

B.VOC

In

BANKING ,FINANCIAL SERVICES AND INSURANCE (UGC)

Program Outcomes:

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

B.VOC

In

BANKING ,FINANCIAL SERVICES AND INSURANCE

(UGC)

Course Relevance:

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

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

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

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

Maulana Abul Kalam Azad University of Technology, West Bengal
(Formerly West Bengal University of Technology)

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

Year– 1 – Diploma (SEMESTER – I)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 101 ENGLISH LANGUAGE AND COMMUNICATIVE SKILLS	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN – 102 COMPUTER FUNDAMENTALS & IT	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 103 BASICS OF ECONOMICS & MARKET, TAXATION	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 104 BANKING AND INSURANCE OPERATIONS	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 191 PRACTICAL ON BASIC COMPUTING SKILL	Skill	Practical	–	–	20	80	-	-	6
All Generic Components common to all B.Voc. courses. Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

Year– 1 – Diploma (SEMESTER – II)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 201 SOFT SKILL & PERSONALITY DEVELOPMENT	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN - 202 BUSINESS ANALYSIS: ENVIRONMENT, SALES & MARKETING	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 203 RISK MANAGEMENT	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 204 MUTUAL FUND OPERATIONS– I	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV 291 PRACTICAL ON MUTUAL FUNDS / INSURANCE PRODUCTS	Skill	Practical			20	80	-	-	6
All Generic Components common to all B.Voc. courses. Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

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Year– 2 – Advanced Diploma (SEMESTER – III)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 301 VALUE EDUCATION & HUMAN RIGHTS	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN – 302 BASIC ACCOUNTING	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 303 MUTUAL FUNDS OPERATIONS– II	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 304 INDIAN SECURITY MARKET –I	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 391 PRACTICAL ON STOCK MARKET OPERATIONS	Skill	Practical	–	–	20	80	-	-	6
All Generic Components common to all B.Voc. courses. Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

Year– 2 –Advanced Diploma (SEMESTER – IV)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 401 ENVIRONMENTAL STUDIES	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN – 402 QUALITY MANAGEMENT	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 403 MICROFINANCE OPERATIONS– I	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 404 INDIAN SECURITY MARKET –II	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 491 PRACTICAL ON MICROFINANCE AND RETAIL BANKING	Skill	Practical	–	–	20	80	-	-	6
All Generic Components common to all B.Voc. courses. Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

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Year– 3 – Degree (SEMESTER – V)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 501 INDIAN ECONOMY & SOCIAL CHANGES	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN – 502 RESEARCH METHODOLOGY	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 503 FINANCIAL MANAGEMENT	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 504 MICROFINANCE OPERATIONS– II	Skill	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 591 PRACTICAL ON RETAIL BANKING INSTRUMENTS	Skill	Practical	–	–	20	80	-	-	6
All Generic Components common to all B.Voc. courses. Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

Year – 3 – Degree (SEMESTER – VI)

Course	Component	Theory / Practical	Internal (Theory)	External (Theory)	Internal (Practical)	External (Practical)	Credit		
							L	T	P
UGEN – 601 GENERAL HUMAN PSYCHOLOGY & HR MANAGEMENT	Generic	Theory & Practical	10	40	10	40	2	1	3
UGEN – 602 ENTREPRENEURSHIP DEVELOPMENT PROGRAMME	Generic	Theory & Practical	10	40	10	40	2	1	3
UBFSIV – 681 INDUSTRIAL TRAINING	Skill	Practical	–	–	–	300	-	-	18
Industrial Training of 5– 6 weeks of 6 credits in each year followed by report writing and Viva Voce. These credits will be evaluated in semester 6									

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Year – 1 Diploma (SEMESTER – I)

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

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of **NINE** questions comprising two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT - I

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

UNIT - II

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

UNIT - III

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

UNIT - IV

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

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Practical based on UGEN - 101

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva - voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for Practical session:

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

Books Recommended:

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

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Paper Title: UGEN – 102: COMPUTER FUNDAMENTALS & IT

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of **NINE** questions comprising two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT - I

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

UNIT - II

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

UNIT - III

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

UNIT - IV

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

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Practical based on UGEN - 102

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any two question
- Each question carries 10 marks.
- Practical file carries 10 marks and 10 marks for viva-voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

List of Experiments:

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

Books Recommended:

- Fundamentals of Computers, V. Rajaraman, PHI Publication
- Computer Fundamentals, P. K. Sinha, BPB Publication
- Introduction to Computers with MS - Office 2007, Leon, TMH Publication

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

Job Role: Junior Executive – Banking & Finance

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising two questions from each unit, including Question No.1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT – I

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

UNIT– II

Forms of Market, Pricing strategies in various forms of markets

UNIT – III

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

UNIT – IV

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

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Practical based on UBFSIV – 103

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva – voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for practical session :

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

Books Recommended:

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

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Paper Title: UBFSIV– 104: BANKING AND INSURANCE OPERATIONS

Job Role: Junior Executive – Banking & Finance

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising two questions from each unit, including Question No.1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT – I

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

UNIT – II

Liquid Assets– Cash in Hand, Cash with RBI & Cash with other Banks.

