

# BACHELOR OF VOCATION

## Banking and Financial Services (to be implemented from 2020-21)

### Semester-IV

Code	Paper	Credits	Lectures	L/Wk
<b>General Component</b>				
BUBFT41	Introduction to Financial Market	3	45	3
BUBFT42	Insurance Agency, Marketing And Ombudsman	3	45	3
BUBFT43	Application of Tally Package	3	45	3
BUBFT44	Communication Skills – I	3	45	3
<b>Skill Component</b>				
BUBFP41	Introduction to Financial Market(Practical)	4	120	8
BUBFP42	Insurance Agency, Marketing And Ombudsman(Practical)	4	120	8
BUBFP43	Application of Tally Package (Practical)	4	120	8
BUBFP44	Communication Skills – I (Practical)	4	120	8
BUBFP45	Fine Arts/Yoga/NSS/Maths (Practical)	2	60	4

#### Paper I: Introduction to Financial Market

**Code: BUBFT41**

**Credits: 3**

**Lectures: 45**

**Objective: To familiarize with basic concepts of financial market in India**

Module I: Basics of Stock Market and Investment

- Concept, Nature and Objectives of Investment
- Types of Investing and Risk - return trade off. Difference between investing and speculation
- Concept of Stock (Share) : IPO, FPO, Face Value and Market Value of a Stock bonus shares, stock split and rights issues
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Module II: Concept related to Share Market

- Concept related to Share Market: Stock Markets in India, BSE, NSE, Share market indices, book building process, cut - off price allotment of shares, draft offer document, listing of securities de - listing of securities.
- Participants in the stock market
- DeMat Account: Opening and operations (opening of share trading account with a broker especially online)

Module III: Trading in the Stock Market

- Role and Importance of secondary market and Comparison with Primary Market.
- Role of cash & derivatives market.
- Futures and Options: Use of these as trading

- Instruments and Distinctions between Futures & Options. Call and Put Options (Fundamentals and Payoffs).
- Trading in securities: types of orders, using
- brokerage and analyst recommendations
- Rolling settlement,

#### Module IV: Investing in Mutual Funds

- Concept and background on Mutual Funds: Advantages, Disadvantages of investing in Mutual Funds Concept of SIP
- Types of Mutual funds: Open ended, close ended, equity, debt, hybrid, money market, and entry load vs. exit load funds, Factors affecting choice of mutual funds
- The financial statements prepared by the mutual fund
- CRISIL mutual fund ranking and its usage,
- Selection of MF -returns, fund size ,expenses ratio
- Calculation and use of Net Asset Value: Numerical examples
- Case studies on mutual funds

#### References:

Gala Jitendra (2020), Guide to Indian Stock Market  
 Technical analysis of candlestick pattern, Ravi Patel  
 The Intelligent Investor, Benjamin Graham  
 Fundamental analysis of shares, Ankit Gala  
 A to Z Share market, Gautam Kumar  
 Guide to Indian Mutual fund, Ankit Gala  
[www.nseindia.com](http://www.nseindia.com)

### **Paper II:INSURANCE AGENCY, MARKETING AND OMBUDSMAN**

**Code: BUBFT42**

**Credits: 3**

**Lectures: 45**

Objective: to understand agency management, insurance marketing and ombudsman

#### **Module I: Agency Management**

- The Need For Agency Management
- Managing the Sales Process.
- The Agency Model.
- The Agent and His Role.
- Stake Holders of an Agency Unit.
- The Disciplines of Agency Management.
- Agency Development and Management Cycle
- Agency Management Tools and Processes.
- Regulatory Compliance in Agency Business of Life Insurance.

## **Module II: Insurance Marketing - Principles & Practices**

- Marketing Basics.
- Planning For Marketing.
- Corporate Marketing Strategy.
- Organizing, Implementing and Controlling Marketing Activities.
- Marketing Information System.
- Marketing Research.
- Consumer Behaviors.
- Segmentation Targeting Positioning
- Product and Services.
- New Product Development.
- Pricing Financial Products.
- Distribution Systems and Channels.
- Marketing Communication.
- Personal Selling and Sales Promotion. Insurance Institute of India
- Advertising and Publicity.

