

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



**STUDY, EVALUATION SCHEME & SYLLABUS**

**For**

**B. VOC.**

**BANKING FINANCE SERVICES AND INSURANCE (BFSI)**

**Based on**

**AICTE MODEL CURRICULUM**

**(EFFECTIVE FROM THE SESSION: 2021-22)**











































































**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**

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

## SEMESTER VI

### BFSV763N - 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.

#### **Books Recommended:**

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

## **BFSV764N - 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.

### **Books Recommended:**

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.

# BKVH761N - 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

## BSFP763N – 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

<b>BFST763N</b>	<b>Dealer - Financial Institutions</b>	<b>Training Hours : 400</b>	<b>Any One Training / 8 Weeks</b>	<b>Credit : 12</b>
<b>BFST764N</b>	<b>CASA Sales Manager</b>			