



DEPARTMENT OF BANKING & FINANCE

Deen Dayal Upadhyay KAUSHAL Kendra

National P.G. College, Lucknow – 226001

(An Autonomous College of University of Lucknow)

www.npgc.in ; dduskills@npgc.in



CURRICULUM & PROGRAM STRUCTURE

M.Voc. (Banking, Stocks and Insurance)

PO1 - To inculcate students with basics of banking, stocks and insurance sector; various business organizations and acts related to it ; provide how various fields are interlinked and are essential for the smooth functioning of the economy and for the protection of stakeholders' interests.

PO2 – To train the students for catering the needs and managing the operations of the different Banking, Finance and Insurance companies; rebuild foundation for the computer skills and quantitative analysis used in financial decision making, including the pricing and risk management of financial instruments.

PO3 – To instill students about management of public funds and resources; advisory and financing services for corporations, governments, and institutional clients to support their capital market activities and how financing for public projects, facilitating cross-border transactions, or helping companies access capital markets, are essential for maintaining a healthy financial system.

PO4 – To train students how to identify and assess potential risks and the implementation of strategies to minimize their impact by effectively managing risks, financing important projects, and providing insightful analysis, allocating the project's risk to those best equipped to manage it

Department of Banking & Finance
Deen Dayal Upadhyay Kaushal Kendra
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Coordinator

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Principal
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M.Voc. (Banking, Stocks & Insurance)

SEMESTER – I

Certificate in Banking, Stocks & Insurance

General / Skill	Paper No	Name of the Paper	Hours per Week			Credits	Evaluation Scheme					Total
			L	P	T		Internal Assessment				External Assessment	
							Class Test	Assignment	Class	Participation		
Gen	101	Companies Act & Corporate Governance	3	-	1	4	20	10	10	60	100	
Skill	102	Introduction to Corporate Finance & Stocks	3	-	1	4	20	10	10	60	100	
Skill	103	Contemporary Banking	3	-	1	4	20	10	10	60	100	
Gen	104	Insurance: Theory, Practices & Claims – I	3	-	1	4	20	10	10	60	100	
Skill	105	Advance Computer Skills	3	-	1	4	20	10	10	60	100	
Skill	106	Project and Viva on Banking	-	4	-	4	20	10	10	60	100	
TOTAL CREDITS						24	TOTAL MARKS					600

*L – Lecture; P – Practical; T - Tutorial

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – I

Paper Code	MVB111	L	T	P	C
Paper Name	COMPANIES ACT & CORPORATE GOVERNANCE	3	1	0	4
Learning Objective	To develop a basic understanding of forms of business organization, provisions of Companies Act, 2013 and Corporate Governance				
Course Outcomes	CO1011 - To equip learners with various forms of business organization and related acts CO1012 - To provide knowledge about formation and incorporation of a company, Article of Association and Memorandum of Association CO1013 - To develop understanding about corporate meetings and aspects related to director's appointment. CO1014 - To provide information regarding CSR and Corporate Governance.				

Unit I (10 Hours)

Forms of Business Organization – Broad Contruce; Sole Proprietorship; Partnership and Company Including Its Types: Private Limited, Public Limited, Company Limited By Shares and Government Company.

Overview Of MSME and Startups.

Unit II (10 Hours)

Formation and Incorporation Of A Company: Company Promotion, Memorandum Of Association, Articles Of Association, Prospectus, Doctrine Of Constructive Notice, and Indoor Management.

Unit III (10 Hours)

Directors: Appointment, Removal, Powers, and Duties; Audit Committee; Company Secretary

Basic Concept Of Corporate Meetings: Annual General Meeting, Extraordinary General Meeting, Legal Provisions Relating To A Meeting: Notice, Agenda, Proxy, Resolution, Minutes.

Unit IV (10 Hours)

Corporate Governance: Importance, Different Systems. Rule Of Law Of Corporate Governance; Legal Reforms Of Corporate Governance In India; Corporate Social Responsibility

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Suggested Readings:

1. SalimShiekh and William Rees: Corporate Governance & Corporate Control, Cavendish Publications
2. Taxmann's Companies Act
3. Dr. G.K. Kapoor: Company Law
4. N.D. Kapoor: Company Law

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	1	3	2	1
CO2	2	1	1	1
CO3	2	2	1	1
CO4	3	1	1	1

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SEMESTER – I

Paper Code	MVB112	L	T	P	C
Paper Name	INTRODUCTION TO CORPORATE FINANCE AND STOCKS	3	1	0	4
Learning Objective	To develop a basic understanding of Corporate finance structure, Dividend Policies and Leverage analysis				
Course Outcomes	CO1021 - To equip learners with object and scope of corporate finance CO1022 - To provide knowledge various dividend policies and bonus shares CO1023 - To develop understanding about concept of leverage and cost of capital CO1024 - To provide information regarding capital budgeting methods				

Unit I (10 Hours)

Corporate Finance – Concept, Object, Scope and Importance, Internal and External Sources Of Corporate Finance.

Unit II (10 Hours)

Dividend Policies: Walter's Model, Gordon's Model, Modigliani and Miller Approach. Concept Of Lintner Model- Stability Of Dividends, Bonus Shares and Share Repurchase

Unit III (10 Hours)

Concept Of Leverage - Financial, Operating and Composite Leverage, Numerical On Cost Of Capital and Theories Of Capital Structure: Net Income Approach, Traditional and Modigliani Miller Approach.

Unit IV (10 Hours)

Capital Budgeting: Pay Back Method, Discounted Payback Method, ARR & IRR Method, NPV Methods (Merits and Demerits Of Each Technique and Basic Problems), Sources Of Working Capital Finance and Estimation Of Working Capital

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Suggested Readings:

1. Financial Management, R P Rustagi
2. Financial Management, I M Pandey

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CO2	2	1	1	1
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SEMESTER – I

Paper Code	MVB113	L	T	P	C
Paper Name	CONTEMPORARY BANKING	3	1	0	4
Learning Objective	To develop a basic understanding of types of customers & commercial banking				
Course Outcomes	CO1031 - To equip learners with banking system and banking technology basics CO1032 - To provide knowledge about commercial banking and credit creation process CO1033 - To develop understanding various types of customers CO1034 - To provide information regarding loans and advances, and various charges				

Unit I (10 Hours)

Evolution Of Banks and Banking System; Evolution Of Banking In India; Classification Of Banks On Various Basis; Role Of Banks In Economic Development, Banking Technology –ATM, Debit Card, Credit Card, RTGS, NEFT, IMPS, Core Banking Software.

