

B.VOC

In

BANKING ,FINANCIAL SERVICES AND INSURANCE (UGC)

Program Outcomes:

- Skills in Banking & Financial Services.
- Skills in Mutual Funds, stock markets, Chit funds, Micro Finance, etc.
- Skills in computer profession i.e. MS Office, MIS, Accounting packages, Data base etc.
- Skills in banking related services.
- Awareness about banking activities and banking to customers

Maulana Abul Kalam Azad University of Technology, West Bengal
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B.Voc. in Banking, Financial & Insurance (UGC)
(Effective for Academic Session 2018-2019)

Course Relevance:

BFSI sector in India is valued at Rs. 81 trillion and is likely to become fifth largest in the world by the year 2020 and third largest by the year 2025. Banking, Financial Services and Insurance (BFSI) is set to grow exponentially in India due to the rising per capita income, the introduction of new products, innovation in technology, expanding distribution, networking and increasing customer awareness of financial products.

The demand of skilled professionals in this sector is ever increasing. After completion of B.Voc in Banking Finance and Insurance, one can find a job in sectors like

- Core banking
- Retail banking
- Private banking
- Corporate banking
- Investment banking
- Credit cards
- Stock- broking
- Payment gateways
- Mutual funds
- Life and general insurance

Aspirants can perform the role of insurance agents, bank and financial product sales executive, equity product sales executive, investment representatives and stockbrokers in different banking, finance and insurance companies.

TOTAL DURATION OF COURSE: 3 Years

- ✓ After completion of Year– 1 Diploma is awarded.
- ✓ After completion of Year– 2 Advance Diploma is awarded.
- ✓ After completion of Year– 3 B.VOC Degree is awarded.

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Year - 1 - Diploma (SEMESTER - I)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 101 ENGLISH LANGUAGE AND COMMUNICATIVE SKILLS	Generic	Theory	10	40	-	-	1	1	-
UGEN - 102 COMPUTER FUNDAMENTALS & IT	Generic	Theory	10	40	-	-	1	1	-
UBFSIV – 103 BASICS OF ECONOMICS & MARKET, TAXATION	Skill	Theory	10	40	-	-	1	1	-
UBFSIV – 104 BANKING AND INSURANCE OPERATIONS	Skill	Theory	10	40	-	-	1	1	-
UGEN – 191 COMPUTER FUNDAMENTALS & IT LAB	Generic	Practical	-	-	10	40	-	-	2
UBFSIV – 192 PRACTICAL ON BASIC COMPUTING SKILL	Skill	Practical	-	-	40	60	-	-	4
UGEN – 181 ENGLISH LANGUAGE LAB	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV – 182 PRACTICE SESSION ON BASICS OF ECONOMICS & MARKET, TAXATION	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 183 PRACTICE SESSION ON BANKING AND INSURANCE OPERATIONS	Skill	Sessional	-	-	-	50	-	-	2
<p>All Generic Components common to all B. Voc. courses. Industrial Training of 3 - 4 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6</p>									

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Year - 1 - Diploma (SEMESTER - II)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 201 SOFT SKILL & PERSONALITY DEVELOPMENT	Generic	Theory	10	40	-	-	1	1	-
UGEN - 202 BUSINESS ANALYSIS: ENVIRONMENT, SALES & MARKETING	Generic	Theory	10	40	-	-	1	1	-
UBFSIV – 203 RISK MANAGEMENT	Skill	Theory	10	40	-	-	1	1	-
UBFSIV – 204 MUTUAL FUND OPERATIONS– I	Skill	Theory	10	40	-	-	1	1	-
UGEN - 281 SOFT SKILL & PERSONALITY DEVELOPMENT LAB	Generic	Sessional	-	-	-	50	-	-	2
UGEN - 282 PRACTICE SESSION ON BUSINESS ANALYSIS: ENVIRONMENT, SALES & MARKETING	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV – 283 PRACTICE SESSION ON RISK MANAGEMENT	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 284 PRACTICE SESSION ON MUTUAL FUND OPERATIONS – I	Skill	Sessional	-	-	-	50	-	-	2
UBFSI - 285 MUTUAL FUNDS / INSURANCE PRODUCTS	Skill	Sessional	-	-	-	100	-	-	4
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Year - 2 - Advanced Diploma (SEMESTER - III)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 301 VALUE EDUCATION & HUMAN RIGHTS	Generic	Theory	10	40	-	-	1	1	-
UGEN - 302 BASIC ACCOUNTING	Generic	Theory	10	40	-	-	1	1	-
UBFSIV – 303 MUTUAL FUNDS OPERATIONS– II	Skill	Theory	10	40	-	-	1	1	-
UBFSIV – 304 INDIAN SECURITY MARKET –I	Skill	Theory	10	40	-	-	1	1	-
UGEN - 381 PRACTICE SESSION ON VALUE EDUCATION & HUMAN RIGHTS	Generic	Sessional	-	-	-	50	-	-	2
UGEN - 382 PRACTICE SESSION ON BASIC ACCOUNTING	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV – 383 PRACTICE SESSION ON MUTUAL FUNDS OPERATIONS– II	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 384 PRACTICE SESSION ON INDIAN SECURITY MARKET –I	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 385 STOCK MARKET OPERATIONS	Skill	Sessional	-	-	-	100	-	-	4
<p>All Generic Components common to all B. Voc. courses. Industrial Training of 3 - 4 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6</p>									

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Year - 2 - Advanced Diploma (SEMESTER - IV)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 401 ENVIRONMENTAL STUDIES	Generic	Theory	10	40	-	-	1	1	-
UGEN - 402 QUALITY MANAGEMENT	Generic	Theory	10	40	-	-	1	1	-
UBFSIV – 403 MICROFINANCE OPERATIONS– I	Skill	Theory	10	40	-	-	1	1	-
UBFSIV – 404 INDIAN SECURITY MARKET –II	Skill	Theory	10	40	-	-	1	1	-
UGEN - 481 PRACTICE SESSION ON ENVIRONMENTAL STUDIES	Generic	Sessional	-	-	-	50	-	-	2
UGEN - 482 PRACTICE SESSION ON QUALITY MANAGEMENT	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV – 483 PRACTICE SESSION ON MICROFINANCE OPERATIONS– I	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 484 PRACTICE SESSION ON INDIAN SECURITY MARKET –II	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 491 PRACTICAL ON MICROFINANCE AND RETAIL BANKING LAB	Skill	Practical	-	-	40	60	-	-	4
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Year - 3 - Degree (SEMESTER - V)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 501 INDIAN ECONOMY & SOCIAL CHANGES	Generic	Theory	10	40	-	-	1	1	-
UGEN - 502 RESEARCH METHODOLOGY	Generic	Theory	10	40	-	-	1	1	-
UBFSIV – 503 FINANCIAL MANAGEMENT	Skill	Theory	10	40	-	-	1	1	-
UBFSIV – 504 MICROFINANCE OPERATIONS– II	Skill	Theory	10	40	-	-	1	1	-
UGEN - 581 PRACTICE SESSION ON INDIAN ECONOMY & SOCIAL CHANGES	Generic	Sessional	-	-	-	50	-	-	2
UGEN – 582 PRACTICE SESSION ON RESEARCH METHODOLOGY	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV – 583 PRACTICE SESSION ON FINANCIAL MANAGEMENT	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 584 PRACTICE SESSION ON MICROFINANCE OPERATIONS– II	Skill	Sessional	-	-	-	50	-	-	2
UBFSIV – 585 RETAIL BANKING INSTRUMENTS	Skill	Sessional	-	-	-	100	-	-	4
<p>All Generic Components common to all B. Voc. courses. Industrial Training of 3 - 4 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6</p>									

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Year - 3 - Degree (SEMESTER - VI)

Course	Component	Theory / Practical / Sessional	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical / Sessional)	Credit		
							L	T	P
UGEN - 601 GENERAL HUMAN PSYCHOLOGY & HR MANAGEMENT	Generic	Theory	10	40	-	-	1	1	-
UGEN - 602 ENTREPRENEURSHIP DEVELOPMENT PROGRAMME	Generic	Theory	10	40	-	-	1	1	-
UGEN - 681 PRACTICE SESSION ON GENERAL HUMAN PSYCHOLOGY & HR MANAGEMENT	Generic	Sessional	-	-	-	50	-	-	2
UGEN - 682 PRACTICE SESSION ON ENTREPRENEURSHIP DEVELOPMENT PROGRAMME	Generic	Sessional	-	-	-	50	-	-	2
UBFSIV - 683 INDUSTRIAL TRAINING	Skill	Sessional	-	-	-	300	-	-	12
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Year – 1 Diploma (SEMESTER – I)

Paper Title: UGEN – 101: ENGLISH LANGUAGE AND COMMUNICATIVE SKILLS

Objective: The objective of this paper is to familiarize the students with the importance of Communication and its associated components in the hard core corporate sector.

