Maulana Abul Kalam Azad University of Technology, West Bengal

(Formerly West Bengal University of Technology)

B.Voc. in BFSI (AICTE)

(Effective for Academic Session 2018-2019)

COURSE STRUCTURE

1ST YEAR

SL No	CODE	Paper		Marks	Credits
		SEMESTER-I			
		Theory			
1	B5.GV.01	Banking & Micro Finance - I		50	3
2	B5.GV.02	Indian Securities Markets - I		50	3
3	B5.GV.03	Micro Finance Operations - I		50	3
4	B5.GV.04	Mutual Fund Operations - I		50	3
		LAB/PRACTICAL			
1	B5.VP.01	Vocational Practical –I		50	1.5
2	B5.VP.02	Vocational Practical –II		50	1.5
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q3801	Insurance Agent	(Any One)	200	15
2	BBSC/Q8401	Business Correspondent / Business Facilitator			
3	BBSC/Q2303	Debt Recovery Agent			
		TOTAL CREDITS			30
		SEMESTER-II			
		Theory			
1	B5.GV.05	Banking & Micro Finance - II		50	3
2	B5.GV.06	Indian Securities Markets - II		50	3
3	B5.GV.07	Micro Finance Operations - II		50	3
4	B5.GV.08	Mutual Fund Operations - II		50	3
		LAB/PRACTICAL			
1	B5.VP.03	Vocational Practical –III		50	1.5
2	B5.VP.04	Vocational Practical –IV		50	1.5
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q3802	Mutual Fund Agent	(Any One)	200	15
2	BBSC/Q2302	Small and Medium Enterprise (SME) Officer			
		TOTAL CREDITS			30

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2ND YEAR

SL No	CODE	Paper		Marks	Credits
		SEMESTER-III			
		Theory			
1	B6.GV.01	Computational Skills - I		50	3
2	B6.GV.02	Retail Banking & Operations –I		50	3
3	B6.GV.03	Depository Operations – I		50	3
4	B6.GV.04	Entrepreneurship/Accounting/Management – I		50	3
		LAB/PRACTICAL			
1	B6.VP.01	Vocational Practical - V		50	1.5
2	B6.VP.02	Vocational Practical - VI		50	1.5
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q8405	Financial Inclusion Officer	(Any One)	200	15
2	BBSC/Q2301	Manager - Loan Approval			
3	BBSC/Q2304	Loan Processing Officer			
		TOTAL CREDITS			30
		SEMESTER-IV			
		Theory			
1	B6.GV.05	Computational Skills - II		50	3
2	B6.GV.06	Retail Banking & Operations –II		50	3
3	B6.GV.07	Depository Operations – II		50	3
4	B6.GV.08	Entrepreneurship/Accounting/Management – II		50	3
		LAB/PRACTICAL			
1	B6.VP.03	Vocational Practical - VII		50	1.5
2	B6.VP.04	Vocational Practical - VIII		50	1.5
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q2202	Operations Executive – Lending	(Any One)	200	15
2	BBSC/Q5201	Process Executive - Financial Institutions			
		TOTAL CREDITS			30

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3RD YEAR

SL No	CODE	Paper		Marks	Credits
		SEMESTER-V			
		Theory			
1	B7.GV.01	Business Banking & Operations		50	3
2	B7.GV.02	Securities Operations		50	3
3	B7.GV.03	Finishing School - I		50	3
4	B7.GV.04	Livelihood Management - I		50	3
		LAB/PRACTICAL			
1	B7.VP.01	Vocational Practical – IX		50	1.5
2	B7.VP.02	Vocational Practical – X		50	1.5
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q5401	Research Officer - Financial Institutions	(Any One)	200	15
2	BBSC/Q8202	Insolvency Associate			
3	BBSC/Q8404	CASA Sales Manager			
		TOTAL CREDITS			30
		SEMESTER-VI			
		Theory			
1	B7.GV.05	Life Insurance & Operations		50	3
2	B7.GV.06	General Insurance & Operations		50	3
3	B7.GV.07	Finishing School - II		50	3
4	B7.GV.08	Livelihood Management - II		50	3
		LAB/PRACTICAL			
1	7.GV.09	Project Work		100	3
		On-Job-Training (OJT)/Qualification Packs			
1	BBSC/Q5102	Dealer - Financial Institutions	(Any One)	200	15
2	BBSC/Q8101	Accounts Executive			
		TOTAL CREDITS			30

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<u>**SEMESTER-I**</u>

<u>**THEORY**</u>

Paper: Banking & Micro Finance – I
Code: B5.GV.01
Credits: 3

Course Contents:

- Overview of the BFSI domain in India
- Role & importance of banks in an economy
- Structure of Indian banking industry
- Reserve Bank of India and its role
- Types of banks in India
- Banker-Customer relationship
- Overview of basic banking products & services
- Financial inclusion & exclusion

Paper: Indian Securities Markets –I
Code: B5.GV.02
Credits: 3

Course Contents:

1. Introduction to Indian Securities Markets

- Definition & characteristics of securities
- Structure of Indian securities markets
- Businesses and their capital requirements
- Securities markets as allocators of capital

2. Different Types of Financial Securities

- Financial securities – characteristics and types.

