

# **Advance Diploma in Banking, Financial Services & Insurance**

## **Semester: Second**

### **Banking - II**

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF201T
<b>Course Title:</b>	Banking – II

**Pre-Requisite:** Banking - I

**Learning Objective:** The objective of this paper is to make student understand the structure of financial system and its various components.

Unit	Details	Contact Hours
I	Overview of Micro finance, need and scope of micro finance and micro finance institutions,	9
II	Evolution of microfinance in India/Mainstream microfinance institutions	9
III	Different models of microfinance/SHGs – their need and importance	9
IV	Organisation structure of micro finance institutions	9
V	Products & Services offered by micro finance institutions, Customers served by micro finance institutions	9

**Learning Outcome:** The student will be aware of Indian financial system and banking as its component.

#### **Scheme of Examination:**

##### **Continuous Assessment (MM: 100)**

The continuous assessment shall be done by the concerned faculty based on mid-term test (40 marks); demonstration / presentation (40 marks) and attendance / punctuality / personality traits (20 marks)

##### **End term Assessment (MM: 100)**

The End Term Assessment of educational component shall be carried out by the University in the form of written examination whose duration shall be 3 hours as per following examination paper pattern:

Section – A: Ten questions of 2 mark each. Student shall be required to attempt all.

Section – B: Eight questions of 10 marks each out of which student shall be required to attempt any Four.

Section – C: Four questions of 20 marks each out of which student shall be required to attempt any two.

#### **Suggested Readings:**

1. Bhole L M, Financial Institutions and Markets
2. D.K. Murthy and K R Venugopal, Indian Financial System
3. M Y Khan, Indian Financial System
4. Vinod Kumar, Atul Gupta and Manmeet Kaur, Financial Markets Institutions and Financial Services
5. Das S C , The Financial System in India: Markets, Instruments, Institutions, Services and Regulations
6. Desai, Vasant Fundamentals of the Indian Financial System- New Challenges,New 2005 vi Initiatives, Himalaya Publishing House,New Delhi

## Indian Securities Markets – II

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF202T
<b>Course Title:</b>	Indian Securities Market – II

**Pre-Requisite:** Indian Securities Markets – I

**Learning Objective:** The objective of this paper is to introduce the student to securities market and mutual fund market in India.

Unit	Details	Contact Hours
I	Concept of Savings and Investments. Primary Market for securities: structure and functions	9
II	Secondary Market for securities Secondary: Structure and functions.	9
III	Risk and Return: Concept, sources	9
IV	Mutual Funds: Features of a mutual fund, Key terms and concepts associated with mutual funds, Overview of Asset Management Companies	9
V	Functioning of a mutual fund: Various types of fund products, processes associated with investing in mutual funds	9

**Learning Outcome:** The student will learn the basics of securities and mutual funds markets for investment activities.

### **Scheme of Examination:**

#### **Continuous Assessment (MM: 100)**

The continuous assessment shall be done by the concerned faculty based on mid-term test (40 marks); demonstration / presentation (40 marks) and attendance / punctuality / personality traits (20 marks)

#### **End term Assessment (MM: 100)**

The End Term Assessment of educational component shall be carried out by the University in the form of written examination whose duration shall be 3 hours as per following examination paper pattern:

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### **Suggested Readings:**

1. Bhole L M, Financial Institutions and Markets
2. D.K. Murthy and K R Venugopal, Indian Financial System
3. Desai, Vasant Fundamentals of the Indian Financial System- New Challenges, New 2005 vi Initiatives, Himalaya Publishing House, New Delhi
4. M Y Khan, Indian Financial System
5. Vinod Kumar, Atul Gupta and Manmeet Kaur, Financial Markets Institutions and Financial Services
6. Das S C , The Financial System in India: Markets, Instruments, Institutions, Services and Regulations

## Micro Finance - II

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF203T
<b>Course Title:</b>	Micro Finance – II

**Pre-requisite:** Micro Finance – I

**Learning Objective:** The objective of this paper is to introduce the student to concept of micro finance.

Unit	Details	Contact Hours
I	Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies	9
II	Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections & Recoveries	9
III	Data Management, Ethical issues and Do's & Don'ts	9
IV	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	9
V	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	9

**Learning Outcome:** The student will know the structure of insurance sector in India.

### Scheme of Examination:

#### Continuous Assessment (MM: 100)

The continuous assessment shall be done by the concerned faculty based on mid-term test (40 marks); demonstration / presentation (40 marks) and attendance / punctuality / personality traits (20 marks)

#### End term Assessment (MM: 100)

The End Term Assessment of educational component shall be carried out by the University in the form of written examination whose duration shall be 3 hours as per following examination paper pattern:

Section – A: Ten questions of 2 mark each. Student shall be required to attempt all.

Section – B: Eight questions of 10 marks each out of which student shall be required to attempt any Four.

Section – C: Four questions of 20 marks each out of which student shall be required to attempt any two.

