Circular file

DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY

CIRCULAR NO.SU/Commerce & Management/ B.Voc./43/2019

It is hereby inform to all concerned that, on the recommendation of the Dean, Faculty of Commerce & Management, the Hon'ble Vice-Chancellor in his emergency powers under Section-12(7) of the Maharashtra Public Universities Act, 2016 has accepted **the revised Syllabus and List of Pannel of Examiner for following curriculum under B.Voc. programmer which covers in the Faulty of Commerce & Management. The said curriculum where runs are shown against their names.**

1.	B.Voc. Accounting	Ankushrao Tope College, Jalna.
2.	B.Voc. Banking	Ankushrao Tope College, Jalna.
3.	B.Voc. Professional Accounting & Taxation	Shri Muktanand College Gangapur, Dist. Aurangabad
4.	B.Voc. Accounting & Taxation	Arts & Commerce College, Ashti.
5.	B.Voc. Banking & Financial Services	Arts, Science & Commerce, College, Ambad.
6.	B.Voc. Live Stock Production management	Arts, Science & Commerce, College, Ambad.

This is effective from the Academic Year 2018-2019 and onwards.

All concerned are requested to note the contents of this circular and bring notice to the students, teachers and staff for their information and necessary action.

University Campus,
Aurangabad-431 004.
REF.NO. SU/ COMMERCE/2018-19
22813-26
Date:- 12-03-2019.

Deputy Registrar,
Syllabus Section.

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Copy forwarded with compliments to :-

1] **The Principals, affiliated concerned Colleges, Dr. Babasaheb Ambedkar Marathwada University.**
2] The Director, University Network & Information Centre, UNIC, with **a request to upload this Circular on University Website.**

Copy to :-

1] The Director, Board of Examination & Evaluation,
2] **The Section Officer, [B.Com. Unit] Examination Branch,**
3] The Section officer, [Eligibility Unit],
4] **The Programmer [Computer Unit-1] Examinations,**
5] **The Programmer [Computer Unit-2] Examinations,**
6] The In-charge, [E-Suvidha Kendra], Rajarshi Shahu Maharaj Pariksha Bhavan, Dr. Babasaheb Ambekar Marathwada University.
7] The Public Relation Officer,
8] The Record Keeper.

Matsyodari Shikshan Sanshtha's

Arts, Science and Commerce College Ambad

Dist-Jalna, Maharashtra

Syllabus of

Bachelor of Vocation in

Banking and Financial Services

Submitted to,

Dr. Babasaheb Ambedkar Marathwada University,

Aurangabad-431004 (MS), India

Curriculum for Bachelor of Vocational Education

(B. Voc.) in Banking and Financial Services

The Bachelor in Vocation program Banking and Financial Services is divided into six semester having 180 credits. Each semester will have courses based on General Education Components and Skill Development Components, out of which six subject will be dedicated for theory (each theory course will have inbuilt practical / tutorial/ skill development components) and Banking and Financial Services course will be devoted to Project / Industrial Training / BANK Internship. This program offers following **General Education Components** which include communication skill, Basic language (Marathi and Hindi), Environment Science, Personality development, Human Values etc. whereas **Skill Development Components** includes Banking, central banking, accounting E-payment, Rural Banking, Co-operative Banking, Insurance, Finance, KYC norms, Deposit and lending etc.

Preamble:

Dr. Babasaheb Ambedkar Marathwada University, Aurangabad is offering a three year Bachelor Program in Vocational Education (B. Voc.) in Banking and Financial Services from Academic year 2018-19. The curriculum design of this program is undertaken in the following framework (Preamble).

1. Although there has been remarkable progress in all sectors of education in last couple of decades, the less regulated area of the education sector-vocational training-seems to have lost its significance/ importance. This has led to the widening gap between the supply and demand for skilled manpower across various banking sectors and organizations. This shortage of skills has translated directly into unemployment among an increasing number of graduates who pass-out every year and are forced to bare- trained in order to become marketable. This program is designed to produce a skilled manpower so that wide variety of options in different sectors of Banking would

be available and it will improve the opportunities for the unemployed youths in the country in both the private and public sectors.

According to recent survey of FICCI (Federation of Indian Chambers of Commerce & Industry) on skill demand in Banking and Financial Sector it has been observed that a majority percentage of organizations are dissatisfied with the skills of the available trained manpower. For instance, 58% of the respondents were dissatisfied with technical skills and knowledge needed for the job. Also 72% showed discontent with employees' ability to use appropriate and modern tools, equipment, and technologies specific to their job roles. This programme aims to provide some solution for this problem and this would facilitate to improve:

a. Quality of training

b. High drop-out rates

c. Linkages with Universities and industry

d. Inadequacy of resources

1. This program is intended to offer practical, hands on training and skills needed to pursue an occupation. It will provide options to the students to select the courses of their choice which are directly aligned to land a job in a chosen profession or a skilled trade. The end result of this program is to enable an individual to at train self-employment.

Program Outcomes:

Vocational Education is education that prepares the students for specific job role in various sectors in food processing industries and Professional organization. It trains the students from a trade, commerce, Business and Banking for specific job roles.

The program outcomes are the skills and knowledge which the students have at each exit level/at the time of graduation. These outcomes are generic and are common to all exit levels mentioned in the program structure.

i. Students with vocational training can find work in several state and central government organizations, non-profit groups, and academic institutions and in private sectors as well.

ii. This program prepares students for specific types of occupations and frequently for direct entry into the market.

iii. After completion of this program students will have enough competences, to get benefit from market opportunities.

iv. This program would enable students to update their knowledge and professional skills for entering the work force executing income generating activities or occupying better positions

1) At each exit level of this program, students will be able to Apply knowledge of general education subjects and skill development subjects to the conceptualization of Banking and Financial Services.

Exit Options:

Bachelor of Vocation (B. Voc.) is launched under the scheme of University Grants Commission for skill development based on higher education leading to Bachelor of Vocation (B.Voc.) Degree with multiple exits as Diploma/Advanced Diploma under the National Skill Qualification Framework (NSQF). The B. Voc. programme incorporates specific job roles and their National Occupational Standards along with broad based general education.

- B. Voc. Programme has been designed as per National Skill Qualification Framework emphasizing on skill based education.
- LEVELS OF AWARD:

The certification levels shall lead to certificate/Diploma/Advanced Diploma/ B. Voc. Degree in Food processing and Preservation.

Award	Duration	Corresponding NSQF level
Certificate in Banking and Financial Services	6 Month	4
Diploma in Banking and Financial Services	1 Year	5
Advanced Diploma in Banking and Financial Services	2 Year	6
B. VOC. Degree in Banking and Financial Services	3 Year	7

The suggested credits for each of the years are as follows:

NSQF level	Skill component credits	General education credits	Normal calendar duration	Exit point /awards
6 Month	18	12	One Semester	Certification in Banking and financial Services
Year 1	36	24	Two Semesters	Diploma in Banking and financial Services
Year 2	36	24	Four Semesters	Advanced Diploma in Banking and financial Services

Year 3	36	24	**Six Semesters**	Degree in Banking and financial Services
Total	**108**	72		

Eligibility criteria for Admission:

1. A candidate will be eligible to join 1st semester of B. Voc. in Banking and financial Services course, if he/she has passed 10+2 examination (any Stream) or 10+2 vocational stream related to B.Voc of recognized Board/university, or any other examination recognized as equivalent thereto.
2. The course of study of B.Voc. shall be divided in to six semesters and university examination will be held at the end of every semester in the months of December (for semester I, III & V) and May/June (for semester II, IV & VI) or as fixed by the University.
3. Semester examination will be open to regular candidates who have been on the rolls of a college affiliated to this University and meet the attendance and other requirements.