Paper: Micro Finance Operations - I
Code: B5.GV.03
Credits: 3

Course Contents:

1. Credit & Credit Operations

2. Aspects of MFI Credit

3. Credit delivery methodologies

4. Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation

5. Loan Disbursements/Loan Collections &Recoveries

6. Data Management

7. Ethical issues and Do's & Don'ts

Paper: Mutual Fund Operations – I
Code: B5.GV.04
Credits: 3

Course Contents:

1. Mutual Funds

2. Structure and constituents of Mutual Funds

3. Mutual fund products

4. Applicable NAV and cut-off time

5. Purchase, redemption and systematic transactions

PRACTICAL

Paper: Vocational Practical – I
Code: B5.VP.01
Credits: 1.5

Course Contents:

1. Follow the work instructions and operating instructions

2. Understanding of account opening process

3. Understanding of operating standards and Standard Operating Procedures

4. Understand the list of documents for account opening

Paper: Vocational Practical – II
Code: B5.VP.02
Credits: 1.5

Course Contents:

1. Understand the document verification process

2. Understand types of errors

3. Understand the escalation process

4. Execution of work

SEMESTER-II

THEORY

Paper: Banking & Micro Finance – II
Code: B5.GV.05
Credits: 3

Course Contents:

- Need for & importance of microfinance/What is microfinance
- Evolution of microfinance in India/Mainstream microfinance institutions
- Different models of microfinance/SHGs – what they are andwhy theyare important
- MFIs and legal forms/Typical organisation structure of MFs
- Typical Products & Services/Customers served

Paper: Indian Securities Markets –II
Code: B5.GV.06
Credits: 3

Course Contents:

1. Securities Markets

- The markets for securities & its structure
- The Primary Market for securities
- The Secondary Market for securities

2. Mutual Funds

- Features of a mutual fund
- Key terms and concepts associated with mutual funds
- Functioning of a mutual fund
- Difference between various types of fund products
- Processes associated with investing in mutual funds.

Paper: Micro Finance Operations - II
Code: B5.GV.07
Credits: 3

Course Contents:

1. Skills for Success in MFI Roles
   - Communication and Interviewing Skills/Borrower Profiling Skill
   - Counselling and Financial Advising Skills/Time Management Skill
   - Sales & Marketing Skills/Cross Selling Skills
2. Back Office Operations
   - Understanding the role & importance of back office operations in an MFI
   - Understanding the importance of data management in the back office
   - Customer Account Management
   - Overview of Management Information Systems

Paper: Mutual Fund Operations – II
Code: B5.GV.08
Credits: 3

Course Contents:

1. Investor and distributor processes and payouts

2. Handling Monetary Transactions

3. Handling Non-monetary Transactions

4. SEBI's Role and Relevant Regulations

PRACTICAL

Paper: Vocational Practical – III
Code: B5.VP.03
Credits: 1.5

Course Contents:

1. Follow the work instructions and operating instructions

2. Understanding of account opening process

3. Understanding of operating standards and Standard Operating Procedures

4. Understand the list of documents for account opening

Paper: Vocational Practical – IV
Code: B5.VP.04
Credits: 1.5

Course Contents:

1. Understand the document verification process

2. Identification of errors

3. Escalation of errors

4. Execution of work

<u>**SEMESTER-III**</u>

<u>**THEORY**</u>

Paper: Computational Skills – I
Code: B6.GV.01
Credits: 3

Course Contents:

- Basics of Computer System and its use in day to day life
- Using Email, Fax, Printer, Mobile- inter connectivity
- Basics of internet and web browsing

Paper: Retail Banking Operations – I
Code: B6.GV.02
Credits: 3

Course Contents:

1. Retail Banking

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

2. Overview of products & services

- Deposit products
- Loan products

Paper: Depository Operations – I
Code: B6.GV.03
Credits: 3

Course Contents:

1. Introduction to the Capital Market

2. Introduction to Depository

3. Depository and its Business Partners

4. Functions of Depository Participant -Account Opening

5. Functions of Depository Participant - Transmission and Nomination

Paper: Entrepreneurship/Accounting/Management – I
Code: B6.GV.04
Credits: 3

Course Contents:

1. Introduction

Meaning and Nature of Management, Management Approaches, Processes, Managerial Skills, Tasks and Responsibilities of a Professional Manager.