Unit II (10 Hours)

Commercial Banking - Meaning, Functions, Importance, Credit Creation Process; Central Bank - Meaning, Functions, Role, Credit Control Policy, Credit Control Measures. Reserve Bank Of India, Banker & Customer Relationship,

Unit III (10 Hours)

Types Of Bank Customers; Various Forms Of Customer Services – Remittances, Travelers Cheques, Bankers Draft, Letter Of Credit (LC), Safe Deposit Lockers, Clearing House System, Electronic Clearing System, Electronic Fund Transfer (EFT), Kisan Credit Card, Microfinance Schemes, Crossing Of Cheques and Endorsement.

Unit IV (10 Hours)

Loans & Advances – Safety, Liquidity & Profitability; Project Appraisal; Loan System; Types Of Advances: Cash Credit; Hypothecation; Pledge, Lien, Overdraft, Secured & Unsecured Loans, Mortgage & Types Of Mortgage.

Suggested Readings

1. Gajendran, A. (2012), *Banking & Financial System*, Vrinda Publications: New Delhi.

2. Mishra, B.K. & Mishra, S.B. (2016), *Insurance Principles & Practice*, S. Chand: New Delhi.

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3. IIBF (2016), *Principles & Practices Of Banking*, Macmillan Education: Chennai.
4. Tyagi, C.L. (2013), *Insurance & Risk Management*, Sun India Publications: New Delhi

CO-PO MAPPING:

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CO1	2	0	1	1
CO2	2	1	1	1
CO3	2	0	1	1
CO4	2	1	1	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – I

Paper Code	MVB114	L	T	P	C
Paper Name	INSURANCE : THEORY, PRACTICES & CLAIMS-I	3	1	0	4
Learning Objective	To develop a basic understanding of the contrasts between life insurance and other forms of insurance				
Course Outcomes	CO1041 - To equip learners with principle of insurance, reinsurance and other aspects CO1042 - To provide knowledge about various forms of insurance and premium concepts CO1043 - To develop understanding about accounting concepts of life insurance companies CO1044 - To provide information regarding LIC and its working				

Unit I (10 Hours)

Introduction To Insurance Contract, Principles Of Insurance: Utmost Good Faith, Insurable Interest, Indemnity-Subrogation, Causa Proxima, Mitigation Of Loss, Warranties, Contribution. Nomination & Assignment, Reinsurance & Double Insurance.

Unit II (10 Hours)

Life Insurance: Difference Between Life Insurance & Other Forms Of Insurance, Types Of Life Insurance Policies, Lapsing Of Policy & Revival, Computation Of Premium, Mortality Table & Types Of Mortality Table, Settlement Of Claims.

Unit III (10 Hours)

Accounting In Life Insurance Companies: Revenue A/C & Balance Sheet Of Life Insurance Companies

Unit IV (10 Hours)

Investment Policy Of Insurance Companies, LIC Of India: Scope, Objective, Significance and Suggestive Measures To Improve The Working Of LIC.

Suggested Readings

1. Insurance Practices, Arif Khan

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CO3	2	2	1	1
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SEMESTER – I

Paper Code	MVB115	L	T	P	C
Paper Name	ADVANCE COMPUTER SKILLS	3	1	0	4
Learning Objective	To understanding about the ways in which Computer skills can help with advancement in career, with the help of Advanced computer tools and MS Office				
Course Outcomes	CO1051 - To equip learners with basics of computer and storage devices CO1052 - To provide knowledge about MS Word and its related concepts CO1053 - To develop understanding about MS Excel CO1054 - To provide information regarding MS PowerPoint and its formatting aspects				

Unit I (10 Hours)

Introduction To Computers: Classification Of Computers, Basic Computer Architecture, Memory: Registers, Cache, Main Memory and Secondary Memory. Storage Devices: RAM, ROM and Secondary Storage Devices: Tape Devices, Magnetic Disk, Optical Laser Disk. Hardware and Software, Types Of Software, I/O Devices. Internet & Email: Internet and WWW, Intranets, Extranets, Email, E-Commerce and Types, M-Commerce.

Unit II (10 Hours)

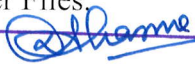
MS Word: Menus, Toolbars, Document Formatting Options, Tables, Bullets and Numbering, Font, Alignment, Paragraph Formatting, Insert Picture, Clipart, Shapes, Wordart, Header & Footer, Text Box, Page Layout, Print, Mail Merge, Spelling & Grammar, Templates.


Unit III (10 Hours)


MS Excel: Introduction, Cell Referencing, Ranges and Functions. Formatting Worksheet: Formatting, Conditional Formatting, Cell Formatting. Printing Data Form, Charts, Sort, Filter, Grouping, Data Validation and Protection, Subtotal, Pivot Table and Chart Reports, Macros, Hyperlinks.

Unit IV (10 Hours)

MS PowerPoint: Introduction: Use Of Wizards and Templates, Preparing Presentations, Slides, Handouts, Speaker's Notes, Outlines, Media Clips, Charts, Graphs. Built-In Wizard, Themes and Transitions, Header and Footer, Drawing Tools, Animation and Sound, Slide Master, Clip Art, Templates, Importing Objects From Other Files.


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Suggested Readings

1. Anita Goel, "Computer Fundamentals", Pearson Education
2. P. K. Sinha, Pradeepsinha, "Computer Fundamentals", BPB Pub.
3. S. Jain, "Ms-Office 2007 Training Guide", BPB Pub.

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	0	0	1	1
CO2	1	2	1	1
CO3	2	2	1	1
CO4	1	0	1	1

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SEMESTER – I

Paper Code	MVB116	L	T	P	C
Paper Name	PRACTICAL : PROJECT AND VIVA ON BANKING	0	0	4	4
Learning Objective	To develop a basic understanding of the essence of banking and various banking operations				
Course Outcomes	CO1061 - To equip learners with basic skills required to operate in the banking sector CO1062 - To provide knowledge about commercial banking and credit creation process CO1063 - To develop understanding of the crux of banking and several banking processes CO1064 - To provide information regarding how banks process their day to day activities				

In The First Semester, Candidates Will Have To Submit A Research Project Report On A Problem/Topic (From The Specialization Areas) Assigned By The Department Under The Supervision Of A Faculty Member Of The Department. The Research Project Report Will Carry 100 Marks. Evaluation Of Report and Viva Shall Be Conducted By Both External and Internal Examiner With An External Evaluation Of 60 Marks and Internal Evaluation Of 40 Marks. The Report Will Contain The Objectives, Scope Of The Study, The Significance Of The Study, Research Methodology, Results, Interpretation, Conclusions and Recommendations. It Will Contain Relevant Review Literature, Charts, Diagrams and Bibliography. A Certificate Of The Supervisor Certifying The Authenticity Of The Report Shall Be Attached Therewith. The Student Will Submit Three Copies Of The Report To The Head Of The Program. The Average Size Of The Report Ordinarily Will Be 75-100 Typed Pages In Standard Font Size (12) and Double Spacing. One Report, Duly Typed On A-4 Sized Paper In The Hardbound (Paperback) Form Is To Be Submitted To The Faculty/Department For Evaluation and The Other Shall Be Retained By The Student After Getting Both The Reports Duly Forwarded By The Faculty