Investment in securities, Advances – Secured and Unsecured, Loans, Term Loans, Cash Credit, Overdraft, Discounting of Bills of Exchange, Modes of creating charge on Securities, Types of Securities, Definition & Characteristics of Cheques, Bills of Exchange & Promissory Notes, Crossings, Endorsements, Collection and payment of Cheques, Liabilities of Parties,

UNIT – III

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

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

UNIT – IV

Concept of Annuity, Objectives of Annuity, Procedure followed for obtaining Annuities, Meaning of Unit Linked Insurance Policies, Procedure for obtaining Unit linked insurance Policies, Post – Issue Matters, Lapse of the Policy due to Non– Payment of Premium, Revival of the Lapsed Policies, Surrender of the Policy – Payment of surrender value, Assignment of the Policies, Settlement of claims – Procedure to be followed.

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Practical based on UBFSIV – 104

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva – voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for practical Session:

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

Books Recommended:

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

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Paper Title: UBFSIV – 191: PRACTICAL ON BASIC COMPUTING SKILL

Job Role: Junior Executive – Banking & Finance

Internal Assessment: 20
Total Marks: 100
Time: 3 hours

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

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 10 marks.
- Practical file carries 10 marks and 40 marks for practical work and viva– voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

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

Books Recommended:

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

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Year – 1 Diploma (SEMESTER – II)

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

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of **NINE** questions comprising two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT - I

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

UNIT - II

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

UNIT - III

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

UNIT - IV

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

Practical based on UGEN - 201

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva - voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for Practical session:

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

Books Recommended:

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

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

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of **NINE** questions comprising two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT - I

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

UNIT - II

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

UNIT – III

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

UNIT – IV

Salesmanship and Qualities of Salesman; Product knowledge; Customer knowledge: Buying Motives and Selling Points. Scientific Selling; Approach and Presentation: Methods of Approaching a Customer; Presentation Process and Styles; Presentation planning. Objection Handling: Types of objections; Handling customer objections. Closing Sales and Follow up: Methods of closing sale; Executing sales order; Follow-up; Sales Promotion Schemes: Sampling; Coupon; Price Off; Premium Plan; Consumer Contests and Sweeps Takes; POP Displays; Demonstration; Trade Fairs and Exhibitions; Sales Promotion Techniques and Sales Force.

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Practical based on UGEN - 202

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva - voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for Practical session:

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

Books Recommended:

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

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Paper Title: UBFSIV – 203: RISK MANAGEMENT

Job Role: Junior Executive – Banking & Finance

Theory: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising two questions from each unit, including Question No.1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

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

Practical based on UBFSIV – 203

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva – voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for practical Session:

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

Books Recommended:

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

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

Job Role: Junior Executive – Banking & Finance

Theory:40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

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

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising two questions from each unit, including Question No.1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

Purchase, redemption and systematic transactions: Mutual Fund fees, Mutual Fund Purchase, (direct Purchase, and Purchase through broker). Redemption Procedure or Buy Back, Systematic Investment in Mutual Funds.

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Practical based on UBFSIV – 204

Practical: 40
Internal Assessment: 10
Total Marks: 50
Time: 3 hours

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 5 marks.
- Practical file carries 5 marks and 20 marks for practical work and viva – voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

Planning for practical session :

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

Books Recommended:

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

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Paper Title: UBFSIV 291: PRACTICAL ON MUTUAL FUNDS / INSURANCE PRODUCTS

Job Role: Junior Executive – Banking & Finance

Internal Assessment: 20
Total Marks: 100
Time: 3 hours

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

Instructions:

- Examiner will set total of four questions covering the whole syllabus.
- Student will attempt any three question
- Each question carries 10 marks.
- Practical file carries 10 marks and 40 marks for practical work and viva– voce.
- Practical paper will be conducted by the college and marks will be submitted to University.

UNIT – I

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

UNIT – II

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

UNIT – III

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

UNIT – IV

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

Books Recommended:

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