

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



STUDY, EVALUATION SCHEME & SYLLABUS

For

B. Voc.

Banking Finance Services and Insurance (FS)

Branch Code:108

Based on

AICTE Model Curriculum

(EFFECTIVE FROM THE SESSION: 2019-20)

EVALUATION SCHEME
Banking Finance Services and Insurance (BFSI)

BFSI Level 5 SEMESTER- I											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV511	Banking & Micro Finance - I	30	10	5	5	20	30		50	2
2	BFSV512	Indian Securities Markets - I	30	10	5	5	20	30		50	2
3	BFSV513	Micro Finance Operations - I	30	10	5	5	20	30		50	2
4	BFSV514	Mutual Fund Operations - I	30	10	5	5	20	30		50	2
5	BFSP511	Vocational Practical –I	30	-	-	-	20	-	30	50	1
6	BFSP512	Vocational Practical –II	30	-	-	-	20	-	30	50	1
7	BFSP513	Language Lab	30	-	-	-	20	-	30	50	2
8	BFST511	Insurance Agent (BSC/Q3801)						Any one Training 400hrs/ 8 weeks	150	12	
	BFST512	Business Correspondent / Business Facilitator(BSC/Q8401)									
	BFST513	Debt Recovery Agent (BSC/Q2303)									
Total			610	-	-	-	-	-	-	500	24

BFSI Level 5 SEMESTER- II											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV521	Banking & Micro Finance – II	30	10	5	5	20	30		50	2
2	BFSV522	Indian Securities Markets - II	30	10	5	5	20	30		50	2
3	BFSV523	Micro Finance Operations - II	30	10	5	5	20	30		50	2
4	BFSV524	Mutual Fund Operations - II	30	10	5	5	20	30		50	2
5	BFSP521	Vocational Practical –III	30	-	-	-	20	-	30	50	1
6	BFSP522	Vocational Practical –IV	30	-	-	-	20	-	30	50	1
7	BFSP523	IT Tool Lab	30	-	-	-	20	-	30	50	2
8	BFST521	Mutual Fund Agent (BSC/Q3802)						Any one Training 400 hrs/ 6 weeks	150	12	
	BFST522	Small and Medium Enterprise (SME) Officer (BSC/Q2302)									
Total			610	-	-	-	-	-	-	500	24

BFSI Level 6 SEMESTER- III											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV631	Computational Skills – I	30	10	5	5	20	30	-	50	2
2	BFSV632	Retail Banking & Operations –I	30	10	5	5	20	30	-	50	2
3	BFSV633	Depository Operations – I	30	10	5	5	20	30	-	50	2
4	BFSV634	Accounting, Management & Entrepreneurship – I	30	10	5	5	20	30	-	50	2
5	.HVE/ .EE	Human Values and Ethics/ Environment and Ecology	30	10	5	5	20	30	-	50	2
6	BFSP631	Vocational Practical - V	30	-	-	-	20	-	30	50	1
7	BFSP632	Vocational Practical – VI	30	-	-	-	20	-	30	50	1
8	BFST631	Financial Inclusion Officer (BSC/Q8405)					Any one Training 400 hrs/ 6 weeks	150	12		
	BFST632	Manager - Loan Approval (BSC/Q2301)									
	BFST633	Loan Processing Officer (BSC/Q2304)									
Total			510			-	-	-	-	500	24

BFSI Level 6 SEMESTER- IV											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV641	Computational Skills - II	30	10	5	5	20	30	-	50	2
2	BFSV642	Retail Banking & Operations –II	30	10	5	5	20	30	-	50	2
3	BFSV643	Depository Operations – II	30	10	5	5	20	30	-	50	2
4	BFSV644	Accounting, Management & Entrepreneurship – II	30	10	5	5	20	30	-	50	2
5	BFSH641	Human Values and Ethics/ Environment and Ecology	30	10	5	5	20	30	-	50	2
6	BFSP641	Vocational Practical – VII	30	-	-	-	20	-	30	50	1
7	BFSP642	Vocational Practical – VIII	30	-	-	-	20	-	30	50	1
8	BFST641	Operations Executive – Lending (BSC/Q2202)					Any one Training 400 hrs/ 6 weeks	150	12		
	BFST642	Process Executive - Financial Institutions (BSC/Q5201)									
	BFST643	Accounts Executive (BSC/Q8101)									
Total			610	-	-	-	-	-	-	500	24

BFSI Level 7 SEMESTER- V											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV751	Business Banking & Operations	30	10	5	5	20	30	-	50	2
2	BFSV752	Securities Operations	30	10	5	5	20	30	-	50	2
3	BFSV753	Finishing School - I	30	10	5	5	20	30	-	50	2
4	BFSV754	Livelihood Management - I	30	10	5	5	20	30	-	50	2
5	BFSH751	Introduction to Indian Constitution/ Essence of Indian Traditional Knowledge	30	10	5	5	20	30	-	50	2
6	BFSP751	Vocational Practical – IX	30	-	-	-	20		30	50	1
7	BFSP752	Vocational Practical – X	30	-	-	-	20		30	50	1
8	BFST751	Research Officer - Financial Institutions (BSC/Q5401)					Any one Training 400 hrs/ 6 weeks	150	12		
	BFST752	Insolvency Associate (BSC/Q8202)									
	BFST753	CASA Sales Manager (BSC/Q8404)									
Total			610	-	-	-	-	-	-	500	24