Admission, Registration and Promotion Process:

Admission will be done on the basis of Percent mark obtained by candidate in 10+2 of any stream or Common entrance test conducted by college or admission criteria as decided by the authority for first semester.

The students will have to clear / qualify at least 50% of theory papers / courses from second semester and all papers / courses (inclusive of theory and practical) from first semester for getting promoted to second year. Similarly the students will have to clear / qualify at least 50% of theory papers / courses from fourth semester and all papers / courses (inclusive of theory and practical) from third semester for getting promoted to third year.

Dropout students will be allowed to register for second or third year as and when the concerned courses are offered by the College, however he/she should not exceed more than twice the duration of the course from the date of first registration at the Centre. Therefore, for obtaining B. Voc. degree a student will have to complete all semesters successfully within 6 years/12 semesters.

Vocational Educational Programme Implementation Committee (VEPIC):

- The Vocational Educational Programme Implementation Committee (VEPIC) will consist of the Principal as a Chairman, course coordinator and two faculty of the concern course/specialization as members. The Committee will monitor the smooth functioning and implementation of the B.Voc. Programme in Banking and Financial Services.

Choice Based Credit and Grading System (CBCS):

The choice based credit and grading system has been adopted. This provides flexibility to make the system more responsive to the changing needs of our students, the professionals and society. It gives greater freedom to students to determine their own pace of study.

- Student will earn 30 credits for the award of Six

- Students will have to earn 60 credits for the award of one year Diploma in Vocation (D. Voc.) in Banking and Financial Services
- Students will have to earn 120 credits for the award of two year Advance Diploma in Vocation (Adv. D. Voc.) in Banking and Financial Services
- Students will have to earn 180 credits for the award of three year Bachelor Degree in Vocation (B. Voc.) in Banking and Financial Services

- **Credit-to-contact hour Mapping:**
  - One Credit would mean equivalent of 15 periods of 60 minutes each for theory lecture.
  - For workshops/internship/field work/project, the credit weight age for equivalent hours shall be 50% that for lectures.
  - For self-learning, based on e-content or otherwise, the credit weight age for equivalent hours of study should be 50% or less of that for lectures.

Attendance:

Students must have 75 % of attendance in each course for appearing examination otherwise he / she will not be strictly allowed for appearing the examination of each course. However, students having 65 % attendance may request Head of the concerned Institution for the condonance of attendance on medical ground.

Evaluation Methods:-

The assessment will be based on Continuous Internal Assessment (CIA) and semester end examination (SEE).

There shall Continuous Internal Assessment for each theory paper. In each semester, 20% (i.e. 15) marks shall be for CIA and 80% (i.e. 60) marks for ESE. Marks obtained by the student in all heads viz. CIA and ESE shall be added while declaring the final result.

Continuous Internal Assessment (CIA):- The internal marks shall be assigned on the basis of tutorials/home assignment/seminar presentation and weekly tests/class test/ preliminary examination to be conducted by the concerned college. These marks shall be communicated to the University before commencement of semester end examination.

End Semester Examination (ESE):

i. The end semester examination for each theory and practical paper shall be conducted by the University at the end of each semester.

ii. Duration of theory examination shall be of three hours for a paper of 80 marks and two and half hour for a paper of marks. Practical examinations shall be of three hour duration for every semester end examinations respectively.

iii. The respective college is advised to arrange maximum number of experiments from the list of experiments provided with the syllabus or experiments based on theory syllabus.

iv. Assessment of laboratory courses and project will also have 50 % internal and 50 % semester end assessment. Semester end practical examination will be of 25 marks and 25 marks will be for internal examination. Student must perform at least eight experiments from each laboratory course. The semester end practical examination will be conducted at the end of each semester along with the theory examination.

v. Students without certified journal shall not be allowed to appear for the practical examination.

Examination Scheme

- A student shall be evaluated for his/her academic performance in a course through class tests, tutorials, practical's, homework assignments, term papers, field work, seminars, quizzes, Test examinations, teachers assessments and the End-Semester Examination as applicable.

- At the end of the semester, there would be an End Semester Examination as per syllabus. For the examination of First Year for the academic year 2018-2019, the minimum percentage for passing for each course code, practical examination and ESE is 40 %, failing which he/she will get F grade for that course code. This rule will be progressively applicable for higher classes in next consecutive years.

- The project work shall be evaluated by midterm seminar(s), quality of work carried out, project report submission and the viva-voce examinations.

- The industrial/field training shall be evaluated through the quality of work carried out, the report submission and presentation(s).

Rule for combined passing:

- To pass the examination a candidate must obtain minimum 40% of Marks in each End Semester Examination & CIA taken together, however the candidate must obtain minimum 35% of Marks at the End Semester Examination.
- To pass a subject where there is no provision of class test, the candidate must obtain 40% of Marks in the End Semester Examination.
- If the candidate remains absent for CIA, his performance should be treated as "Zero" Marks.

Results Grievances / Redressal :-

Grievances / redressal committee will be constituted in the college to resolve all grievances relating to the evaluation. The committee shall consist of the Principal of the college, the concerned teacher of a particular course and senior faculty member. The decision of Grievances /redressal committee will have to be approved by Competent Authority.

Earning Credits:

At the end of every semester, a letter grade will be awarded in each course for which a student had registered. A student's performance will be measured by the number of credits that he/she earned by the weighted Grade Point Average (GPA). The SGPA (Semester Grade Point Average) will be awarded after completion of respective semester and the CGPA (Cumulative Grade Point Average) will be awarded by the university at the respective exit point.

Grading System:

1. The grading reflects a student-own proficiency in the course. A ten point rating scale shall be used for the evaluation of the performance of the students to provide letter grade for each course and overall grade for the B. Voc. Program. Grade points are based on the total number of marks obtained by him / her in all heads of the examination of the course. The grade points and their equivalent range of marks are shown in Table-I

Table I: Ten point grade and grade description

Marks Obtained (%)	Grade Point	Letter Grade	Description
90-100	9.00- 10	O	Outstanding
80-89	8.00-8.90	A++	Exceptional
70-79	7.00-7.90	A+	Excellent
60-69	6.00-6.90	A	Very Good
55-59	5.50-5.90	B+	Good
50-54	5.00-5.40	B	Fair
45-49	4.50-4.90	C++	Average (Above)
41-44	4.1-4.49	C	Average
40	4.0	P	Pass
<40	0.0	F	Fail (Unsatisfactory)
	0.0	AB	Absent

1. Non-appearance in any examination / assessment shall be treated as the students have secured zero marks in that subject examination / assessment.
2. Minimum P grade (4.00 grade points) shall be the limit to clear / pass the course / subject. A student with F grade will be considered as "failed" in the concerned course and he / she has to clear the course by appearing in the next successive semester examinations. There will be no revaluation or recounting under this system.
3. Every student shall be awarded grade points out of maximum 10 points in each subject (based on 10 point scale). Based on the grade points obtained in each subject, Semester Grade Point Average (SGPA) and then Cumulative Grade Point Average (CGPA) shall be computed. Results will be announced at the end of each semester and CGPA will be given at respective exit point.