### Suggested Readings:

1. Bajpai, O.P., Elements of Life Insurance, Kitab Mahal, Allahabad
2. Bishnoi, Ashutosh Insurance Products (Including Pension Products), Indian Institute of Banking & Finance, Taxmann, New Delhi
3. Kothari, N. S. and Dr. Bahal Pravesh Principles and Practice of Insurance, Sahitya Bhavan, Agra

## Insurance Market - II

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF204T
<b>Course Title:</b>	Insurance Market – II

**Pre-requisite:** Insurance Market – I

**Learning Objective:** The objective of this paper is to introduce the student to concept of insurance.

Unit	Details	Contact Hours
I	Concept of Insurance, Need for Insurance. Objectives of Life Insurance – Protection and Investment.	9
II	Organizational set-up of Insurance Companies in India – L.I.C. and Private Companies with foreign joint ventures, Selling Insurance through Agents and Banks.	9
III	Different types of Life Insurance Policies – Chief characteristics and similarity. Basic Pre-requisites for Life Insurance – Insurable Interest and utmost Good Faith. Procedure for taking a policy.	9
IV	Annuities and Unit Linked Policies: Concept of Annuity, Objectives of Annuity, Procedure followed for obtaining Annuities, Meaning of Unit Linked Insurance Policies, Procedure for obtaining Unit linked insurance Policies.	9
V	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.	9

**Learning Outcome:** The student will know the structure of insurance sector in India.

### Scheme of Examination:

#### Continuous Assessment (MM: 100)

The continuous assessment shall be done by the concerned faculty based on mid-term test (40 marks); demonstration / presentation (40 marks) and attendance / punctuality / personality traits (20 marks)

#### End term Assessment (MM: 100)

The End Term Assessment of educational component shall be carried out by the University in the form of written examination whose duration shall be 3 hours as per following examination paper pattern:

Section – A: Ten questions of 2 mark each. Student shall be required to attempt all.

Section – B: Eight questions of 10 marks each out of which student shall be required to attempt any Four.

Section – C: Four questions of 20 marks each out of which student shall be required to attempt any two.

### Suggested Readings:

4. Bajpai, O.P., Elements of Life Insurance, Kitab Mahal, Allahabad
5. Bishnoi, Ashutosh Insurance Products (Including Pension Products), Indian Institute of Banking & Finance, Taxmann, New Delhi
6. Kothari, N. S. and Dr. Bahal Pravesh Principles and Practice of Insurance, Sahitya Bhavan, Agra

### **Business Communication Lab. (GN101P)**

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF201P
<b>Course Title:</b>	Business Communication Lab.

**Learning Objective:** The objective of this paper is to make student capable of expressing in effective manner.

Unit	Details	Contact Hours
I	Conversation between two students recorded on camera. To be self critiqued. Reporting on various types of radio / TV programmes monitored by them.	6
II	Presentation on TV programmes watched on the previous day. Rewriting Headlines of Newspapers (Hindi & English) on the display boards.	6
III	Reading of day's newspapers followed by discussions. Writing exercises to inform, report and persuade.	6
IV	Using microphones (Public Speaking/Presentation Situations). Interview and Group Discussion sessions.	6
V	Book Reading, Reviews, Appreciation. Effective Presentation using various audio – visual aids.	6

**Learning Outcome:** The student will be effective in writing and oral communication.

#### **Scheme of Examination:**

##### **Continuous Assessment (MM: 100)**

The continuous assessment shall be done by the concerned faculty based on mid-term test (40 marks); demonstration / presentation (40 marks) and attendance / punctuality / personality traits (20 marks)

##### **End term Assessment (MM: 100)**

The student will prepare and submit a report on a topic / problem under supervision of faculty member to be allotted by Principal / Director of the Institute. The student will make a demonstrative presentation before a panel of concern supervisor and an examiner nominated by assigned by Principal / Director of the Institute.

### Front Desk Assistant – Banking

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF2A1S
<b>Course Title:</b>	Front Desk Assistant – Banking

**Continuous Assessment of Skill (on the Job/self) (MM: 100):**

The continuous assessment of skill component shall be done by the concerned officer at industry partner based on Viva-voce (20 marks); demonstration / presentation (20 marks); and attendance / punctuality / personality traits (10 marks)

**End term Assessment of Skill – On the Job/Self.: (MM: 100):**

The End Term Assessment of skill component shall be carried out by a panel comprising of a faculty nominated by Director / HOD of the college, an officer nominated by industry partner and external examiner appointed by the University.

### Front Desk Assistant – Stock Broking (FS1SES)

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF2A2S
<b>Course Title:</b>	Front Desk Assistant – Stock Broking

**Continuous Assessment of Skill (on the Job/self) (MM: 100):**

The continuous assessment of skill component shall be done by the concerned officer at industry partner based on Viva-voce (20 marks); demonstration / presentation (20 marks); and attendance / punctuality / personality traits (10 marks)

**End term Assessment of Skill – On the Job/Self.: (MM: 100):**

The End Term Assessment of skill component shall be carried out by a panel comprising of a faculty nominated by Director / HOD of the college, an officer nominated by industry partner and external examiner appointed by the University.

### Front Desk Assistant – Insurance (FI1SES)

<b>Course Code:</b>	BFSI
<b>Paper Code:</b>	BF2A3S
<b>Course Title:</b>	Front Desk Assistant – Insurance

**Continuous Assessment of Skill (on the Job/self) (MM: 100):**

The continuous assessment of skill component shall be done by the concerned officer at industry partner based on Viva-voce (20 marks); demonstration / presentation (20 marks); and attendance / punctuality / personality traits (10 marks)

**End term Assessment of Skill – On the Job/Self.: (MM: 100):**

The End Term Assessment of skill component shall be carried out by a panel comprising of a faculty nominated by Director / HOD of the college, an officer nominated by industry partner and external examiner appointed by the University.