NSFQ Level 7 SEMESTER- VI											
S. No.	Subject Code	Subject	Total Teaching/ Training Hours	Evaluation Scheme				End Semester		Total	Credit
				CT	TA	AT	Total	TE	PE		
1	BFSV761	Life Insurance & Operations	30	10	5	5	20	30	-	50	2
2	BFSV762	General Insurance & Operations	30	10	5	5	20	30	-	50	2
3	BFSV763	Finishing School - II	30	10	5	5	20	30	-	50	2
4	BFSV764	Livelihood Management - II	30	10	5	5	20	30	-	50	2
5	BFSH761	Introduction to Indian Constitution/ Essence of Indian Traditional Knowledge	30	10	5	5	20	30	-	50	2
6	BFSP765	Project Work	180	-	-	-	-	-	150	150	6
7	BFST761	Dealer - Financial Institutions (BSC/Q5102)					Any one Training 400 hrs/ 6 weeks	200	12		
	BFST762	Accounts Executive (BSC/Q8101)									
Total			730	-	-	-	-	-	-	600	28

Detailed Curriculum

Level 5 (Semester I)

Banking & Micro Finance –I

Bridge Course: Financial Accounting

1 . Fundamentals

- Meaning of Partnership.
 - Essential Characteristics of Partnership.
 - Final Accounts.
 - Adjustments after Closing Accounts.
 - Fixed and Fluctuating Capitals.
 - Good will.
 - Joint Life Policy.
 - Change in Profit Sharing Ratio.
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- 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
 - Negotiable Instruments
 - Banker-Customer relationship
 - Overview of basic banking products & services
 - Financial inclusion & exclusion

Indian Securities Markets –I

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.

Micro Finance Operations - I

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

Mutual Fund Operations – I

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

Vocational Practical – I

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

Vocational Practical – II

1. Understand the document verification process
2. Understand types of errors
3. Understand the escalation process
4. Execution of work

Level 5 (Semester II)

Banking & Micro Finance – II

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

Indian Securities Markets – II

Bridge Course: Risk Management

Unit 1 Concepts and Definitions of Risk and Risk Management

- Approaches to defining risk
- Impact of risk on organisations
- Types of risk
- Development of risk management
- Principles and aims of risk management

Unit 2 Risk Management Standards

- General risk management standards and risk management frameworks

Alternative risk management approaches

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.

Micro Finance Operations - II

Bridge Course: Enterprise Risk Management

- Defining Enterprise risk management overview
- Enterprise risk management overview
- Implementing ERM

Establishing the context for risk management

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

Mutual Fund Operations – II

1. Investor and distributor processes and payouts
2. Handling Monetary Transactions
3. Handling Non-monetary Transactions
4. SEBI's Role and Relevant Regulations

Vocational Practical – III

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

Vocational Practical – IV

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

Level 6 (Semester III)
Computational Skills – I

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

Retail Banking Operations – I

1. Retail Banking
 - Introduction to retail banking/Importance of retail line of business
 - 3 dimensions of retail banking/Retail banking channels
2. Introduction to Marketing
 - Meaning, Nature & Scope
 - Environment of Marketing
 - Segmentation, Targeting & Positioning
 - Retail Operations

Depository Operations – I

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

Accounting, Management & Entrepreneurship – I

1. Meaning and Scope of Accounting

Need, development and definition of accounting, Book-Keeping and Accounting, Persons interested in accounting, Branches of accounting, objectives of accounting.

Accounting cycle, Rules of Debit and credit, Journal and ledger, Trial Balance.

2. Introduction

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

3. Organizational Structure and Process

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

4. 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.

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

Vocational Practical – V

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

Vocational Practical – VI

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

Level 6 (Semester IV)

Computational Skills – II

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

Retail Banking Operations – II

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
3. Overview of products & services
 - Deposit products
 - Loan products

Depository Operations – II

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 De-mat Account(BSDA)

Accounting, Management & Entrepreneurship – II

1. General Principles of Cost Accounting:

Meaning and Scope of Cost Accounting, Objectives of Cost Accounting, Cost Accounting Versus Financial Accounting, Importance of Cost Accounting, Objections to Cost Accounting, Elements of Cost, Components of Total Cost, Classification of Costs, Installation of a Costing System, Methods of Costing, Techniques of Costing, Systems of Costing.

2. Performance Evaluation Techniques:

Introduction to Budgeting and Budgetary Control; Performance Budgeting; Classification of

Budget; Standard Costing and Variance Analysis; Balanced Scorecard; Responsibility Accounting. Cost Volume Profit Analysis; Management Accounting for Decision Making and Control; EVA and Performance Measurement; Introduction to Activity Base Costing.

- 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. Motivation and Leadership:** Motivation: Concept and Definition, Types, Importance –Theories of Motivation – Motivators: Financial and Non-financial- Leadership: Concept and Definition, Importance, Styles of Leadership, Theories of Leadership- Leader vs. Manager.
- 5. 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

Vocational Practical – VII

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

Vocational Practical – VIII

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

Level 7 (Semester V)

Business Banking & Operations

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

Securities Operations

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

Finishing School – I

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

Livelihood Management – I

- Concept of Livelihood Management
- Categories of Livelihood Management:
 - Self-employed
 - Employed through wages

- Legal Frame Work –Minimum Wage Act
- Factories Act
- Workmen Compensation
- Child Labor
- Women Sexual Harassment Act
- Ethical practices

Vocational Practical – IX

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

Vocational Practical – X

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

Level 7 (Semester VI)

Life Insurance Operations

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

General Insurance & Operations

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

Finishing School – II

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

Livelihood Management – II

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

Project Work