Computation of SGPA (Semester Grade Point Average) and CGPA (Cumulative Grade Point Average)

Grade in each subject / course will be calculated based on the summation of marks obtained in all modules.

The computation of SGPA and CGPA will be as below

1. Semester Grade Point Average (SGPA) is the weighted average points obtained by the students in a semester and will be computed as follows

$$\text{SGPA} = \frac{\text{Sum (Course Credits) X Number of Grade Points in concerned Course Gained by the Student}}{\text{Sum (Course Credits)}}$$

The SGPA will be mentioned on the grade card at the end of every semester.

2. The Cumulative Grade Point Average (CGPA) will be used to describe the overall performance of a student in all semester of the course and will be computed as under.

$$\text{CGPA} = \frac{\text{Sum (All six Semester SGPA)}}{\text{Total Number of Semester}}$$

The SGPA and CGPA shall be rounded off to the second place of decimal.

Grade Card

Results will be declared and the grade card (containing the grades obtained by the student along with SGPA) will be issued by the university after completion of every semester. The grade card will be consisting of following details.

- Title of the courses along with code opted by the student.
- Credits associated with the course.
- Grades and grade points secured by the student.
- Total credits earned by the student in a particular semester.
- Total credits earned by the students till that semester.
- SGPA of the student.
- CGPA of the student (at respective exit point).

Cumulative Grade Card

The grade card showing details grades secured by the student in each subject in all semesters along with overall CGPA will be issued by the University at respective exit point.

4. Eligibility

A Candidate shall be admitted to the First year of the B.Voc. (Banking and Financial Services) degree course only if he/she satisfies the following condition:

1. He/ She must have passed the **H.S.C.** examination in any faculty.

5. Medium of Instruction: English

6. Fee Structure:

6.1 Admission Fees: 2500/-

6.2 Examination Fees: All Semester- 600/-

Paper Code Description:

The course offered by the university shall have an alphanumeric course code consisting of a string of six characters. The first three characters in a course code shall be capital letters identifying the responsible general component (BVG) and skill development components in Banking and Financial Services of the B. Voc. course. The next three numerical digits give the following information. The first digit specifies the first semester of first year of the UG course. Second and third digit specifies the serial number of the general and skill development component.

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – I		**General Education Components**						
1	BFS 01	A Course in Communicative English: Communicative English I	04	0	20	80	04	100
2	BFS 02	Hindi	04	0	20	80	04	100
3	BFS 03	Practical - A Course in Communicative English: Communicative English I	0	04	0	50	02	50
4	BFS 04	Practical - Hindi	0	04	0	50	02	50
		Total Credits	08	08	40	260	12	300
Semester – I		**Skill Developments Components**						
1	BFS 05	Introduction to Banking	04	0	20	80	04	100
2	BFS 06	Central Banking	04	0	20	80	04	100
3	BFS 07	Accounting concepts and Financial Reporting	04	0	20	80	04	100
4	BFS 08	Practical - Introduction to Banking	0	04	0	50	02	50
5	BFS 09	Practical - Central Banking	0	04	0	50	02	50
6	BFS 10	Practical - Accounting concepts and Financial Reporting	0	04	0	50	02	50
		Total Credits	12	12	60	390	18	450
		General Education + Skill component	12+18=30		100	650	30	750

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – II		**General Education Components**						
1	BFS 11	A Course in Communicative English: Communicative English II	04	0	20	80	04	100
2	BFS 12	Basics of Computer	04	0	20	80	04	100
3	BFS 13	Practical -A Course in Communicative English: Communicative English II	0	04	0	50	02	50
4	BFS 14	Practical - Basics of Computer	0	04	0	50	02	50
		Total Credits	08	08	40	260	12	300
Semester – II		**Skill Developments Components**						
1	BFS 15	Deposits, Lending and KYC norms	04	0	20	80	04	100
2	BFS 16	Financial Market and services	04	0	20	80	04	100
3	BFS 17	Analysis of Financial Statements and Working Capital Management	04	0	20	80	04	100
4	BFS 18	Practical -Deposits, Lending and KYC norms	0	04	0	50	02	50
5	BFS 19	Practical -Financial Market and services	0	04	0	50	02	50

6	BFS 20	Practical -Analysis of Financial Statements and Working Capital Management	0	04	0	50	02	50
		Total Credits	12	12	60	390	18	450
		General Education + Skill component	12+18=30		100	650	30	750

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – III		**General Education Components**						
1	BFS 21	Personality Development	04	0	20	80	04	100
2	BFS 22	Human values	04	0	20	80	04	100
3	BFS 23	Practical -Personality Development	0	04	0	50	02	50
4	BFS 24	Practical -Human values	0	04	0	50	02	50
		Total Credits	**08**	**08**	**40**	**260**	12	**300**
Semester – III		**Skill Developments Components**						
1	BFS 25	Financial Management	04	0	20	80	04	100
2	BFS 26	Banking and Allied laws	04	0	20	80	04	100
3	BFS 27	E-payment system and E-Commerce	04	0	20	80	04	100
4	BFS 28	Practical -Financial Management	0	04	0	50	02	50
5	BFS 29	Practical -Banking and Allied laws	0	04	0	50	02	50
6	BFS 30	Practical -E-payment system and E-Commerce	0	04	0	50	02	50
		Total Credits	12	12	60	390	18	450
		General Education + Skill component	12+18=30		100	650	30	750

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – IV		**General Education Components**						
1	BFS 31	Environment Science	4	0	20	80	4	100
2	BFS 32	On-job training/QP, Major Projects & Seminars	4	0	20	80	4	100
3	BFS 33	Practical - Environment Science	0	4	0	50	2	50
4	BFS 34	Practical - On-job training/QP, Major Projects & Seminars	0	4	0	50	2	50
		Total Credits	**08**	**08**	**40**	**260**	12	**300**
Semester – IV		**Skill Developments Components**						
1	BFS 35	Information Technology in Banking and Office Automation	4	0	20	80	4	100
2	BFS 36	Rural Banking	4	0	20	80	4	100
3	BFS 37	Co-operative Banking	4	0	20	80	4	100
4	BFS 38	Practical - Information Technology in Banking	0	4	0	50	2	50

		and Office Automation						
5	BFS 39	Practical - Rural Banking	0	4	0	50	2	50
6	BFS 40	Practical - Co-operative Banking	0	4	0	50	2	50
		Total Credits	12	12	60	390	18	450
		General Education + Skill component	12+18=30		100	650	30	750

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – V		**General Education Components**						
1	BFS 41	Insurance	04	0	20	80	04	100
2	BFS 42	Marketing and Selling skills	04	0	20	80	04	100
3	BFS 43	Practical - Insurance	0	04	0	50	02	50
4	BFS 44	Practical - Marketing and Selling skills	0	04	0	50	02	50
		Total Credits	**08**	**08**	**40**	**260**	**12**	**300**
Semester – V		**Skill Developments Components**						
1	BFS 45	Micro Finance, Social security and Self help groups	04	0	20	80	04	100
2	BFS 46	Project Finance by Banks	04	0	20	80	04	100
3	BFS 47	Mutual Fund	04	0	20	80	04	100
4	BFS 48	Practical -Micro Finance, Social security and Self help groups	0	04	0	50	02	50
5	BFS 49	Practical -Project Finance by Banks	0	04	0	50	02	50
6	BFS 50	Practical -Mutual Fund	0	04	0	50	02	50
		Total Credits	12	12	**60**	**390**	18	**450**
		General Education + Skill component	12+18=30		**100**	650	**30**	**750**