UNIT - I

The Sentence and Its Structure - How to Write Effective Sentences - Phrases - What Are They? - The Noun Clauses - The Adverb Clause - The Relative Clause - How the Clauses Are Conjoined - Word - Classes and Related Topics - Understanding the Verb - Understanding the Auxiliary Verb - Understanding the Adverbs - Understanding the Pronoun - Prepositions.

UNIT - II

Spelling and Pronunciation - Pronunciation, The Tense and Related Topics - Presentness and Present Tenses - The Presentness of a Past Action - Interrogatives and Negatives - Negatives - How to Frame Questions - What's What? - Polite Expressions - Some Time Expressions - In Conversation – Letter Writing - Academic Assignments.

UNIT - III

Self - Assessment; Identifying Strength & Limitations; Habits, Will - Power and Drives, Developing Self - Esteem and Building Self - Confidence, Significance of Self - Discipline, Understanding Perceptions, Attitudes, and Personality Types, Mind - Set: Growth and Fixed, Values and Beliefs, Motivation and Achieving Excellence; Self - Actualization Need; Goal Setting, Life and Career Planning , Constructive Thinking, Communicating Clearly: Understanding and Overcoming barriers.

UNIT - IV

Active Listening, Persuasive Speaking and Presentation Skills, Conducting Meetings, Writing Minutes, Sending Memos and Notices; etiquette: Effective E - mail Communication; Telephone Etiquette, Body Language in Group Discussion and Interview.

Books Recommended:

- Dorch, Patricia. What Are Soft Skills? New York: Execu Dress Publisher, 2013.
- Kulbhushan Kumar, Effective Business Communications, Khanna Publishing House (AICTE Recommended-2018)
- Kamin, Maxine. Soft Skills Revolution: A Guide for Connecting with Compassion for Trainers, Teams, and Leaders. Washington, DC: Pfeiffer & Company, 2013.
- Klaus, Peggy, Jane Rohman & Molly Hamaker. The Hard Truth about Soft Skills. London: HarperCollins E - books, 2007.
- Petes S. J. , Francis. Soft Skills and Professional Communication. New Delhi: Tata McGraw - Hill Education, 2011.
- Stein, Steven J. & Howard E. Book. The EQ Edge: Emotional Intelligence and Your Success. Canada: Wiley & Sons, 2006.

Paper Title: UGEN – 181 ENGLISH LANGUAGE LAB

Planning for Practical session: (Based on UGEN – 101)

- Conversation classes on contemporary issues
- Writing of corporate CVs
- PPT presentation on selected issues
- Group discussion
- Tips to face the interviews and mock sessions

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Paper Title: UGEN – 102: COMPUTER FUNDAMENTALS & IT

Objectives: The objective of this course is to familiarize students with Fundamentals of Computer and IT applications. It enables the student to get practical exposure towards MS - Office tools.

UNIT - I

KNOWING COMPUTER: Introduction, Objectives, Basic Applications of Computer, Components of Computer System: Central Processing Unit, Keyboard, mouse and VDU, Other Input devices, Other Output devices, Computer Memory. Concept of Hardware and Software: Hardware, Software: Application Software, Systems software. Concept of computing, data and information. Bringing computer to life: Connecting keyboard, mouse, monitor and printer to CPU, Checking power supply.

UNIT - II

OPERATING COMPUTER USING GUI BASED OPERATING SYSTEM: Introduction, Objectives, Basics of Operating System: Operating system, Basics of popular operating system (LINUX, WINDOWS). The User Interface: Task Bar, Icons, Menu, Running an Application. Operating System Simple Setting: Changing System Date And Time, Changing Display Properties, To Add Or Remove A Windows Component, Changing Mouse Properties, Adding and removing Printers. File and Directory Management: Creating and renaming of files and directories, Common utilities.

UNIT - III

INTRODUCTION TO INTERNET, WWW AND WEB BROWSERS: Introduction, Objectives. Basic of Computer Networks: Local Area Network (LAN), Wide Area Network (WAN). Internet: Concept of Internet, Applications of Internet, Connecting to the Internet, Troubleshooting, World Wide Web (WWW), Web Browsing Software, Popular Web Browsing Software. Search Engines: Popular Search Engines / Search for content, Accessing Web Browser, Using Favorites Folder, Downloading Web Pages, Printing Web Pages. Understanding URL, Surfing the web: Using e - governance website.

UNIT - IV

COMMUNICATIONS AND COLLABORATION: Introduction, Objectives, Basics of E - mail: What is an Electronic Mail, Email Addressing, Using E - mails: Opening Email account, Mailbox: Inbox and Outbox, Creating and Sending a new E - mail, Replying to an E - mail message, Forwarding an E - mail message, Sorting and Searching emails. Introduction to MS - Office: MS - Word, MS - Excel, MS - Power Point.

Books Recommended:

- Computer Fundamentals, R.S. Salaria, Khanna Publishing House (AICTE Recommended Textbook – 2018)
- Handbook of Computer Fundamentals, N.S. Gill, Khanna Publishing House (AICTE Recommended Textbook – 2018)
- Fundamentals of Computers, V. Rajaraman, PHI Publication
- Computer Fundamentals, P. K. Sinha, BPB Publication
- Introduction to Computers with MS - Office 2007, Leon, TMH Publication

Paper Title: UGEN – 191 COMPUTER FUNDAMENTALS & IT LAB

List of Experiments: (Based on UGEN – 102)

- Different components of Taskbar
- Create Desktop icons
- Create Folder and Files on Desktop
- Run Application such as Notepad, MS Paint
- Change Mouse properties in Windows
- Connecting to the Internet
- Applying browsers software such as chrome, Internet Explorer
- Applying software download
- Create E-mail ID in a mail server
- Sending E-mail and working with Inbox
- Create Bio data in word
- Formatting text in Word
- Create excel database, apply auto sum
- Create presentation file with multiple slides
- Apply slide transition

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Paper Title: UBFSIV – 103: BASICS OF ECONOMICS & MARKET, TAXATION

Job Role: Junior Executive – Banking & Finance

Objectives: The course aims at improving a complete understanding of the market at the both domestic and international level to the students.

