

BFSI-101: Principles of Banking and Financial Services

Max. Marks: 100

External: 80

Internal: 20

Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Overview of the BFSI Domain in India, Role & Importance of Banks in an Economy, Structure of Indian Banking Industry, Banking system in India.

Definition of Bank – Basic functions of Banker, Types of Banks in India, Commercial Banks, Private Sector Banks, Public Sector Banks, Foreign Banks, Regional Rural Banks, Co-Operative Banks. Reserve Bank of India and its role, Banker's Bank, functions of RBI, Regulatory framework of RBI.

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, Pass Book, Minors Accounts, Partnerships & Companies Accounts.

KYC – Concept, guidelines, Frauds in KYC, Role of KYC, Verification of KYC, RBI norms for KYC Hands on experience: Account Opening, form filling, Mobile Banking.

Banking & Economy: Cash Reserve Ratio, Statutory Liquidity Ratio, Repo & Reverse Repo rate, Open Market Operations.

Negotiable Instruments – Definition & Characteristics of Cheques, Bills of Exchange & Promissory Notes, Crossings, Endorsements, Collection and Payment of Cheques, Liabilities of Parties.

Overview of Basic Banking Products & Services, Financial Inclusion & Exclusion.

Suggested Readings:

1. Rose, Peter S. And Fraser, Donald R. Financial Institutions. Ontario, Irwin Dorsey, 1985.
2. Vij, Madhu. Management of Financial Institutions in India. New Delhi, Anmol, 1991.
3. Yeager, Fred C. and Seitz, Nail E. Financial Institution Management: Text and Cases. 3rd Ed. Englewood Cliffs, New Jersey, Prentice Hall Inc. 1989.
4. Bhole L.M., Management of Financial Institutions, Tata McGraw-Hill 2001.
5. Sapovadia, Vrajlal K., Micro Finance: The Pillars of a Tool to Socio-Economic Development. Development Gateway, 2006.
6. United Nations Department of Economic Affairs and United Nations Capital Development

BFSI-102: Indian Securities Markets and Institutions

Max. Marks: 100

External: 80

Internal: 20

Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Indian Securities Markets: Definition & characteristics of securities, Structure of Indian securities markets, Operations of Indian Stock Market, New Issue Market; Listing of Securities, Cost of investing in securities;.

Mechanism of investing; investment process; market indices, Objectives of security analysis; investment alternatives, recent developments in the Indian stock market.

Different Types of Financial Securities -Financial securities – characteristics and types, valuation theories of fixed and variable income securities; government securities; non-security forms of investment; real estate investment; investment instruments of the money market

Suggested Readings :

1. Pandian, *Security Analysis and Portfolio Management*, Vikas Publishing House.
2. Raman, *Investment: Principles and Techniques*, Vikas Publishing House.
3. Fischer, Donald E. and Jordan, Ronald J., *Security Analysis and Portfolio Management*, Prentice Hall of India.
4. Fuller, Russell J. and Farrell, James L., *Modern Investment and Security Analysis*, New York, McGraw Hill.

BFSI-103: Business Communication and Soft Skills

Max. Marks: 100
External: 80
Internal: 20
Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Business Communication: Definition, Classification, Purpose and Process of Business Communication; Effective Communication Skills and Barriers to Effective Communication. Emerging issues and challenges in Business Communication, Communication Skills: Negotiation Skills, Presentation Skills, Interview skills, Group Discussion, Body Language. Listening and its importance. Business Etiquettes, Legal aspects of business communication. Organizational Communication: Components of Organization Communication, Internal and External communication in Organization, Importance of Communication Management, and Communication Structure in an Organization. Ethics and business communication.