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	3	1	1	1
CO2	2	2	3	0
CO3	1	0	1	0
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SEMESTER – II
Certificate in Banking, Stocks & Insurance

General / Skill	Paper No	Name of the Paper	Hours per Week			Credits	Evaluation Scheme					Total
			L	P	T		Internal Assessment				External Assessment	
							Class Test	Assignment & Presentation	Class Participation			
Gen	201	Financial Mathematics	3	-	1	4	20	10	10	60	100	
Skill	202	Portfolio Management and Mutual Fund Operations	3	-	1	4	20	10	10	60	100	
Skill	203	Banking Regulations and Legal Aspects	3	-	1	4	20	10	10	60	100	
Gen	204	Insurance: Theory, Practices & Claims – II	3	-	1	4	20	10	10	60	100	
Skill	205	Managerial Communication	3	-	1	4	20	10	10	60	100	
Skill	206	Project and Viva on Stocks and Insurance				4	20	10	10	60	100	
TOTAL CREDITS						24	TOTAL MARKS					600

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB121	L	T	P	C
Paper Name	FINANCIAL MATHEMATICS	3	1	0	4
Learning Objective	To develop an insight into various dimensions of Financial Mathematics				
Course Outcomes	CO2011 - To equip learners with various concepts of Simple Interest and Compound Interest CO2012 - To provide knowledge regarding Present value and relationship between interest and other aspects CO2013 - To develop understanding about valuation of annuities CO2014 - To provide information regarding valuation of securities and relationship between price and dividend				

Unit I (10 Hours)

Basic Concepts: Simple and Compound Interest, Kinds Of Interest Rates – Effective Rate Of Interest, Nominal Rate Of Interest and Force Of Interest, Relationship Between Effective and Nominal Rate Of Interest. Arithmetic and Geometric Progression: Concept Of Sequence and Series. Finding General Term; Sum and Means.

Unit II (10 Hours)

Present Value and Discount Rate, Effective and Nominal Rate Of Discount, Relationship Between Interest and Discount, Equation Of Payment.

Unit III (10 Hours)

Valuation Of Annuities-Certain, Present Value Of An Annuity, Present Value Of An Annuity Payable P Times A Year, Present Value Of A Deferred Annuity, Perpetuity, Accumulated Value Of An Annuity, Accumulated Value Of Annuities Payable P Times A Year

Unit IV (10 Hours)

Valuation Of Securities, Present Value Of Bonds, Present Value Of Preference Shares, Present Value Of Equity Shares, Growth In Dividends- Normal Growth and Supernormal Growth, Relationship Between Price, Earnings and Dividends

Suggested Readings

1. Business Mathematics-B.M. Agarwal-Ane Books Pvt Ltd.

2. Linear Programming- S.S. Narang-Sultan Chand & Sons

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB122	L	T	P	C
Paper Name	PORTFOLIO MANAGEMENT & MUTUAL FUND OPERATIONS	3	1	0	4
Learning Objective	To disseminate knowledge of various dimensions related to Portfolio Management and Mutual Fund Operations				
Course Outcomes	CO2021 - To equip learners with various dimensions of investment CO2022 - To provide knowledge about portfolio concepts and theories CO2023 - To develop understanding about mutual fund and its operations CO2024 - To provide information regarding SEBI and evaluation of mutual fund performance				

Unit I (10 Hours)

Dimensions Of Investment, Objectives Of Investment, Types Of Investors, What Is Risk, Types Of Risk and Their Sources, Risk-Return Trade-Off, Analysis Of Systematic and Unsystematic Risk, Types Of Investment Avenues

Unit II (10 Hours)

Concept Of A Portfolio, Portfolio Theories (Traditional and Modern), Portfolio Management Process, Concept and Calculation Of Beta, Concept Of Portfolio Construction, Efficient Frontier. Performance Evaluation Of Existing Portfolio: Sharpe, Treynor and Jensen Measures

Unit III (10 Hours)

Introduction To Mutual Funds: Definition, Concept, Importance and Objectives Of Mutual Fund. Structure, Classification Of Mutual Funds, Advantages Of Mutual Funds.


Unit IV (10 Hours)


SEBI (Mutual Fund) Regulations, Entry Load and Exit Load, General Obligations Of A Mutual Fund Company. Evaluation Of Performance Of Mutual Funds: Fund Performance and Concept Of Net Asset Value.

Suggested Readings

1. Investment Analysis and Portfolio Management- Prasanna Chandra -Tata Mcgraw Hill Publishing

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2. Investment Management - Bhalla Vk- S.Chand Publishers, New Delhi

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	PO1	PO2	PO3	PO4
CO1	2	0	1	1
CO2	2	0	1	1
CO3	2	0	1	1
CO4	2	0	1	1

3	High Correlation
2	Moderate Correlation
1	Low Correlation
0	No Correlation

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB123	L	T	P	C
Paper Name	BANKING REGULATIONS AND LEGAL ASPECTS	3	1	0	4
Learning Objective	To develop a basic understanding of types of customers & commercial banking				
Course Outcomes	CO2031 - To equip learners with legal aspects of banking and various charges CO2032 - To provide knowledge about customer's grievances and acts related CO2033 - To develop understanding branch licensing and BFS CO2034 - To provide information about DICGC, Fraud and Forgeries				

Unit I (10 Hours)

Legal Aspects Of Banking Operations: Modes Of Charging Securities - Fixed & Floating Charges- Bailment, Pledge, Mortgage, Hypothecation, Guarantee. Laws For Recovery Of Bank Loan: Law Of Limitation- Provisions Of Bankers Book- Evidence Act Special Features Of Recovery Of Debts Due To Banks and Financial Institutions Act.