UNIT – I

Basic Concepts of Economics – Micro & Macro Economics, The Fundamentals of Economics, Utility, Wealth, Production, Theory of Demand (meaning, determinants of demand, law of demand, elasticity of demand price, income and cross elasticity) and Supply (meaning, determinants, law of supply and elasticity of supply), Equilibrium, Theory of Production (meaning, factors, laws of production– law of variable proportion, laws of returns to scale), Cost of Production (concept of costs, short– run and long– run costs, average and marginal costs, total, fixed and variable costs)

UNIT– II

Forms of Market, Pricing strategies in various forms of markets

UNIT – III

Money and Banking, Definition of Money, Types, Features and Functions, Definition, functions, utility, principles of Banking, Measures of credit control and Money Market

UNIT – IV

Computation of income from salary, computation of income from house property, computation of income from Business / Profession, Computation of income from capital gains and income from other sources, Deduction from gross total income, assessment of individuals, assessment of Joint stock companies

Books Recommended:

- Koutosoyiannis, A., “Modern Micro Economics”, Palgrave Macmillan.
- Dwivedi, D.N., “Microeconomics: Theory and Applications”, Pearson Education, New Delhi.
- Gravelle H., and Rees, R., “Microeconomics”, Pearson Education, New Delhi.
- Ahuja, H.L., “Advanced Economic theory; Microeconomic Analysis”, S. Chand & Company Ltd. New Delhi.
- Mithani, D.M., “Managerial Economics”, Himalaya Publishing House, New Delhi.
- Ackley, G., “Macroeconomics: Theory and Policy”, Macmillan, New York.
- Shapiro, E., “Macroeconomic Analysis”, Galgotia Publication, New Delhi.
- Gppdwin Neva, J. A. Nelson & J. Harris, “Macroeconomics in Context”, PHI Learning Pvt.Ltd, New Delhi.
- Dornbusch R., S. Fischer & R. Startz, “Macro Economics”, Tata McGraw Hill Publishing Company Ltd., New Delhi.
- Agarwal, Vanita, “Macroeconomics: Theory and Policy”, Pearson Education, New Delhi.
- Taxmann’s Indirect taxes, law and practice by V.S Datey
- Applied Direct tax by Sanjay Mundhra and SumanMundhra

Paper Title: UBFSIV – 182 PRACTICE SESSION ON BASICS OF ECONOMICS & MARKET, TAXATION

Planning for practical session : (Based on UBFSIV – 103)

- Research paper on ‘ Evaluation of different market structures and their pricing policies.
- PPT on ‘RBI-Role as lender of last resort’.
- Case study on computation of total taxable income of an individual.

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Paper Title: BFSI – 104: BANKING AND INSURANCE OPERATIONS

Job Role: Junior Executive – Banking & Finance

Objectives: The course encompasses the various colours and approaches of the banking and operations at the insurance level to make people aware of the current economic system.

UNIT – I

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

UNIT – II

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, Types of Securities, Definition & Characteristics of Cheques, Bills of Exchange & Promissory Notes, Crossings, Endorsements, Collection and payment of Cheques, Liabilities of Parties,

UNIT – III

Concept of Insurance, Need for Insurance., Brief history of Insurance industry in India, (a) Enactment of Insurance Act, 1938, b) Nationalization of Life Insurance Companies in 1955, (c) Nationalization of General insurance Companies in 1972 (d) Malhotra Committee Report – Opening up of Insurance sector to Private Companies in 2000, (e) Setting up of Insurance Regulatory and Development Authority in 1999.

Present Organizational set– up of Insurance Companies in India – L.I.C. and Private Companies with foreign joint ventures, selling Insurance through Agents and Banks, Objectives of Life Insurance – Protection and Investment, Different types of Life Insurance Policies – Chief characteristics and similarity, Basic Pre– requisites for Life Insurance – Insurable Interest and utmost Good Faith, Procedure for taking a policy.

UNIT – IV

Concept of Annuity, Objectives of Annuity, Procedure followed for obtaining Annuities, Meaning of Unit Linked Insurance Policies, Procedure for obtaining Unit linked insurance Policies, 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.

Books Recommended:

- IIBF, “Principles and Practices of Banking”, 2nd Edition, McMillian Publishers.
- Paul and Suresh, “Management of Banking and Financial Services”, 2007, Pearson Education.
- Sunderam and Varshney, “Banking Theory Law and Practices”, 2004, Sultan Chand and Sons.
- Varshney, P.N, “Banking Law and Practice”, 2012, Sultan Chand and Sons
- Desai, Vasant, “Banks and institutional management”, 2008, Himalaya Publications.
- Gurusamy, S., “Banking Theory: Law and Practice”, 2009, Tata McGraw Hill
- Gupta, P.K., “Principles and Practice of Non life Insurance”, 2006, Himalaya Publications
- Periasamy, P., “Principles and Practice of Insurance”, 2010, Himalaya Publication.
- Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.
- GopalKrishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, NewDelhi.

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Paper Title: UBFSIV – 183 PRACTICE SESSION ON BANKING AND INSURANCE OPERATIONS

Planning for practical Session: (Based on UBFSIV – 104)

- Presenting comparative study of ICICI and SBI or any two banks.
- Assignment on banking products and role of technology in banking.
- PPT on Insurance sector including nationalization of Insurance sector, Private players, types of insurance policies and role of IRDA.

Paper Title: UBFSIV – 192: PRACTICAL ON BASIC COMPUTING SKILL

Job Role: Junior Executive – Banking & Finance

Objectives: The aim of the course is to focus on the need to learn and apply the basic as well as the professional skills required in the corporate in recent times.

UNIT – I

Brief introduction to computerized accounting, Introduction to Tally, Starting Tally

UNIT – II

Company information, accounting maintenance, Accounting vouchers, Cost allocation, Inventory maintenance, Inventory vouchers, Implementation of GST in Tally

UNIT – III

Implementation of TDS in Tally, Implementing TCS in Tally, Service Tax in Tally

UNIT – IV

Working with multiple companies, Security control, Year– end processing, Reports, Printing from Tally, Payroll accounting, Job costing and POS in Tally

Books Recommended:

- Gupta, Ambrish, “Financial Accounting for Management: An Analytical Perspective” Pearson Education, New Delhi.
- Khatri, Dhanesh (2011), “Financial Accounting” Tata McGraw– Hill, New Delhi.
- Horngren, Charles T., Sundem, Gart I, Elliot, John A. Philbrick, Donna R. “Introduction to Financial Accounting”, 9th Ed., Prentice Hall, New Delhi.
- Ramachandran, N and Kakani, Ram, “Financial Accounting for Management” Tata McGraw– Hill, New Delhi.
- Shukla, M.C., Grewal T.S. and Gupta, S.C, “Advance Accounts”, Sultan Chand & Sons, New Delhi.

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Paper Title: UGEN – 201: SOFT SKILL & PERSONALITY DEVELOPMENT

Objective: On completion of the course, the students will be able to listen to lectures, public announcements, news on TV, radio and engage in telephonic conversation to communicate effectively and accurately in English used as spoken language for various purposes.

UNIT - I

Listening Skills: Barriers to listening; effective listening skills; feedback skills. Attending telephone calls; note taking. Activities: Listening exercises - Listening to conversation, News and TV reports. Taking notes on a speech / lecture.

UNIT - II

Speaking and Conversational Skills: Components of a meaningful and easy conversation; understanding the cue and making appropriate responses; forms of polite speech; asking and providing information on general topics. The study of sounds of English, stress and intonation. Situation based Conversation in English.

UNIT - III

Essentials of Spoken English: Activities, Making conversation and taking turns, Oral description or explanation of a common object, situation or concept, Giving interviews.

UNIT - IV

Oral Presentation with / without audio visual aids. Group Discussion . Listening to any recorded or live material and asking oral questions for listening comprehension.

Books Recommended:

- Soft skills Training - A workbook to develop skills for employment by Fredrick H. Wentz
- Personality Development and Soft skills , Oxford University Press by Barun K. Mitra

Paper Title: UGEN - 281 SOFT SKILL & PERSONALITY DEVELOPMENT LAB

Planning for Practical session: (Based on UGEN – 201)

- Classroom technique to improve the soft skills
- Surprise writing on current issues
- General grooming sessions to face the interview
- Group discussions
- Motivational classes to improve communication and confidence power

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Paper Title: UGEN – 202: BUSINESS ANALYSIS: ENVIRONMENT, SALES & MARKETING

Objective: The course will enable the students to understand, assimilate and apply the various dimensions of business and its associated affairs in the socio economic, socio cultural and socio political ambience.