Suggested Readings:

1. Sinha,K.K :Business Communication , Galgotia Publishing company.
2. Pradhan,Homai, et al : Business Communication, Himalaya Publishing House
3. Paul, Rajendra and : Business Communication, Sultan Chand and Sons
Korthalli, J.S.
4. Murphy and Hilderbranth : Business Communication
5. M.K. Sehgal, Vandana : Business Communication
Khetarpal

BFSI- 104: Mutual Fund Operations – I

Max. Marks: 100
External: 80
Internal: 20
Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Mutual Funds- Introduction to Mutual Funds, Structure and Constituents of Mutual Funds, Types of Mutual Funds, Factors Affecting Mutual Fund Performance, Mutual Fund Products, Products Similar to Mutual Funds-ULIP, Mutual Fund Vs. Shares, Mutual Fund Vs. Bank Deposits, Types of Risk associated with Mutual Fund.

Market Research- Determining Top Performing Funds, Analyzing the Features of Top Performing Mutual Funds and Factors affecting them, Documentation Required, Applicable NAV and Cut-Off Time.

Mutual Fund Industry - Growth, prospects and hurdles, SEBI's Role and Relevant Regulations related to Mutual fund, Investor Right's and Protection.

Suggested Readings

1. The Rise of Mutual Funds: An Insider's View, By Matthew P. Fink Oxford University Press, 2008
2. Common Sense On Mutual Funds, John C. Boglewiley, 2010
3. Scientific Investment Analysis, Austin Murphy Quorum Books, 2000 (2nd Edition)
4. Mutual Fund Performance During Up And Down Market Conditionsby Rao, S. P. Uma Maheswar Review of Business, Vol. 22, No. 1, Spring 2001
5. Commandments of Mutual Fund Investing, Thomas, Robert R.; Musar, Richard Cjournal of Accountancy, Vol. 188, No. 2, August 1999
6. Frank J. Fabozzi, *Bond Markets Analysis & Strategies*, Pearson
7. Securities Market (Basic) Module. NSE Academy
8. Mutual Market (Basic) Module. NSE Academy

BFSI 105:Micro Finance Operations

Max. Marks: 100

External: 80

Internal: 20

Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Micro Finance: Worldwide History & Development of Micro Finance, History of Micro finance in India, Status of Micro Finance in India, Status of Various Committees framed for Microfinance, Potential of Micro Finance in India

Need & Importance of Micro Finance, Major Components of Micro Finance System, Major Operations in Micro Finance, Different Models of Micro Finance. Models of International Micro Finance, Aspects of MFI Credit, Credit delivery Methodologies.

Self Help Groups (SHGs)-Meaning and importance, Micro finance Institution and Legal forms, Organisation Structure of Micro Finance organisations and their Products & Services.

Banking Potential of Micro Finance in India; Loan Application, Loan Prospecting, Loan Approvals; Loan Documentation; Loan Disbursements

Loan Collections & Recoveries – Process of Loan Collection, Factors Affecting Loan Collection, Recoveries Criteria of Loan, Aspects of Loan Recoveries.

Suggested Readings:

1. Sapovadia, Vrajlal K., Micro Finance: The Pillars of a Tool to Socio-Economic Development. Development Gateway, 2006.
2. Wright, Graham A.N., Micro Finance Systems: Designing Quality Financial Services for the Poor. The University Press, Dhaka, 2000.
3. United Nations Department of Economic Affairs and United Nations Capital Development Fund. Building inclusive Financial Sectors for Development. United Nations, New York, 2006.
4. Yunus, Muhammad. Creating a World without Poverty: Social Business and the Future of Capitalism. Public Affairs, New York, 2008.

BFSI-106: General English (Foreign Students)

Max. Marks: 100
External Assessment: 80
Internal Assessment: 20

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Grammar and Usage

A Detailed Study of Nouns, Pronouns, Adjectives, Articles, Verbs, Adverbs, Prepositions, Conjunctions and their Correct Usage.

Grammar and Usage

Tenses: Active and Passive Voice; Transformation of Sentences from Simple to Compound/Complex Sentences; Narration/Reported Speech.

Vocabulary

Antonyms and Synonyms; words Often Confused; Important Latin and English Prefixes and Affixes; Common Legal Terms (Their Meaning and Usage).