Unit II (10 Hours)

Customer's Grievances: The Consumer Protection Act. 1986. Goiparia Committee Report, Banking Ombudsman, Lok Adalats, Lender's Liability Act

Unit III (10 Hours)

Opening Of New Banks and Branch Licensing - Constitution Of Board Of Directors and Their Rights Banks Shareholders and Their Rights - CRR/SLR Concepts - Cash/Currency Management - Winding Up- Audit and Inspection - Supervision and Control - Board For Financial Supervision – Its Scope and Role - Disclosure Of Accounts and Balance Sheets - Submission Of Returns To RBI

Unit IV (10 Hours)

Safety Of Banks & Depositors: Legal Provision About Fraud, Forgeries and Vigilance In Banks, Deposit Insurance and Credit Guarantee Corporation Of India – DICGC

Suggested Readings

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2. Banking Theory: Law and Practice- Natarajan and Gorden- Himalaya Publishing House.

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	1	0	1	1
CO2	1	2	1	1
CO3	2	2	1	1
CO4	1	0	1	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB124	L	T	P	C
Paper Name	INSURANCE : THEORY, PRACTICES AND CLAIMS-II	3	1	0	4
Learning Objective	To make students aware of various types of insurance like fire insurance, medical insurance, motor vehicles insurance and marine insurance				
Course Outcomes	CO2041 - To equip learners with fire insurance CO2042 - To provide knowledge about marine insurance CO2043 - To develop understanding about motor insurance CO2044 - To provide information regarding medical insurance				

Unit I (10 Hours)

Meaning Of Fire Under Fire Insurance; Risks Covered and Not Covered Under Fire Insurance; Physical and Moral Hazards Under Fire Insurance; Types Of Fire Insurance Policies; Settlement Of Claims Under Fire Insurance.

Unit II (10 Hours)

Hazards Of The Sea; Seaworthiness; Warranties: Express and Implied; Non-Deviation Clause; Average Clause-Particular and General Clause; Jettison, Respondentia Bond; Types Of Marine Insurance Policies.

Unit III (10 Hours)

Motor Vehicles Insurance; Methods Of Effecting Motor Vehicles Insurance Policy; Types Of Motor Insurance Policies; Hazards Of The Road; Indemnity and Subrogation In Motor Insurance; Settlement Of Claims.

Unit IV (10 Hours)

History Of Medical Insurance – Coverage – Exclusions – Rating and Discounts – Schedule – Proposal; Developments In Health Insurance Sector – Third Party Administrators - Covers For The Social Sector – Group Schemes.

Suggested Readings

1. Principles Of Insurance Law By M.N.Srinivasan-Wadhwa & Co., Nagpur
2. Practices and Principles Of Insurance By Arif Khan

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CO1	2	0	1	1
CO2	2	0	1	1
CO3	2	0	1	1
CO4	2	0	1	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB125	L	T	P	C
Paper Name	MANAGERIAL COMMUNICATION	3	1	0	4
Learning Objective	To develop a basic understanding of comprehending banking correspondence and types of reports, in relation to various forms of communication				
Course Outcomes	CO2051 - To equip learners with basics of managerial communication CO2052 - To provide knowledge about non-verbal communication and various dimensions CO2053 - To develop understanding managerial writing and various methods of banking response CO2054 - To provide information regarding business reports				

Unit I (10 Hours)

Introduction To Managerial Communication: Meaning, Importance & Objectives. Principles Of Communication, Forms Of Communication, Communication Process, Barriers Of Effective Communication, Techniques Of Effective Communication.

Unit II (10 Hours)

Nonverbal Communication: Body Language, Gestures, Postures, Facial Expressions, Dress Codes. The Cross-Cultural Dimensions Of Business Communication. Listening & Speaking, Techniques Of Electing Response, Probing Questions, Observation. Business and Social Etiquette.

Unit III (10 Hours)

Introduction To Managerial Writing: Business Letters: Inquiries, Circulars, Quotations, Orders, Acknowledgments Executions, Complaints, Claims & Adjustments, Collection Letter, Banking Correspondence, Agency Correspondence, Bad News and Persuading Letters, Sales Letters, Job Application Letters - Bio-Data, Covering Letter, Interview Letters, Letter Of Reference. Memos, Minutes, Circulars & Notices.

Unit IV (10 Hours)

Reports: Types Of Business Reports - Format, Choice Of Vocabulary, Coherence and Cohesion, Paragraph Writing, Organization Reports By Individual, Report By Committee.

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Suggested Readings

1. The Essence Of Effective Communications By Ludlow, R. & Panton, F., Prentice Hall Of India Pvt. Ltd.
2. Effective Communication By Adair, J.- Pan Mcmillan.

CO-PO MAPPING:

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – II

Paper Code	MVB126	L	T	P	C
Paper Name	PROJECT AND VIVA ON STOCKS & INSURANCE	0	0	4	4
Learning Objective	To develop a basic understanding of utilizing and applying theoretical concepts in the active stock and insurance sector				
Course Outcomes	CO2061 - To equip learners with basic skills to cater the needs of Stock Broking and Insurance companies CO2062 - To provide knowledge about BFSI sector concepts CO2063 - To develop understanding of the crux of Various banking operations and processes CO2064 - To provide information regarding how BFSI sector contributes to economic development				

In Second Semester, Candidates Will Have To Submit A Research Project Report On A Problem/Topic (From The Specialization Areas) Assigned By The Department Under The Supervision Of A Faculty Member Of The Department. The Research Project Report Will Carry 100 Marks. Evaluation Of Report and Viva Shall Be Conducted By Both External and Internal Examiner With An External Evaluation Of 60 Marks and Internal Evaluation Of 40 Marks. The Report Will Contain The Objectives, Scope Of The Study, The Significance Of The Study, Research Methodology, Results, Interpretation, Conclusions and Recommendations. It Will Contain Relevant Review Literature, Charts, Diagrams and Bibliography. A Certificate Of The Supervisor Certifying The Authenticity Of The Report Shall Be Attached Therewith. The Student Will Submit Three Copies Of The Report To The Head Of The Program. The Average Size Of The Report Ordinarily Will Be 75-100 Typed Pages In Standard Font Size (12) and Double Spacing. One Report, Duly Typed On A-4 Sized Paper In The Hardbound (Paperback) Form Is To Be Submitted To The Faculty/Department For Evaluation and The Other Shall Be Retained By The Student After Getting Both The Reports Duly Forwarded By The Faculty.

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M.Voc. (Banking, Stocks & Insurance)
SEMESTER – III
Certificate in Banking, Stocks & Insurance

General / Skill	Paper No	Name of the Paper	Hours per Week			Credits	Evaluation Scheme					Total
			L	P	T		Internal Assessment				External Assessment	
							Class Test	Assignment	Class	Participation		
Gen	301	Analytics of Public Finance	3	-	1	4	20	10	10	60	100	
Skill	302	Marketing of Financial Services	3	-	1	4	20	10	10	60	100	
Skill	303	International Banking and FOREX Management	3	-	1	4	20	10	10	60	100	
Skill	304	Investment Banking	3	-	1	4	20	10	10	60	100	
Skill	305	Operational Aspects of Life Insurance	3	-	1	4	20	10	10	60	100	
Skill	306	Industrial Training and Report				4	20	10	10	60	100	
TOTAL CREDITS						24	TOTAL MARKS					600

*L – Lecture; P – Practical; T - Tutorial


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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB131	L	T	P	C
Paper Name	ANALYTICS OF PUBLIC FINANCE	3	1	0	4
Learning Objective	To develop a basic understanding of the significance and functions of public finance in economic terms				
Course Outcomes	CO3011 - To equip learners with demand and supply of money concepts CO3012 - To provide knowledge about concept of multiplier CO3013 - To develop understanding about concept of public finance and deficit financing CO3014 - To provide information regarding public expenditure and Overview of GST				

Unit I (10 Hours)

Gold Standard and Downfall. Role Of IMF and Floating Of Currency. The Supply and Demand For Money – Changes In The Supply Of Money. The Demand For Money: Classical View Of The Demand For Money, The Modern View Of The Demand For Money. Concept Of Inflation, Deflation and Stagflation.

Unit II (10 Hours)

Concept Of Multiplier – Its Working, Assumptions Leakages, Importance and Criticism. The Principle Of Acceleration – Assumptions and Criticisms. Monetary Policy – Meaning, Objectives and Instruments. Role Of Monetary Policy In A Developing Economy. Foreign Exchange Rate – Meaning, Causes Of Fluctuation In The Exchange Rates.

Unit III (10 Hours)

Introduction To Public Finance, Principle Of Maximum Social Advantage, Public Budget, Techniques Of Budgeting (ZBB, PBB), Fiscal Policy, Deficit Financing.

Unit IV (10 Hours)

Public Expenditure: Important Features and Objectives. Factors Responsible For The Growth Of Public Expenditure. Public Revenue: Main Sources Of Revenue, Types Of Taxes. The Division Of Tax Burden, Incidence Of A Tax, Effects On Production & Distribution. Overview Of GST, Impact, Shifting and Incidences Of Taxes.

Suggested Readings

1. Chick, V. – The Theory Of Monetary Policy
2. Clower, R.W. – Monetary Theory
3. Cramp, A.B. – Monetary Management

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CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	2	0	1	1
CO2	1	2	1	1
CO3	2	0	1	1
CO4	1	0	0	1

3	High Correlation
2	Moderate Correlation
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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB132	L	T	P	C
Paper Name	MARKETING OF FINANCIAL SERVICES	3	1	0	4
Learning Objective	To develop a basic understanding of consumer relationship management & demand estimation				
Course Outcomes	CO3021 - To equip learners with service environment concept CO3022 - To provide knowledge about service models and service industry CO3023 - To develop understanding about customer loyalty and DMU, DMP concepts CO3024 - To provide information regarding pricing of financial services and its connecting concepts regarding communication mix and channels of distribution				

Unit I (10 Hours)

Introduction To Services – Theodore Levitt's Total Product Concept. The Services Environment – Macro Environment, Growth Drivers, Internal Or Micro Environment, Environmental Scanning. 3Ps Of Services Marketing – Internal & External Customers; Physical Evidence & Process In Services Marketing.

Unit II (10 Hours)

Service Models – Service Triangle Management Model, Molecular & Servuction Model, Service Marketing Triangle, SERVQUAL. Classification Of Services Industry – Financial Services Industry In India, Characteristics Of Financial Services Industry.

Unit III (10 Hours)

Relationship Marketing, Customer Loyalty, Market Opportunity Analysis, Knowledge Management, Marketing Research Process, DMU(Decision Making Units) & DMP (Decision Making Process). Financial Service Product – Total Product Concept, Service Product Concept, Classification, Product Range, Plc.


Unit IV (10 Hours)

Pricing Of Financial Services – Concept Of Value & Price; Uses Of Price, Demand Estimation & Price Sensitivity, Factors Influencing Pricing Decision. Financial Services Communication Mix. Financial Services Channels & Distribution. Case Study – State Bank Of India & ICICIBank.

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1. Bhattacharjee, C. (2006), *Services Marketing: Concepts, Planning & Implementation*, Excel Books: New Delhi
2. Estelaami, H. (2007), *Marketing Financial Services*, Dog Year Publishing: New York.
3. Kotler, P. (2013), *Marketing Concepts & Cases*, Tata Mcgraw Hill: New Delhi

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	1	0	1	2
CO2	1	2	1	1
CO3	2	0	1	1
CO4	1	2	0	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB133	L	T	P	C
Paper Name	INTERNATIONAL BANKING AND FOREX MANAGEMENT	3	1	0	4
Learning Objective	To develop a basic understanding of how international trade effects a banking industry				
Course Outcomes	CO3031 - To equip learners with concept of rate of exchange CO3032 - To provide knowledge about foreign exchange dealings CO3033 - To develop understanding INCO Terms and EXIM bank CO3034 - To provide information regarding balance of trade and balance of payment aspects				

Unit I (10 Hours)

Concept Of Foreign Exchange, Foreign Exchange Dealings, Quotations, Application Of Principles Of Valuer Compensee and Maxim In Determining The Appropriate Rate Of Exchange, Categories Of Rates Of Exchanges, Spot and Forward Rates Of Exchange, Open and Square Position Of A Dealer, NOSTRO, VOSTRO and LORO Accounts

Unit II (10 Hours)

Foreign Exchange Dealings: Swap, Arbitrage, Leads and Lags and Hedging Operations Of A Dealer, Foreign Exchange Arithmetic and Practical Example, Foreign Exchange Management Act, 1999

Unit III (10 Hours)

Bank and International Trade: Financing Of Imports and Exports By Banks; Mechanism and Procedures, Sales and Payment Terms In Foreign Trade (INCO Terms), Roles and Policies Of ECGC In Promoting Exports From India, Roles and Policies Of EXIM Bank In Financing and Promoting Foreign Trade

Unit IV (10 Hours)

Balance Of Trade and Payments, Measures To Correct Imbalances In Balance Of Payments, Convertibility Of Rupee On Current and Capital Account, Role Of International Financial Institution In Promoting International Development and Liquidity

Suggested Readings

1. Apte PG, International Financial Management, Tata Mcgraw Hill Publishing Company Ltd., New Delhi
2. International Banking: IIBF

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB134	L	T	P	C
Paper Name	INVESTMENT BANKING	3	1	0	4
Learning Objective	To provide an insight into fundamental theoretical and conceptual tools used in investment banking				
Course Outcomes	CO3041 - To equip learners with evolution of investment banking CO3042 - To provide knowledge about investment in equity and shares CO3043 - To develop understanding about investing in mutual funds CO3044 - To provide information regarding personal financial planning				

Unit I (10 Hours)

Evolution Of Investment Banking, Types Of Investment Bank Activities, Financial Intermediaries, Underwriting, Financial Crisis In 2008, Valuation and Investment Banking, Importance Of Investment Banking In Respect Of Indian Scenario, Mergers, Acquisition, Amalgamation and Takeover, Role Of Regulator In Securities Market and Investment Banking, Investment Banking Dimension: IPO and Strategic Consideration Of FPO.

Unit II (10 Hours)

Investment In Equity and Shares: Factors Affecting Choice Of Investment, Investment, Investment Alternatives, Comparing Different Types Of Investments, Types Of Risks and Their Sources, Risk-Return Trade-Off, Concept Of Tax Planning, Systematic Approach To Investing (Investment Strategies): SIP, SWP, STP, Money Management, Investment Of Government Securities (G Sec)

Unit III (10 Hours)

Investing In Mutual Funds: Classification, NAV, Expense Ratio, Load v/s No-Load Funds, Return and Risk Of A Mutual Fund, Motives For Investing In Mutual Funds, Deciding Mutual Funds, Insurance and Risk Management: Factors Affecting Insurance Cost, Types, Retirement Planning: Conducting Financial Analysis, Retirement Scheme

Unit IV (10 Hours)

Introduction To Personal Financial Planning – Advantages, Steps In Financial Planning, Wealth Management: Meaning, Increasing Role, Difference Between Wealth Management and Financial Planning, Process Of Wealth Management, Important Components Of Wealth Management: Wealth Preservation and Wealth Creation, Cash Management, Wealth Management In India.

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Suggested Readings

1. Pratap Giri S. – Investment Banking, Mcgraw Hill Education (India) Pvt. Ltd.
2. Jack Kapoor – Managing Personal Finance, Tata Mcgraw Hil

CO-PO MAPPING:

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CO1	2	1	1	1
CO2	2	2	0	1
CO3	2	2	0	1
CO4	2	1	1	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB135	L	T	P	C
Paper Name	OPERATIONAL ASPECTS OF LIFE INSURANCE	3	1	0	4
Learning Objective	To develop an understanding about Claims, Maturity options, Premium and other aspects related to Life Insurance				
Course Outcomes	CO3051 - To equip learners with life insurance, premium and risk concepts CO3052 - To provide knowledge regarding aspects of annuity CO3053 - To develop understanding about Premium Payment Lapse and Revival concepts CO3054 - To provide information regarding various charges over securities				

Unit –I (10 Hours)

Life Insurance Organization: Introduction, Organizing, Important Activities – The Indian Context: Internal Organization, Appointment Of Agent-Functions Of The Agent – Continuance Of Agency, Remuneration To Agents, Distribution Channels – Premiums and Bonuses: What Is Premium, Risk – Net and Pure Premium, Bonus – Simple Reversionary Bonus – Compound Reversionary Bonus – Interim Bonus. Plans Of Life Insurance.

Unit –II (10 Hours)


Riders: Postal Life Insurance. Annuities – The Nature Of Annuity – Immediate Annuity – Deferred Annuity. Group Insurance: Introduction, Meaning Of Group Insurance, Types Of Group Insurance Schemes, Group Gratuity Schemes, Linked Insurance Plans.


Unit –III (10 Hours)


Premium Payment Lapse and Revival, Age Premium, Where To Pay, Surrender Value, Non-Forfeiture Option, Revival, Special Revival Scheme, Installed Revival Scheme, Loan Revival, Settlement Options, Precautions.

Unit –IV (10 Hours)

Assignment, Nomination, Loans, Surrender, Foreclosure, Policy Claims, Maturity Claims, Survival Benefit Payment, Death Claim, Waiver Of Evidence Of Title, Early Claims, Post Maturity Options.


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DEPARTMENT OF BANKING & FINANCE

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Suggested Readings

1. Underwriting Principles-Author -, Joseph F Mangan / Connor M Harrison
2. Advanced Underwriting Techniques--Author - -, Joseph F Mangan / Connor M Harrison
3. Guide To Life Assurance Underwriting Including Short Glossary Of Medical Terms--Author – J.E.Evans, J E / W N Mann

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	2	0	1	1
CO2	2	0	1	1
CO3	2	0	1	1
CO4	2	0	1	1

3	High Correlation
2	Moderate Correlation
1	Low Correlation
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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – III

Paper Code	MVB136	L	T	P	C
Paper Name	INDUSTRIAL TRAINING AND REPORT	0	0	4	4
Learning Objective	To develop an insight into problems of industrial sector and how banks and industries contribute to economic development				
Course Outcomes	CO3061 - To equip learners with basic skills required to operate in the banking sector CO3062 - To provide knowledge about commercial banking and credit creation process CO3063 - To develop understanding of the crux of banking and several banking processes CO3064 - To provide information regarding how banks process their day to day activities				

1. At The End Of the Second Semester Examination, Every Student Of The Program Will Undergo Industrial Training In Any Organization. The Training Will Be Of 6 To 8 Weeks Duration.
2. During The Training, The Student Is Expected To Learn About The Organization and Analyse/Suggest Solutions Of A Live Problem. The Objective Is To Equip The Student With The Knowledge Of the Actual Functioning Of The Organization and Problems Faced By Them For Exploring Feasible Solutions and Suggestions.
3. The Student Should Obtain NOC On Time From The Department After The Examinations Of The 2nd Semester.
4. During The Course Of Training, The Organization (Where The Student Is Undergoing Training) Will Assign A Problem/Project To The Student.
5. The Student, After The Completion Of Training Will Submit A Report To The Faculty/Department, Which Will Form The Part Of Third Semester Examination. However, The Report Must Be Submitted During Third Semester.
6. The Topic Of The Report Should Be Duly Finalized In Consultation With Reporting Manager (Industry) / Project Supervisor (Department) and Should Be Recorded With The Department
7. The Report (Based On Training and The Problem/Project Studied) Prepared By The Student Will Be Known As Summer Training Project Report. The Report Should Ordinarily Be Based On Primary Data. It Should Reflect In-Depth Study Of Micro Problem, Ordinarily Assigned By The Organization Where Student Undergoes Training. Relevant Tables and Bibliography Should Support It. One Comprehensive Chapter Must Be Included About The Organization Where The Student Has Undergone Training. This Should Deal With Brief History Of The Organization, Its Structure, Performance Products/Services and Problems Faced. This Chapter Will Form Part I Of The Report. Part II Of The Report Will Contain The Study Of Micro Research Problem. The Average Size Of Report Ordinarily Will Be 70 To 100 Typed Pages In Standard Font Size (12) and 1.5 Double Spacing.

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8. Performa of the report may be obtained from the Project Supervisor
9. One Report, Duly Typed On A-4 Sized Paper In The Hard Bound (Paper Back) Form Is To Be Submitted To The Faculty/Department For Evaluation and Other Shall Be Retained By The Student After Getting Both The Reports Duly Forwarded By the Project Supervisor and Head of the Department
10. The Report should have one certificate duly signed by the Reporting Officer of the Organization where the student has undergone training
11. Evaluation of the report and Viva shall be conducted by both external and internal examiners with external evaluation of 60 marks and internal evaluation of 40 marks (which included the presentation of synopsis mid-semester)

CO-PO MAPPING:

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CO1	2	3	1	1
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M.Voc. (Banking, Stocks & Insurance)
SEMESTER – IV
Certificate in Banking, Stocks & Insurance

General / Skill	Paper No	Name of the Paper	Hours per Week			Credits	Evaluation Scheme					Total
			L	P	T		Internal Assessment				External Assessment	
							Class Test	Assignment	Class	Participation		
Gen	401	Advanced Banking Regulations	3	-	1	4	20	10	10	60	100	
Skill	402	Risk Management in Banks	3	-	1	4	20	10	10	60	100	
Skill	403	Project Finance in Banks	3	-	1	4	20	10	10	60	100	
Skill	404	Equity Research	3	-	1	4	20	10	10	60	100	
Skill	405	Reinsurance Management	3	-	1	4	20	10	10	60	100	
Skill	406	Dissertation	-	4	-	4	20	10	10	60	100	
TOTAL CREDITS						24	TOTAL MARKS					600

*L – Lecture; P – Practical; T - Tutorial

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB141	L	T	P	C
Paper Name	ADVANCED BANKING REGULATION	3	1	0	4
Learning Objective	To develop an insight link between the legal provisions and the practical aspects of banking				
Course Outcomes	CO4011 - To equip learners with concept of NPAs and asset classification CO4012 - To provide knowledge regarding IBC and legal considerations related to Insolvency CO4013 - To develop understanding about SARFAESI Act, 2002 CO4014 - To provide information regarding valuation of securities and relationship between price and dividend				

Unit I (10 Hours)

Non- Performing Assets (NPA): Introduction, Definition Of NPA, Out Of Order Status, Overdue Income Recognition Norms: Policy, Reversal Of Income, Appropriation Of Recovery In NPAs, Interest Application, Reporting Of NPAs
Asset Classification: Categories Of NPA, Guidelines For Classification Of NPA
Provisioning Norms: Normal Provision In Case Of NPA, General Provision In Case Of Standard Assets, Provision For Country Risk, Floating Provisions

Unit II (10 Hours)

The Insolvency and Bankruptcy Code, 2016 (IBC) : Introduction & Objectives
Salient Features Of IBC 2016, Four Pillars Under IBC 2016
Corporate Insolvency, Individual Bankruptcy, Priority Of Claims
Key Changes In The Insolvency/ Liquidation Regime, Road Ahead Pertaining To Operational Issue, Legal Considerations and Practical Ramifications

Unit III (10 Hours)

The Securitisation and Reconstruction Of Financial Assets and Enforcement Of Security Interest Act, 2002: Salient Features Of The Act With Latest Amendments and Case Law: Mardia Chemicals Ltd. vs Union Of India

Unit IV (10 Hours)

Prompt Corrective Actions (Of RBI) 2017: Framework Of PCA, Mandatory Actions, Discretionary Corrective Actions, Trigger Points For The Initiation Of PCA
Interim Compensation Under The Negotiable Instruments (Amendments) Act, 2018 For Dishonour Of Cheques

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Suggested Readings

1. Insolvency and Bankruptcy Code, 2016 (Bare Act 2019 edition)
2. SARFAESI Act, 2002 (Bare Act 2019 edition)
3. Principles and Practices of Banking 2018
4. Latest RBI Circulars

CO-PO MAPPING:

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CO1	2	3	1	1
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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB142	L	T	P	C
Paper Name	RISK MANAGEMENT IN BANKS	3	1	0	4
Learning Objective	To disseminate knowledge about various dimensions of Risk Management In Banks				
Course Outcomes	CO4021 - To equip learners with various dimensions of risk CO4022 - To provide knowledge about risk management and types of risks CO4023 - To develop understanding about management of foreign exchange CO4024 - To provide information regarding Risk Identification, Risk Projection, Risk Mitigation, Risk Monitoring and Management				

Unit I (10 Hours)

Concept Of Risk, Types Of Risk, Managing Risk, Sources and Measurement Of Risk, Risk Evaluation and Prediction. Application Of Statistical Techniques In Risk Avoidance. Disaster Risk Management.

Unit II (10 Hours)

Introduction To Risk Management, Identifying Types Of Risks. Quantifying Risk and Hedging Techniques. Internal and External Techniques Viz Netting, Matching, Leading and Lagging. Assets Liability Management.

Unit III (10 Hours)

Managing Foreign Exchange Exposure: Management Of Foreign Exchange Risk, Management Of Translation Exposure, Management Of Transactions Exposure, Management Of Economic Exposure.

Unit IV (10 Hours)

Risk Management: Software Risks, Reactive and Pro-Active Risk Strategies, Risk Identification, Risk Projection, Risk Mitigation, Risk Monitoring and Management.

Suggested Readings

1. Risk Management and Insurance By Scott Harrington and Gregory Niehaus. Tata Mcgraw Hill, (2nd Ed., 2004).
2. Jeevanandam, C. (2005). Risk Management. Sultan Chand and Sons.
3. Principles Of Insurance. Insurance Institute Of India (2003).

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB143	L	T	P	C
Paper Name	PROJECT FINANCE IN BANKS	3	1	0	4
Learning Objective	To inculcate concepts of Project financing concepts and Due Diligence, Various sources of finance and Credit Rating etc.				
Course Outcomes	CO4031 - To equip learners with concept of project financing and corporate lending CO4032 - To provide knowledge about capital budgeting and NPA CO4033 - To develop understanding about credit risk rating and related RBI Guidelines CO4034 - To provide information about due diligence; concepts and processes				

Unit I (10 Hours)

What Is Project Financing (PF), Typical Characteristics, Definition, Pre-Requisites, Typical Examples: What Is Different About Project Financing? Project Finance & Corporate Lending, Asset Based Lending, Property Lending. Understanding Project Finance, Financing Cash Flow, Risk Allocation, Economic Rent.

Unit II (10 Hours)


Project Financing: Broad Aspects Of Project Appraisal and Credit Decision. Assessment Of Working Capital. Break-Even Analysis and Capital Budgeting. Financial Ratios and Their Implications. Credit Monitoring Arrangements & Compliance Parameters. Non-Performing Assets, Provisioning Norms, Recall & Recovery Of Advances and Seizure.


Unit III (10 Hours)


Credit Risk Rating: Definition, Importance, Factors Determining Credit Risk, Uses Of Credit Risk Rating and Various Tools. RBI Guidelines. Junior Debt Providers, Senior Debt Providers, Other Equity Providers Sponsor (s) Project Funding.

Unit IV (10 Hours)

Discussion, Overview, Due Diligence In Project Finance, Other Due Diligence, Financial Due Diligence, Legal Due Diligence, Technical Due Diligence, Due Diligence Process – Legal, Project Finance Advisors, Project Finance Information Memorandum. Evaluating Project's Debt Capacity.


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Suggested Readings

1. Project Management – Prasanna Chandra
2. Principles Of Project Finance - Yescombe, E. R. (2002), Academic Press, California.
3. Advanced Project Management – Harrison F.L

CO-PO MAPPING:

	PO1	PO2	PO3	PO4
CO1	2	0	1	1
CO2	0	3	2	1
CO3	2	1	0	3
CO4	2	0	3	1

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB144	L	T	P	C
Paper Name	EQUITY RESEARCH	3	1	0	4
Learning Objective	To make students aware of various types of insurance like fire insurance, medical insurance, motor vehicles insurance and marine insurance				
Course Outcomes	CO4041 - To equip learners with concept of equity research and its objectives CO4042 - To provide knowledge about economic and industry indicators CO4043 - To develop understanding about quantitative and qualitative dimensions of business models CO4044 - To provide information regarding behavioural concepts that influence investment decisions and DCF Model				

Unit I (10 Hours)

Introduction To Equity Research- Definition, Role Of Research Analyst, Responsibilities Of Research Analyst, Basic Principles Of Interaction With Companies/Client, Qualities Of A Good Research Report. Basics Of Investing- Meaning and Characteristics Of Investment, Objectives Of Investment, Types Of Investors, Investment Vs. Speculation

Unit II (10 Hours)

Fundamental Vs. Technical Analysis

Economy Analysis: Indicators and Tools For Economy Analysis. Behaviour Of Economic Indicators and Their Impact On Securities Market, Investment Opportunity In Various Economic Situations

Industry Analysis: Porter's Five Forces Model, PESTLE Analysis, BCG Matrix, Key Industry Drivers For Prominent Industries In India.

Unit III (10 Hours)

Company Analysis- Qualitative Dimensions: Understanding Business Definition and Business Model, Competitive Advantage, Quality Of Management and Governance

Quantitative Analysis: Analysing Financial Statement, Ratio Analysis, Common Equity Multiples and Their Interpretations

Unit IV (10 Hours)

Valuation Principles: Price Vs. Value, DCF Model For Business Valuation, Advantages and Disadvantages Of DCF, When DCF Works Best

Behavioural Finance: Basic Behavioural Biases Influencing Investment

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Suggested Readings

1. Security Analysis and Portfolio Management: M. Ranganatham and R. Madhumathi
2. Equity Research and Valuation: Dun & Bradstreet

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CO1	2	3	1	1
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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB145	L	T	P	C
Paper Name	REINSURANCE MANAGEMENT	3	1	0	4
Learning Objective	To develop a basic understanding of comprehending banking correspondence and types of reports, in relation to various forms of communication				
Course Outcomes	CO4051 - To equip learners with reinsurance market, history of reinsurance and its functions CO4052 - To provide knowledge related to concept of risk transfer and catastrophe bonds CO4053 - To develop an insight into purpose and types of reinsurance CO4054 - To provide information regarding risk management and its diversification				

Unit I (10 Hours)

The Reinsurance Market, Its Functions, Players In Reinsurance, History Of Re-Insurance, Benefits and Purposes Of Reinsurance, Sellers Of Reinsurance

Unit II (10 Hours)

Concept Of Risk Transfer, Finite Risk, Multi Risk Products: Multi Line Multiyear and Multi Trigger Concepts, Catastrophe Bonds, Reinsurance Regulatory Framework

Unit III (10 Hours)

Legal Relationship, Purposes Of Reinsurance, Methods and Types Of Reinsurance, Loss Experience, Reinsurance Management Strategy (RMS), Reinsurance Arrangement

Unit IV (10 Hours)

Concept of Risk Management, Underwriting in Reinsurance: Assessment, Capacity Allocation and Pricing, Asset Management, Capital Management, Diversification and Risk Management

Suggested Readings

1. “Reinsurance” By Christopher Paine, Publisher -ANE Book

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M.Voc. (Banking, Stocks and Insurance)

SEMESTER – IV

Paper Code	MVB146	L	T	P	C
Paper Name	PROJECT AND VIVA ON STOCKS & INSURANCE	0	0	4	4
Learning Objective	To benefit students by introduction of theories and frameworks related to specialized areas of project work,				
Course Outcomes	CO4061 - To equip learners with hypotheses preparation and research concepts CO4062 - To provide knowledge about stocks and insurance concepts CO4063 - To develop understanding of the data collection and analysis related to BFSI Sector CO4064 - To provide information regarding respective research topics				

In Fourth Semester, Candidates Will Have To Submit A Research Project Report On A Problem/Topic (From The Specialization Areas) Assigned By The Department Under The Supervision of A Faculty Member Of The Department. The Research Project Report Will Carry 100 Marks. Evaluation Of Report and Viva Shall Be Conducted By Both External and Internal Examiner With External Evaluation Of 60 Marks and Internal Evaluation Of 40 Marks. The Report Will Contain The Objectives, Scope Of The Study, Significance Of Study, Research Methodology, Results, Interpretation, Conclusions and Recommendations. It Will Contain Relevant Review Literature, Charts, Diagrams and Bibliography. A Certificate Of The Supervisor Certifying The Authenticity Of The Report Shall Be Attached Therewith. The Student Will Submit Three Copies Of The Report To The Head Of The Program. The Average Size Of Report Ordinarily Will Be 75-100 Typed Pages In Standard Font Size (12) and Double Spacing. One Report, Duly Typed On A-4 Sized Paper In The Hard Bound (Paper Back) Form Is To Be Submitted To The Faculty/Department For Evaluation and Other Shall Be Retained By The Student After Getting Both The Reports Duly Forwarded By The Faculty

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