UNIT - I

Business Environment - Introduction, Concept of Business, Levels of the Business Environment, Understanding the Environment, Economic Environment of Business, The Global Economic Environment, Economic Policies, Business and Economic Policies, Socio Cultural Environment, Business and Society, Business and Culture , Indian Business Culture, Culture and Organizational Behavior. Introduction to Political Environment, Political Environment and the Economic system, Types of Political Systems, Indian Constitution and Business, Changing Profile of Indian Economy , Business Risks Posed by the Indian Political System, Economic Systems, Financial Environment: Introduction, An Overview of the Financial System, Components of Financial System, Financial Institutions and their Roles, Financial Institutions in India, Role of Foreign Direct Investment

UNIT - II

Introduction to Legal Environment, Laws Impacting Industry in India, Intellectual Property Rights, Major Regulations Pertaining to Business, Regulatory Role of Government, Promotional Role of Government, Participatory Role of Government, Conciliatory and Judicial Role of Government , Impact of India's Industrial Policy on Economic Reforms, New Economic Policy, Globalization. India, WTO and Trading Blocs, Levels of Economic Integration/Trading Blocs, Effects of Economic Integration, Major Regional Trading Blocs, Commodity Agreement, World Trade Organization, WTO and India, Corporate Social Responsibility: Introduction, Meaning and Definition, Need for social responsibility of business, Social responsibility of business towards different groups, Barriers to social responsibility, Social responsibility of business in India, Public, Private, Joint and Cooperative Sectors

UNIT – III

Traditional and Modern Concepts of Marketing; Selling vs. Marketing; Marketing mix; Marketing Environment. Market Segmentation & its implication. Concept of Product, Product Planning and Development; Packaging: Role and Functions; Brand name and Trade mark; Product Life Cycle Concept; Distributions Channels and Physical Distribution. Price: Importance of Price in the Marketing Mix; Factors affecting Price of a Product/Service; Discounts and Rebates. Methods of Promotion; Advertising Media; Characteristics of an effective Advertisement

UNIT – IV

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.

Books Recommended:

- Business Environment; By T. R. Jain, Mukesh Trehan, Ranju Trehan, VK Global Publications.
- Business Environment; By Vishwajeet Prasad, Gyan Publishing House.
- Business Environment; By Saleem, Pearson Education India.
- BUSINESS ENVIRONMENT; By VEENA KESHAV PAILWAR, PHI Learning Pvt. Ltd.
- Business Environment, by Suresh Bedi, Excel Books
- BUSINESS ENVIRONMENT: INDIAN AND GLOBAL PERSPECTIVE; FAISAL AHMED, M. ABSAR ALAMM, PHI Learning Pvt. Ltd.
- Principles of Management, Premvir Kapoor, Khanna Publishing House
- PRINCIPLES OF MARKETING; Kotlar Philip and Armstrong Gary, Pearson Education
- MARKETING MANAGEMENT; Ramaswamy, V.S. and S. Namakumari: Macmillian
- SALES MANAGEMENT; Condiff, Still and Govani et.al: Prentice Hall of India
- SALES MANAGEMENT; Text; Cases & Readings: Vaccaro J.P: Prentice Hall of India
- ADVERTISING & SALES PROMOTION; Kazmi & Batra: Excel Books

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Paper Title: UGEN - 282 PRACTICE SESSION ON BUSINESS ANALYSIS: ENVIRONMENT, SALES & MARKETING

Planning for Practical session: (Based on UGEN – 202)

- Study of international organization (WTO, WORLD BANK, IMF, AMA)
- Case studies on the recent Business Environment, Marketing, & Sales Promotion
- PPT presentation on selected issues
- Survey to collect the samples for project work

Paper Title: UBFSIV – 203: RISK MANAGEMENT

Job Role: Junior Executive – Banking & Finance

Objectives: The course comprises the basic concept of risk, its various forms, role and the proper chalking out of the plan to investigate, control and manage the concept in real life.

UNIT – I

Concepts and Definitions of Risk and Risk Management: Approaches to defining risk, Impact of risk on organizations, Types of risk, Development of risk management, Principles and aims of risk management

UNIT – II

Risk Management Standards & Enterprise Risk Management: General risk management standards and risk management frameworks, Alternative risk management approaches, Enterprise risk management overview, Implementing ERM, Establishing the context for risk management

UNIT – III

Risk assessment: Risk assessment considerations, Value at risk, stress tests and scenarios, Risk causes (sources) and consequences, Risk classification systems, Introduction to risk analysis, Risk likelihood and impact, Regulatory models and internal models as risk analysis tool, Defining the upside of risk, Risk evaluation and risk appetite.

UNIT – IV

Risk response and risk treatment: Introduction to risk treatment and risk response, The 4Ts, Risk control techniques (PCDD), Control of financial risks, Introduction to control of operational risk, Insurance and risk transfer

Books Recommended:

- Kenett, Ron “Operational Risk Management: A Practical Approach to Intelligent DataAnalysis” Wiley Publications.
- Hoffma, Douglas, G “Managing Operational Risk” Wiley Publications.
- Tattam, David “A Short Guide to Operational Risk” Gower Publications.
- Ghosh, Amalendu “Managing Risks in Commercial and Retail Banking” Wiley Publications.
- Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw– Hill
- Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.

Paper Title: UBFSIV – 283 PRACTICE SESSION ON RISK MANAGEMENT

Planning for practical Session: (Based on UBFSIV – 203)

- Project work on ‘financial risk-identification and measurement’.
- Case study on ‘risk management practices in manufacturing concerns’.

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Paper Title: UBFSIV – 204: MUTUAL FUND OPERATIONS– I

Job Role: Junior Executive – Banking & Finance

Objectives: The course aims at a comprehensive understanding of the fundamental concept of mutual fund and the risk involved in the matter of investment in the market.

UNIT – I

Structure and constituents of Mutual Funds: Definition of Mutual Fund, Organization of Mutual Fund, Types of Mutual Funds, Advantages and Limitations of Mutual Funds.

UNIT – II

Mutual fund products: Kinds of Mutual Fund – Fixed Income category, Govt. Bonds, Corporate Bonds, Debt Instruments, Indexed Funds, Balanced Funds, Money Market Funds..

UNIT – III

Applicable NAV and cut– off time: Defining NAV, components of NAV, Calculation of NAV. Factors to be considers for NAV calculation.

UNIT – IV

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.

Books Recommended:

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

Paper Title: UBFSIV – 284 PRACTICE SESSION ON MUTUAL FUND OPERATIONS – I

Planning for practical session : (Based on UBFSIV – 204)

- Case lets on mutual funds selection for individual in 30% tax bracket.
- PPT on organization, types, benefits and limitations of mutual funds.
- Calculation of NAV from secondary information of 5 top mutual funds and their comparison.

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Paper Title: BFSI 285: MUTUAL FUNDS / INSURANCE PRODUCTS

Job Role: Junior Executive – Banking & Finance

Objectives: The course provides a hand on training on the various products of mutual fund and insurance before the students land in the market and deal with the customers.

UNIT – I

Update knowledge on mutual fund market, Keep up to date on regulations and guidelines, Approach and market various mutual funds schemes to prospective customer Identified, Assist customer with determining most suitable mutual fund scheme according to needs, Receive Approval for initiating purchase process

UNIT – II

Assist customer with the application process for purchasing the mutual fund, Collect and ensure payments are processed at the bank/organization, Deliver proof of purchase and plan follow– up sessions, Develop Long– term relationships with customers, respond to Customer Queries and clarifications and advise the customers on existing product and new schemes, Assist in termination of investment

UNIT – III

Visit the Websites of five different Insurance Companies Offering Life Insurance. Get details on the Various Policies Offered by them, Prepare a Comprehensive Report for each of these Companies Covering the following: Insurance products best suited for the different life stages – take five examples like young executive having joined job after studies, young married woman with one small child, middle aged man having two school going children and one dependent parent, Elderly lady staying alone with no dependents, member of the armed forces in mid 30s. From the chart above, recommend the best suited life insurance policy to each of them.