Composition Skills

- a) Formal Letter Writing, Writing of Business Letters, Official Letters and CVs.
- b) Paragraph Writing
- c) Punctuation

Suggested Reading:

1. Wren and Martin : High School English Grammar and Composition
2. Tickoo and Subramaniam : A Functional Grammar with Usage and Composition
3. Murphy, Raymond : Essential English Grammar, Cambridge University Press
4. Maisson, Margaret M. : Examine Your English
5. Allen. W. S. : Living English Structure
6. Flewings. Hartin : Advanced English Grammar, Cambridge University Press

उद्देश्य : प्रस्तुत प्रश्न-पत्र का उद्देश्य वाणिज्य एवं प्रबन्धन से जुड़े विद्यार्थियों को राजभाषा / राष्ट्रभाषा हिन्दी का व्यावहारिक ज्ञान प्रदान करना है, ताकि वे जनसामान्य तक अपनी बात, उनकी अपनी भाषा में, समझा सकें ।

राजभाषा अधिनियम, राष्ट्रपति के अध्यादेश तथा केन्द्रीय सरकार की हिन्दी शिक्षण -योजना ।

पत्राचार के विविध रूप (मूल पत्र, पत्रोत्तर, पावती, अनुस्मारक, अर्द्धसरकारी, ज्ञापन, परिपत्र, आदेश, पृष्ठांकन, अन्तःविभागीय टिप्पण, निविदा सूचना, विज्ञापन, प्रेस विज्ञापित, प्रेस नोट, प्रतिवेदन)

अनुवाद : स्वरूप, प्रकृति, प्रक्रिया, वर्गीकरण, व्यावहारिक अनुवाद (प्रदत्त अंग्रेजी/हिन्दी अनुच्छेद का अनुवाद), अनुभाषण (आशु अनुवाद)
पल्लवन : परिभाषा, प्रक्रिया और गुण
संक्षेपण : परिभाषा, विधि और गुण

पारिभाषिक शब्दावली (मंत्रालयों, उपकर्मों, निगमों, बैंकों, रेलवे-क्षेत्रों, रांडिया तथा दूरदर्शन में प्रयुक्त पारिभाषिक शब्दों और वाक्यांशों का अध्ययन)

निबन्ध-लेखन (निम्नलिखित विषयों में से चार-पांच विषय दिए जायेंगे, जिनमें से लगभग 300 शब्दों पर आधारित एक निबन्ध लिखना होगा)

1. वाणिज्य अध्ययन में हिन्दी की उपयोगिता
2. उपभोक्ता, बाजार और वाणिज्य
3. बैंक और वाणिज्य
4. कुशल प्रबन्धन और वाणिज्य
5. विज्ञापन और वाणिज्य
6. वाणिज्य विकास में कम्प्यूटर की भूमिका
7. श्रमिक असंतोष का उद्योग जगत पर प्रभाव
8. जनसंख्या वृद्धि का राष्ट्र-समृद्धि पर प्रभाव
9. अन्तर्राष्ट्रीय व्यापार और अन्तर्राष्ट्रीय मुद्रा-कोष
10. निजीकरण का भारतीय अर्थव्यवस्था पर प्रभाव
11. वैश्वीकरण और भारतीय उद्योग
12. महंगाई
13. काला धन
14. ऊर्जा संकट
15. लघु उद्योगों का भविष्य

संदर्भ ग्रन्थ

1. प्रयोजनमूलक हिन्दी : राजनाथ भट्ट, हरियाणा साहित्य अकादमी, पंचकूला-2004.
2. अनुवाद विज्ञान : राजमणि शर्मा, हरियाणा साहित्य अकादमी, पंचकूला-2004.
3. प्रामाणिक आलेखन और टिप्पण : विराज, राजपाल एण्ड सन्स, दिल्ली-2005.
4. प्रयोजनमूलक हिन्दी के छः अध्याय, दर्शन कुमार जैन, लिपि प्रकाशन, अम्बाला छावनी-1996.

BFSI-107: Vocational Practical

Max. Marks: 50
Internal: 50

1. Follow the Work Instructions and Operating Instructions
2. Understanding of Account Opening Process
3. Understanding of Operating Standards and Standard Operating Procedures

BFSI-201: Banking and Financial Institutions

Max. Marks: 100
External: 80
Internal: 20
Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Financial System: Nature, Structure, Role and functions of Financial System. Reforms and recent developments in Indian Financial System.

RBI- Functions, working and Provisions of RBI's Operations; Credit and Monetary Planning. Development Banks; Role of Development Banking in Industrial Financing in India, NABARD, Objectives and Functions of Different Financial Institutions in India Like IFCI, ICICI, IDBI, LIC, SFCs and SIDBI.

Money Market: Meaning, significance, types; Call Money Market, Treasury Bill Market. Commercial Bills Market and Commercial papers.

Suggested Readings:

1. Meera Sharma, 'Management of Financial Institutions' Prentice Hall of India, 2008.
2. Bhole L. M 'Financial institutions and Markets' Tata McGraw Hills,2008.
3. Khan M. Y. ' Indian Financial System' Tata McGraw Hills
4. S. Gurusamy, 'Financial Markets and Institutions' 3rd edition, Tata McGraw Hills

BFSI-202: Managerial Economics

Max. Marks: 100
External: 80
Internal: 20
Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Managerial economics: meaning nature and scope, Objectives of firm, basic concepts of economics: opportunity cost, marginal and incremental principles.

Theory of demand: Nature of demand for a product, individual demand, market demand, determinants of demand, Law of demand, Elasticity of demand and its determinants, utility analysis- cardinal analysis.

Theory of production and costs: production with one and two variable inputs, theory of cost in short run and long run, economies of scale.

Theory of firm and market organization: pricing under perfect competition, pricing under monopoly, pricing under monopolistic competition, pricing under oligopoly.

Suggested Readings:

1. Peterson, Lewis, Managerial Economics, Prentice Hall of India, N. Delhi.
2. Salvatore, Managerial Economics in Global Economy; Thomson learning; Bombay.
3. EF. Brigham And J.L. Pappas, Managerial Economics, Dryden Press, illinois.
4. Dwivedi, D.N. Managerial Economics, Vikas Publishing House, New Delhi.
5. Mehta, P.L. Managerial Economics, Sultan Chand, New Delhi.

BFSI-203: Basics of Statistics

Max. Marks: 100
External: 80
Internal: 20
Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Statistics: Introduction, definition, scope, functions, importance; types of statistical methods. Measures of central tendency: meaning and definition; Types of averages, median, mode, arithmetic mean, geometric mean, harmonic mean, quadratic mean, moving average, progressive average; relation between mean, median and mode.

Measures of dispersion and Skewness: absolute and relative measures of dispersion range, quartile deviation, mean and standard deviation, empirical relation among various measures of dispersion,

Sampling: introduction, census versus sample, sampling methods, errors in sampling.

Suggested Readings:

1. Anderson, Sweeney and Williams, Statistics for Business and Economics, Cengage Learning.
2. Ken Black, Business Statistics, Wiley.
3. Levin, Richard I and David S Rubin, Statistics for Management, Prentice Hall, Delhi.
4. Aczel and Sounderpandian, Complete Business Statistics, Tata McGraw Hill, New Delhi.
5. Hooda, R.P., Statistics for Business and Economics Macmillian, New Delhi.
6. Heinz, Kohler, Statistics for Business & Economics, Harper Collins, New York.
7. Lawrence B. Morse, Statistics for Business & Economics, Harper Collins, NY.

BFSI-204: Organisational Behaviour

Max. Marks: 100

External: 80

Internal: 20

Time 3 Hours

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Understanding and Managing Individual Behaviour: Personality; Perception and Attribution; Values and Attitudes; Emotions & Emotional Intelligence, Learning, Decision Making, Leadership, Managing Group and Teams. Conflict Management and Stress Management.

Suggested Readings

1. Robbins, S.P. Management Concepts, Pearson Education India, New Delhi.
2. Mullins. J, Management and OB, 8th Edn. Pearson Education
3. Stoner, J., Management, Prentice Hall of India., New Delhi
4. Koontz.Essentials of Management, Tata McGraw-Hill, 8th Ed.,
5. Chandan, J.S. Management Concepts and Strategies, Vikas Publishing House.

BFSI-205: Principles of Accounting

Max. Marks: 100
External Assessment: 80
Internal Assessment: 20

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Course Contents:

Basic Accounting- Nature, scope and objectives of accounting; Accounting as information system, users of accounting information, GAAP Vs FSAB, Accounting equation: Accounting concepts and conventions, capital and revenue expenditure.

Journal and Ledger: Double Entry System; Journal and recording of entries in journal with narration; Ledger – Posting from Journal to respective ledger accounts.

Trial Balance: Need and objectives; Application of Trial Balance; Different types of errors escaped in trial balance preparation.

Final Accounts: Concept of adjustment; Preparation of Trading Account and Profit and Loss Account. Preparation of Balance Sheet.

Suggested Readings

1. Anthony, R.N. & Reece J.S., Accounting Principles, Homewood, Illinois, Rd Irwin.
2. Bhattacharya, S.K. & Dearden, J., Accounting for Management: Text and Cases, Vikas Publishing House.
3. Gupta, R.L. & Ramaswmy, Advanced Accountancy, Volume I&II, Sultan Chand & Sons.
4. Hingorani, N.L. & Ramanathan, A.R., Accounting, Sultan Chand & Sons.
5. Jawahar Lal, Cost Accounting, Vikas Publishing House.
6. Maheshwari, S.N., Advanced Accounting, Vikas Publishing House.

BFSI-206: Fundamentals of Management

Max. Marks: 100
External Assessment: 80
Internal Assessment: 20

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks

Course Contents:

Management: Meaning, Definition, nature, importance & Functions, Management as Art, Science & Profession- Management as social System.

Planning- concept, types process and techniques, Decision making- concept, types process and techniques.

Organizing: nature, importance, process, formal & informal organizations, organization chart, organizing principles.

Staffing: concept, manpower management, factors affecting staffing, job design, recruitment and selection process, techniques.

Directing: Communication- nature, process, formal and informal, barriers to Effective Communication.

Controlling:concept, ways of controlling, control process, barriers to control making

Suggested Readings

1. Business Organization and Management – Basu ; Tata McGraw Hill
2. Management and OB-- Mullins; Pearson Education
3. Essentials of Management – Koontz, Tata McGraw-Hill
4. Management Theory and Practice – Gupta, C.B; Sultan Chand and Sons, new Delhi
5. Prasad, Lallan and S.S. Gulshan. Management Principles and Practices. S. Chand & Co. Ltd., New Delhi.
6. Chhabra, T.N. Principles and Practice of Management. Dhanpat Rai & Co., Delhi.
7. Organizational behavior – Robins Stephen P; PHI.

BFSI-207: Vocational Training

Max. Marks: 50

Internal: 50

1. Understand the List of Documents for Account Opening
2. Understand the document verification process
3. Understand types of errors
4. Understand the escalation process
5. Execution of work

BFSI-208: Environmental Studies

Max. Marks: 100

Theory: 80

Practical: 20

The examination of this paper will be conducted by the college concerned at its own level earlier than the semester examination and each student will be required to score minimum of 35% marks each in theory and practical. The marks obtained in this qualifying paper will not be included in determining the percentage of marks obtained for the award of degree. However, these will be shown in the detailed marks certificate of the student.

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks

The 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; Forest Resources; Water Resources; Mineral Resources; Food Resources; Energy and Land Resources.

Environmental Pollution: Definition Cause, effects and control measures of Air Pollution, Water Pollution, Soil Pollution, Marine Pollution, Noise Pollution. Role of an individual in prevention of pollution

Human Population and the Environment; Population growth, variation among nations; Population explosion- Family Welfare Programme; Environment and human health; Human Rights and Value Education

Field work:

- Visit to a local area to document Environment, asset-river/forest/grassland/hill/mountain.
- Visit to Local polluted site-Urban/Rural Industrial/Agricultural.
- Study of common plant, insects, birds.
- Study of simple ecosystems-pond, river, hill slopes, etc. (Field work equal to 5 lectures hours)