

SCHEME OF EXAMINATION

&

SYLLABI

of

Bachelor of Vocation in Banking, Financial Services & Insurance

(Honours/Honours with Research)

As per National Education Policy 2020

with effect from academic session 2023-24



Kurukshetra University, Kurukshetra

(Established by the State Legislature Act XII of 1956)
(Category-I University, 'A+' Grade, NAAC Accredited)

website: www.kuk.ac.in

Abbreviations

AEC	Ability Enhancement Course
CC	Core Course
CC-H	Core course in Honours discipline
CC-HM	Core Course in Minor Subject of of Honours Program
DSE	Discipline Specific Elective Course
DSE-H	Discipline specific elective course in Honours
H	Honours
M	Minor
MDC	Multi-Disciplinary Course
PC	Practicum Course
PC-H	Practicum Course in Honours
SEC	Skill Enhancement Course
V	Vocational
VAC	Value Added Course

FIRST YEAR: SEMESTER I

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-101	Principles of Management	CC-A1	30	70	-	100	4
B23-BFI-102	Financial Institutions and Markets	CC-B1	30	70	-	100	4
B23-BFI-103	Banking Laws and Practice	CC-C1	30	70	-	100	4
	Each student will opt one course from pool of minor courses for Semester I	CC-M1	15	35	-	50	2
	Each student will opt one multidisciplinary course from the discipline which is different from the discipline of business administration	MDC-1				75	3
	Each student will opt one course from pool of ability enhancement courses provided by university	AEC-1				50	2
	Each student will opt one course from pool of skill enhancement courses provided by university	SEC-1				75	3
	Each student will opt one course from pool of value added courses provided by university	VAC-1				50	2
Total						600	24

POOL OF MINOR COURSES FOR SEMESTER I

Course code	Nomenclature of Minor Course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-104	Business Mathematics-I	CC-M1	15	35	-	50	2

FIRST YEAR: SEMESTER II

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical/ Viva-Voce Marks	Total Marks	Credits
B23-BFI-201	Financial Accounting	CC-A2	30	70	-	100	4
B23-BFI-202	Insurance Laws and Practice	CC-B2	30	70	-	100	4
B23-BFI-203	Fundamentals of Insurance and Operations	CC-C2	30	70	-	100	4
	Each student will opt one course from pool of minor courses for Semester II	CC-M2	15	35	-	50	2
	Each student will opt one multidisciplinary course from the discipline which is different from the discipline of business administration	MDC-2				75	3
	Each student will opt one course from pool of ability enhancement courses provided by university	AEC-2				50	2
	Each student will opt one course from pool of skill enhancement courses provided by university	SEC-2				75	3
	Each student will opt one course from pool of value added courses provided by university	VAC-2				50	2
Total						600	24

POOL OF MINOR COURSES FOR SEMESTER II

Course code	Nomenclature of Minor Course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-204	Business Mathematics-II	CC-M2	15	35	-	50	2

Exit Option: Any student opting for exit option after first year will get **Undergraduate Certificate in Banking, Financial Services & Insurance** provided he/she completes 48 Credits of first two semesters and additional 4 credits of summer training report (100 External Marks) based on summer training of 4-6 weeks undertaken in a business organization. Thus, he/she will be eligible to exit the course with the said 52 Credits. In addition, the summer internship report will be evaluated by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra. Furthermore, the credits of summer internship report will be included/mention in the **Undergraduate Certificate in Banking, Financial Services & Insurance** as follows:

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-205	Summer Internship Report	Internship	-	100*	-	100	4

*The summer internship report will be evaluated by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

SECOND YEAR: SEMESTER III

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-301	Accounting for Banking and Insurance Companies	CC-A3	30	70	-	100	4
B23-BFI-302	Mutual Fund Operations	CC-B3	30	70	-	100	4
B23-BFI-303	Digital-Banking	CC-C3	30	70	-	100	4
	Each student will opt one course from pool of minor courses for Semester III	CC-M3	30	70	-	100	4
	Each student will opt one multidisciplinary course from the discipline which is different from the discipline of business administration	MDC-3				75	3
	Each student will opt one course from pool of ability enhancement courses provided by university	AEC-3				50	2
	Each student will opt one course from pool of skill enhancement courses provided by university	SEC-3				75	3
Total						600	24

POOL OF MINOR COURSES FOR SEMESTER III

Course code	Nomenclature of Minor Course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-304	Managerial Economics	CC-M3	30	70	-	100	4
B23-BFI-305	Organisational Behaviour	CC-M3	30	70	-	100	4

SECOND YEAR: SEMESTER IV

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-401	Business Statistics	CC-A4	30	70	-	100	4
B23-BFI-402	Life Insurance Operations	CC-B4	30	70	-	100	4
B23-BFI-403	Business Banking and Operations	CC-C4	30	70	-	100	4
	Each student will opt one course from pool of vocational courses provided by university	CC-M4 (V1)				100	4
	Each student will opt one course from pool of ability enhancement courses provided by university	AEC-4				50	2
	Each student will opt one course from pool of value added courses provided by university	VAC-3				50	2
Total						500	20

Exit Option: Any student opting for exit option after second year will get **Undergraduate Diploma in Banking, Financial Services & Insurance** provided he/she completes 92 credits of first four semesters and additional 4 credits of summer training report (100 external marks) based on summer training of 4-6 weeks in a business organization undertaken after completion of second semester or fourth semester. Thus, he/she will be eligible to exit the course with the said 96 Credits. In addition, the summer internship report will be evaluated by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra. Furthermore, the credits of summer internship report will be included/mention in the **Undergraduate Diploma in Banking, Financial Services & Insurance** as follows:

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-404	Summer Internship Report	Internship	-	100*	-	100	4

*The summer internship report will be evaluated by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Note: The student seeking admission in fifth semester will have to undergo a compulsory 4-6 weeks summer internship in a business organization after fourth semester and credits for the same will be included in fifth semester.

THIRD YEAR: SEMESTER V

Course code	Nomenclature of the paper	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-501	Analysis of Financial Statements	CC-A5	30	70	-	100	4
B23-BFI-502	Operations of NBFCs	CC-B5	30	70	-	100	4
B23-BFI-503	Financial Services	CC-C5	30	70	-	100	4
	Each student will opt one course from pool of vocational courses provided by university	CC-M5 (V2)				100	4
B23-BFI-504	Summer Internship Report	Internship	-	100*	-	100	4
Total						500	20

*The summer internship report will be evaluated by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

THIRD YEAR: SEMESTER VI

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-601	Depository Institutions	CC-A6	30	70	-	100	4
B23-BFI-602	Financial Management	CC-B6	30	70	-	100	4
B23-BFI-603	Comprehensive Viva-Voce	CC-C6	-	-	100*	100	4
	Each student will opt one course from pool of minor courses for Semester VI	CC-M6	30	70	-	100	4
	Each student will opt one course from pool of vocational courses provided by university	CC-M7 (V3)				100	4
Total						500	20

POOL OF MINOR COURSES FOR SEMESTER VI

Course code	Nomenclature of Minor Course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-604	Entrepreneurship	CC-M6	30	70	-	100	4
B23-BFI-605	Digital-Commerce	CC-M6	30	70	-	100	4

*Comprehensive viva-voce will be conducted by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Exit option: Any student who exit after 6 semesters must complete 132 credits and he/she will be awarded with **Bachelor of Vocation in Banking, Financial Services & Insurance.**

Notes:

1. A student will opt for Multidisciplinary Course (MDC) from the subject which is different from the discipline of Business Administration/Business Management. Students are not allowed to choose or repeat courses already undergone at the higher secondary level (12th class) or opted as major and minor courses under this category. Provided further that if a Multidisciplinary Course across the discipline cannot be offered by the Department/Institute/College, due to its constraints and available resources, then
 - i. MDC can be opted out of MOOCs through SWAYAM.
 - ii. MDC can be completed out of online courses offered by the Kurukshetra University, Kurukshetra.
 - iii. MDC can be completed from a cluster college, i.e., from a neighboring college/institute.
2. 4-year Bachelor of Vocation in Banking, Financial Services & Insurance (Honours/Honours with Research) will be offered after completion of 3 year Bachelor of Vocation in Banking, Financial Services & Insurance programme to those students who have completed at least 60 credits in the concerned discipline. In addition to the above, 4-year Bachelor of Vocation in Banking, Financial Services & Insurance (Honours with Research) will be offered only to those students who have obtained CGPA 7.5 or more in the 3 year Bachelor of Vocation in Banking, Financial Services & Insurance programme.
3. Bachelor of Vocation in Banking, Financial Services & Insurance (Honours/Honours with Research) will be awarded after successful completion of the four year programme securing 180 credits.
4. Student opting for Honours with Research will work on a Research Project or do research during the eighth semester. The research project work will be of 12 credits. 8 credits will be earmarked for the evaluation report of the research project and viva-voce examination for the same will carry weightage of 4 credits.

Bachelor of Vocation in Banking, Financial Services & Insurance (Honour)

Fourth Year: Semester VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-701	Risk Management	CC-H1	30	70	-	100	4
B23-BFI-702	Security Market Operations	CC-H2	30	70	-	100	4
B23-BFI-703	Retail Banking and Operations	CC-H3	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VII	DSE-H1	30	70	-	100	4
B23-BFI-706	Seminar	PC-H1	-	-	100*	100	4
B23-BFI-707	Financial Technology in Banking Sector	CC-HM1	30	70	-	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-704	Currency Flows and FPI Investments	DSE-H1	30	70	-	100	4
B23-BFI-705	Business Analytics	DSE-H1	30	70	-	100	4

*Seminar will be assessed by a presentation based on relevant topic assigned to the student by the institute/college and evaluation of the same will be done by the a two members committee comprising of an external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra and Head of Department (or his/her nominee) in concerned college/institute.

Fourth Year: Semester VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-801	Investment Management	CC-H4	30	70	-	100	4
B23-BFI-802	Financial Planning and Wealth Management	CC-H5	30	70	-	100	4
B23-BFI-803	Micro Finance Operations	CC-H6	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VIII	DSEH2	30	70	-	100	4
B23-BFI-805	Venture Capital Financing	PC-H2	30	70	-	100	4
B23-BFI-806	Comprehensive Viva-Voce	CC-HM2	-	-	100*	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-804	International Banking	DSE-H2	30	70	-	100	4

*Comprehensive viva-voce will be conducted by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Note: Student completing 180 credits will be eligible to obtain **Bachelor of Vocation in Banking, Financial Services & Insurance (Honours)**.

Bachelor of Vocation in Banking, Financial Services & Insurance (Honours with Research)

Fourth Year: Semester VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-701	Risk Management	CC-H1	30	70	-	100	4
B23-BFI-702	Security Market Operations	CC-H2	30	70	-	100	4
B23-BFI-703	Retail Banking and Operations	CC-H3	30	70	-	100	4
	Each student will opt one course from pool of discipline specific elective courses for Semester VII	DSE-H1	30	70	-	100	4
B23-BFI-706	Seminar	PC-H1	-	-	100*	100	4
B23-BFI-707	Financial Technology in Banking Sector	CC-HM1	30	70	-	100	4
Total						600	24

POOL OF DISCIPLINE SPECIFIC ELECTIVE COURSES FOR SEMESTER VII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical /Viva-Voce Marks	Total Marks	Credits
B23-BFI-704	Currency Flows and FPI Investments	DSE-H1	30	70	-	100	4
B23-BFI-705	Business Analytics	DSE-H1	30	70	-	100	4

*Seminar will be assessed by a presentation based on relevant topic assigned to the student by the institute/college and evaluation of the same will be done by the a two members committee comprising of an external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra and Head of Department (or his/her nominee) in concerned college/institute.

Fourth Year: Semester VIII

Course code	Nomenclature of the course	Category	Internal Marks	External Marks	Practical/ Viva-Voce Marks	Total Marks	Credits
B23-BFI-801	Investment Management	CC-H4	30	70	-	100	4
B23-BFI-802	Financial Planning and Wealth Management	CC-H5	30	70	-	100	4
B23-BFI-806	Comprehensive Viva-Voce	CC-HM2	-	-	100*	100	4
B23-BFI-807	Research Project	Project/ Dissertation	0	200**	100***	300	8+4 =12
Total						600	24

*Comprehensive viva-voce will be conducted by external expert from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

**Project Report will be evaluated by external examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

***Viva-Voce on Project Report will be conducted by External Examiner from panel approved by UGBOS of University School of Management, Kurukshetra University, Kurukshetra.

Note: Students completing 180 credits will be eligible to obtain **Bachelor of Vocation in Banking, Financial Services & Insurance (Honours with Research).**

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	I		
Name of the Course	Principles of Management		
Course Code	B23-BFI-101		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A1		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the Nature and Evolution of Management. 2. Apply the Managerial skills and roles at workplace. 3. Apprehend the functions of Management 4. Recognize the latest changes in the field of Management. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Introduction to Management: Concept, Evolution of Management Thought, Functions, Significance, Managerial Roles & Skills; Planning and Decision Making: Concept, Planning Process, Components of Plans.	15
II	Organizing: Concept, Guiding Principles; Types of organizational structure: Line, Functional, Line & Staff Relationship; Delegation of Authority: Meaning and Elements of Delegation; Centralization Vs Decentralization.	15
III	Staffing – Meaning, Nature, Importance, Process; Directing: Elements, Principles and Importance.	15
IV	Communication: Meaning, Process, Barriers, Corrective Measures; Communication networks; Controlling: Concept, Importance, Process of controlling, Control Techniques.	15

Suggested Evaluation Methods

Internal Assessment:

➤ **Theory**

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Koontz & Weirich. *Essentials of Management*. Tata McGraw Hill.
2. Kaul Vijay Kumar. *Business Organization & Management – Text and Cases*. Pearson.
3. Robbins. *Fundamentals of Management: Essentials Concept and Applications*. Pearson Education.

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	I		
Name of the Course	Financial Institutions and Markets		
Course Code	B23-BFI-102		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B1		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the concepts relevant to Indian financial markets and financial institutions. 2. Understand the role and importance of Indian financial market. 3. Understand the recent developments in commercial banking in India. 4. Understand the role of SEBI and RBI in financial market. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part 'A'** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part 'B'** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Introduction: Nature and role of financial system; financial system and economic development; An overview of Indian financial system.	15
II	Components of financial system: Financial markets and financial instruments; Money market: meaning, constituents, instruments and functions; capital market: primary and secondary market; recent development in Indian money and capital market; depository system; Government securities market in India.	15
III	Development Banks: Concept, objectives and functions of development banks; Recent developments in development banking; Commercial Banks: meaning, functions, structure and recent developments in commercial banking in India; Digital Banking, UPI and payment banks.	15
IV	SEBI: Role, power and recent developments; Reserve Bank of India: History, organization, management and functions; Credit creation and credit control, Monetary Policy of Inflation Targeting.	15

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Averbach, Robert D: Money, Banking and Financial Markets; MacMillan, London.
2. Bhole, L.M: Financial Markets and Institutions, Tata McGraw Hill, Delhi.
3. Khan, M.Y: Indian Financial System, Tata McGraw Hill, Delhi.
4. Varshney, P.N: Indian Financial System, Sultan Chand & Sons, New Delhi.

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	I		
Name of the Course	Banking Laws & Practice		
Course Code	B23-BFI-103		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C1		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the regulatory framework related to banks. 2. Understand relationship of bank with its customers. 3. Understand advances and loans offered by banks. 4. Understand electronic fund management system in banking industry. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course		
<u>Instructions for Paper- Setter</u>		
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.		
Unit	Topics	Contact Hours
I	Regulatory Framework and Compliances: RBI Act 1934, Banking Regulation Act 1949, Monetary and Credit Policy, Prevention of Money Laundering Act 2002, Banking Codes and Standard Board of India. Negotiable Instruments Act 1881: Negotiable Instrument, Types of Negotiable Instruments, Parties to Negotiable Instruments, Negotiation of Negotiable Instrument.	15
II	Banker and Customer: Definition of customer, banker and customer relationship, Obligation of a banker, Duty of confidentiality, Insurance of Bank Deposits. Legal aspects of banking operations : Legal aspects of a cheque, legal aspects of a paying banker, legal aspects of collection of a cheque, indemnities, guarantees, operations in deposit accounts, complaints of customers.	15
III	Loans and Advances: Principles of lending credit worthiness of borrowers, types of credit facilities, priority sector advances, Credit Linked Government sponsored schemes: Kisan Credit Card Schemes, Financing SHGs, Financing Joint Liability Groups (JLGs), Trade Finance, export- import finance. Securities for Bank Loans.	15
IV	Electronic Fund Management System: ATM, RTGS, NEFT, CBS, ECS, CTS; credit and debit cards, smart cards, electronic fund transfer system, electronic commerce and banking. Banking Related Laws: Limitation Act 1963, Bankers’ Book Evidence Act 1891, Lenders Liability Act, Banking Ombudsman, SARFAESI Act 2002, Lok Adalats, Recovery of debtors due to banks and Financial Institutions Act ,1993 (DRT Act).	15
Suggested Evaluation Methods		
Internal Assessment: ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70

Part C-Learning Resources	
Recommended Books/e-resources/LMS:	
1. Banking Theory: Law & Practice: K P M Sundram and V L Varsheney, Sultan Chand & Sons. 2. Banking Theory: Law & Practice: B Santhanam: Margam Publications. 3. Banking Theory & Practice, Seven Hills International Publishers, Hyderabad.	

Part A - Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	I		
Name of the Course	Business Mathematics-I		
Course Code	B23-BFI-104		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M1		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand set theory, logical statements and truth table. Find the solution of linear equations. 2. Determine the solution of quadratic equations. Learn the concept and applications of permutations and combinations. 3. Apply binomial theorem. Understand the concepts related to functions, limits and continuity. 4. Understand the matrix algebra and its application to business problems. Find the solution of system of simultaneous linear equations using determinants and matrices. 		
Credits	Theory	Practical	Total
	2	0	2
Contact Hours/Week	2	0	2
Max. Marks: 50 Internal Assessment Marks: 15 End Term Exam Marks: 35		Time: 3 Hours	

Part B - Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part 'A'** shall comprise *four* short answer type questions from the whole of the syllabus carrying 1.75 marks each, which shall be compulsory. **Part 'B'** shall comprise *eight* questions (*two* questions from each unit) carrying 7 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Set Theory: Representation of sets, equivalent sets, power set, complement of a set. Venn Diagrams: Union and Intersection of sets, De-Morgan's laws.	8
II	Quadratic Equations with real roots: Relations between roots and coefficient of the quadratic equations , Methods of solving a quadratic equation	8
III	Binomial Theorem (positive index), Functions, Limits and Continuity.	7
IV	Matrix System: Matrices, Basic operations on matrices (Addition, Multiplication, Transpose), Determinant of a square matrix, Inverse of a square matrix, Cramer's rule	7

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **4**
- Seminar/presentation/assignment/quiz/class test etc.: **4**
- Mid-Term Exam: **7**

End Term Examination: **35**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Dr. Sancheti & Kapoor: *Business Mathematics and Statistics*; Sultan Chand.
2. R.S. Bhardwaj: *Mathematics for Economics & Business*; Excel Books, India.
3. M. Raghavachari: *Mathematics for Management: An Introduction*; Tata McGraw Hills.
4. Azharuddin: *Business Mathematics*; Vikas Publishers.
5. Gorakh Prasad: *Differential Calculus*; Rashi Kansal (Pothishala).
6. G. Rangaraj, R. Mallieswari & V. Rema: *Business Mathematics*; Cengage.
7. Eugene Don, Joel Lerner: *Schaum's Outline of Basic Business Mathematics (Schaum's Outlines)*; McGraw-Hill Education.

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	II		
Name of the Course	Financial Accounting		
Course Code	B23-BFI-201		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A2		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the accounting equations and the rules of recording accounting transactions. 2. Understand the recording of accounting transactions in the books of entry and the preparation of ledger accounts. 3. Understand the preparation of trial balance and reconciliation of accounting statements. 4. Analyze accounting transactions by preparing final accounts of statements for the profit and non-profit business entities. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Unit Basic Accounting-Nature, scope and objectives of accounting; accounting as information system, users of accounting information. Accounting equation: Accounting concepts and conventions, capital and revenue expenditure; Accounting principles, rules of accounting for recording the transaction for different accounts.	15
II	Journal and Ledger: Double Entry System; Journal and recording of entries in journal; Ledger- Posting from Journal to respective ledger accounts. Preparation of Cash book.	15
III	Trial Balance: Need and objectives; Preparation of Trial Balance; Different types of errors in preparation of trial balance and the rectification of errors. Preparation of Bank Reconciliation statement.	15
IV	Final Accounts: Preparation of Trading Account and Profit and Loss Account; Receipts and payments account, Preparation of Balance sheet for profit and non-profit organizations.	15

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

2. Gupta R. L.; *Advanced Accounting*; S. Chand & Sons.
2. Grewal T. S and M.C. Shukla; *Advanced Accounting*; S. Chand & Sons.
3. Williams, Haka, Bettner & Carcello; *Financial and Managerial Accounting*; McGraw Hill

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	II		
Name of the Course	Insurance Laws & Practice		
Course Code	B23-BFI-202		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B2		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the basics of Insurance. 2. Understand the nature and need for insurance. 3. Understand about various types of Insurance 4. Better understanding of Legal & Regulatory aspects of Insurance. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part 'A'** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part 'B'** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Insurance Evolution & meaning of Insurance, need for insurance, nature, functions of insurance, Scope of insurance, role in economic development. Principles of Insurance: Basic Principles.	15
II	Contract of Insurance: Types of Insurance contract, condition necessary for contract, Insurance documents: Proposal form, policy form, cover notes, certificate of insurance, endorsements, concept of partial insurance. Insurance Legislation and IRDA: The Insurance act 1938, salient features of IRDA Act, Role and function of IRDA.	15
III	Life Insurance: Application of Principles in life insurance contract, Representation, Assignment and nomination, Tax law implications Stamp duties, role and functions of life insurance companies.	15
IV	General Insurance: Application of Principles in General Insurance contracts, structure of the Policy, Insurance Documentation, Underwriting and Rating, Claims Procedures, Underinsurance, condition of Average, Salvage.	15
Suggested Evaluation Methods		
Internal Assessment: ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. M.N. Srinivasan : Principles of Insurance Law, Wadhwa & Co.
2. Rajiv Jain : Insurance Law and Practice, Vidhi Publication Private Limited
3. Taxmann : Insurance Manual, Taxmann Publication Private Limited

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	II		
Name of the Course	Fundamentals of Insurance & Operations		
Course Code	B23-BFI-203		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C2		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the basics of Insurance. 2. Learn about various types of Insurance. 3. Understand the principles and regulations of Insurance. 4. Understand the role of Insurance in developing economies like India. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Introduction: Need of security against economic difficulties, Risk and uncertainty; Social security and insurance. Definition, nature and function of insurance, Insurance V/s Investment, Evolution of insurance, Types of insurance.	15
II	Insurance Contract: General and Specific Principles of Insurance. Brief history of Insurance industry in India; Enactment of Insurance Act, 1938. Nationalization of Life Insurance Companies in 1955. Nationalization of General Insurance Companies in 1972. Malhotra Committee Report – Opening up of Insurance sector to Private Companies in 2000.	15
III	Objective of Setting up of Insurance Regulatory and Development Authority in 1999. IRDA Act 1999 – Organization, guidelines for life & Non-life insurance. Growth of insurance in India; Role of Insurance in Developing economies like India.	15
IV	Types of Life Insurance policies/products in India. Classification of General insurance: Fire insurance, Marine insurance, Social insurance, Personal insurance, Motor insurance, and miscellaneous insurance. Claim settlement procedure in insurance. Distribution channels in insurance industry: qualifications, remunerations, role, and code of conduct.	15

Suggested Evaluation Methods

<p>Internal Assessment:</p> <ul style="list-style-type: none"> ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15 	<p>End Term Examination: 70</p>
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Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Huebner S.S. and Kennerth Black Jr.: Life Insurance (Prentice Hall Inc.)
2. Meher Robert, L. : Life Insurance; Theory and Practice; Business Publications, Texas.
3. Neelam C. Gulati, ‘Principles of Insurance Management’, Excel Books, 2007

Part A - Introduction			
Subject	Banking Financial Services & Insurance		
Semester	II		
Name of the Course	Business Mathematics-II		
Course Code	B23-BFI-204		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M2		
Level of the course (As per Annexure-I)	Foundation-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the application of Average, Ratio and Proportion, Percentage, Profit and Loss, Commission, Discount, Broke in business organisation. 2. Understand simple interest and compound interest and annuities. 3. Understand indices & logarithms. 4. Understand aapplications of linear programming in solving business problems. 		
Credits	Theory	Practical	Total
	2	0	2
Contact Hours/Week	2	0	2
Max. Marks: 50 Internal Assessment Marks: 15 End Term Exam Marks: 35		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 1.75 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 7 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Average, Ratio and Proportion, Percentage, Profit and Loss, Commission, Discount, Broke.	8
II	Simple interest and compound interest. Annuities: Types of annuities, Present value and amount of an annuity (including the case of continuous compounding), Valuation of simple loans and debentures, Problems related to sinking funds.	8
III	Indices & logarithms, arithmetic and geometric progressions and their business applications; sum of first n natural numbers, sum of squares and cubes of first n natural numbers.	7
IV	Linear Programming: Formulation of linear programming problems (LPP) and their solution by graphical and simplex methods. Applications of linear programming in solving business problems.	7

Suggested Evaluation Methods

Internal Assessment:

➤ **Theory**

- Class Participation: **4**
- Seminar/presentation/assignment/quiz/class test etc.: **4**
- Mid-Term Exam: **7**

End Term Examination: **35**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. E. Don and J. Lerner (2009). Schaum’s outline of Basic Business Mathematics (2nd Edition). McGraw Hill.
2. L.N.Paul (2002). Linear Programming: an introductory analysis. Tata Mcgraw Hill. New.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	III		
Name of the Course	Accounting for Banking & Insurance Companies		
Course Code	B23-BFI-301		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A3		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the basics of banking & Insurance. 2. Prepare final accounts in Banking Companies. 3. Better Understanding of Life Insurance Company Accounts. 4. Learn how the books of accounts are prepared in general insurance companies. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course		
<u>Instructions for Paper- Setter</u>		
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.		
Unit	Topics	Contact Hours
I	Banking: legal definition of banking; types of banks operating in India. Banking Business: model and accounting. The provisions relating to capital, reserve, liquidity norms (Capital Reserve Ratio & Statutory Liquidity Ratio).	15
II	Main Characteristics of a Bank’s Book-Keeping System; Preparation and analysis of Books of Accounts; Analysis of balance sheet of a banking company.	15
III	Insurance- Various Types of Insurance; basis of insurance premium, considerations for annuities granted, claims, surrender value, bonus, paid-up policy, re-insurance and agents balances.	15
IV	Computation of “premium income”, “claims expense” and “commission expense” in the case of an insurance company; Preparation and analysis of books of Accounts of life insurance and general insurance business.	15
Suggested Evaluation Methods		
Internal Assessment: ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70

Part C-Learning Resources	
Recommended Books/e-resources/LMS:	
1. NaliniPraveTripathy, Prabir Pal, ‘Insurance theory and practice’ TMH 2007. 2. Justin Paul and Padmalatha Suresh, ‘Management of Banking and financial services’ TMH 2009. 3. M. RavathySriram and P.K. Bamanan, ‘Core banking solution’ PHI 2008 4. Jyotsna Sethi and Nishevan Bhatia, ‘Elements of Banking and Insurance’ PHI 2008.	

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	III		
Name of the Course	Mutual Fund Operations		
Course Code	B23-BFI-302		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B3		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the fundamental concepts of mutual funds. 2. Understand the structure and constituents of mutual funds. 3. Understand the various types of mutual fund products. 4. Understand the role played by SEBI in mutual fund operations. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Mutual Funds- Introduction to Mutual Funds, Structure and Constituents of Mutual Funds, Types of Mutual Funds, Factors Affecting Mutual Fund Performance.	15
II	Mutual Fund Products, Products Similar to Mutual Funds-ULIP, Mutual Fund Vs. Shares, Mutual Fund Vs. Bank Deposits, Types of Risk associated with Mutual Fund.	15
III	Market Research- Determining Top Performing Funds, Analysing the Features of Top Performing Mutual Funds and Factors affecting them, Documentation Required, Applicable NAV and Cut-Off Time.	15
IV	Mutual Fund Industry - Growth, prospects and hurdles, SEBI's Role and Relevant Regulations related to Mutual fund, Investor Right's and Protection.	15

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. The Rise of Mutual Funds: An Insider's View, By Matthew P. Fink Oxford University Press, 2008
2. Common Sense On Mutual Funds, John C. Boglewiley, 2010
3. Scientific Investment Analysis, Austin Murphy Quorum Books, 2000 (2nd Edition)
4. Mutual Fund Performance During Up And Down Market Conditionsby Rao, S. P. Uma Maheswar Review of Business, Vol. 22, No. 1, Spring 2001
5. Frank J. Fabozzi, *Bond Markets Analysis & Strategies*, Pearson

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	III		
Name of the Course	Digital Banking		
Course Code	B23-BFI-303		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C3		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the digital banking with its channels. 2. Understand the different cards offered by banks to its customers and ATMs. 3. Understand the branchless banking in modern times. 4. Understand the domestic and global financial payment systems. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course		
<u>Instructions for Paper- Setter</u>		
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.		
Unit	Topics	Contact Hours
I	Digital Banking: Overview, Need and Importance, Channels of Digital Banking. Digital Banking Products: Introduction and need for Digital Banking Products. Mobile Banking: Overview of Mobile Banking, Product features & diversity of Mobile Banking, Immediate Payment Service (IMPS), Risk Management & Frauds related to Mobile Banking, Benefits of providing Mobile Banking Services.	15
II	Cards: Overview & brief history of cards and various types of cards a bank provides to its customers. EMV Technology: New Technologies such as Tap and Go, NFC etc., Approval Processes for the issue of Cards, Benefits of Cards, Recovery & Follow-Ups for Cards. ATMs: Overview and brief history of ATMs, Product features, Instant Money Transfer Systems, Proprietary, Brown Label, and White Label ATMs, various Value-Added Services (e.g., bill payments, donations, etc.), ATM Network Planning such as Onsite & Offsite, Security & Surveillance of ATM sites, Benefits of installing ATMs, Risk Management and Frauds related to ATMs	15
III	Internet Banking: Overview of Internet Banking, its products and their features, Corporate and Individual Internet Banking integration with e-Commerce Merchants, etc., Types of Risks associated with Internet Banking, Technology and Security Standards for Internet Banking. Branchless Banking: Objectives of running Branchless Banking.	15
IV	Cash Deposit Machines: Overview and brief history of CDM, CDM Network Planning such as Onsite or Offsite, Benefits of CDMs, Risk Management and Fraud. Payment Systems: Overview of Global and Domestic Payment Systems, RuPay & RuPay Secure. Immediate Payment Service – IMPS, National Unified USSD Platform i.e NUUP, RTGS, NEFT. National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AEPS) e-KYC, Cheque Truncation System or CTS, National Financial Switch (NFS).	15
Suggested Evaluation Methods		
Internal Assessment: ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70
Part C-Learning Resources		
Recommended Books/e-resources/LMS: 1. C.S. Rayudu (2015). E-Business. Himalaya Publishing House. 2. Indian Institute of Banking and Finance. Digital Banking. Taxmann.		

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	III		
Name of the Course	Managerial Economics		
Course Code	B23-BFI-304		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M3		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the nature and scope of managerial economics and identify the role of economics in decision making. 2. Understand theory of demand, law of demand and cardinal utility analysis. 3. Understand theory of production, costs, and revenue function. 4. Understand theory of firm and market organization including determination of price under different market Conditions. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Managerial Economics: Meaning, Nature and Scope. Objectives of the firm, Equilibrium, Utility, Opportunity cost, Marginal and Incremental Principles.	15
II	Theory of Demand: Nature of demand for a product, individual demand, market demand, determinants of demand, Law of demand, Elasticity of demand and its determinants; Theory of Consumer Behavior: Cardinal utility analysis, Indifference curve analysis, applications of Indifference curves.	15
III	Theory of Production and Costs: The concept of Production function, production with one and two variable inputs, theory of Cost in short run and long run, Revenue function.	15
IV	Theory of firm and market organization: Pricing under Perfect Competition, Pricing under Monopoly, Price Discrimination, Pricing under Monopolistic Competition, Selling cost, Pricing under Oligopoly.	15

Suggested Evaluation Methods

<p>Internal Assessment:</p> <ul style="list-style-type: none"> ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15 	<p>End Term Examination: 70</p>
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Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Koutsoyiannis, A.: *Modern Microeconomics*; Palgrave Macmillan.
2. Varshney, R. L. and Maheshwari, K. L.: *Managerial Economics*; Sultan Chand & Sons.
3. Mote, V., Paul, S., and Gupta, G.: *Managerial Economics*; McGraw Hill Education.

Part A – Introduction			
Subject	Banking, Financial Services & Insurance		
Semester	III		
Name of the Course	Organisational Behaviour		
Course Code	B23-BFI-305		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-M3		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the Nature, Evolution of Organisational Behaviour. 2. Understand the process of group formation and role of Groups at workplace. 3. Discover and Understand the concept of Motivation and Leadership theories 4. Comprehend the latest changes happening in the field of Organisational Behaviour. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Organizational Behaviour: Definition, Fundamental concepts of OB, Historical Background.	15
II	Motivation: Definition, Importance, Motives, Characteristics, Content Theories of Motivation. Morale - Definition and relationship with productivity, Morale Indicators.	15
III	Theories of Leadership - Trait Theory, Behavioural theories, Contingency Theories, Transactional Theories and Transformational Leadership Theory.	15
IV	Group Dynamics and Team building: Concept of Group & Team. Theories of Group Formation – Types of Groups. Importance of Team building at workplace.	15

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. Robbins, S. P. and Sanghi. *Organizational Behaviour*. Pearson Education.
2. Robbins, S. P. and Judge T. A. Vohra; *Organisational Behaviour*. Pearson Education.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	IV		
Name of the Course	Business Statistics		
Course Code	B23-BFI-401		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-A4		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the meaning of the statistics and data in everyday life and its presentation for business decision making. 2. Understand distinctive features and characteristics of data with the help of descriptive and summary statistical measures. 3. Understand and analyses the departure from statistical normality of data for better business decision making. 4. Understand the significance of sampling in the statistical data collection and applications in business decision making. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Business Statistics: Introduction, Scope, Functions, Importance, Limitations; Distrust of Statistics; Collection of Primary and Secondary data; Types of Statistical Methods; Data Analysis and Interpretation; Graph: Characteristics, Types, Merits and Demerits.	15
II	Measures of Central Tendency: Meaning, Types; Arithmetic Mean; Geometric Mean; Harmonic Mean; Quadratic Mean; Moving Average; Progressive Average; Relation between Mean, Median and mode.	15
III	Measures of Dispersion and Skewness: Absolute and Relative measures of Dispersion range, Quartile deviation, Mean and Standard Deviation; Difference between Skewness and Dispersion, Empirical relation among various measures of Dispersion, Moments and Kurtosis.	15
IV	Sampling: Introduction, Census versus Sample, Errors in Sampling, Types of sampling, Judging reliability of sample; Index numbers: Introduction, Types of Index Numbers, Methods of constructing Index numbers, uses of Index numbers; Time Series analysis: Components and Seasonality analysis.	15

Suggested Evaluation Methods

Internal Assessment:

➤ **Theory**

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. D. N Elhance, Veena Elhance & BM Aggarwal. *Fundamentals of Statistics*. Kitab Mahal.
2. T.N Srivastava and Shailaja Rego. *Statistics for Management*. McGraw Hill.
3. S.C Gupta. *Fundamental of Statistics*. Himalaya Publishing House.
4. Levine & Rubin. *Statistics for Management*. Pearson Publication.
5. S.P Gupta. *Statistical Methods*. Sultan Chand & Sons.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	IV		
Name of the Course	Life Insurance Operations		
Course Code	B23-BFI-402		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-B4		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	<p>After completing this course, the learner will be able to:</p> <ol style="list-style-type: none"> 1. Understand the nature and uses of life insurance. 2. Understand types of Life Insurance Products in India. 3. Understand the working and functioning of the Life Insurance Sector. 4. Understand how to choose life insurance policies based on their needs. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70	Time: 3 Hours		

Part B- Contents of the Course		
<u>Instructions for Paper- Setter</u>		
The Paper-Setter shall set <i>nine</i> questions in all and the question paper shall be divided into two parts. Part ‘A’ shall comprise <i>four</i> short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. Part ‘B’ shall comprise <i>eight</i> questions (<i>two</i> questions from each unit) carrying 14 marks each and the student will be required to attempt <i>four</i> questions selecting <i>one</i> question from each unit.		
Unit	Topics	Contact Hours
I	Introduction to Life Insurance: Nature and uses of Life Insurance; Life Insurance as a collateral, as a measure of financing business continuation, as a protection to property, as a measure of investment. Principles of Life Insurance: General principles and Specific principles.	15
II	Types of Life Insurance policies/products in India. Proposal and application form, warranties, medical examination, policy construction and delivery, policy provision, lapse revival, surrender value, paid-up policies, maturity, nomination and assignment. Suicide and payment of insured amount; Loan to Policy-holders.	15
III	Life Insurance Risk: Factors governing sum assured; Methods of calculating economic risk in life insurance proposal. Measurement of risk and mortality tables. Calculation of premium and Bonuses; Treatment of sub-standard risks. Life Insurance products: Traditional / Unit Linked Policies; Individual and Group Policies; With Profit and Without Profit/Whole Life Products, Interest sensitive product: Term Assurance/Annuities, Endowment Assurance etc.	15
IV	Insurance Documents; Policy Conditions; Group Insurance; Life Insurance Marketing; Post - Issue Matters-Lapse of the Policy due to Non-Payment of Premium. Revival of the Lapsed Policies. Surrender of the Policy – Payment of surrender value. ; Assignment of the Policies.; Settlement of claims – Procedure to be followed.	15
Suggested Evaluation Methods		
Internal Assessment: ➤ Theory ● Class Participation: 5 ● Seminar/presentation/assignment/quiz/class test etc.: 10 ● Mid-Term Exam: 15		End Term Examination: 70

Part C-Learning Resources
Recommended Books/e-resources/LMS: 3. Huebner, S. S. and Kennerth, Black Jr.- Life Insurance ; Prentice Hall Inc. Englewood Chiffs, New Jersey. 4. M. N. Mishra, ‘Insurance-Principles and practice,’ S. Chand and co. Ltd.,2003 5. Nalini Prave Tripathy, Prabir Pal, ‘Insurance theory and practice’ TMH2007.

Part A – Introduction			
Subject	Banking Financial Services & Insurance		
Semester	IV		
Name of the Course	Business Banking & Operations		
Course Code	B23-BFI-403		
Course Type: (CC/MCC/MDC/CC- M/DSEC/VOC/DSE/PC/AEC/VAC)	CC-C4		
Level of the course (As per Annexure-I)	Intermediate-Level		
Pre-requisite for the course (if any)	None		
Course Learning Outcomes (CLO):	After completing this course, the learner will be able to: <ol style="list-style-type: none"> 1. Understand the fundamentals concepts of Business Banking. 2. Understand the role of SME in economic development of India. 3. Understand the role of bankers in promotion of SME. 4. Understand the banking lending products. 		
Credits	Theory	Practical	Total
	4	0	4
Contact Hours/Week	4	0	4
Max. Marks: 100 Internal Assessment Marks: 30 End Term Exam Marks: 70		Time: 3 Hours	

Part B- Contents of the Course

Instructions for Paper- Setter

The Paper-Setter shall set *nine* questions in all and the question paper shall be divided into two parts. **Part ‘A’** shall comprise *four* short answer type questions from the whole of the syllabus carrying 3.5 marks each, which shall be compulsory. **Part ‘B’** shall comprise *eight* questions (*two* questions from each unit) carrying 14 marks each and the student will be required to attempt *four* questions selecting *one* question from each unit.

Unit	Topics	Contact Hours
I	Understanding Business Banking- Definition & characteristics, Accounts & deposits- Current Account, Lending products- Funded Services-Working Capital Finance, Short term Finance, Bill Discounting, Structured Finance, Export Credit, Loan syndication, Term Lending. Non-Funded Services-Letter of Credit, Bank Guarantees, Collection of Documents	15
II	Value Added Services-Real Time Gross Settlement, Forex Risk Management, Cash Management Services, Channel Financing, Corporate Salary Account, Employees Trusts, Return on Cash Surplus, Tax Payment, Other services – treasury, trade & forex	15
III	SME: Definition & characteristics, Rationale; Objective; Scope; Role of SME in Economic Development of India; RBI & GoI directives, Challenges in SME Business	15
IV	Role of Bankers-Role of Commercial Banks in promotion of SME, Director of Industries; DIC; SIDO; SIDBI; Small Industries Development Corporation (SIDC); SISI; NSIC; NISBUD; State Financial Corporation SIC	15

Suggested Evaluation Methods

Internal Assessment:

➤ Theory

- Class Participation: **5**
- Seminar/presentation/assignment/quiz/class test etc.: **10**
- Mid-Term Exam: **15**

End Term Examination: **70**

Part C-Learning Resources

Recommended Books/e-resources/LMS:

1. C.S.V. Murthy, Small-Scale Industries and Entrepreneurship. Himalaya Publishing House, Delhi.
2. Bimal Jaiswal, Bankling Operations Management, Vikas Publishing House.
3. M.Y. Khan, Financial Services, Tata Mc Graw-Hill.