UNIT – IV

List the documents to be submitted for applying for each type of insurance and help customers fill out the application form. You can obtain sample application forms from the relevant insurance company, Explain the claims procedure along with requirements for claiming insurance at the time of occurrence of the insured event.

Books Recommended:

- Mobius Mark, “ Mutual Funds: An Introduction to the Core Concepts”, Wiley.com
- Shashikant, Abraham and Bhargava, “Understanding Mutual Funds”, McGraw Hill
- Periasamy, P., “Principles and Practice of Insurance”, 2010, Himalaya Publication.
- Gupta, P.K., “Insurance and Risk Management”, 2010, Himalaya Publication.
- GopalKrishan, G., “Insurance Principles and Practice”, 1994, Sterling Publishers, NewDelhi.

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Year– 2– Advanced Diploma (SEMESTER – III)

Paper Title: UGEN – 301: VALUE EDUCATION & HUMAN RIGHTS

Objective: The course aims to provide a sharp insight into the importance of human values, ethics, morality and above all the full growth of personality to ensure some total development of the human mind.

UNIT – I

Concept of Human Values, Value Education Towards Personal Development, Aim of education and value education; Evolution of value oriented education; Concept of Human values; types of values; Components of value education. Personal Development, Character Formation Towards Positive Personality, Value Education Towards National and Global Development, National and International Values, Social Values, Professional Values , Religious Values, Aesthetic values.

UNIT – II

Impact of Global Development on Ethics and Values, Conflict of cross – cultural influences, mass media, cross – border education, materialistic values, professional challenges and compromise, Modern Challenges of Adolescent Emotions and behavior; Sex and spirituality, Adolescent Emotions.

UNIT – III

Theraupatic Measures – Control of the mind through: Simplified physical exercise, Meditation – Objectives, types, effect on body, mind and soul, Yoga – Objectives, Types, Asanas, Activities: Moralisation of Desires, Neutralisation of Anger, Eradication of Worries, Benefits of Blessings

UNIT – IV

Human Rights – concepts & evolution, Definitions under Indian and International documents, Broad classification of Human Rights and Relevant Constitutional Provisions, Human Rights of Women and Children, Institutions for Implementation, Violations and Redressal.

Books Recommended:

- Value education and human rights, By R. P. Shukla, Sarup & Sons
- Professional Ethics and Human Values, Premvir Kapoor, Khanna Publishing House (AICTE Recommended Textbook)
- Value Education And Education For Human Rights, By V.C. Pandey, Gyan Publishing House.
- Education for Values, Environment and Human Rights, By Y. K. Sharma, Published by Deep and Deep Publications.
- Human Rights: Twenty First Century Challenges, edited by V.N. Viswanathan (ed. By), Gyan Publishing House.
- Education for Values, Environment and Human Rights, By J. C. Aggarwal, Shipra Publications, 2005
- Human Rights Education: A Global Perspective, edited by Hemlata Talesra, Nalini Pancholy, Mangi Lal Nagda, Published by Daya Books.

Paper Title: UGEN - 381 PRACTICE SESSION ON VALUE EDUCATION & HUMAN RIGHTS

Planning for Practical session: (Based on UGEN – 301)

- Motivational classes on values and ethics
- Case studies
- PPT presentation on selected areas

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B.Voc. in Banking, Financial & Insurance (UGC)
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Paper Title: UGEN – 302: BASIC ACCOUNTING

Objective: The course will surely help the students to gain a comprehensive knowledge on the various areas of finance such as basic concepts, role of accounts, preparation of charts and an overview of the subject at the both domestic and international levels.

UNIT – I

Define the accounting process, Describe the role of accountants, Explain accounting concepts and principles, Discuss the concept of the accounting equation, Use the accounting equation to analyze basic transactions in terms of increases and decreases, Reporting financial information on a balance sheet, Determine how transactions change owner's equity in an accounting equation, Reporting a changed accounting equation on a balance sheet, Analyze transactions using T – accounts and using debits and credits, Use debits and credits to record increase and decreases in accounts, Record journal entries in a 5 – column journal, Define accounting terms related to journalizing transactions, Prove and rule a five – column journal and prove cash

UNIT – II

Prepare a chart of accounts and opening accounts, Post separate amounts from a journal to a general ledger, Post column totals from a journal to a general ledger, Make correcting entries, Reconcile a bank statement and record bank service charges, dishonored checks, and petty cash transactions, Describe and prepare the work sheet, Plan and adjust entries on a work sheet, Extend financial statement information on a work sheet, Find and correct errors on a work sheet, Describe the content and purpose of the three basic financial statements and how they are related.

UNIT – III

Journalize and post adjusting entries, Journalize and post closing entries and prepare a post – closing trial balance. Reinforcement 1B, Describe the nature of merchandising business, Describe and be able to journalize purchases of merchandise for cash, Describe and be able to journalize purchases of merchandise on account and buying of supplies, Describe and be able to journalize cash payments and other transactions, Journalizing sales (compute sales tax) and cash receipts, Describe the concept of subsidiary ledgers, Journalize and post using accounts payable subsidiary ledgers, Journalize and post using accounts receivable subsidiary ledgers

UNIT – IV

Prepare payroll records, Preparing payroll time cards, Calculating employee total earnings, Determining payroll tax withholding, Preparing payroll checks, Record, and journalize the payroll for a merchandising business, Record employer payroll taxes,

Reporting, and paying withholding and payroll taxes, Prepare a worksheet for a merchandising business, Analyzing and adjusting the Merchandise Inventory account, Analyzing and adjusting the Supplies account, Analyzing and adjusting the Prepaid Insurance account, Prepare a multiple – step income statement for a merchandising business, Analyzing component percentages of income statements showing net income and net loss, Prepare a distribution of net income and owner's equity statements, Prepare a classified balance sheet

Books Recommended:

- Basic Accounting: The step-by-step course in elementary accountancy, By Nishat Azmat, Andy Lymer, Hachette UK.
- Basic Accounting, By Rajni Sofat, PHI Learning Pvt. Ltd.
- BASIC ACCOUNTING, By SOFAT, RAJNI , HIRO, PREETI, PHI Learning Pvt. Ltd.
- Accounting for Beginners, By Kokab Rahman, Createspace Independent Pub, 2013

Paper Title: UGEN - 382 PRACTICE SESSION ON BASIC ACCOUNTING

Planning for Practical session: (Based on UGEN – 302)

- Assignment on discussed topics
- Case studies analysis

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Paper Title: UBFSIV – 303: MUTUAL FUNDS OPERATIONS– II

Job Role: Senior Executive – Banking & Finance

Objectives: The course aims at a comprehensive understanding of the advanced level of mutual fund and the mature risks involved in the matter of investment in the market.

UNIT – I

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.

UNIT – II

Handling Monetary Transactions: Mutual fund fees, entry and exit load, risk measurement, Kinds of return. Valuation Process. Taxation.

UNIT – III

Handling Non– monetary Transactions: Valuation, accounting, legalities and Taxation aspect of mutual funds and their distribution.

UNIT – IV

SEBI's Role and Relevant Regulations: Role of SEBI, SEBI advertising code for mutual funds, Norms regarding return representation of mutual funds.

Books Recommended:

- Mobius Mark, “ Mutual Funds: An Introduction to the Core Concepts”, Wiley.com
- Shashikant, Abraham and Bhargava, “Understanding Mutual Funds”, McGraw Hill Publications.
- Tripathy, “Mutual funds in India”, Excel Books.

Paper Title: UBFSIV – 383 PRACTICE SESSION ON MUTUAL FUNDS OPERATIONS – II

Planning for practical session: (Based on UBFSIV – 303)

- Study paper on distribution channels of mutual funds, entry and exit loads on fund.
- PPT on SEBI – Role and Regulations.