2. Organizational Structure and Process

Organizational Culture and Climate, Managerial Ethos, Organization Structure & Design, and Managerial Communication.

Or

1. Entrepreneurship: Concept and Definitions; Entrepreneurship and Economic Development; Classification and Types of Entrepreneurs; Entrepreneurial Competencies; Factor Affecting Entrepreneurial Growth – Economic, Non-Economic Factors; EDP Programmes; Entrepreneurial Training; Traits/Qualities of an Entrepreneurs; Entrepreneur; Manager Vs. Entrepreneur.

2. Opportunity / Identification and Product Selection: Entrepreneurial Opportunity Search and Identification; Criteria to Select a Product; Conducting Feasibility Studies; Project Finalization; Sources of Information.

PRACTICAL

Paper: Vocational Practical – V
Code: B6.VP.01
Credits: 1.5

Course Contents:

1. Follow the work instructions and operating instructions

2. Understanding of account opening process

3. Understanding of operating standards and Standard Operating Procedures

 4. Understand the list of documents for account opening

Paper: Vocational Practical – VI
Code: B6.VP.02
Credits: 1.5

Course Contents:

1. Understand the document verification process

2. Identification of errors

3. Escalation of errors

4. Execution of work

Reference Books:

1. Principles and Practices of Management, Premvir Kapoor, Khanna Publishing House

<u>**SEMESTER-IV**</u>

<u>**THEORY**</u>

Paper: Computational Skills – II
Code: B6.GV.05
Credits: 3

Course Contents:

- MSOffice, Tally and Excel
- Purposive surfing
- Cyber Security Basics-Virus, Hacking, Spamming, online data and identity theft, Awareness about IT Acts, types of Cyber Crimes

Reference Books:

1. Using Tally.ERP 9, Ramesh Bangia, Khanna Publishing House
2. Mastering Excel, WebTech Solutions Inc., Khanna Publishing House
3. Information Security and Cyber Laws, Sarika Gupta, Khanna Publishing House

Paper: Retail Banking Operations – II
Code: B6.GV.06
Credits: 3

Course Contents:

1. Overview of products & services
- Other third party products
- Other services

2. Operations in retail banking accounts
- Customer originated
- Bank originated
- Transactions originated by others

Paper: Depository Operations – II
Code: B6.GV.07
Credits: 3

Course Contents:

1. Functions of Depository Participant -Dematerialization
2. Functions of Depository Participant -Trading and Settlement
3. Pledge and Hypothecation
4. Corporate Action
5. Public Issues
6. Basic Services Demat Account (BSDA)

Paper: Entrepreneurship/Accounting/Management – II
Code: B6.GV.08
Credits: 3

Course Contents:

1. Planning and Controlling
Planning Types and Process, Management by Objectives, Decision-Making Types and Models, Problem Solving Techniques, Controlling: Process and Techniques.

2. Performance Evaluation Techniques: Introduction to Budgeting and Budgetary Control; Performance Budgeting; Classification of Budget; Standard Costing and Variance Analysis; Balanced Scorecard; Responsibility Accounting.

3. Decision Making Techniques: Cost Volume Profit Analysis; Management Accounting for Decision Making and Control; EVA and Performance Measurement; Introduction to Activity Base Costing, Targeting Costing, Life Cycle Costing; Uniform Costing.
Or

3. Small Enterprises and Enterprise Launching Formalities: Definition of Small Scale; Rationale; Objective; Scope; Role of SSI in Economic Development of India; SSI; Registration; NOC from Pollution Board; Machinery and Equipment Selection; Project Report Preparation; Specimen of Project Report; Project Planning and Scheduling using Networking Techniques of PERT / CPM; Methods of Project Appraisal.