Course Structure

Bachelor of Vocation (B. Voc.) Banking and Financial Services

Sr. No.	Course Code	Name of Course	Contact Hours Per Week		Evaluation Scheme		Credit	Marks
			L	P	CIA	SEE		
Semester – VI		**General Education Components**						
1	BFS 51	Principles of Management	4	0	20	80	4	100
2	BFS 52	Project Work	4	0	00	100	4	100
3	BFS 53	Practical -Principles of Management	0	4	0	50	2	50
4	BFS 54	Study tour and Report	0	4	00	50	2	50
		Total Credits	**08**	**08**	**20**	**280**	12	**300**
Semester – VI		**Skill Developments Components**						
1	BFS 55	Risk Assessment and Internal Control	4	0	20	80	4	100
2	BFS 56	Human Resources Development in Banking	4	0	20	80	4	100
3	BFS 57	Foreign exchange and Financing Foreign Trade	4	0	20	80	4	100
4	BFS 58	Practical -Risk Assessment and Internal Control	0	4	0	50	2	50
5	BFS 59	Practical -Human Resources Development in Banking	0	4	0	50	2	50

6	BFS 60	Practical -Foreign exchange and Financing Foreign Trade	0	4	0	50	2	50
		Total Credits	12	12	60	390	18	450
		General Education + Skill component	12+18=30		100	650	30	750

Semester-I

Skill Development Components

SEMESTER I

PAPER BFS 05: Introduction to Banking **Credit :- 04**

Unit I : An Introduction to Banking

Evolution and definition of Banks, Role and functions of Bank, Composition and importance of banking in economy, Types of Bank, Principles of Banking, Banking system in India, Various para-banking services offered by banks.

Unit II: Commercial Banking

Definition and Meaning of Commercial Bank, Evolution of commercial banking in India, Functions of commercial bank, services offered by commercial bank, Retail Banking- Meaning, Features, Significance of Retail banking, Corporate Banking- Meaning, Features, Significance.

Unit III: Customer Relationship Management

Importance of Customer Relationship Management, Strategy and Organization of Customer Relationship Management, Marketing and Operational Aspects

Unit IV: Payment Mechanism and other regulatory aspects of banking operation

Negotiable instruments, Online banking, Mobile banking, Retail Deposit and Credit Products, Statutory and Other Interest Rate Aspects, Banking codes and standards codes of India guidelines and fair banking.

PAPER BFS 08: Practical - Introduction to Banking Credit :- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 06: Central Banking Credit :- 04

Unit 1: Introduction to Central Banking:

Organization and organization and organization and structure of central banking in India, Functions of central banking, Role of Central banking in economy.

Unit 2: Central Banking and Credit Control Policies:

Concept and significance of credit control, quantitative credit controls, quantitative credit controls, limitation of credit control.

Unit 3: Central Banking and Monetary Policy:

Meaning and objectives, Reconciling of dual objectives, limitations of monetary policy bankers International settlement and control Banking.

Unit 4: Regulatory framework of Central Banking:

Reserve bank of India Act-19344, banking Regulation Act-1949, Narsinhman Committee I -1991, Narsinhman Committee 1998.

PAPER BFS 09: Practical - Central Banking **Credit :- 02**

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 07: Accounting Concepts and Financial Reporting **Credit :- 04**

Unit I: Introduction to Accounting Concepts and conventions

Money Measurement Concept, Double entry system, Business entity concept, Going concern concept, Accounting period concept, Accounting cost concept, Accrual concept Matching concept,

Accounting conventions- consistency, full disclosure, materiality, conservatism

Unit II: Financial Reporting

-Types of accounts

-Golden rules

-Journal entries

-Posting to ledger

-Preparation of trial balance

-Preparation of final accounts

-Bank Reconciliation Statement

PAPER BFS 10: Practical - Accounting Concepts and Financial Reporting

Credit :- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

Semester-I

General Education Component

PAPER BFS 01: *Communicative English I* Credit :- 04

Unit I: Theory

a) The Clause Elements: S, V, O, C, A
b) The Basic Sentence Types: Declarative, Interrogative, Imperative, Exclamative
c) The Tenses: Past, Present, and Future Time
d) The Punctuation: Punctuation Marks and Capitalisation
e) Word Power: Forming Nouns, Adjectives, Verbs, Adverbs, Synonyms, and Antonyms
f) Forming Marathi Alternatives and Translation

PAPER BFS 03: Practical - *Communicative English I* Credit :- 02

a) Vocabulary Practice: Spelling Words Passing on Letters and Sounds
b) Naming the Objects and People Around
c) Forming Sentences Based on Tenses
d) Translating Words and Sentences into Marathi

Recommended Reading:

1. A Practical English Grammar (4th Ed.) by A. J. Thomson and A. V. Martinet (New Delhi: Oxford University Press, 1997)
2. A Communicative Grammar of English (3rd Ed.) by Geoffrey Leech (London: Routledge Publication, 2013)
3. Professional Communication Skills by A. K. Jain & Others (New Delhi: S. Chand & Company Pvt. Ltd., 2014)

PAPER BFS 02: Hindi — Credit :- 04

उद्देश

4. मानक लिपी का अध्ययन कराना एवं परिचय
5. हिन्दी शब्द समूह का परिचय एवं व्यवहार
6. हिन्दी व्याकरण के प्रति अभिरुची निर्माण करना

अध्ययन-अध्यापन प्रकिया

4. व्याख्यान पध्दती
5. लेखन एवं पठन तथा भाषा कौशल वृध्दि के लिए अभ्यास
6. दृक-श्राव्य माध्यम का प्रयोग

हिंदी व्याकरण

2. **मानक लिपि और अंकलेखन**

अ. लिपि और वर्णमाला

हिंदी की स्वीकृत वर्णमाला तथा अंक

आ. देवनागरी लिपि के गुण-दोष

देवनागरी लिपि में सुधार

इ. अंकलेखन अक्षरों में

2. हिंदी शब्द-समूह

हिंदी शब्द-समूह वर्गीकरण एवं सामान्य परिचय

5. तत्सम शब्द
6. तद्भव शब्द
7. **आगत/गृहीत या विदेशी शब्द**
   आधुनिक भारतीय आर्यभाषाओं से आगत शब्द भारतीय अनार्य भाषाओं से आगत शब्द
   विदेशी भाषाओं से आगत शब्दविदेशी शब्दों की श्रेणियां
8. **देशज शब्द**

शब्द-समूह में परिवर्तन : दिशाएँ और कारण

5.निबंध लेखन

1. सामाजिक 2. शैक्षणिक 3.आत्मकथात्मक 4. वैचारिक 5. सम-सामाजिक

6. व्याकरण

1. लिंग 2. वचन 3. पर्यायवाची शब्द 4. विलोम5. मुहावरे

7.पत्रलेखन

1.निमंत्रण2. बधाई3.आवेदन4. संपादक के नाम5. शिकायत6. सुझाव

संदर्भ ग्रंथ

5. प्रयोजनमूलक हिन्दी- डॉ. माधव सोनटक्के
6. प्रयोजनमूलक हिंदी - विनोद गोदरे
7. प्रयोजनमूलक हिन्दी के अधुनातन आयाम - डॉ. अंबादास देशमुख
8. प्रयोजनमूलक तथा व्यवहारिक हिंदी - डॉ. सुकुमार भंडारे

प्रश्नपत्र का प्रारुप तथा अंक विभाजन

प्र.1. मानक लिपि और शब्द -समूह पर विकल्प सहित

प्र.2. निबंध लेखन और पत्र लेखन पर विकल्प सहित

प्र.3. व्याकरण एवं संक्षेपण पर विकल्प सहित

प्र.4. टिप्पणीयाँ लिखिएँ

अ. मानक लिपि अथवा शब्द-समूह

आ. निबंध लेखन अथवा पल्लवन

PAPER BFS 04: Practical Hindi — Credit :- 02

Semester-II

Skill Development Components

PAPER BFS 15: Deposits, Lending and KYC norms Credit:- 04

Unit I: Bank Deposits

Meaning, types of bank deposit, procedure for account opening, operation and closing of accounts, various types of customers, basic information on cheque, types of cheque , Electronic transfer of fund.

Unit II: Lending

Introduction to lending, Evaluation of Lending, Principles of Lending, Types of Lending.

Unit III: Corporate Loans

Introduction, Types, Purpose, Financial Statement Analysis, Credit Risk Assessment, Working Capital Financing, Non-fund based lending, Asset classification and NPA management.

Unit IV: Know Your Customer

KYC norms and Prevention of frauds.

PAPER BFS 18: Practical Deposits, Lending and KYC norms Credit:- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 16: Financial Market and Services Credit:- 04

Unit I: Financial Planning:

Introduction to Financial Planning, Customer profiling and Risk-Return mapping, Selection of investment products and creating the financial plan.

Unit II: The Structure of Indian Financial System

Introduction to Capital Markets, Introduction to Money Markets, Classification of Financial Institutions, Debt Market & Government and Corporate Bond Markets, Forex Markets

Unit III: Capital Markets

Primary Market, Secondary market, Basics of Trading, Credit Rating Services

Unit IV: Financial Sources of Business

1) Meaning and Importance of Business Finance, Sources of Business Finance – Internal and External Sources of Funds, Short Term – Cash Credit and Overdraft, Advances from dealers & customers, Trade Credit from Suppliers, Factoring of Account receivables, Discounting of Bill of Exchange, Issue of Commercial paper.
2) Long Term – Issue of Shares, Issue of Debentures and Bond's, Long Term Loans from Banks, Retained Earnings, Public Deposits, Venture Capital and Lease Financing.

Unit V: Financial services Management

Leasing, Merchant Banking, Hire Purchase and Installment System, Consumer Finance, Credit Cards Credit Rating, Portfolio management, Mutual fund, factoring and forfeiting, securitization of Debt, Derivates, Treasury management, Depositories and pledge.

PAPER BFS 19: Practical - Financial Market and Services Credit:- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 17: Analysis of Financial Statements and Working Capital Management

Credit: 04

Unit I: Analysis of Financial Statements

Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio.

Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio , Operating Ratio, Net Profit Ratio , Net Operating Profit Ratio , Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital , Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.

Unit II: Working Capital Management

Concept, Nature of Working Capital, Planning of Working Capital, Estimation/Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle.

PAPER BFS 20: Practical Analysis of Financial Statements and Working Capital Management

Credit: 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

Semester-II

General Education Component

Semester II

PAPER BFS 11: *Communicative English II* **Credit:- 04**

Title of the Paper:

Unit I: Theory

a) Basic Phonetics: The Sounds, Syllable, Stress, Intonation
b) Reading and Listening to a Text, Speech
c) Basic Manners: Greetings, Self-Introduction, Acknowledgement, Request, Apology
d) Preparing CV and Job Application; Drafting Complaint, Email, Letter
e) Writing Paragraph, Report
f) Drafting Conversation, Essay, Speech

PAPER BFS 13: Practical *Communicative English II* **Credit:- 02**

a) Listening to a Text and Reproducing It
b) Making a Full Self-Introduction, Acknowledgement, Request and Apology
c) Group Discussion and Debate
d) Taking a Career Interview
e) Enacting Dialogues

Recommended Reading:

1. A Practical English Grammar (4th Ed.) by A. J. Thomson and A. V. Martinet (New Delhi: Oxford University Press, 1997)
2. A Communicative Grammar of English (3rd Ed.) by Geoffrey Leech (London: Routledge Publication, 2013)

Professional Communication Skills by A. K. Jain & Others (New Delhi: S. Chand & Company Pvt. Ltd., 2014)

PAPER BFS 12: Basics of Computer Credit:- 04

Basics of Computer

UNIT-I

Introduction to computers: Characteristics, history and evolution, generation and types of computers. Computer architecture; Input and output devices; primary and secondary storage devices; central processing unit. Operating system: Types, booting, DOS commands, Windows and its applications.

UNIT-I

M.S. Office: Word, Excel and Power Point. Computer virus: Symptoms, detection and protection. Introduction to internet: World Wide Web, database, e-mail and chat. Role and use of computers in aquaculture.

UNIT-III

Creating a database, modifying table creating forms, queries and reports and protecting the database Windows vista, MS-office 2007-2010, Internet explorer, online collaboration tools

PAPER BFS 14: Practical Basics of Computer Credit:- 02

Practical/Tutorial

1 MS-DOS commands.

2 Windows and its applications.

3 MS Word and its applications.

4 MS Excel and its application.

5 MS Power Point and its applications.

6 Antivirus and its applications.

7Internet – browsing, surfing, e-mail and chat.

8 Creating database

9 Windows vista, MS-office 2007-2010, Internet explorer

10 Uses and applications of computers in sericulture.

Semester-III

Skill Development Components

SEMESTER III

PAPER BFS 25: Financial Management Credit:- 04

Unit I: Introduction

Nature of Financial Management, Scope, Functions & Objectives

Unit II: Financial Management Tools

-Time Value of Money

-Capital Budgeting

-Cost of Capital and Sources of Capital

-Leverage - Operating, Financial, Combined

-Economic Value Added (EVA)

-Security Analysis and port Folio

-Fund flow statement

-Cash flow statement

PAPER BFS 28: Practical - Financial Management Credit:- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 26: Banking and Allied laws Credit:- 04

Unit I: Legal & Regularity Aspects of Banking Operations

Regulation and compliance, legal aspects of Banking Operation, Banking Related Laws, Core Principles of Banking Supervision

Unit II: Introduction To Legal Concepts

-Negotiable Instrument Act, 1881

Definitions of Negotiable Instrument [NI} – Different Types of NIs and other Instruments – parties to NIs – Crossing – Endorsements – Payment and Collection of Cheques – Forged instruments – Bouncing of Cheques and their implications – Various laws affecting bankers.

-The Bankers' Book Evidence Act,1891

Unit III: Banking Regulation Act, 1949 and Reserve Bank of India Act, 1934

Introduction, General framework of regulation, Definition and nature of banking, constitution of different types of Banks, Business of Banking, Prohibition of trading, Immovable property, Paid up capital and Reserves, Reserve fund, Cash reserve, Restrictions on loans and advances. Preamble of the RBI, Role of RBI in the financial sector, Main Functions and activities of RBI,

Unit IV: Allied Laws

Regulatory Framework for Financial Sector (RBI, SEBI, IRDA), The Securities (Contracts) Regulation Act,1956, Foreign Exchange Management Act,1999, SEBI Act,1992, Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (SARFAESI)

PAPER BFS 29: Practical -Banking and Allied laws Credit:- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 27: E-payment system and E-Commerce Credit:-04

Unit I: Introduction

Meaning and Definition, E-Commerce and E-Business, Scope of E-Commerce, Basis of E-Commerce, Common Terms, e.g., MICR, OCR, OMR, etc. Computerization in Banks: Role of LANs in Bank, Security in Bank Computerization including Digital Signature and Digital Certificate, Indian Experiment in computerization of Banks. Automatic Teller Machine: Meaning and Process along with Flowchart depiction, ATMs in India.

Unit II: Electronic Funds Transfer

Wire Transfers, FEDWIRE, BANKWIRE, CHIPS, SWIFT, POS System, EDI. Types of E-Banking: Telephone Banking,

Unit III: Computerized banking

Computerized Home Banking, Computerized Corporate Banking, On-Line Banking. Types of Cards: Debit Cards, Credit Cards and Smart Cards.

Unit IV: Electronic Commerce

A) E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications

B) The network Infrastructure for Electronic Commerce - Market forces influencing the I-way, Components of I-way, Network Access Equipment

Unit V: E-Commerce and World Wide Web

Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.Electronic Payment System Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS

1) Technological changes in India Banking Industry
   Trends in Banking and information, Technology in Banking, lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated cleaning house operations, Electronic whole sale Banking credit Transfer, credit Information Company Regulation Bill-Zoon, Automation, in Indian Banks, cheque cleaning using MICR technology, Innovations, Products and services, core-Banking solutions (CBS), Human Resource Development (HRD) -- The Road Ahead.

2) Technology in banking Industry

Teleconferencing, Internet Banking, Digital signature in banking, MICR-Facility for paper-based clearing, cheque Transaction, e-Banking- RBI-Regulations & supervision, Technology Diffusion.

PAPER BFS 30: Practical - E-payment system and E-Commerce **Credit:- 02**

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

Semester-III

General Education Component

BFS 21 Personality Development **Credits: 04**

Learning Objective:

The objective of the subject is bring about personality development with regard to the different behavioral dimensions that have far reaching significance in the direction of organizational effectiveness.

Learning Outcome:

To create awareness in the participants with regard to the different aspects of Interpersonal relations based on the ideas envisaged in Transactional Analysis and their relative significance in the context of the functional effectiveness of organizations.

Unit-I

Self-Analysis: SWOT Analysis, Who am I, Attributes, Importance of Self Confidence, Self Esteem.

Unit-II

Creativity: Out of box thinking, Lateral Thinking.

Unit-III

Attitude: Factors influencing Attitude, Challenges and lessons from Attitude, Etiquette.

Unit-IV

Motivation: Factors of motivation, Self-talk, Intrinsic & Extrinsic Motivators.

Unit-V

Goal Setting: Wish List, Smart Goals, Blue print for success, Short Term, Long Term, Life Time Goals. Time Management Value of time, Diagnosing Time Management, Weekly Planner to do list, Prioritizing work.

BFS 23 Practical - Personality Development **Credits: 02**

1. A practical and activity oriented course which has continuous assessment for marks based on class room interaction, activities etc.
2. Extempore.
3. Technical Topic Presentation

BFS 22 Human values **Credits: 04**

Chapter I: Human values: Introduction, Concept, Types of values, Personality development: Introduction, Meaning, Elements, Nature and Importance

Chapter II: Social work, Concept, Ideals of Social work objectives and nature, Need and importance

Chapter III: Constitutional Values, Democracy, Types, Duties, Responsibilities Fundamental

Rights and Power Importance

Chapter IV: Self dependency and Self management Meaning Objectives/ Purpose, Importance

Self Strength and weaknesses.

BFS 24 Practical - Human values **Credits: 02**

1. A practical and activity oriented course which has continuous assessment for marks based on class room interaction, activities etc.
2. Seminar
3. Tutorial
4. Presentation

Semester-IV

Skill Development Components

SEMESTER IV

PAPER BFS 35: Information Technology in Banking and Office Automation

Credit:- 04

Unit I: Introduction to E-Banking

Impact of Information Technology on Banking-Changing Financial Environment and IT as a strategic response Hardware and Software, Basel guidelines for E-Banking, various RBI Committee Reports on Information Systems.

Unit II: Applications in Banking

A)Centralized Banking System/Core Banking System/System Administration, Database Administration, Application Server and Application Administration, Network Administration, Domains, Data Downloads/Uploads, Band widths, Data Centre, Data Storage Devices, Data Backups/Restoration.
B) Security, Controls and Guidelines- Threats to Information System
i)Physical (Insiders/outsiders) ii) Viruses, Worms, Trojan horse, Malwares, Software bombs, Phishing, Spoofing, Spamming, denial of service attacks, etc., Information System Security Measures, policy, controls

Unit III: Delivery Channels

ATM, EFTPOS, Phone Banking, Internet Banking, SMS Banking, Mobile Banking, Credit/Debit Cards, Smart Cards E-Commerce-Secure Electronic Transfer(SET), Payment Gateways (Credit card/Debit cards), Authentication of payments, etc.

Unit IV : Cyber Law & Cyber Security

A) Need of Cyber Law, History of Cyber Law in India
B) Cyber Crimes:Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call &SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking,Online shopping frauds, Credit card frauds, Cyber Stalking
C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud

Unit V : Office Automation Tools

Features and tools of MS Office, Word, Excel, PowerPoint.

1) Word : Creating word document, menu, office assistant, working with files, editing text, saving, printing, undo, redo, spelling, Formatting, ruler, selecting, cutting, copying, numbering, bullets, page orientation, margins, tables, in a documents, formatting text in table, addition and deletion of rows and columns, record handing, sorting, label and envelop, using forms, Recycle bin. Protection of documents, mail

merge. Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files.

2) Excel : Excel sheet creation, entering data, layout and formatting of sheet preview and print, working with range, rows, columns, total sorting using formatting toolbars, format cells, cell content moving and coping grouped and ungrouped worksheet, alignment of text, border colors, page setup, charts objects formatting charts formula palette, functions & uses – analyzing data with excel. & uses – Analyzing data with excel. Manipulating data, working with charts, Working with PIVOT table and what-if analysis; Advanced excel functions- Lookup , hook up, PV, FV, average, goal seek, AVERAGE, MIN, MAX, COUNTA, ROUND, nested functions, name cells/ranges/constants, relative, absolute &mixed cell references, operators, Logical functions using if, and, or not, date and time functions & annotating formulae.

3) Power point: - Creating a presentation, modifying visual elements, adding object applying transition and linking, preparing layouts, presenting a slide show.

4) Application in Banking and Insurance Sector – Calculation of Interest, Calculation of Installment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.

PAPER BFS 38: Practical - Information Technology in Banking and Office Automation

Credit:- 02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns and/or bank and Report writing, maintaining record book.

PAPER BFS 36: Rural Banking Credit:-04

Unit I: An Introduction to Rural banking

A) Role of Rural banking

B) Lead bank scheme

C) Regional Rural Banks

D) NABARD

Unit II: Rural Financial System

A) Indigenous Bankers

B) Commercial Banks and Rural Credit

C) Rural Banking and Financial Intermediaries

D) Financial inclusion in rural areas

Unit III: Financing for Agricultural and Allied Activities

A) Crop loan

B) Term loans for irrigation

C) Crop insurance

D) Financing for Horticulture, Dairy and Cold storage.

Unit IV: Problems and Prospectus of Rural Banks

A) Problems of rural branches of commercial banks

B) Emerging trends in rural banking

C) Micro Credit – Self - Help Groups (SHGs)

D) Latest guidelines of GOI

PAPER BFS 39 Practical - : Rural Banking Credit:-02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns and/or bank and Report writing, maintaining record book.

PAPER BFS 37: Co-operative Banking Credit:-04

Unit I: An Introduction to Cooperative banking

A) Origin and Evolution of Cooperative Banking in India
B) Principles and Laws of Cooperative Banking
C) Priority Sector Lending and Cooperative Banks
D) Role of Cooperative Credit in Economic Development

Unit II: Structure of Cooperative Banking in India

A) Short and Medium Term Cooperative Credit Institutions
B) Long Term Cooperative Credit Institutions
C) Urban Cooperative Banks
D) Problems of Dual Control on Urban Cooperative Banks

Unit III: Institutional Support to Cooperative Banks

A) RBI and Cooperative Banks
B) SBI and Cooperative Banks
C) NABARD and Cooperative Banks
D) NCDC and Cooperative Banks

Unit IV: Report of Cooperative Committees

A) Khusro Committee
B) Vaidyanathan Committee
C) Kurian-Alagh Committee
D) Shivajirao Patil Committee

PAPER BFS 40: Practical -Co-operative Banking Credit:-02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns and/or bank and Report writing, maintaining record book.

Semester-IV

General Education Component

PAPER BFS 31: Practical - Environment Science Credit:-04

UNIT-I

Environment: Environment Science, Scope and importance, Components of environment – i) Atmosphere, Composition of atmosphere, ii) lithosphere – Structure of lithosphere, soil formation, soil composition and properties of soil, iii) Hydrosphere – distribution of water on earth, global water balance and hydrological cycle.

UNIT-II

Environment Problems: A) Air pollution – concept, source of air pollution, major atmospheric pollutants, air quality standards monitoring of major air pollutants. B) Water pollution – sources of water pollution, river pollution, underground water pollution, oil pollution, thermal pollution, water pollution due to sewage, effects of water pollution, waste water treatment. C) Noise pollution – sources of noise, effects of noise pollution, noise pollution, noise pollution control equipment silencers and noise absorbing devices, noise standards and industrial nose control. D) Soil pollution – causes of soil pollution major soil pollutants, industrial waste and their role in soil pollution. E) Radiation pollution – sources of radioactive pollution, effects of radioactive pollution on health.

UNIT-III

Impact of industries on Environment: Water pollution episodes due to industrial pollutants, effects of industrial pollutants on aquatic organisms, industrial and underground water quality. Air pollution episodes due to industries-Bhopal gas tragedy, Photochemical smog, Acid Rivers etc. Industrial noise pollution and workers health problems.

UNIT-IV

Water Conservation: water use pattern-water use in industry, Water conservation-methods of water conservation, rain water harvesting, Reuse and recycle of water.

PAPER BFS 33: Practical - Environment Science Credit:-02

1. Major equipments available in environmental analysis laboratory

2. Preparation of charts and models of earth showing different layers

3. Determination of pollutions using various techniques/instruments

4. Demonstration of water cycle, rain harvesting methods

5. Internal assessment/Seminar/Tutorials

6. A visit to an industrial unit

PAPER BFS 32:On job training/QP, major Projects & Seminars Credit:-04

PAPER BFS 34:Practical - On job training/QP, major Projects & Seminars Credit:-02

Semester-V

Skill Development Components

SEMESTER V

PAPER BFS 45: Micro Finance, Social security and Self help groups

Credit: 4

UNIT I: Introduction to Microfinance

Basics – Need for microfinance - Characteristics of Microfinance clients – Demand and supply of microfinance in developing countries – Nature of Microfinance Markets - Microfinance as a development strategy and as an industry – Microfinance Tools – Role of Grameen Bank – Micro credit - Innovations - Group lending-Stepped lending & Repeat loan - Character & cash flow based lending -Flexible approaches to collateral-Frequent & public installment for loan & saving products

UNIT II: Financial and Operation Evaluation

Financial Evaluation – Analyzing & Managing Financial Performance of MFIs: Analyzing financial statements - Financial performance ratios - Liquidity & capital adequacy – Revenue models of Micro finance - Role of subsides & Donors - Bench Marking - Rating MFIs. Operational Evaluation: Managing operational risks – Internal Control, Business Planning – Impact Assessment – CVP Analysis – Operating Expenses - Operating Efficiency

UNIT III: Other Evaluation of Microfinance

Market Evaluation – Managing MF Products & Services - methodologies in MF product design and pricing – – Competition - Risks . Institutional Evaluation - Appraisals and ratings - Legal compliance- Issues in Governance Social Evaluation - Social performance Measurement - Indicators - Tools – Progress out of poverty index – Transparency – Ethics

UNIT IV: Microfinance in India

Challenges to Microfinance movement – Demand and Supply of Micro financial services – State Intervention in rural credit – RBI Initiatives - NABARD & SHG – Bank Linkup & Programs- Governance and the constitution of the Board of various forms of MFIs – Intermediaries for Microfinance –State sponsored Organizations. Issue – Role of Technology-Strategic issues in Microfinance: Sustainability - opening new markets – Gender issues

Unit V: Social Security:

Prime Minister Jivan Joyty Bima Yojana (PMJJBY), Prime Minister Jivan Surksha Bima Yojana (PMSBY), Atal Pension Yojana(APY), Sukanya Samrudhi Yojana(SSY), Prime Minister Jandhan Yojana.

Unit VI: Self Help Group:

Defintion, Need, Functions, Self help groups and Prime Ministers Rozgar Yojana (PMRY). Swarnajayanti Gram Swarojgar Yojana(SGSY)

PAPER BFS 48 Practical: Micro Finance, Social security and Self help groups

Credit: 2

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 46 : Project Finance by Banks **Credit:4**

Unit I: Introduction

The Banking Regulation Act, 1949, The Banking Regulation (Amendment) Bill 2017, Types of bank finance.

Unit II: Analysis of various reports

Analysis of financial statements of applicants, Analysis of project reports, CIBIL and its analysis.

Unit III: Review of Securities

Types of security-primary and collateral, Types of mortgage-registered/simple and equitable, Valuation of securities, Legal aspect of securities.

Unit IV: Bank Procedures

Required documents, Risk assessment, Project appraisal, Financial appraisal, Hypothecation of securities, Margin, Terms and condition of sanction, Sanctioning authority, Disbursement, Review and follow up.

PAPER BFS 49 Practical : Project Finance by Banks **Credit:02**

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 47: Mutual Fund **Credit:04**

Unit I: Introduction to Mutual Fund

A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India.
B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI,RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.

Unit II Classification of Mutual Fund

A)Types of Mutual Fund- (introduction and Characteristics) Functional/Operational – Open ended, close ended, Interval Portfolio – Income, Growth, Balanced, MMMF Geographical/ Location – Domestic, Offshore • Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan
B)Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.

Unit III : Fund Selection Criteria

A) Fund Rating and Ranking – Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance)
B) Performance Measurement – Rolling Returns and Benchmarking, Yield To Maturity and Bond Valuation

Unit IV : Financial Planning in Mutual fund

A) Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds. Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC (Individuals, Micro SIPs,

Institutional Investors,
B) Fund Category Guidance (Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds) , Need for Financial Advisor, Difference between Advisor and Distributor, Color Coding MF products, Bank FD's V/s Mutual Funds, Dividend V/s Growth Option
C) Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio.

PAPER BFS 50 Practical: Mutual Fund Credit:02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 24: Insurance

Unit I Introduction to Insurance

Meaning & Definition of Insurance type. Significance and Principles. Evolution and Importance of Life and General Insurance. Insurance Services and Service Providers, .Role of Life Insurance and General Insurance in India Pre & Post independence period – Government approach towards Insurance Sector.

Unit II General Insurance

Meaning – Type – Need – Scope – Principles – Functions of General Insurance. Organisation and Administration of General Insurance in India.

Unit III Life Insurance

Meaning – Need & Principles of Life Insurance. Type of major policies. Working of Life Insurance Corporation, Career options in Insurance Business

Unit IV Role of Insurance in Logistic

Meaning & Importance – Hazards – Protection – Social Security – Type of Risks and Accidents – Procedure for Settlement of Claims.

PAPER BFS 25: Marketing and Selling skills

Unit I: Introduction to Marketing Management

Introduction to service marketing; Gaps model of service quality; consumer behavior in services; customer expectations and perceptions; Segmentation, targeting and positioning of services in competitive markets.

Unit II: Marketing & Selling Skills Techniques

Sales Cycles, Selling Kit, Closing the Deal, Digital Marketing, Segmentation, targeting and positioning, Service Marketing Mix, Selling of Financial Products & Sales Strategy, Regulatory Guidelines for Financial Selling

Unit III: Introduction to financial and banking services:

Communication mix for services; Pricing and revenue management; distribution of banking services, Retail banking services; Convergence of financial services in banking sector

Unit IV: Designing and managing of banking services

Demand management; Planning of service environment; managing people for service advantage; impact of information technology on banking services

UNIT V: Managing relationship and building loyalty

Customer relationship management; Service quality, productivity and customer perception; organizing for service leadership. Financial and economic impact of service.

Semester-VI

Skill Development Components

SEMESTER VI

PAPER BFS 55: Risk Assessment and Internal Control
Credit:04

Unit-I Introduction to Risk Assessment and Control

The emergence of risk, governance and control, Identification of the risk, Assessment of the risk impact, Risk mapping, Record risks in a risk register, Risk evaluation, Risk treatment, Risk reporting, A control environment, Risk assessment, Control activities, Monitoring information and Communication.

Unit-II Internal Control

Concept and objectives of internal control; characteristics of an effective system of internal controls; elements and basic principles and inherent limitations.

Unit-III Internal Check

Meaning and significance of internal check; objectives and characteristics of an effective internal check system; advantages and disadvantages

Unit-IV Internal Controls in Computer-based Systems

IT revolution; challenges in internal controls; aspects of internal controls applicable in IT environment and internal controls for computerized accounting

Unit-V Internal Controls on the Accounting Function

Internal control considerations, cash functions like Cash and bank; Salaries and employee benefits; Purchases and creditors; Sales and debtors; Inventories; Fixed assets and investments and other accounting activity.

Unit-VI Evaluation of Internal Control Systems

Objectives of evaluation; steps in evaluation; techniques of evaluation; flowcharts and internal control questionnaires; internal control schemes.

Unit-VII Dimensions of Internal Control

Internal control and risk assessment, internal control in banking and insurance, internal control for small and medium enterprises (SMEs),audit practices in relation to internal control, lists out the reporting of internal control weaknesses

PAPER BFS 58 Practical: Risk Assessment and Internal Control
Credit:02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 52: Study Tour and Report
Credit:02

Arrangement of study tour to any Institute of financial Services of National Importance.

PAPER BFS 56: Human Resources Development in Banking
Credit:04

Unit-I Key Concepts in Human Resource Development: HRD, HRM, Personnel Management, Sustainable Human Development PQLI, HDI,GDI, GEM- challenges, policies and practices. Data base of jobs & reservation policy.

Unit-II Ethics & Indian Ethos: Rationale and practices, Corporate Social Responsibility

Unit-III Basic Awareness and Knowledge of Banking Laws:- Banking Literacy for customers, Consumer Protection Act 2006, RTI Act 2005, Awareness of Cyber crimes

Unit-IV Skills in Banking: Time Management, Human Relationship, Leadership and Customer Services, Career Development opportunities including On-the-Job Training.

PAPER BFS 59 Practical: Human Resources Development in Banking
Credit:02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

PAPER BFS 57: Foreign exchange and Financing Foreign Trade
Credit:04

Unit-I: Foreign Exchange: An Introduction

Concept of Foreign Exchange (FE), Principles of foreign exchange, Meaning of foreign trade, Commercial terms (inco terms) and Documents used in the delivery of goods and payments, Instruments of International Remittances: Drafts, Mail and Telegraphic Payment Orders, Collection of Bills of exchange both clean and documentary covering exports and imports, letters of credit, T.C. etc.

Unit – II: Financing Foreign Trade

Functions of FE Dealer of a Bank, FE transactions of Banks: Buying and Selling, Spot and Forward. FE Quotations: Types: Direct and Indirect, Correspondent Bank Relationships and accounting Mechanism, between Bank Offices: Nostro, Vostro 2) Loro Accounts. Calculation of appropriate rates of exchange: Spot and Forward. FE Dealing: Exchange, Cash & Accounts positions of a bank. Need for cover operations. Swap, Heading, Leads and Lags and Arbitrage operations of banks, Risks in FE Management.

Unit – III: Foreign Exchange Regulations

Role of ECGC. Role of EXIM Bank, RBI: Mechanism for regulating foreign exchange markets. FE Markets: Recommendations of expert committees on FE markets (Sodhani Committee). LERMS, Convertibility: Capital and Current Accounts (Tarapore Committee Report). Balance of Trade & Payment, Financing of imports & exports by banks. Facilities to exporters,

Unit – IV: Global Perspective

Role of International Organizations like IMF, IBRD, IDA, ADB in promoting international trade & liquidity, Euro Currency Loan, Recent Issues and Problems: Asia Currency Crisis, Euro Dollar issues etc.

PAPER BFS 60 Practical: Foreign exchange and Financing Foreign Trade Credit:02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book.

General Education Component

PAPER BFS 51: Principles of Management **Credit:04**

Unit-I Business & Management

Meaning, Characteristics & Scopes of Business, Meaning, Characteristics & importance of Management, Nature of Management – An art, a Science, Management as a Profession, Principles of Management.

Unit-II Functions of Management

Planning, Organizing, Staffing, Directing, Motivation, Leading, Communicating, Co-Ordination-Meaning, Characteristics & importance.

Unit-III Total Quality Management (TQM)

Event & Time Management : Meaning of Total Quality Management, Elements of TQM, Meaning & importance of Event & Time Management, Techniques of Time Management.

Unit-IV Outsourcing & I-T Management

Business process outsourcing (B.P.O) – concept importance & Scopes - front office and Back other B.P.O Knowledge process Outsourcing (K.P.O.) and Marketing Process outsourcing (M.P.O.) Application of Management Principles of functions in Information Technology Sector.

PAPER BFS 53 Practical: Principles of Management
Credit:02

Practical activity based on subject Assignment, Tutorial, Test, Seminar, Visit to any related concerns, bank and Report writing, maintaining record book

PAPER BFS 52: Project work **Credit:04**

The candidate must undertake a project work based on practical training exposure in bank firm for a period not less than 6 weeks. The topic will be assigned to the student by the guide. The student has to prepare a report on the project work in consultation with the guide at the end of the semester. The Project Report shall be submitted to the head of the dept. before the commencement of theory examination.