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B.Voc. in Banking, Financial & Insurance (UGC)
(Effective for Academic Session 2018-2019)

Paper Title: UBFSIV – 304: INDIAN SECURITY MARKET – I

Job Role: Senior Executive – Banking & Finance

Objectives: The course is a total package including the elements of security at both the business and financial strata of the recent market policy.

UNIT – I

Introduction to Indian Security Market, Definition & characteristics of security: primary and secondary markets, types of security.

UNIT – II

Structure of Indian security markets: Concepts of risk and return, Primary and Secondary Markets, Issues in Indian security market, Role of stock brokers, Portfolio Managers, Merchant Bankers, Underwriters and Credit Rating Agencies. Regulators of Indian Security market.

UNIT – III

Business and its capital requirements, Security markets as allocators of capital

UNIT – IV

Financial security – characteristics and types.

Books Recommended:

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

Paper Title: UBFSIV – 384 PRACTICE SESSION ON INDIAN SECURITY MARKET – I

Planning for practical session : (Based on UBFSIV – 304)

- Study paper on participants of Indian Securities Market.
- PPT on primary market issues and secondary market issues.

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(Effective for Academic Session 2018-2019)

Paper Title: UBFSIV – 385: STOCK MARKET OPERATIONS

Job Role: Senior Executive – Banking & Finance

Objectives: This course deals with the basic and different related affairs of the stock market operation to provide a thorough knowledge to the students.

UNIT – I

Getting familiarized with terminology: types of stocks, indices, exchanges, brokerage accounts, order types, bull / bear markets, primary & secondary market, Introductory concepts: margin, shorting, stock splits, market capitalization, dividends, stock market psychology

UNIT – II

Introductory concepts: portfolio basics, risk / return, financial goals, stock news, Understanding the different securities (mutual funds, ETFs, CDs, money market) Income statement, balance sheet, cash flow statement, ratios, Earning estimates

UNIT – III

Qualitative vs. quantitative analysis, technical vs. fundamental analysis, value vs. growth investing, ratio analysis,

UNIT – IV

Introduction to stock chart terminology / concepts: trends, channels, support and resistance, volume Using technical analysis (stock charts) for buy decisions: market bottoms, chart formations & consolidations, timing buy points, Using technical analysis (stock charts) for sell decisions: market tops, climax tops, churning, support breakdown

Books Recommended:

- Bhole L.M., “Financial Institutions and Markets”; Tata McGraw– Hill, New Delhi.
- Hoda, R.P, “Indian Securities Markets– Investors View Point”, Excel Books, New Delhi.

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Year– 2– Advanced Diploma (SEMESTER – IV)

Paper Title: UGEN – 401: ENVIRONMENTAL STUDIES

Objective: Keeping in view the modern status of environment, the course primarily aims at providing various awareness programs required for the welfare of the environment apart from the emphasis on the general and conventional issues surrounding the environment.

UNIT - I

Multidisciplinary nature of environmental studies - Definition, scope and importance, need for public Awareness, Natural Resources: Renewable and non - renewable resources, Natural resources and associated problems, Role of an individual in conservation of natural resources. Equitable use of resources for sustainable lifestyles, Ecosystems: Concept, Structure and function of an ecosystem. Producers, consumers and decomposers. Energy flow in the ecosystem. Ecological succession. Food chains, food webs and ecological pyramids.

UNIT - II

Biodiversity and its conservation , Bio - geographically classification of India, Value of biodiversity, Biodiversity at global, National and local levels. India as a mega diversity Nation, Hot - spots of biodiversity. Threats to biodiversity: habitat loss, poaching of wildlife, man - wildlife conflicts. Endangered and endemic species of India. Conservation of biodiversity: In - situ and Ex - situ conservation of biodiversity.

UNIT - III

Environmental Pollution: Definition , Cause, effects and control measures of : Air pollution, Water pollution, Soil pollution, Marine pollution, Noise pollution, Thermal pollution, Nuclear hazards. Solid waste Management: Causes, effects and control measures of urban and industrial wastes. Role of an individual in prevention of pollution. Pollution case studies. Disaster management: floods, earthquake, cyclone and landslides . Social Issues and the Environment: From Unsustainable to Sustainable development. Urban problems related to energy. Water conservation, rain water harvesting, watershed management. Resettlement and Rehabilitation of people; its problems and concerns. Case Studies.

UNIT - IV

Environmental ethics: Issues and possible solutions. Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case Studies. Wasteland reclamation. Consumerism and waste products. Environment Protection Act. Air (Prevention and Control of Pollution) Act. Water (Prevention and control of Pollution) Act. Wildlife Protection Act Forest Conservation Act. Issues involved in enforcement of environmental legislation. Public awareness. Human Population and the Environment. Population growth, variation among nations. Population explosion - Family Welfare Programme. Environment and human health. Human Rights. Value Education. HIV/AIDS. Women and Child Welfare. Role of Information Technology in Environment and Human health. Case Studies.

Books Recommended:

- M.P. Poonia & S.C. Sharma, Environmental Studies, Khanna Publishing House
- Mike Hulme, Climates and Cultures.
- Mark Garrett, Encyclopaedia of Transportation Social Science and Policy.
- Steel, Science An A - to - Z Guide to Issues and Controversies.
- John A Matthews, Encyclopaedia of Environmental Change.
- O.P. Gupta, Elements of Environmental Pollution Control, Khanna Publishing House

Paper Title: UGEN - 481 PRACTICE SESSION ON ENVIRONMENTAL STUDIES

Planning for Practical session: (Based on UGEN – 401)

- Case studies
- Tree plantation program
- PPT presentation on selected areas
- Poster making

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Paper Title: UGEN – 402: QUALITY MANAGEMENT

Objective: 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.

UNIT - I

Introduction to Quality Management, Evolution of Quality Management, Concepts of Product and Service Quality Dimensions of Quality, Deming's, Juran's, Crosby's Quality Philosophy, Quality Cost

UNIT - II

Introduction to Process Quality, Graphical and statistical techniques for Process Quality Improvement
Graphical tools for data representation, 7 QC tools

UNIT - III

Sampling, sampling distribution, and hypothesis Testing Regression, Control charts, Process capability analysis, Measurement system analysis, Analysis of Variance (ANOVA), Design and Analysis of Experiment (DOE), Acceptance sampling plan, TQM, Leadership, Lean and JIT Quality Philosophy, Benchmarking, Process failure mode and effect analysis(PFMEA), Service Quality, Six sigma for Process Improvement, ISO 9001 and QS 9000
Quality Audit, Quality Circles

UNIT - IV

Quality Improvement, Quality Function Deployment, Robust Design and Taguchi Method, Design Failure Mode & Effect Analysis, Product Reliability Analysis, Six Sigma in Product Development

Books Recommended:

- D. C. Montgomery, Introduction to Statistical Quality Control, John Wiley & Sons, 3rd Edition.
- M.P. Poonia & S.C. Sharma, Total Quality Management, Khanna Publishing House (AICTE Recommended Textbook)
- Mitra A. , Fundamentals of Quality Control and Improvement, PHI, 2nd Ed. , 1998.
- J Evans and W Linsay, The Management and Control of Quality, 6th Edition, Thomson, 2005
- Besterfield, D H et al. , Total Quality Management, 3rd Edition, Pearson Education, 2008.
- D. C. Montgomery, Design and Analysis of Experiments, John Wiley & Sons, 6th Edition, 2004
- D. C. Montgomery and G C Runger, Applied Statistics and Probability for Engineers, John Wiley & Sons, 4th Edition.

Paper Title: UGEN - 482 PRACTICE SESSION ON QUALITY MANAGEMENT

Planning for Practical session: (Based on UGEN – 402)

- Case studies
- PPT presentation on TQM practices
- Survey and sample collection for project

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Paper Title: UBFSIV – 403: MICROFINANCE OPERATIONS– I

Job Role: Senior Executive – Banking & Finance

Objectives: Besides the general banking and finance concept, the course focuses on the micro level of finance and gives an opportunity to assess its importance in the banking organization.