4. Role of Support Institutions and Management of Small Business: Director of Industries; DIC; SIDO; SIDBI; Small Industries Development Corporation (SIDC); SISI; NSIC; NISBUD; State Financial Corporation SIC; Marketing Management; Production Management; Finance Management; Human Resource Management; Export Marketing; Case Studies-At least 4 (four) in whole course

PRACTICAL

Paper: Vocational Practical – VII
Code: B6.VP.03
Credits: 1.5

Course Contents:

1. Follow the work instructions and operating instructions

2. Understanding of account opening process

3. Understanding of operating standards and Standard Operating Procedures

4. Understand the list of documents for account opening

Paper: Vocational Practical – VIII
Code: B6.VP.04
Credits: 1.5

Course Contents:

1. Understand the document verification process

2. Identification of errors

3. Escalation of errors

4. Execution of work

SEMESTER-V

THEORY

Paper: Business Banking &Operations
Code: B7.GV.01
Credits: 3

Course Contents:

1. Understanding Business Banking

        a. Definition & characteristics

        b. Accounts & deposits

        c. Lending products

        d. Other services – treasury, trade & forex

2. SME: Definition & characteristics, RBI & GoI directives
3. Role of Bankers
4. Challenges in SME Business

Paper: Securities Operations
Code: B7.GV.02
Credits: 3

Course Contents:

1. Introduction to the Securities Market
2. Market Participants in the Securities Market
3. Introduction to the Securities Broking Operations

- Trade life cycle
- Front office operations
- Risk management practices
- Surveillance mechanism
- Back-office operations

4. Risk Management
5. Clearing Process
6. Settlement Process
7. Investor Grievances and Arbitration
8. Other Services Provided by Brokers

Paper: Finishing School – I
Code: B7.GV.03
Credits: 3

Course Contents:

- Health and fitness(Yoga & meditation)
- Cleanliness and hygiene
- Formal Dressing & Basic Etiquettes
- Stress & Anger Management- Being positive(Coping with stress)

Paper: Livelihood Management – I
Code: B7.GV.04
Credits: 3

Course Contents:

- Concept of Livelihood Management
- Categories of Livelihood Management:
  - Self-employed
  - Employed through wages
- Legal Frame Work–Minimum Wage Act
- Factories Act
- Workmen Compensation
- Child Labour
- Women Sexual Harassment Act
- Ethical practices

PRACTICAL

Paper: Vocational Practical – IX
Code: B7.VP.01
Credits: 1.5

Course Contents:

1. Follow the work instructions and operating instructions

2. Understanding of account opening process

3. Understanding of operating standards and Standard Operating Procedures

4. Understand the list of documents for account opening

Paper: Vocational Practical – X
Code: B7.VP.02
Credits: 1.5

Course Contents:

1. Understand the document verification process

2. Identification of errors

3. Escalation of errors

4. Execution of work

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<u>**SEMESTER-VI**</u>

<u>**THEORY**</u>

Paper: Life Insurance Operations
Code: B7.GV.05
Credits: 3

Course Contents:

1. Introduction to Insurance

- Definition, characteristics, need & importance/Advantages of insurance

2. Principles of Life Insurance

- Principle of utmost Good Faith/Insurable Interest/Principle of Indemnity

3. Premium and Bonuses

- What is Premium/Premium calculation and Actuarial valuation/What is Bonus

4. Life Insurance Product

- Traditional / Unit Linked Policies; Individual and Group Policies
- With Profit and Without Profit/Whole Life Products, Interest sensitive product
- Term Assurance/Annuities, Endowment Assurance etc.

5. Underwriting

- Introduction/Classification of Risks/Financial Underwriting

6. Insurance Documents

7. Policy Conditions

8. Claims

9. Group Insurance

10. Life Insurance Marketing

Paper: General Insurance &Operations
Code: B7.GV.06
Credits: 3

Course Contents:

1. Introduction to Insurance

- Definition, characteristics, need & importance; Advantages of insurance

2. Principles of General Insurance

3. Key Insurance Documents

- Proposal Forms/Policy Forms/Cover Notes/Certificate of Insurance/Endorsements
- Renewal Notice/Other Insurance Documents

4. Theory & Practice of Rating

5. Different Types of Insurance

- Fire Insurance/Marine Insurance/Motor Insurance/Personal Accident Insurance
- Liability Insurance/Health Insurance/Miscellaneous Insurance

Paper: Finishing School – II
Code: B7.GV.07
Credits: 3

Course Contents:

- Time Management & Goal Setting
- Managing Emotions
- Thinking Skills
- Modes of self-development– Read, Listen, Talk, Ask, Write, Observe, Self- Motivation, Being confident-Self-esteem.

Paper: Livelihood Management – II
Code: B7.GV.08
Credits: 3

Course Contents:

- Responsibilities as a taxpayer
- Basics of GST
- PAN
- Rights and Duties
- Code of Conduct of working organization
- Introduction to small scale industries