phone NO.

5. SIGNATURE OF STUDENT _____

DATE _____

Part B (To be filled by the organisation)

6. FULL NAME & ADDRESS OF ORGANISATION _____

7. PLACE OF TRAINING _____

8. TITLE OF PROJECT (if decided)

9. STIPEND & OTHER BENEFITS GRANTED TO THE STUDENT DURING TRAINING (if any)

10. NAME & SIGNATURE OF AUTHORISED OFFICER OF THE ORGANISATION (with Official Seal)

Designation _____

MobileNo _____

—

Email Id _____

Assessment Report

Name of the student:

Roll No.:

Programme:

You are requested to provide your opinion on the following parameters.

Outstanding

Good

Satisfactory

Unsatisfactory

A

B

C

D

1. Technical knowledge gathered about the industry and the job he/she was involved.

2. Communication Skills : Oral / Written / Listening skills

3. Ability to work in a team

4. Ability to take initiative

5. Ability to develop a healthy long term relationship with client

6. Ability to relate theoretical learning to the practical training

7. Creativity and ability to innovate with respect to work methods & procedures

8. Ability to grasp new ideas and knowledge

9. Presentations skills

10. Documentation skills

11. Sense of Responsibility

12. Acceptability (patience, pleasing manners, the ability to instill trust, etc.)

13. His/her ability and willingness to put in hard work

14. In what ways do you consider the student to be valuable to the organization?

Consider the student's value in term of: (a) Qualification

(b) Skills and abilities

(c) Activities/ Roles performed

15. Punctuality

Any other comments: _____

Assessor's Overall rating

Assessor's Name:

Designation:

Organization name and address:

Email id:

Contact No: