# DR. A.P.J. ABDUL KALAM TECHNICAL UNIVERSITY LUCKNOW



### STUDY, EVALULUATION SCHEME & SYLLABUUS

For New

B. VOC.

BANKING FINANCCEE SERVICES AND INSURANCEE (BFSI)

#### **Based** on

AICTEE MODEL CURRICULUM

(EFFECTIVE FROM THE SESSION: 2021-22)

## B.Voc (BFSI) 1st & 2nd Year Course Structure in accordance with AICTE Model Curriculum With effect from Academic Session 2021-22

		SEN	1ESTER - I								
			Total		E		Credit				
Sl No	Subject Code	Subjects	Teaching / Training	Internal Evaluation				End Semester Ex		Total Marks	
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV511N	<b>Basics of Economics and Markets</b>	30	10	10	0	20	30		50	2
2	BFSV512N	Financial Accounting	30	10	10	0	20	30		50	2
3	BFSV513N	Principles and Practices of Banking	30	10	10	0	20	30		50	2
4	BFSV514N	Computer fundamentals & IT	30	10	10	0	20	30		50	2
5	BFSV515N	<b>Business Communication</b>	30	10	10	0	20	30		50	2
6	BFSP511N	Vocational Practical- I - Language Lab & Basic IT Practical	30			20	20		30	50	1
7	BFSP512N	Vocational Practical- II - Financial Accounting	30			20	20		30	50	1
	BFST511N	Insurance Agent									
8	BFST512N	Business Correspondent / Business Facilitator	400		Any O	ne Tra	nining / 8	ning / 8 Weeks		150	12
	BFST513N	Debt Recovery Agent									
	Total		630							500	24

		SEME	STER - II								
			Total		Ev	aluati	on Scher	nes			
SI No	Subject Code	Subjects	Teaching / Training	Internal Evaluation			Ei Sem E	ester	Total Marks	Credit	
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV521N	Marketing Management	30	10	10	0	20	30		50	2
2	BFSV522N	<b>Human Resource Management</b>	30	10	10	0	20	30	_	50	2
3	BFSV523N	Mutual Fund Operations	30	10	10	0	20	30		50	2
4	BFSV524N	Micro Finance Operations	30	10	10	0	20	30		50	2
5	BFSV525N	Indian Security Market	30	10	10	0	20	30		50	2
6	BFSP521N	Vocational Practical - III - Micro Finance Operations	30		1	20	20		30	50	1
7	BFSP522N	Vocational Practical - IV - Indian Security Market& Mutual Funds	30		1	20	20		30	50	1
8	BFST521N	Mutual Fund Agent	400	400 A O T		400 Any One Training / 8 Weeks				150	12
8	BFST522N	Small and Medium Enterprise (SME) Officer	400	4	Any O	ne i ra	uming / 8	week	S	150	12
		Total	630							500	24

		SEMES	STER - III				
SI	Subject		Total	<b>Evaluation Scher</b>	nes	Total	
No	Code	Subjects	Teaching /	Internal Evaluation	End Semester	Marks	Credit

			Training Hours					E	X		
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV631N	<b>Business Statistics</b>	30	10	10	0	20	30		50	2
2	BFSV632N	<b>Depository Operations</b>	30	10	10	0	20	30		50	2
3	BFSV633N	Insurance Operations	30	10	10	0	20	30	-	50	2
4	BFSV634N	Financial Management	30	10	10	0	20	30	-	50	2
5	BKVH631	<b>Human Values and Professional Ethics</b>	30	10	10	0	20	30		50	2
6	BFSP631N	Vocational Practical V - Office Spreadsheets & Insurance Operations	30			20	20		30	50	1
7	BFSP632N	Vocational Practical VI –Depositories Operations	30		-	20	20	-	30	50	1
	BFST631N	Financial Inclusion Officer									
8	BFST632N	Manager - Loan Approval	400		Any O	ne Tra	ining / 8	Week	s	150	12
	BFST633N	Loan Processing Officer									
		Total	630							500	24

		SEME	STER - IV								
			Total		Ev	valuati	on Scher	nes			
SI No	Subject Code	Subjects	Teaching / Training	Internal Evaluation				End Semester Ex		Total Marks	Credit
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV641N	<b>Business Environment</b>	30	10	10	0	20	30		50	2
2	BFSV642N	<b>Operations Management</b>	30	10	10	0	20	30		50	2
3	BFSV643N	<b>Entrepreneurship Development</b>	30	10	10	0	20	30		50	2
4	BFSV644N	<b>Quantitative Techniques</b>	30	10	10	0	20	30		50	2
5	BKVE641N	<b>Environment and Ecology</b>	30	10	10	0	20	30		50	2
6	BFSP641N	Vocational Practical VII –Case Studies and presentations on TQM Principles and use of Excel Solver for Quantitative Techniques	30			20	20		30	50	1
7	BFSP642N	Vocational Practical VIII - Case studies & presentations on Women Entrepreneurship and successful Entrepreneurs.	30		-	20	20		30	50	1
	BFST641N	Operations Executive – Lending									
8	BFST642N	<b>Process Executive - Financial Institutions</b>	400	,	Any O	ne Tra	ining / 8	Week	s	150	12
	BFST643N	Accounts Executive									
	Total			-						500	24

		SI	EMESTER -	V							
			Total	<b>Evaluation Schemes</b>							
Sl No	Subject Code	Subjects	Teaching / Training	Internal Evaluation		tion	Sem	nd ester Ex	Total Marks	Credit	
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV751N	Cost And Management Accounting	30	10	10	0	20	30		50	2
2	BFSV752N	Security Operations And Derivatives Market	30	10	10	0	20	30		50	2
3	BFSV753N	Tax Management And Investment Planning	30	10	10	0	20	30		50	2
4	BFSV754N	Retail And Business Banking Operations	30	10	10	0	20	30		50	2
5	BKVH751	Constitution of India, Law and Engineering	30	10	10	0	20	30		50	2
6	BFSP751N	Vocational Practical IX- Security Operations And Derivatives Market	30			20	20		30	50	1
7	BFSP752N	Vocational Practical X- Tax Management And Investment Planning	30			20	20		30	50	1
8	BFST751N	Research Officer - Financial Institutions	400		A nv. 0	no Tro	ining / O	Woolse		150	12
0	BFST752N	Insolvency Associate	400		Any U	me ira	ining / 8	vv eeks		150	12
Total 630					500	24					

		SE	MESTER -	VI							
			Total		Ev	valuatio	n Schem	ies			
SI No	Subject Code	Similaria	Teaching / Training	Internal Evaluation			End Semester Ex		Total Marks	Credit	
			Hours	CT	TA	PS	Total	TE	PE		
1	BFSV761N	Financial Services	30	10	10	0	20	30		50	2
2	BFSV762N	Micro Small and Medium Enterprises	30	10	10	0	20	30		50	2
3	BKVH761	Indian Tradition, Culture and Society	30	10	10	0	20	30		50	2
4	BFSP761N	Major Project	180	-	-	-	-	-	150	150	6
	BFST761N	Dealer - Financial Institutions						-			
5	BFST762N	CASA Sales Manager	400		Any O	ne Tra	ining / 8	Weeks		200	12
		670							500	24	

#### SEMESTER - I

#### BFSV511N- BASICS OF ECONOMICS AND MARKETS COURSE

#### **OBJECTIVE:**

- Understand the relative importance of Economics
- Know how the application of the principles of managerial economics can aid in achievement of business objectives
- Understand the basic structures of Markets and their importance.
- Be equipped with the tools necessary for today's business operation
- Understand and analyze the macro environment affecting the business decision making.

Course Credit: 2 Hours: 30

#### Unit I (8 Hours)

Basic Concepts and principles of economics: Definition, Nature and Scope of Economics-Micro Economics and Macro Economics, The Fundamentals of Economics, Utility, Wealth, Production, Fundamental Principles of Managerial Economics - Incremental Principle, Marginal Principle, Opportunity Cost Principle, Discounting Principle, Concept of Time Perspective, Equi-Marginal Principle

National Income; Concepts and various methods of its measurement, Inflation, types and causes, Business Cycle & its phases.

#### Unit II (8 Hours)

Demand and Supply Analysis: Theory of Demand, Types of Demand. Determinants of demand, Demand Function, Demand Schedule, Demand curve, Law of Demand, Exceptions to the law of Demand, Shifts in demand curve, Elasticity of Demand and its measurement. Price Elasticity, Income Elasticity, Arc Elasticity. Cross Elasticity and Advertising Elasticity. Uses of Elasticity of Demand for managerial decision making, Demand forecasting meaning,

Supply Analysis; Law of Supply, Supply Elasticity; Analysis and its uses for managerial decision making, Price of a Product under demand and supply forces.

#### Unit III (8 Hours)

Production and cost Analysis: Production concepts & analysis; Production function, Types of production function, Laws of production: Law of diminishing returns, Law of returns to scale.

Cost concept and analysis: Cost, Types of costs, and Cost output relationship in the short-run. Cost output relationship in the Long-run.

#### Unit IV (6Hours)

Market structures: Perfect Competition, features, determination of price under perfect competition. Monopoly: Feature, pricing under monopoly, Price Discrimination. Monopolistic: Features, pricing under monopolistic competition, product differentiation. Oligopoly: Features, kinked demand curve.

- 1. Managerial Economics: Geetika, Ghosh and Choudhury, McGraw-Hill Education 2nd Ed.
- 2. Managerial Economics: Concepts and Applications (SIE), THOMAS& MAURICE, McGraw-Hill Education, 9th Ed
- 3. Managerial Economics: H.L Ahuja, S.Chand, 8th Ed
- 4. Managerial Economics: D.N.Dwivedi, Vikas Publication, 7th Ed
- 5. Managerial Economics Theory and Applications: Dr.D.M.Mithani, Himalaya Publications, 7th Ed

#### **BSFV512N - FINANCIAL ACCOUNTING**

#### **COURSE OBJECTIVE:**

- To provide a comprehensive treatment of accounting principles, technique and practices.
- To get the students acquainted with fundamental concepts and processes of accounting so that they are able to appreciate the nature of item presented in the annual accounts of an organization.
- To have a basic understanding of significant tools and techniques of financial analysis, which are useful in the interpretation of financial statements.

Course Credit: 2 Hours: 30

#### **UNIT I (6 Hours)**

Meaning and Scope of Accounting: Overview of Accounting, Users of Accounting, Accounting Concepts Conventions, Book keeping and Accounting, Principles of Accounting, Basic Accounting terminologies, Accounting Equation

#### **UNIT II (9 Hours)**

**Mechanics of Accounting**: Double entry system of Accounting, Journalizing of transactions; Ledger posting and Trial Balance, Rectification of errors Preparation of final accounts, Profit & Loss Account, Profit & Loss Appropriation account and Balance Sheet.

#### **UNIT III (9 Hours)**

Analysis of financial statement: Ratio Analysis- solvency ratios, Profitability ratios, activity ratios, liquidity ratios, Market capitalization ratios; Common Size Statement; Comparative Balance Sheet and Trend Analysis.

#### **UNIT IV (6 Hours)**

**Cash Flow Statement:** Various cash and non-cash transactions, flow of cash preparation of Cash Flow Statement and its analysis.

#### **Books Recommended:**

#### **Text Books:**

- 1. Maheshwari S.N & Maheshwari S K A text book of Accounting for Management (Vikas, 10th Edition)
- 2. Essentials of Financial Accounting (based on IFRS), Bhattacharya (PHI,3<sup>rd</sup> Ed)
- 3. Ramachandran Kakani- Financial Accounting for Management (TMH, 3<sup>rd</sup> Edition).
- 4. PC Tulsian- Financial Accounting (Pearson, 2016)
- 5. Dhamija Financial Accounting for managers: (Prentice Hall, 2<sup>nd</sup> Edition).

#### **BFSV513N - PRINCIPLES AND PRACTICES OF**

#### **BANKING COURSE OBJECTIVE:**

- The course encompasses the various principles and practices of the banking to make student aware of the current banking system.
- Student will understand various functions associated with banking.
- Practice and procedures relating to deposit and credit, documentation, monitoring and control.
- An insight into marketing of banking services and banking technology.

Course Credit: 2 Hours: 30

#### **UNIT-I (6Hours)**

Definition of Bank – Basic functions of Banker, Banking System in India, Relationship between Banker and Customer, Special Types of Customers, Retail & Wholesale Banking, Commercial Banking- Functions, types, recent developments, Deposit Accounts – Savings Accounts, Current Accounts, Fixed Deposit Accounts, Opening and operation of Accounts, Nomination, KYC requirements, Pass Book, Minors.

#### **UNIT-II (8 Hours)**

Liquid Assets—Cash in Hand, Cash with RBI & Cash with other Banks, Investment in securities, Advances—Secured and Unsecured Loans, Term Loans, Cash Credit, Overdraft, Discounting of Bills of Exchange, Modes of creating charge on Securities, Bills of Exchange & Promissory Notes, Cheque, Crossings, Payment and Collection of Cheque—duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act—endorsements—forged instruments—bouncing of cheques and their implications, Liabilities of Parties.

#### **UNIT-III (8 Hours)**

Services rendered by Banks – Mandate and Power of attorney; Banker's lien – right of set off – garnishee order – Income tax attachment order etc, Safe Deposit Lockers, Opening of accounts for various types of customers – minors – joint account holders – HUF – firms – companies – trusts – societies – Govt. and public bodies, Importance of AML, Electronic Banking- Core Banking – Electronic products, NEFT, RTGS – Teller Machines at the Bank Counters – Cash dispensers – ATMs.

#### **UNIT-IV (8 Hours)**

Principles of lending – various credit Products/ Facilities –Credit Appraisal Techniques – Approach to lending; – credit management – credit monitoring -NPA Management – Different types of documents; Documentation Procedures; Stamping of documents Securities – Different modes of charging – types of collaterals and their characteristics, Priority Sector Lending – sectors – targets – issues/problems – recent developments – Financial Inclusion Agriculture/SMEs/SHGs/SSI/Tiny Sector financing.

- 1. IIBF, "Principles and Practices of Banking", 2nd Edition, McMillian Publishers.
- 2. Paul and Suresh, "Management of Banking and Financial Services", 2007, Pearson Education.
- 3. Sunderam and Varshney, "Banking Theory Law and Practices", 2004, Sultan Chand and Sons.
- 4. Desai, Vasant, "Banks and institutional management", 2008, Himalaya Publications.
- 5. Gurusamy, S., "Banking Theory: Law and Practice", 2009, Tata McGraw Hill

#### BFSV514N - COMPUTER FUNDAMENTALS & IT

#### **COURSE OBJECTIVES**

- 1. The course aims to provide knowledge about basic components of a computer and their significance.
- 2. To provide an orientation about the increasing role of management information system in managerial decision making to gain Competitive edge in all aspects of Business.
- 3. To understand various MIS operating in functional areas of an organization.
- 4. To create awareness in upcoming managers, of different types of information systems in an organization so as to enable the use of computer resources efficiently, for effective decision making.

Course Credits: 2 Hours: 30

#### UNIT I (08 hours)

Conceptual Framework- Hardware: Basic Input devices - Keyboard, Mouse, Voice speech devices etc; Hardware: Advanced Input devices - Scanner, MICR, OMR, Bar code reader, Digital camera etc; Hardware: Output Devices - Visual Display Unit, Printers, Plotters, Speakers; Hardware: Storage Devices - Magnetic storage devices, Optical storage devices, Flash Memory; Introduction to Languages: compiler, Interpreter and Assembler; Software: Types of software; Types, Classifications and Functions of Operating System; Elements of GUI based operating system.

#### **UNIT II (08 hours)**

**Communication Technology** - Network: Types of Computer Networks (LAN, WAN and MAN); Network Topologies: Linear, star, Ring, Mesh, Hybrid; Internet: Architecture & Functioning; Basic Internet Services-I: WWW, FTP, IP addresses, ISPs, URL; Basic Internet Services-II: Web Browsers, Domain names; Search engines; E-mail application; Netiquettes.

#### **UNIT III (8 hours)**

**Information Systems**Concept of Data and Information; Operations Support System (OSS): Transaction Processing System(TPS), Process Control System (PCS), Enterprise Collaboration System(ECS); Management Support System(MSS): Management Information System(MIS), Decision Support System (DSS), Executive Information System(EIS); Artificial Intelligence (AI); Neural Networks; Fuzzy Logical Control System; Virtual Reality; Expert System

#### UNIT IV (06 hours)

**Information Systems for Business** - Enterprise Resource Planning (ERP); Customer Relationship Management (CRM); Security and Ethical Challenges Of IT; Business Ethics, Technology Ethics; Cyber Crime and Privacy Issues; Cyber Laws and IT Act 2000.

- 1. Fundamentals of Computers, V. Rajaraman, PHI Publication
- 2. Computer Fundamentals, P. K. Sinha, BPB Publication
- 3. Introduction to Computers with MS Office 2007, Leon, TMH Publication

#### **BFSV515N - BUSINESS COMMUNICATION**

#### **COURSE OBJECTIVES:**

- 1. To understand business communication strategies and principles for effective communication in domestic and international business situations.
- 2. To understand and appropriately apply modes of expression, i.e., descriptive, expositive, narrative, scientific, and self-expressive, in written, visual, and oral communication.
- 3. To develop the ability to research and write a documented paper and/or to give an oral presentation.
- 4. To develop the ability to communicate via electronic mail, Internet, and other technologies for presenting business messages.
- 5. To understand and apply basic principles of critical thinking, problem solving, and technical proficiency in the development of exposition and argument.

Course Credits: 2 Hours: 30

#### **UNIT I (7 Hours)**

**Introduction** - Role of communication; Defining and classifying communication; Purpose of communication; Process of communication; Characteristics & Importance of communication in management; Communication structure in organization; Barriers to communication.

#### **UNIT II (7 Hours)**

**Oral communication** - What is oral Communication? ; Principles of successful oral communication; Reflection and Empathy: two sides of effective oral communication; Effective listening – non – verbal communication; Written communication: Purpose of writing; Principles of effective writing – approaching the writing process systematically; The 3X3 writing process for business communication: Pre writing – Writing – Revising.

#### **UNIT III (6 Hours)**

**Business Letters and Reports** - Introduction to business letters – writing routine and persuasive letters; Writing Memos; Objectives, Purpose and Types of Report Writing; What is a Presentation - Presentation skills; Elements of presentation – designing a presentation

#### **UNIT IV (10 Hours)**

**Employment & Group Communication -** Writing CVs; Group discussions; Interview skills; Impact of Technological Advancement on Business Communication networks: Intranet, Internet, e mails and SMS; Teleconferencing & Video Conferencing; Meetings: Planning, Objectives, Participants; Timing & Venue of Meetings; Media Management: Press Release, Press Conference, Media Interviews; Seminars, Workshops & Conferences.

- 1. Bovee & Thill Business Communication Essentials A Skill Based Approach to Vital Business English. Pearson.
- 2. Kulbhushan Kumar & R.S. Salaria, Effective Communication Skills, Khanna Publishing House, Delhi
- 3. Bisen & Priya Business Communication (New Age International Publication)
- 4. Kalkar, Suryavanshi, Sengupta- Business Communication (Orient Blackswan)
- 5. Varinder Bhatia, Business Communications, Khanna Publishing House
- 6. Business Communication : Skill, Concepts And Applications P D Chaturvedi, MukeshChaturvedi Pearson Education.
- 7. AshaKaul, Business Communication, Prentice Hall of India.

#### BFSP511N - VOCATIONAL PRACTICAL- I - LANGUAGE LAB & BASIC IT PRACTICAL

Course Credit: 1 Hours- 30

- 1. Learning of proper English language Pronunciation
- 2. Learning of proper English language Phonetics
- 3. Learning Basics of Office Documentation
- 4. Learning basic Office Power Point Presentation

#### BFSP512N - VOCATIONAL PRACTICAL- II - FINANCIAL ACCOUNTING

Course Credit: 1 Hours- 30

- 1. Accounting Package Tally: Creation of company; Heads sub heads; Groups and Sub Groups; Feeding of transactions; related aspects of maintaining of accounts in Tally.
- 2. Presentation of Indian Accounting standards
- 3. PPT presentation of audited Balance sheet of listed companies on stock exchange.

#### TRAINING MODULES

BFST 511	Insurance Agent	Contact	Any One	
BFST 512	Business Correspondent / Business Facilitator	Hours : 400	Training / 8 Weeks	Credit :12
BFST 513	Debt Recovery Agent	100	VV CCMS	

#### SEMESTER - II

#### **BFSV521N - MARKETING MANAGEMENT**

#### **COURSE OBJECTIVES:**

- 1. Assess market opportunities by analyzing customers, competitors, collaborators, context, and the strengths and weaknesses of a company.
- 2. Understand consumers' requirements and their behaviors.
- 3. Develop effective marketing strategies to achieve organizational objectives.
- 4. Developing an aptitude for Salesmen ship and Understanding the customer buying Behavior.

Course Credit: 2 Hours: 30

#### Unit 1(6 hours)

**Introduction:** Nature and scope of marketing, Evolution, Various marketing orientations, Core concepts of marketing, customer value and the value delivery process. Understanding Consumer Behavior: Buying motives, factors influencing buying behavior, buying habits, stages in consumer buying decision process, types of consumer buying decisions,

#### Unit 2 (6 hours)

Market segmentation, Targeting and Positioning: Meaning, Factors influencing segmentation, Market Aggregation, Basis for segmentation, Targeting: Meaning, Basis for identifying target customers, Target Market Strategies. Positioning: Meaning, product differentiation strategies, tasks involved in positioning.

#### Unit 3 (8 hours)

#### **Marketing Mix:**

Product: Product Mix, New Product development, levels of product, types of product, Product life cycle, Branding and packaging.

Distribution: Concept, importance, different types of distribution channels, Factors affecting channel choice Price: Meaning, objective, factors influencing pricing, methods of pricing.

Promotion: Promotional mix, tools, objectives,

#### Unit 4 (10 hours)

Salesmanship and Qualities of Salesman: Product knowledge, Customer knowledge: Buying Motives and Selling Points. Scientific Selling; Approach and Presentation: Methods of Approaching a Customer; Presentation Process and Styles; Presentation planning. Objection Handling: Types of objections; Handling customer objections. Closing Sales and Follow up: Methods of closing sale; executing sales order; Follow-up; Sales Promotion Schemes: Sampling; Coupon; Price Off; Premium Plan; Consumer Contests and Sweeps Takes; POP Displays; Demonstration; Trade Fairs and Exhibitions; Sales Promotion Techniques and Sales Force.

- 1. Marketing Management: A South Asian Perspective Kotler, Keller, Kevin 15/e, Pearson Education, 2016.
- 2. Marketing Management Ramaswamy V. S. &Namakumar S, 5/e, McGrawHill Education Publishers, 2015.
- 3. Marketing Management Tapan Panda, 5/e, Excel Publication, 2007.
- 4. Fundamentals of Marketing Management Etzel M. J, B J Walker & William J. Stanton, 14/e, McGrawHill Education Publishers, 2015.
- 5. Marketing: Asian Edition Paul Bainies, Chris Fill Kelly Page third edition, Oxford.

#### **BFSV522N - HUMAN RESOURCE MANAGEMENT**

#### **COURSE OBJECTIVE:**

- 1. The students will learn the basic concepts and frameworks of Human Resource Management (HRM)
- 2. Student will understand the role that HRM has to play in effective business administration.
- 3. Student will learn the techniques of Compensation management to manage human resource.

Course Credit: 2 Hours: 30

#### **UNIT I (6 Hours)**

Elements of HRM: Evolution of HRM, Meaning, Nature and Scope, HRM functions and objectives, Difference between HRM and HRD, Concept of Strategic HRM

#### **UNIT II (8 Hours)**

Human Resource Planning and Employee Hiring: Nature of Job Analysis, Human Resource Planning, Process, factors influencing HRP, Employee hiring- Nature of Recruitment, Sources of recruitment, Employee selection, process of employee selection, recent trends in recruitment.

#### **UNIT III (8 Hours)**

Employee Training & Development: Nature and importance of Training, methods and types of training, career planning, promotion, transfer, demotion and separation, Performance Appraisal: Meaning and types of appraisal, Job Evaluation: Meaning and methods of job evaluation.

#### **UNIT IV (8 Hours)**

Compensation Management and Employee Relations: Introduction to compensation management, Components of employee and executive compensation, Factors affecting employee compensation, recent trends in compensations management, Meaning and nature of employee relation and industrial relations.

- 1. V.S.P.Rao, Human Resource Management (Text and Cases) Himalaya Publications, Thirteenth Edition.
- 2. Durai Praveen, Human Resource Management Pearson Publication, 2nd Edition.
- 3. Gary Dessler and Biju Varkkey Human Resource Management, Person Publication, 2013, 14th Edition.
- 4. Seema Sanghi, Human Resource Management, Vikas Publications, 2014, 5th Edition.
- 5. K. Aswathappa, Human Resource Management, McGraw Hill Education, 2013, 7th Edition.

#### **BSFV523N - MUTUAL FUNDS OPERATIONS**

#### **COURSE OBJECTIVES:**

- 1. The course aims at a comprehensive understanding of the advanced level of mutual fund.
- 2. The nature of risks involved in the matter of investment in the market.
- 3. The investor and distributors process of Mutual funds will also be explained.

Course Credit: 2 Hours: 30

#### UNIT - I (6 Hours)

Introduction: Definition of Mutual Fund, Structure and constituents of Mutual Funds:, Organization of Mutual Fund, Types of Mutual Funds, Advantages and Limitations of Mutual Funds. Mutual fund products: Kinds of Mutual Fund - Fixed Income category, Govt. Bonds, Corporate Bonds, Debt Instruments, Indexed Funds, Balanced Funds, Money Market Funds..

#### UNIT - II (9 Hours)

Applicable NAV and cut- off time: Defining NAV, components of NAV, Calculation of NAV. Factors to be considers for NAV calculation. Purchase, redemption and systematic transactions: Mutual Fund fees, Mutual Fund Purchase, (direct Purchase, and Purchase through broker). Redemption Procedure or Buy Back, Systematic Investment in Mutual Funds.

#### UNIT - III (9 Hours)

Investor and distributor processes and payouts: Individual mutual funds distributors, Employees of organization engaged in sales and distribution of mutual funds. Traditional and alternate distribution channels. Handling Monetary Transactions: Mutual fund fees, entry and exit load, risk measurement, Kinds of return. Valuation Process.

#### UNIT - IV (6 Hours)

Handling Non- monetary Transactions: Valuation, accounting, legalities and Taxation aspect of mutual funds and their distribution. SEBI's Role and Relevant Regulations: Role of SEBI, SEBI advertising code for mutual funds, Norms regarding return representation of mutual funds.

- 1. Khan, M.Y., "Financial Services", Tata McGraw Hill, New Delhi.
- 2. Gurusamy, S., "Financial Services and System", 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.
- 3. Bhalla, V.K. "Management of Financial Services", Anmol Publications Pvt. Ltd., New Delhi.
- 4. Pathak, Bharati, "Indian Financial System", Pearson Education, New Delhi.
- 5. Avadhani, V.A., "Capital Market Management", Himalaya Publishing House
- 6. Bhole, L.M., "Financial Institutions and Market", Tata McGraw Hill
- 7. Mobius Mark, "Mutual Funds: An Introduction to the Core Concepts", Wiley.com
- 8. Shashikant, Abraham and Bhhargava, "Understanding Mutual Funds", McGraw Hill Publications.
- 9. Tripathy, "Mutual funds in India", Excel Books

#### **BFSV524N - MICRO FINANCE OPERATIONS**

#### **COURSE OBJECTIVES**

- 1. To gain conceptual framework of Micro Finance
- 2. To gain insight of MFI Industry
- 3. To have understanding structural framework of MFI
- 4. To acquaint the students of role played by MFI in financial inclusion of society.

Course Credit: 2 Hours: 30

#### UNIT I (6 Hours)

Concept and scope of Microfinance, History of Micro Finance, Evolution of Microfinance in India, Importance of Micro Finance in financial inclusion, Ethical issues related to Micro-Finance. Financial Inclusion and Exclusion.

#### **UNIT II (9 Hours)**

Micro finance lending models: association or group model, community banking model, co-operative model, Grameen model, intermediary model, individual banking model, mixed / multiple models, business facilitator, business correspondent model.

#### **UNIT III (9 Hours)**

Role played Micro Finance Institutions in economic development; Groups organized by MFI's in India: Joint Liability group, Self Help Group, Grameen Model Bank, Rural Cooperative. What are Self Help Groups and their importance, Difference between self-help group and Joint Liability group.

#### **UNIT IV (6 Hours)**

Legal frame work/forms for MFI'S in India; societies registration act, 1860; Indian trusts act, 1882, not-for-profit companies registered under section 25 of companies act, 1956, non-banking finance companies, Nidhi companies. Role of Management information system in micro finance, Customers served by micro finance and products offered through Micro Finance.

- 1. Financial Inclusion -Sameer Kochchar
- 2. Financial Inclusion RBI notes
- 3. Financing of SMEs- G Gopala Krishnan Murthy

#### **BFSV525N - INDIAN SECURITY MARKET**

#### **COURSE OBJECTIVES:**

- 1. To gain conceptual framework of Indian Security Market
- 2. To gain insight of various intermediaries involved in Security Market
- 3. To have understanding structural framework of regulatory mechanism of Security Market
- 4. To acquaint the students about portfolio construction

Course Credit- 2 Hours- 30

#### UNIT I (6 Hours)

Introduction to Indian Security Market, Definition & Characteristics of security: Primary and Secondary markets. Investment Vs Speculation. Different Types of Financial Instruments Concepts of risk and return. Regulators of Indian Security market. (SEBI).NSE & BSE.

#### UNIT – II (9 Hours)

Security markets as allocators of capital: Capital Market and Money Market; Issues in Indian security market, Role of stock brokers, Portfolio Managers, Merchant Bankers, Underwriters and Credit Rating Agencies.

#### UNIT – III (9 Hours)

Efficient Market Hypothesis— concept, implication, Technical analysis — assumption tools, Fundamental analysis — economic, industry, company analysis. Valuation of equity, risk and return measurement.

#### UNIT - IV (6 Hours)

Portfolio construction – selection of portfolio, approaches, portfolio selection models – Markowitz portfolio model, Sharpe index model, CAPM, Arbitrage Pricing Theory, Multi Index Model; Portfolio performance evaluation.

- 1. Sharpe, William F., Gordon J. Alexander and Jeffrey V. Bailey, Investments (Prentice Hall).
- 2. Fabozzi, Frank Investment Management (Prentice Hall).
- 3. Haugen, Robert A., The Inefficient Stock Market (Prentice Hall).
- 4. Taggart, Robert A., Quantitative Analysis for Investment Management (Prentice Hall).
- 5. Richard Brealey and Steward Myers, Principles of Corporate Finance, (McGraw Hill).
- 6. Dimson, E. (ed.), Stock Market Anomalies (Cambridge University Press).
- 7. Khan, M. Y., Financial Services, Tata McGraw Hill Publishing Company, New Delhi.
- 8. Singh, Preeti, Investment Management, Himalaya Publishing House, New Delhi.
- 9. Avadhani, V. A., Investment Management, Himalaya Publishing House, New Delhi.

#### BFSP521N - VOCATIONAL PRACTICAL -III - MICRO FINANCE OPERATIONS

Course Credit: 1 Hours- 30

- Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation
- Loan Disbursements/Loan Collections & Recoveries
- Communication and Interviewing Skills/Borrower Profiling Skill, Counseling and Financial Advising Skills/Time Management Skill
- Sales & Marketing Skills/Cross Selling Skills, Understanding the role & importance of back office operations in an MFI
- PPT Presentation on different Micro Finance companies and their products by student groups.

BFSP522N - VOCATIONAL PRACTICAL -IV - INDIAN SECUIRYT MARKET& MUTUAL FUNDS

Course Credit: 1 Hours- 30

- Fundamental and Technical Analysis of select companies listed on NSE.
- Study of Stock Exchanges in India.
- Hypothetical portfolio construction of through various investment instruments available in market.
- Working on NAV and Cutoff time of Mutual Funds
- Handling non-monetary transactions with respect to Mutual Funds

#### TRAINING MODULE

BFST521N	Mutual Fund Agent	Contact Hours:	Any One Training / 8	Credit :12
BFST522N	Small and Medium Enterprise (SME) Officer	400	Weeks	

#### SEMESTER III

#### **BFSV631N - BUSINESS STATISTICS**

#### **COURSE OBJECTIVES**

- 1. Understand the different basic concept / fundamentals of business statistics.
- 2. Understand the practical application of various concepts.
- 3. Understand the importance of measures of Descriptive statistics their implication on Business performance.
- 4. Understand the concept of Probability and its usage in various business applications.
- 5. Understanding Decision making environment and applying the Concept of Business Analytics.

Course Credit: 2 Hours: 30

#### Unit I (5 Hours)

**Introduction to Statistics** – Origin, meaning and purpose of statistics. Scope and limitations of statistics. Collection and presentation of data. Sources and methods of data collection. Principles of data classification, Tabulation of data.

#### Unit II (9 Hours)

**Frequency Distributions and Measures of central tendency** – Frequency Distribution and graphic representation of frequency distributions. Measures of Central Tendency – Arithmetic, Geometric and Harmonic mean. Merits and demerits of Mean, Mode and Median, Measures of Variations, Skeweness and Kurtosis

#### Unit III (10Hours)

Correlation and Regression Analysis: Introduction to Correlation and Regression. Correlation Analysis – Significance and types of correlation, Methods of Correlation analysis – Scatter diagram, Karl Pearson's coefficient, Rank correlation and method of least squares, standard Error of estimates, Simple linear regression model and coefficients of regression, Index Numbers.

#### Unit IV (6 Hours)

Time series Analysis – Introduction, Utility of time series analysis, Components and analysis of time series data. Measuring Trends of time series, semi-average, moving averages and method of least squares.

- 1. N.G Das: Statistical Methods (Volume I): Tata McGraw-Hill.
- 2. A.M Goon, M.K Gupta & B. Dasgupta: Basic Statistics: World Press
- 3. G. C. Beri: Statistics for Management: Tata McGraw-Hill
- 4. Bharat Jhunihunwala: Business Statistics, S. Chand Publishing
- 5. V.K. Kapoor & S.C. Gupta: Fundamentals of Mathematical Statistics, Sultan Chand & Sons.

#### **BFSV632N - DEPOSITORY OPERATIONS**

#### **COURSE OBJECTIVES:**

- 1. Understand the need, importance, roles & responsibilities of depositories,
- 2. Understand the need depository participants,
- 3. Understand different types of securities handled by them and corporate actions handled by them.

Course Credit- 2 Hours-30

#### Unit I (6 Hours)

Introduction to the Indian Capital Market: Capital Market, Regulatory Environment, Regulators; Introduction to depository: Need for a depository system, what is depository, Legal Framework, Functions of a depository; Depository Participants, clearing Corporation, Issues and registrar and transfer agents.

#### Unit II (9 Hours)

Functions of Depository participant- Account opening; Introduction, types of account, beneficial owner account, clearing member account, closure account, freezing accounts, changes in client details; Transmission and Nomination: Transmission of securities, Nomination of Securities; Dematerialization: Introduction, International Securities identification number(ISIN), dematerialization process, Rematerialisation, Destatementization, Restatementization; Trading and settlement: Introduction, Settlement of off- Market Transactions, settlement of market transactions, procedure for subscription and redemption of mutual funs

#### Unit III (9 Hours)

Special Services- Pledge and hypothecation: Introduction, procedure of pledge /hypothecation, Recording of Non disposable undertaking in the depository, Corporate Actions: Concept of corporate actions, procedure for corporate actions; Public Issues and tender offer: Introduction, public issue procedure, tender offer

#### Unit IV (6 Hours)

Debt Instruments & Government Securities: Introduction, certificate deposits (CD), Commercial Paper (CP), Government Securities; Basic Services Demat Account (BSDA): Introduction to basic service, Demat account, Introduction to redressal of complaints through scores.

#### **Books Recommended:**

1. Depository Operations, NISM Publications, 2020 Ed

#### **BFSV633N - INSURANCE OPERATIONS**

#### **COURSE OBJECTIVE:**

- 1. To develop the understanding of general and life insurance
- 2. To gain an insight in terms of features, principles, practices and operations of Insurance
- 3. To identify various types of products offered under different types of Insurances
- 4. To understand the concept of Risk and Reassurance

Course Credit: 2 Hours: 30

#### Unit I (6 Hours)

Principles and Practice of Insurance-Introduction, Types of Insurance-General and Life, Basic principles of General and Life Insurance, Insurance contracts-Regulations on investments, insurance funds with respect to shareholders funds and policy holders funds-costing and pricing of insurance products

#### Unit II (8 Hours)

General insurance products, underwriting concepts, standard conditions and warranties with respect to Fire, Marine, Motor, Engineering and Miscellaneous products

#### Unit III (8Hours)

Life insurance products, premium plans, social security schemes, pension policies, group insurance schemes and financial gerontology of superannuating policies-Principles of Actuarial valuation

#### Unit IV (8 Hours)

Risk Management and Reinsurance: Economics of insurance; Managerial aspects of risk management; Reinsurance-legal principles and methods of reinsurance, Management of insurance companies

- 1. Agarwal, OP, Banking & Insurance, Himalaya Publishing House, Mumbai
- 2. George E Rejda, Principles of Risk Management & Insurance, Pearson Education, New Delhi
- 3. Balachandran S., General Insurance, Insurance Institute of India, Mumbai
- 4. Arthur C., William Jr., Michael Smith, Peter Young, Risk Management and Insurance, Tata McGraw Hill Publishing Company, New Delhi
- 5. Tripathy Nalini Prava & Prabir Pal, Insurance Theory & Practice, Prentice Hall of India Pvt. Ltd., New Delhi

#### **BFSV634N - FINANCIAL MANAGEMENT**

#### **COURSE OBJECTIVE:**

- 1. To gain an understanding on the use of basic business financial management concepts and tools of analysis such as valuation.
- 2. To gain an insight into various types of financing available to a firm.
- 3. To have an understanding of various factors considered in designing the capital structure.
- 4. To acquaint the students about key areas related to investment and Working Capital Management.
- 5. To gain an insight into various techniques of dividend and retention ratio.

Course Credit: 2 Hours: 30

#### Unit I (6 Hours)

Concept of Finance: Finance & its scope Financial Decisions, Sources of Finance Time Value of Money ,Profit maximization vs. Wealth maximization, Concept of Risk and Return.

#### Unit II (9 Hours)

Investment Decision: Concept of Opportunity Cost, Cost of Debenture, Preference and Equity capital, Composite Cost of Capital, Capital Budgeting Techniques risk analysis and capital rationing.

#### Unit III (9 Hours)

Policy matters in Financial Management: Dividend policy decision, Capital structures. EBIT EPS Analysis

#### Unit IV (6 Hours)

Working Capital Management: Concepts of Working Capital and its types, Determinants of Working Capital, Working Capital Financing; Inventory management, cash management, receivable management.

#### **Books Recommended:**

#### **Text Books:**

- 1. Khan and Jain Financial Manage ment (Tata McGraw Hill, 7th Ed.)
- 2. Pandey I M Financial Management (Vikas, 11th Ed.)
- 3. William HakkaBettner Carcello- Financial and Management Accounting(TMH-16th Ed.)
- 4. Sheeba kapil-Fundamental of financial management (Wiley, 2015)
- 5. Prasanna Chandra Fundamentals of Financial Management (TMH, 9th Ed.)
- 6. Bark Demazo Thampy-Financial Management (Pearson, 2nd Ed.)
- 7. R P Rustagi Financial Management (Galgotia, 2000, 2nd revised ed.)

#### **BKVH631 - HUMAN VALUES AND PROFESSIONAL ETHICS**

#### **COURSE OBJECTIVES:**

- 1) To help the students appreciate the essential complementarily between 'VALUES' and 'SKILLS' to ensure sustained happiness and prosperity, which are the core aspirations of all human beings.
- 2) To facilitate the development of a Holistic perspective among students towards life and profession as well as towards happiness and prosperity based on a correct understanding of the Human reality and the rest of Existence.
- 3) To highlight plausible implications of such a Holistic understanding in terms of ethical human conduct, trustful and mutually fulfilling human behavior and mutually enriching interaction with Nature.

Course Credit: 2 Hours: 30

#### **UNIT 1(6 Hours)**

#### **Course Introduction - Value Education**

Understanding the need, basic guidelines, content and process for Value Education. Self-Exploration: What is it? Its content and process; 'Natural Acceptance' and Experiential Validation- as the mechanism for self-exploration Continuous Happiness and Prosperity- A look at basic Human Aspirations Right understanding, Relationship and Physical Facilities: the basic requirements for fulfillment of aspirations of every human being with their correct priority, Understanding Happiness and Prosperity correctly- A critical appraisal of the current scenario, Method to fulfill the above human aspirations: understanding and living in harmony at various levels

#### UNIT 2 (6 Hours)

#### **Understanding Harmony in the Human Being**

Understanding human being as a co-existence of the sentient 'I' and the material 'Body'; Understanding the needs of Self ('I') and 'Body' - Sukh and Suvidha; Understanding the Body as an instrument of 'I' (I being the doer, seer and enjoyer); Understanding the characteristics and activities of 'I' and harmony in 'I'; Understanding the harmony of I with the Body: Sanyam and Swasthya; correct appraisal of Physical needs, meaning of Prosperity in detail; Programs to ensure Sanyam and Swasthya - Practice Exercises and Case Studies will be taken up in Practice Sessions.

#### UNIT 3 (6 Hours)

#### **Understanding Harmony in the Family and Society**

Understanding Harmony in the family – the basic unit of human interaction; Understanding values in human-human relationship; meaning of Nyaya and program for its fulfillment to ensure Ubhay-tripti; Trust (Vishwas) and Respect (Samman) as the foundational values of relationship; Understanding the meaning of Vishwas; Difference between intention and competence; Understanding the meaning of Samman, Difference between respect and differentiation; the other salient values in relationship; Understanding the harmony in the society (society being an extension of family): Samadhan, Samridhi, Abhay, Sah-astitva as comprehensive Human Goals; Visualizing a universal harmonious order in society- Undivided Society (Akhand Samaj), Universal Order (Sarvabhaum Vyawastha) - from family to world family! - Practice Exercises and Case Studies will be taken up in Practice Sessions.

#### UNIT 4 (6 Hours)

#### **Understanding Harmony in the Nature and Existence**

Understanding the harmony in the Nature; Interconnectedness and mutual fulfillment among the four orders of naturerecyclability and self-regulation in nature; Understanding Existence as Co-existence (Sah-astitva) of mutually interacting units in all-pervasive space; Holistic perception of harmony at all levels of existence - Practice Exercises and Case Studies will be taken up in Practice Sessions.

#### UNIT 5 (6 Hours)

#### **Holistic Understanding of Harmony on Professional Ethics**

Natural acceptance of human values; Definitiveness of Ethical Human Conduct; Basis for Humanistic Education, Humanistic Constitution and Humanistic Universal Order; Competence in professional ethics:a)

Ability to utilize the professional competence for augmenting universal human order b) Ability to identify the scope and characteristics of people-friendly and ecofriendly production systems, c) Ability to identify and develop appropriate technologies and management patterns for above production systems; Case studies of typical holistic technologies, management models and production systems; Strategy for transition from the present state to Universal Human Order: a) At the level of individual: as socially and ecologically responsible engineers, technologists and managers , b) At the level of society: as mutually enriching institutions and organizations

- 1. R.R Gaur, R Sangal, G P Bagaria, A foundation course in Human Values and professional Ethics, Excel books, New Delhi, 2010, ISBN 978-8-174-46781-2
- 2. R.R Gaur, R Sangal, G P Bagaria, A foundation course in Human Values and professional Ethics Teachers Manual, Excel books, New Delhi, 2010

### BFSP631N – VOCATIONAL PRACTICAL V: OFFICE SPREAD SHEETS & INSURANCE OPERATIONS

Course Credit: 1 Hours: 30

- 1. Learning about Office spreadsheet for database management
- 2. Insurance forms filling process
- 3. Learning about various Life and Non-Life Insurance products
- 4. Learning about Risk and Reassurance in the Insurance sector

#### BFSP632N – VOCATIONAL PRACTICAL VI: DEPOSITORIES OPERATIONS

Course Credit: 1 Hours: 30

- 1. Understanding and presentation about Functions of Depository participant.
- 2. Understanding and presentation about Special Services in Depositories domain.
- 3. Understanding and presentation about Debt Instruments & Government Securities.

#### TRAINING MODULES

BFST631N Financial Inclusion Officer	Training		
<b>BFST632N</b> Manager - Loan Approval	Hours	Any One Training / 8 Weeks	Credit :12
BFST633N Loan Processing Officer	:400		

#### **SEMESTER IV**

#### **BFSV641N - BUSINESS ENVIRONMENT**

#### **COURSE OBJECTIVE:**

- 1. To develop knowledge of the environment in which business operates
- 2. To provide the students with the background of various environmental factors that has major repercussions on business
- 3. To watch and update the changes that occurs constantly in various environment
- 4. To identify the impact of technology in the environment

Course Credit: 2 Hours: 30

#### UNIT – I (6 Hours)

Business Environment: Scope of business, characteristics of business, Meaning and Characteristics of Business Environment, Scope and Significance, Factors affecting environment and its impact on business, Internal and external environment, micro environment and macro environment

#### UNIT - II (8 Hours)

Economic, Political & Legal Environment: Economic system, economic planning, Economic policies- new industrial policy, FEMA, Monetary and fiscal policies, Competition Act-2002, Functions of state, economic roles of government, government and legal environment

#### UNIT – III (8 Hours)

Technological, Social and Cultural Environment: Concept and significance of technological environment, Innovation, technological leadership and followership, sources of technological dynamics, impact of technology on globalization, transfer of technology, time lags in technology introduction, Status of technology in India; Management of technology; Features and Impact of technology, Impact of foreign culture on Business, Traditional Values and its Impact, Social responsibility of business, Social Audit

#### UNIT - IV (8 Hours)

The contribution of Public sector enterprises in India, Privatization and disinvestment in India, Foreign Direct Investment in India, its impact on Indian economy, Globalization – Meaning, Nature and stages of Globalization, features of Globalization, MNC'S, LPG Model

- 1) Environmental Studies, M.P. Poonia & S.C. Sharma, Khanna Publishing House, Delhi
- 2) Business Environment: Test and Cases, PAUL, McGraw Hill Education, 3 rd Ed.
- 3) Business Environment --- Francis Cherunilam, Himalaya Publishing House
- 4) V. Neelamegam Business Environment (Vrinda Publications, 2nd Edition)
- 5) Shaikh & Saleem Business Environment (Pearson, 2nd Edition)

#### **BFSV642N – OPERATIONS MANAGEMENT**

#### **COURSE OBJECTIVE:**

- 1. This course will help the students to digest the basic features of the subject apart from a handful of theories, laws, hypothesis included in the course, before the students stamp their feet on the corporate sector.
- 2. To understand the role of Operations in overall Business Strategy of the firm.
- 3. To understand the trends and challenges of Operations Management in the current business environment
- 4. Quality concepts help students to understand how to improve their work, work culture and organization.

Course Credit: 2 Hours: 30

#### Unit I (6 Hours)

Operations Management, Difference between Production and Operations Management, Productivity, Productivity measurement, Factors affecting Productivity, Difference between product and service, Characteristics of service, Classification of service, factors affecting service operations.

#### Unit II (8 Hours)

Production Technology – Types of Manufacturing processes, Business Process Reengineering, New Product Development(Process), Product Design, Factors affecting Product Design, Design feasibility analysis, Product reliability analysis, Congruent Engineering, Quality Function Deployment, Robust Design and Taguchi Method, Design Failure Mode & Effect Analysis, Benchmarking.

#### Unit III (8 Hours)

Introduction to Quality, Evolution of Quality Management, Concepts of Product and Service Quality, Dimensions of Quality, Deming's 14 principles, Juran's Quality Trilogy, Crosby's Quality Philosophy, Quality Cost. SERVQUAL model of measuring service quality Gap, Total Quality Management (TQM), Latest trend in Production and operation – Lean manufacturing, Agile manufacturing

#### Unit IV (8 Hours)

JIT Quality Philosophy, PDCA Cycle - KAIZEN, Quality Circles, Introduction to Process Quality, Graphical and statistical techniques for Process Quality Improvement, 7QC Tools and & Advancement, Quality Improvement. Total Productive Maintenance (TPM), Pillars of TPM, 5S Philosophy, Six sigma, ISO 9001 and QS 9000, Quality audit.

- 1) Mahadevan: Operations Management: Theory and Practice (PEARSON)
- 2) Ashwathapa K: Production and Operation Management (Himalya Publication)
- 3) Adam Jr Everett E. R J Production and Operations Management (Prentice-Hall, 2000, 5th Edition)

#### BFSV643N - ENTREPRENEURSHIP DEVELOPMENT COURSE

#### **OBJECTIVES**

- 1. The purpose of this course is to expose the student to the basic concepts of Entrepreneurship
- 2. Students will be exposed to the functions of entrepreneurs, and problems faced by them in the real world.
- 3. To provide insights to students in converting an Idea to an opportunity
- 4. Familiarizing the students on Developing a Business Plan and to provide basic understanding of Launching a New Venture

Credits: 2 Hours: 30

#### Unit 1 (8 Hours)

#### **Introduction to Entrepreneurship**

Meaning and Definition of Entrepreneur; Types and Functions of Entrepreneur; Concept Entrepreneurship and its development; Corporate entrepreneurship; Concepts of Intrapreneurship , Family Business, Women Entrepreneurship, Social and Rural Entrepreneurship.

#### Unit 2 (8 Hours)

#### From Idea to Opportunity

Idea Generation: Sources and Methods; Identification and Classification of Ideas; Individual creativity: Idea to Business Opportunity; Opportunity Assessment; Challenges of New Venture Start-Up; Venture capital; Angel Investing; Crowd funding

#### Unit 3 (8 Hours)

#### **Developing a Business Plan**

Environmental Scanning and SWOT analysis; Business Plan as an entrepreneurial tool; Business Planning Process; Elements of business planning; Preparation of project plan; Components of an ideal business plan – Market plan, Financial plan and Operational plan; Feasibility Analysis: Economic and financial analysis; Market and Technological Feasibility.

#### Unit 4 (6 Hours)

#### **New Venture**

Launching a New Venture; Steps involved in Launching a Business; Various Forms of Business Ownership; Registration of Business Units; Start-Up to going IPO; Revival, Exit and End to a Venture.

- 1. Roy: Entrepreneurship, OUP
- 2. Entrepreneurship 10th Ed (Indian Edition) 2016 by Robert Hisrich Michael Peters Dean Shepherd, McGraw Hill
- 3. Khanka, S.S.; Entrepreneurial Development; S. Chand and Co.
- 4. Kumar, Arya; Entrepreneurship; Pearson Education.
- 5. 5.Desai, Vasant; Dynamics of Entrepreneurial Development and Management; Himalaya Publishing
- 6. Blundel, R. and Lockett, N.; Exploring Entrepreneurship Practices and Perspectives; Oxford Publications.
- 7. Dollinger, M. J.; Entrepreneurship: New Venture Creation; PHI Learning.

#### **BFSV644N - QUANTITATIVE TECHNIQUES**

#### **COURSE OBJECTIVES:**

- 1. To make better decisions in complex scenarios by the application of a set of advanced analytical methods.
- 2. It couples theories, results and theorems of mathematics, statistics and probability with its own theories and algorithms for problem solving.
- 3. It helps in making complex decision with the help of advanced techniques

Course Credit: 2 Hours: 30

#### Unit I (8 Hours)

Introduction to Operation Research: - Meaning, Evolution, approaches, techniques and scopes of operations research, managerial application of Operation Research. Linear programming:- Introduction, meaning characteristics, graphical approaches and its utility, simplex method, dual linear programming

#### Unit II (7 Hours)

Transportation & Assignment Problem: - The general structure of the problem, basic feasible solution by N W method, Low cost method, VAM, optimal solution and testing of optimal solution by stepping stone method, Assignment problem, structure variation in assignment problem.

#### Unit III (8 Hours)

Sequencing Problem: Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems.

Replacement Problem: Replacement of assets that deteriorate with time, replacement of assets which fail suddenly.

#### Unit IV (7 Hours)

Decision-making under certainty, uncertainty and risk situations, Decision tree approach and its applications. Concept of Business Analytics- Meaning, types and application of Business Analytics.

- 1. Vohra Quantitative Techniques in Management (Tata McGraw-Hill, 2nd)
- 2. Kapoor V.K- Operations Research: Quantitative Techniques for Management (Sultan Chand, New Delhi)

#### **BKVE641- ENVIRONMENT & ECOLOGY**

#### **COURSE OBJECTIVES:**

- 1. To develop awareness of the ecology and environment around us in general
- 2. To understand the availability and usage of various natural resources
- 3. To understand and reduce various reasons of various types of Pollutions
- 4. Tounder stand and work towards betterment in terms of climate changes

Credit: 2 Hours: 30

#### UNIT 1 (8 Hours)

**Introduction** - Definition, Scope & Importance of Ecology; Need For Public Awareness; Environment definition; Concept of Balanced ecosystem; Human activities - Food, Shelter, Economic and social Security; Effects or human activities on environment: Agriculture, Housing, Industry, Mining and Transportation activities; Basics of Environmental Impact Assessment and Sustainable Development.

#### UNIT 2 (8 Hours)

Natural Resource - Water Resources: Availability and Quality aspects; Water borne diseases and Water Induced diseases; Fluoride problem in drinking water; Mineral Resources, Forest Wealth; Material cycles: Carbon, Nitrogen and Sulphur Cycles; Energy - Different types of energy, Electro-magnetic radiation; Conventional and Non-Conventional sources - Hydro Electric, Fossil Fuel based, Nuclear, Solar, Biomass and Bio gas; Hydrogen as an alternative future source of Energy.

#### Unit 3 (7 Hours)

**Environmental Pollution and their effects** - Water pollution, Land pollution, Noise pollution, Air Pollution; Public Health aspects; Solid waste management; E-waste management

#### Unit 4 (7 Hours)

**Current Environmental Issues and Protection** - Population Growth; Climate Change and Global warming- Effects; Urbanization and Automobile Pollution; Acid Rain and Ozone Layer depletion; Role of Government; Legal aspects; Initiatives by Non-Governmental organizations (NGO); Environmental Education; Women Education

- 1. Environmental Studies -Benny Joseph- Tata McgrawHill
- 2. Environmental Studies- Or. D.L. Manjunath, Pearson Education
- 3. Environmental studies R, Rajagopalan -Oxford Publication
- 4. Text book of Environmental Science & Technology- M. Anji Reddy- BS Publication.

### BFSP641N – VOCATIONAL PRACTICAL VII: CASE STUDIES AND PRESENTATIONS ON TQM AND USE OF EXCEL SOLVER FOR QUANTITATIVE TECHNIQUES

Credit: 1 Hours: 30

- 1. To understand the TQM concept and discuss various case study
- 2. To make presentation on various latest TQM concepts
- 3. To understand the Excel Solver tool in order to decipher complex Quantitative Problems

### BFSP642N – VOCATIONAL PRACTICAL VIII: CASE STUDIES AND PRESENTATIONS ON WOMEN ENTREPRENEURSHIP AND SUCCESSFUL ENTREPRENEURS

Credit: 1 Hours: 30

- 1. To discuss various case studies based upon Women entrepreneurship
- 2. To discuss various case studies based upon various successful entrepreneurs in India.
- 3. To make presentation on various opportunities available for Women to enter Entrepreneurship domain.

#### TRAINING MODULES

BFST641N	Operations Executive – Lending			
BFST642N	Process Executive - Financial Institutions	Contact Hours :400	Any One Training / 8 Weeks	Credit: 12
BFST643N	<b>Accounts Executive</b>			

#### **SEMESTER V**

#### BFSV751N- COST AND MANAGEMENT ACCONTING COURSE OBJECTIVE:

- 1. The objective of this course is to expose the students to the applied aspect of accounting and making them familiar with the techniques of using Accounting information for decision making.
- 2. Having been introduced to these techniques and having acquired the ability to understand accounting language, the students should be in a position to make effective use of accounting information in resolving the problems, which they may face as managers.

Course Credit- 2 Hours -30

#### Unit I (6 hours)

Introduction: Accounting for Management, Role of Cost in decision making, Comparison of Management Accounting and Cost Accounting, types of cost, cost concepts, Elements of cost - Materials, Labour and overheads, preparation of Cost Sheet, Methods of Costing, Reconciliation of Cost and Financial Accounting.

#### Unit II (9 Hours)

Marginal Costing: Marginal Costing versus Absorption Costing, Cost-Volume-Profit Analysis and P/V Ratio Analysis and their implications, Concept and uses of Contribution & Breakeven Point and their analysis for various types of decision-making like single product pricing, multi product pricing, replacement, sales etc.

#### Unit III (9 Hours)

Budgeting: Concept of Budget, Budgeting and Budgetary Control, Types of Budget, Static and Flexible Budgeting, Preparation of Cash Budget, Sales Budget, Production Budget, Materials Budget, Capital Expenditure Budget and Master Budget, Advantages and Limitations of Budgetary Control.

#### Unit IV (6 hours)

Standard Costing: Concept of standard costs, establishing various cost standards, calculation of Material Variance, Labor Variance, and Overhead Variance, and its applications and implications. Activity Based Costing.

- 1. Pandey I M Management Accounting (Vikas, 2004, 3rd Ed.)
- 2. Vij-Management Accounting (Excel Books)
- 3. Balakrishnan Managerial Accounting (Wiley Dreamtech)
- 4. Alex –Cost Accounting (Pearson)
- 5. Khan and Jain Management Accounting (Tata McGraw-Hill, 2000)
- 6. Sinha- Accounting and Costing for Management (Excel Books)
- 7. Horngren et al Introduction to Management Accounting (Prentice hall, 2002, 12th edition)

#### BFSV752N- SECURITY OPERATIONS AND DERIVATIVES MARKET

#### **COURSE OBJECTIVES**

- 1. To know the role played by the various participants in the Indian securities market.
- 2. Understand the trade life cycle, the steps and participants involved in the trade life cycle.
- 3. Know the various functions of the Front Office, Middle Office and Back Office in a Securities Broking Firm.
- 4. Understand how the risks are managed in a securities broking firm, the clearing and settlement process.
- 5. Understand the various procedures for redress of investor grievances.
- 6. Understand the derivative markets and its various types.

Course Credit: 2 Hours- 30

#### UNIT I (6 Hours)

Market Participants in the Securities Market: Investors, Issuers, intermediaries, regulators; Introduction to security operations: Trade life cycle, front office operations, back office operations; Risk Management, Compliance and regulatory frame work, core settlement guarantee fund.

#### **UNIT II (9 Hours)**

Clearing Process; Introduction, Role of the clearing agency, clearing banks and their functions, Clearing members/Custodians, Depositories and Depository Participants, Clearing Process; Settlement Process; Introduction, Determination of settlement obligations, settlement of funds, Settlement of securities, Corporate actions adjustment, Auction of securities; Investors Grievances, Investor Protection fund, Arbitration.

#### **UNIT III (9 Hours)**

Overview of Derivatives; Concept and feature of Derivatives; Types of Derivatives: OTC and Exchange Traded, Classification of derivatives; Forward, Futures, Options and Swaps; Participants in derivatives market; Meaning and characteristics of Forward Contracts, advantages and limitations of forward contracts; Meaning and Characteristics of future contract, Terminology in future contract; Advantages and limitations of future contract; Distinction between forward and future contract.

#### **UNIT IV (6 Hours)**

Meaning of Options and its Characteristics, Terminology in option contract, Call option and Put option, Parties to option contract, Intrinsic and Time Value of option, Moneyness of the options, Advantages and limitations of options, Options Greeks; Financial swaps: Interest rate and Currency swaps.

- 1. NISM publications
- 2. Thomas Susan, Derivatives Market in India; Tata McGraw Hill,2005
- 3. Financial Derivatives: Theory, Concepts and practices by S.L. Gupta, PHI, 2013.
- 4. Financial Derivatives by S.S.S Kumar, PHI, 6th Ed.
- 5. Options, Futures and other Derivatives, John C. Hull; Prentice Hall of India; New Delhi, 10th ed.

#### BFSV753N - TAX MANAGEMNT AND INVESTMENT PLANNING

#### COURSE OBJECTIVE

- 1. To enable the students to understand the importance of tax management and various methods available for tax planning.
- 2. This course also aims to acquaint students with the importance and methods for Investment Planning.

Course Credit- 2 Hours- 30

#### UNIT I (6 Hours)

Tax Management: Introduction to tax management, features and scope of tax management. Differentiate between tax planning, tax avoidance and tax evasion. Tax Planning: Meaning, need, scope, objectives and methods of tax planning. Definition, Cannons of Taxation Person, Assesse, Income, Previous Year, Assessment Year,Income Tax Important Dates and Forms. Residential Status & Tax Incidence: Individual Income Exempted from Tax.

#### **UNIT II (14 Hours)**

Tax planning for Five Heads of Income: Income from salary, house property, profits and gains from business or profession, capital gains and income from other sources.

#### **UNIT III (6 Hours)**

Calculation of Taxable Income ,Tax Calculation including Surcharge and Marginal relief, Deductions , Rebates, Reliefs, Set Off & Carry Forward of Losses –Inter – sources & Inter – head Set Off. Provisions relating to collection and recovery of tax- Refund of tax.TDS.

#### **UNIT IV (4 Hours)**

Investment Planning: Meaning and process of investment planning. Investment Planning objectives – Retirement planning, tax saving, capital growth, liquidity and safety. Investment Instruments for Personal Financial Planning: Tax saving instruments (all investments covered u/s 80C like, Provident fund, PPF, ELSS, NPS etc)

- 1. Mehrotra, H. C. and Goyal, S. P., 'Income Tax: Tax Planning and Management' Sahitya Bhawan Publications.
- 2. Singhania V.K., 'Direct Taxes: Law and Practice', Taxmann Publications
- 3. Ahuja, G. and Gupta, R., 'Practical Approach to Direct and Indirect Taxes: Containing Income Tax and GST', Wolters Kulwer

#### BFSV754N - RETAIL & BUSINESS BANKING OPERATIONS

#### **COURSE OBJECTIVES:**

- 1. To give an insight of operational aspects of retail banking products
- 2. To develop suitable strategies to broaden the retail client base
- 3. To identify important retail asset products along with the trends in retail banking
- 4. To get an overview of Business Banking

Course Credit :2 Hours: 30 Hrs

#### Unit-I (6 Hours)

Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview: Customer requirements, products development process, Liabilities and Assets Products, Approval process for retail loans, credit scoring

#### **Unit-II (8 Hours)**

Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection; Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

#### **Unit-III (8 Hours)**

Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products; Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking, Trends in Retailing-New products like insurance, Demat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities

#### Unit-IV (8 Hours)

Business Banking- Definition & characteristics, Accounts & deposits, Lending products, Other services – treasury, trade & forex, SME: Definition & characteristics, RBI & GOI directives, Role of Bankers, Challenges in SME Business

- 1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.
- 2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
- 3. Khan, MY, Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
- 4. Uppal, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
- 5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
- 6. Guruswamy, S., Banking in the New Millenium, New Century Publications, New Delhi
- 7. Indian Institute of Banking & Finance, Retail Banking, Mumbai

#### Constitution of India, Law and Engineering

Course Credit: 2 Hours: 30

**UNIT I:** Constitution' meaning of the term, Indian Constitution: Sources and constitutional history, **Features:** Citizenship, Preamble, Fundamental Rights and Duties, Directive Principles of State Policy

**UNIT II: Structure of the Indian Union:** Federalism, Centre- State relationship, **President:** Role, power and position, PM and Council of ministers, Cabinet and Central Secretariat, Lok Sabha, Rajya Sabha

**UNIT III: Governor:** Role and Position, CM and Council of ministers, **State Secretariat:** Organization, Structure and Functions

UNIT IV: District's Administration head: Role and Importance, Municipalities: Introduction, Mayor and role of Elected Representative, CEO of Municipal Corporation, Pacnhayati raj: Introduction, PRI: Zila Panchayat, Elected officials and their roles, CEO Zila Panchayat: Position and role, Block level: Organizational Hierarchy (Different departments), Village level: Role of Elected and Appointed officials, Importance of grass root democracy

#### References

- 1. 'Indian Polity' by Laxmikanth
- 2. 'Indian Administration' by Subhash Kashyap
- 3. 'Indian Constitution' by D.D.Basu
- 4. 'Indian Administration' by Avasti and Avasti

### BFSP751N - VOCATIONAL PRACTICAL IX SECURITY OPERATIONS AND DERIVATIVES MARKET

Course Credit – 1 Hours- 30

- 1. Practice Sessions of Virtual Trading on online platform available on web.
- 2. PPT presentation on Derivative segments of Indian Security Market.

## BFSP752N - VOCATIONAL PRACTICAL X TAX MANAGEMNT AND INVESTMENT PLANNING

Course Credit – 1 Hours- 30

- 1. PPT presentation on different ITR to be filled by individuals as per their income source and filing procedure.
- 2. PPT presentation on various investment avenues available for tax planning for individuals.

#### **VOCATIONAL TRAINING**

BFST751N	Research Officer - Financial Institutions	Training Hours:	Any One Training /8 Weeks	Credit:
BFST752N	Insolvency Associate	400	·	12

#### **SEMESTER VI**

#### **BFSV761N - FINANCIAL SERVICES**

#### **COURSE OBJECTIVE:**

- 1. The objective of the course is to understand role of Financial Services in Business organizations
- 2. To give an insight into the strategic, regulatory, operating and managerial issues concerning select financial services.
- 3. The course will examine the present status and developments that are taking place in the financial services sector and developing an integrated knowledge of the functional areas of financial services industry.

Course Credit- 2 Hours- 30

#### UNIT I (6 Hours)

Financial Services: Financial services – Meaning, need for financial services, various types of financial service: Fund based and Non-Fund Based.

Merchant Banking: Introduction, concept of merchant banking, financial system in India, development of merchant banks and importance of merchant bankers. Latest guidelines of SEBI w.r.t. Merchant bankers, Issue Management - pre-issue and post-issue management activities performed by merchant banks.

#### UNIT II (9 Hours)

Credit rating: The concept and objective of credit rating, various credit rating agencies in India, Credit Rating Agencies –Importance, Issue, Difference in credit rating, Rating methodology and benchmarks.

Venture Capital: Concepts and characteristics of venture capital, venture capital in India, guidelines for venture capital.

#### UNIT III (9 Hours)

Leasing: Concept and development of leasing, business, difference between leasing & hire purchase, types of leasing business, advantages to lessor and lessee.;

Debt Securitization: Meaning, Features, Scope and process of securitization.

#### **UNIT IV (6 Hours)**

Factoring: Meaning and characteristics of factoring, Types of Factoring contract, Advantages and limitations of factoring agreement; Bill discounting, distinction between bills discounting and factoring; Forfeiting. Plastic Money: Concept and different forms of plastic money – credit and debit cards, pros and cons. Credit process followed by credit card organizations. Factors affecting utilization of plastic money in India.

- 1. M Y Khan 'Financial Services' Tata McGraw-Hill.
- 2. S Gurusamy 'Financial Services & System' Thomson Publications
- 3. V. A. Avdhani 'Financial Services in India' Himalaya Publications
- 4. Gordon & Natarajan 'Financial Markets & Services' Himalaya Publications
- 5. Vasant Desai 'Financial Markets & Financial Services' Himalaya Publications

#### BFSV762N - MICRO SMALL & MEDIUM ENTREPRISES (MSME)

#### **Course Objectives**

- 1. To make student understand meaning of MSME's.
- 2. To understand the basic structure and forms of MSME's
- 3. To understand the institutional framework and MSME's financing
- 4. To understand the various development and rehabilitation aspects of MSME's

Course Credit- 2 Hours- 30

#### UNIT I (9 Hours)

Evolution, Definition of SMEs, Characteristics, Advantage of MSME & Its role & Significance in economic development, Role in Economic Development., Needs of SMEs. Forms of Organizations; Proprietary, Partnership, HUFs, LLP, Company etc., Establishing SMEs: Environmental Scanning, Market Assessment, Technology, Selection of Site, etc., - Organizational Structures – Rules & Regulations - MSMEs: Policy, Regulatory and Legal Framework; Policy Framework for SMEs - Regulatory Framework - Laws and Regulations for SMEs - SME Development Bill, 2005 – LLP Act, Registration of SME Unit – Procedure, CIBIL, CERSAI, D & B report, MIRA report.

#### **UNIT II (6 Hours)**

Institutional Framework & MSME Financing; Institutions - Central Government - SSI Board, SIDO, SISI, PPDCs, RTCs, CFTI, NISIET, NIESBUD, NSIC - State Government: Directorate of Industries, DICs, SFCs, SIDC / SIIC, SSIDC - Financial Institutions & Banks; SIDBI, Commercial Banks, RRBs and Co-op. Banks etc., - Enterprise Perspective - Banker's Perspective.

#### **UNIT III (9 Hours)**

Sources of finance and methods of financing SMEs, relevance of quasi capital and own money in business - Venture Capital, Hybrid Capital, special financial products for SMEs, Assessment of Term Finance / Working Capital for SMEs - Credit Risk Management of SMEs - Appraisal, assessment, collaterals, documentation, inspection, follow-up and monitoring and review, Credit Scoring models, Standing and liquidity assessment, Credit pricing of SMEs, Micro Enterprise finance, P.S. guidelines related to MSME, Mudra Bank, Factoring.

#### UNIT IV (6 Hours)

Business Development Service Providers - Role & Responsibilities -Improving Competitiveness of SMEs through Enhancing Productivity - Market Promotion and Development - technological Development in SMEs -Environmental Impact Assessment, Modernization issues (technological and quality up gradation), Role and Functions of Credit Guarantee Trust for small industries (CGTSI), CGTMSE, PMEGP, TUFS, NEF. Rehabilitation; Sickness-symptoms, warning signals, diagnosis and prescriptions, rehabilitation, restructuring, holding on operations, work out, NPA management, recovery options, legal aspects / options, securitization and exit options / alternatives.

- 1. Micro, Small and Medium Enterprises in India- Indian Institute of Banking and Finance Publications (ed.2017)
- 2. E-books of Ministry of Micro small & medium enterprises.

#### BKVH761- Indian Tradition, Culture and Society

Course Credit: 2 Hours: 30

#### **UNIT I**

**Introduction to traditional knowledge:** Define traditional knowledge, nature and characteristics, scope and importance, kinds of traditional knowledge, the physical and social contexts in which traditional knowledge develop, the historical impact of social change on traditional knowledge systems. Indigenous Knowledge (IK), characteristics, traditional knowledge through indigenous knowledge, traditional knowledge Vs western knowledge traditional knowledge through formal knowledge

#### **UNIT II**

**Protection of traditional knowledge:** the need for protecting traditional knowledge Significance of TK Protection, value of TK in global economy, Role of Government to harness TK.

#### **UNIT III**

**Traditional knowledge and intellectual property:** Systems of traditional knowledge protection, Legal concepts for the protection of traditional knowledge, Certain non IPR mechanisms of traditional knowledge protection, Patents and traditional knowledge, Strategies to increase protection of traditional knowledge, global legal FORA for increasing protection of Indian Traditional Knowledge.

#### **UNIT IV**

**Traditional knowledge in different sectors:** Traditional knowledge and engineering, Traditional medicine system, TK and biotechnology, TK in agriculture, Traditional societies depend on it for their food and healthcare needs, Importance of conservation and sustainable development of environment, Management of biodiversity, Food security of the country and protection of TK.

#### References:

- 1. Traditional Knowledge System in India, by Amit Jha, 2009.
- 2. Traditional Knowledge System and Technology in India by Basanta Kumar Mohanta and Vipin Kumar Singh, Pratibha Prakashan 2012.
- 3. VN Jha (Eng. Trans.), Tarkasangraha of Annam Bhatta, International Chinmay Foundation, Velliarnad, Arnakulam
- 4. Yoga Sutra of Patanjali, Ramakrishna Mission, Kolkata

#### **BSFP761N – MAJOR PROJECT**

Course Credit: 6 Hours: 150

- 1. On the basis of learning in the Bachelor of Vocational, a project to be taken up by the student strengthening his/her vocational skills
- 2. PPT presentation of the Project
- **3.** Hard copy is to be submitted to the institute.

#### **VOCATIONAL TRAINING**

BFST761N	Dealer - Financial Institutions	Training Hours:	Any One Training / 8 Weeks	Credit :
BFST762N	<b>CASA Sales Manager</b>	400	This one Training to Weeks	12