UNIT – I

Need for & importance of microfinance, what is microfinance?

UNIT – II

Evolution of microfinance in India, Mainstream microfinance institutions

UNIT – III

Different models of microfinance/SHGs – what they are and why they are important, MFIs and legal forms/Typical - 25 -organization structure of MFs

UNIT – IV

Typical Products & Services/Customer service

Books Recommended:

- Financial Inclusion – Sameer Kochchar
- Financial Inclusion – RBI Notes
- Financing of SMEs – G Gopala Krishna Murthy

Paper Title: UBFSIV – 483 PRACTICE SESSION ON MICROFINANCE OPERATIONS– I

Planning for practical session : (Based on UBFSIV – 403)

- Project work on ‘Bandhan Microfinance’.
- Evaluating microfinance role and Self-Help Groups in emerging economies – Study paper.

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Paper Title: UBFSIV – 404: INDIAN SECURITY MARKET – II

Job Role: Senior Executive – Banking & Finance

Objectives: The course is a total package including the elements of security at both the advanced business and financial strata of the recent market policy.

UNIT – I

The markets for security & its structure, The Primary Market for securities, The Secondary Market for securities

UNIT – II

Efficient Market Hypothesis– concept, implication, Technical analysis – assumption tools, Fundamental analysis – economic, industry, company analysis.

UNIT – III

Financial instruments – bonds, equity, debentures, mutual funds, money market instruments. Valuation of equity, risk and return measurement.

UNIT – IV

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, Role and function of SEBI.

Books Recommended:

- Cirvante, V.R., The Indian Capital Market (Geoffrey Cumberlege Oxford University Press, Bombay, 1956).
- Simha, S.L.N., The Capital Market of India (Vora & Co., Publishers Pvt. Ltd., Bombay, 1960).
- Barker, Barry., Investment In India (Bombay, 1961).
- Shroff, K.R.P., History and Present Position of The Stock Market In India (The Stock Exchange Bombay, 1962).
- Mayya, M.R., Forward Trading In Shares (Bombay, 1996).

Paper Title: UBFSIV – 484 PRACTICE SESSION ON INDIAN SECURITY MARKET –II

Planning for practical session : (Based on UBFSIV – 404)

- Hypothetical portfolio construction and selection of portfolio.
- Study of stock exchanges in India.
- Study of commodity trading and associated terms.

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(Formerly West Bengal University of Technology)
B.Voc. in Banking, Financial & Insurance (UGC)
(Effective for Academic Session 2018-2019)

Paper Title: UBFSIV – 491: PRACTICAL ON MICROFINANCE AND RETAIL BANKING

Job Role: Senior Executive – Banking & Finance

Objectives: The course imparts a detailed training on the areas of microfinance and retail banking to the students to deal with the customers effectively in the recent market situation.

UNIT – I

Practical Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies

UNIT – II

Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections & Recoveries, Data Management, Ethical issues and Do's & Don'ts

UNIT – III

Practical aspects of retail banking, its importance in retail line of business, firsthand knowledge of different dimensions of retail banking, Retail banking channels

UNIT – IV

Practical understanding of Deposit products, Loan products

Books Recommended:

- Managing Risk and Creating Value with Microfinance; Mike Goldberg, Eric Palladini; August 2010
- Banker to the Poor: Micro– Lending and the Battle Against World Poverty; Muhammad Yunus; October 2003
- The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits; C.K. Prahalad; October 2009

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Year– 3– Degree (SEMESTER –V)

Paper Title: UGEN – 501: INDIAN ECONOMY & SOCIAL CHANGES

Objective: The subject aims to cover a broad canvas of the Indian economy from independence to the present era including the possible social changes witnessed over the period of time.

UNIT - I

Indian Economy on the eve of Independence, British rule and its impact on Indian Economy, Emergence and development of Planning exercise in India - historical debates, plan models and shift in focus over time

UNIT - II

Output (National Income) and Employment Structure of Indian Economy; Composition and relative rates of growth of agriculture, industry and services sectors; Sub - sectoral analysis. Trends and patterns in structure of population over time - growth rate, gender, rural - urban, literacy, regional; Structure and trends of Poverty and Inequality (interpersonal and regional);

UNIT - III

Inflation - trends, structure and causes; Unemployment - trends, structure and types. Trends in Agricultural Production and Productivity; Land Reforms - Genesis, Progress and current status; Green Revolution - Measures and its effects. Trends and Patterns of Industrial Sector; Changes in the structure of Indian Industry; Small Scale Industries - Growth, Structure and its contribution in national economy; Public Sector - Growth, Structure, Historical role, Evolution and Dilution. Trends in Exports and Imports; Composition and Direction of Foreign Trade; Balance of Payments - Current Status

UNIT - IV

Introduction to different theories of social change, Social conditions and religious thought.

Books Recommended:

- R Dutta and K P M Sundaram: Indian Economy, S Chand
- A. N. Agarwal: Indian Economy, Problems of Development and Planning, New Age.
- Mishra and Puri: Indian Economy, Himalaya.
- Planning Commission: Eleventh Five Year Plan, Vol I, II and III, Academic Foundation.
- Government of India: Economic Survey (latest issue)

Paper Title: UGEN - 581 PRACTICE SESSION ON INDIAN ECONOMY & SOCIAL CHANGES
Planning for Practical session: (based on UGEN – 501)

- Data collection on Indian economy system
- PPT presentation on the current economic scenario
- Case studies on recent economic issues
- Graphical presentation to connect between economy and society

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Paper Title: UGEN – 502: RESEARCH METHODOLOGY

Objective: The course aims to teach the students to read, understand and explore something new from the conventional material before they climb up the ladder for more progressive research works.

UNIT - I

Foundations of Research: Meaning, Objectives, Motivation, Utility. Concept of theory, empiricism, deductive and inductive theory. Characteristics of scientific method - Understanding the language of research - Concept, Construct, Definition, Variable. Research Process (10%)

UNIT - II

Problem Identification & Formulation - Research Question - Investigation Question - Measurement Issues - Hypothesis - Qualities of a good Hypothesis - Null Hypothesis & Alternative Hypothesis. Hypothesis Testing - Logic & Importance (10%)

UNIT - III

Research Design: Concept and Importance in Research - Features of a good research design - Exploratory Research Design - concept, types and uses, Descriptive Research Designs - concept, types and uses. Experimental Design: Concept of Independent & Dependent variables.

UNIT - IV

Qualitative and Quantitative Research: Qualitative research - Quantitative research - Concept of measurement, causality, generalization, replication. Merging the two approaches.

Books Recommended:

- Research methodology by P. K. Manoharam
- Research methodology by Dr. C. Rajindra Kumar
- Research methodology methods and techniques by C. R. Kothari

Paper Title: UGEN - 582 PRACTICE SESSION ON RESEARCH METHODOLOGY

Planning for Practical session: (Based on UGEN – 502)

- Case studies
- Model paper presentation on assigned topics
- Survey and sample collection for project preparation

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Paper Title: UBFSIV – 503: FINANCIAL MANAGEMENT

Job Role: Analyst – Banking & Finance

Objectives: To make the students acquire an adequate knowledge, the course is structured and divided into different stages of finance in the current market operation.

UNIT – I

Basic Understanding of Financial Management: Definition, Importance, Scope, Organization of Finance Function.

UNIT – II

Project Appraisal and Analytical Tools in Financial Management: Time Value of money, Capital budgeting techniques, risk analysis and capital rationing.

UNIT – III

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

UNIT – IV

Working Capital Management: Inventory management, cash management, receivable management.

Books Recommended:

- Financial Accounting – P. C. Tulsian
- Financial Accounting – Prof. KishorNikam, Mr. SantoshBhange.
- Financial Accounting – Prof. Y. R. Thorat, Dr. N. M. Nare, Dr. D. B. Bharti, Prof. B. L. Jagtap.
- Financial Accounting – M. G. Patkar
- Advances Accounting – Dr. Shukla & Dr Gerewal
- Modern Accountancy Volume – A Mukharjee M. Hanif

Paper Title: UBFSIV – 583 PRACTICE SESSION ON FINANCIAL MANAGEMENT

Planning for practical session : (Based on UBFSIV – 503)

- Case study on investment decision – capital budgeting techniques.
- Paper presentation on ‘factoring and receivable management’.

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(Effective for Academic Session 2018-2019)

Paper Title: UBFSIV – 504: MICROFINANCE OPERATIONS– II

Job Role: Analyst – Banking & Finance

Objectives: Besides the general banking and finance concept, the course focuses on the advanced micro level of finance and caters an opportunity to assess its importance in the banking organization.

UNIT – I

Communication and Interviewing Skills/Borrower Profiling Skill, Counseling and Financial Advising Skills/Time Management Skill

UNIT – II

Sales & Marketing Skills/Cross Selling Skills, Understanding the role & importance of back office operations in an MFI

UNIT – III

Understanding the importance of data management in the back office, Customer Account Management

UNIT – IV

Overview of Management Information Systems, Role of MIS in Micro– finance and Banking.

Books Recommended:

- Managing Risk and Creating Value with Microfinance; Mike Goldberg, Eric Palladini; August 2010
- Banker to the Poor: Micro– Lending and the Battle Against World Poverty; Muhammad Yunus; October 2003
- The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits; C.K. Prahalad; October 2009

Paper Title: UBFSIV – 584 PRACTICE SESSION ON MICROFINANCE OPERATIONS– II

Planning for practical session : (Based on UBFSIV – 504)

- Assignment based on case study on customer profiling in Micro Finance Institutions.
- Essay on data management in back office.

Paper Title: UBFSIV – 585: RETAIL BANKING INSTRUMENTS

Job Role: Analyst – Banking & Finance

Objectives: The course imparts an advanced training on the areas of microfinance and retail banking to the students to deal with the customers effectively in the recent market situation.

UNIT – I

Introduction to retail banking, Importance of retail line of business, dimensions of retail banking/Retail banking channels

UNIT – II

Overview of products & services, Deposit products, Loan products

UNIT – III

Overview of products & services, other third party products, other services

UNIT – IV

Operations in retail banking accounts, Customer originated, Bank originated, Transactions originated by others

Books Recommended:

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B.Voc. in Banking, Financial & Insurance (UGC)
(Effective for Academic Session 2018-2019)

- Retail Banking – Keith Pond
- Consumer banking: Counter revolution – The Economist publication

Year– 3– Degree (SEMESTER –VI)

Paper Title: UGEN – 601: GENERAL HUMAN PSYCHOLOGY & HR MANAGEMENT

Objective: The classic blend of psychology and human resource will help to deal with the individuals in the corporate sector. The study of proper human mind is to be emphasized before the role of human resource management comes to play.

UNIT - I

Introduction to psychology, Nature of psychology; Basic concepts: Person, States of Consciousness: Sleep and Wakefulness and altered States of Consciousness, Behavior and Experience, II Evolution of the discipline of psychology; Psychology and other disciplines; Linkages across psychological processes

UNIT - II

Methods of psychology, The bases of human behavior, Evolutionary perspective on human behavior; Biological and cultural roots; Nervous system and endocrine system: Structure and relationship of with behavior and experience; Brain and behavior, Socialization, Enculturation and Acculturation; Globalization; Diversity and pluralism in the Indian context.

UNIT - III

Evolution and growth of human resource management (with special reference to Scientific management and Human relations approaches). Role of HR in strategic management. Nature, objectives, scope, and functions of HR management, Challenges of HR (the changing profile of the workforce - knowledge workers, employment opportunities in BPOs, IT and service industries, Flexi options), Workforce diversity (causes, paradox, resolution of diversity by management).

UNIT - IV

Concepts of line - staff in the structure of human resource department and the role of human resource manager, Manpower planning, Job analysis, Job evaluation.

Books Recommended:

- General Psychology by S. Dandapani, Neelkamal Publication (2016)
- General Psychology by R. K. Gupta
- Aswathappa K. (2002) Human Resource and Personnel Management, Tata McGraw - Hill, New Delhi.
- Bhattacharyya Kumar Deepak (2006) Human Resource Managing, Excel Books, New Delhi.
- Cascio F. W. (2003) Managing Human Resources, Productivity, Quality of Life, Profits, Tata Mc - Graw - Hill, New York.

Paper Title: UGEN - 681 PRACTICE SESSION ON GENERAL HUMAN PSYCHOLOGY & HR MANAGEMENT

Planning for Practical session: (Based on UGEN – 601)

- How to conduct counseling sessions
- Case studies
- PPT presentation on recent HR practices

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Paper Title: UGEN – 602: ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

Objective: The course aim to give a shape to understand the validity of various entrepreneurship development programs in the field of economics and its related concepts.

UNIT - I

To make the students understand about entrepreneurs and different classifications. Entrepreneur and entrepreneurship - Definition; traits and features; classification; Entrepreneurs; Women entrepreneurs; Role of entrepreneur in Entrepreneurs in India, Create an awareness about EDP. Entrepreneurial development programme concept; Need for training; phases of EDP; curriculum & contents of Training Programme; Support systems, Target Groups; Institutions conducting EDPs in India and Kerala.

UNIT - II

General awareness about identification of project financing new enterprises; Promotion of a venture; opportunity Analysis Project identification and selection; External environmental analysis economic, social, technological and competitive factors; Legal requirements for establishment of a new unit; loans; Over run finance; Bridge finance; Venture capital; Providing finance in Approaching financing institutions for loans.

UNIT - III

To identify different Discuss opportunities in small business; Small business Enterprise - Identifying the Business opportunity in various sectors - formalities for setting up of a small business enterprise - Institutions supporting small business enterprise - EDII (Entrepreneurship Development Institute of India), SLDO (Small Industries Development Organization NSIC (National small Industries Corporation Ltd. (CNSIC) NIESBUD (National Institute for Entrepreneurship and small Business Development) Sickness in small business enterprise causes and remedies.

UNIT - IV

To understand about a project report relating to a small business; Project formulation - Meaning of a project report significance contents formulation planning commissions guidelines for formulating a project report - specimen of a project report, problems of entrepreneurs case studies of entrepreneurs.

Books Recommended:

- Cliffton, Davis S. and Fylie, David E. , Project Feasibility Analysis, John Wiley, New York, 1977.
- Desai A. N., Entrepreneur and Environment, Ashish, New Delhi, 1990.
- Drucker, Peter, Innovation and Entrepreneurship, Heinemann, London, 1985
- Jain Rajiv, Planning a Small Scale Industry: A guide to Entrepreneurs, S. S. Books, Delhi, 1984
- Kumar S. A. , Entrepreneurship in Small Industry, Discovery, New Delhi, 1990
- McClelland, D. C. and Winter, W. G. , Motivating Economic Achievement, Free Press, New York, 1969

Paper Title: UGEN - 682 PRACTICE SESSION ON ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

Planning for Practical session: (Based on UGEN – 602)

- PPT presentation
- Case studies on Men/Women entrepreneurs
- Seminar on successful entrepreneurs
- Preparation of project work

Paper Title: UBFSIV – 683: INDUSTRIAL TRAINING

Job Role: Analyst – Banking & Finance

Industrial Training of 3 - 4 weeks of 6 credits in each year followed by Report Writing and Viva - voce. These trainings are to be carried out during summer vacations. These training may be done from industries/Skill knowledge providers (SKPs)/Sector Skill Councils (SSCs)/Training centers/Institutes. These credits will be evaluated in Semester VI.