## **Module III: Marketing Channels in Insurance**

- Understanding Distribution Channels- Concept & its Progress.
- Channel Mix Decisions and the criticality of a distribution strategy.
- Understanding Distribution Channels in Insurance <sup>2</sup> their Merits and Demerits.
- Regulatory Aspects of Different Distribution Channels.
- Creating Customer Value through Distribution.
- Unique Aspects of Insurance Distribution.
- Customer Relationship Management through Distribution.
- Customer Relationship Management through Distribution.
- Latest Developments in Insurance Distribution

## **Module IV: Insurance Ombudsman**

- Meaning and Importance
- Functions of insurance ombudsman
- Appointment of insurance Ombudsman
- Removal
- Complaint procedure

## **Paper I: Computerized Accounting-Tally**

**Code: BUBFT43**

**Credits: 3**

**Lectures: 45**

**Objective: To familiarize with computer based bank accounting**

### **Module I: Introduction to Tally**

- Company Creation – Name, Address, e-mail, Income Tax, Maintaining Accounts – Selection, Closure and Alteration of Company.
- Chart of Accounts: Group of Accounts – Pre-defined Group – Primary Group, Sub-Group - Ledger - Creation - Single Ledger, Multiple Ledger – Addition, Alteration and Deletion of Ledger.

### **Module II: Creation of accounts in Tally**

- Accounting Vouchers – Types – Contra, Payment, Receipt, Journal, Sales Voucher, Credit Note, Debit Note, Purchase Voucher.
- Statement of Accounts – Balance Sheet, Profit & Loss Account, Trial Balance, Sales Register, Purchase Register, Cash Book, Bank Book and Ledgers.

### **Module III: Inventory Accounting**

- Inventory Accounting: Creation of Stock Item, Units of Measure, Multiple Stock Group, Multiple Stock Categories.
- Inventory Report – Types – Inventory Report – Stock Summary – MIS Report – Stock Item – Stock Group Summary – Stock Transfer Register.

### **Module IV: Bank Reconciliation, GST and Interest calculation in Tally**

- Bank Reconciliation Statement: Bank Data entry, List of Reconciled Entries.
- Calculation of Interest: Interest Receivable, Interest payable – Ledger – Group.
- Preparation of Ratio Analysis.
- Enabling GST – Intra-State Supply of Goods – Inter-State Supply – Return of Goods – GST Reports.

## **Paper IV: Communication Skills**

**Code: BUBFT44**

**Credits: 3**

**Lectures: 45**

### **Unit I: Listening**

- **Difference between listening and hearing**
- **Parameters of listening**
- **Barriers to listening**

### **Unit II: Speaking**

- **Concept of effective Speaking**
- **Parameters of effective Speaking**
- **Barriers to speaking**

### Unit III: Reading

- **Comprehension**

### Unit IV: Writing

- **Concept of business Correspondence**
- **Job application letter**
- **Sales, Enquiry Letter**
- **Business Emails & Blogs**

**Evaluation Method: Case study**

## **Skill component**

### **Paper IV: Introduction to Financial Market**

**Code: BUBFP41**

**Credits: 4**

**Lectures: 120**

- Understanding DeMat Account opening Process
- Understanding Documents for account opening
- Watching share prices of listed companies
- Studying various online broker and trading platform
- Understanding process for application of IPO
- Understanding process of buying and selling of shares through DeMat Account

### **Paper IV: Insurance Agency, Marketing and Ombudsman**

**Code: BUBFP42**

**Credits: 4**

**Lectures: 120**

- Understand the role of the insurance agent in meeting client needs
- Understand the range of services that may be available from insurance agent and their benefit to clients
- Studying agent application form
- Case study on : ICICIdirect, Upstox, Kotak Securities, HDFC Securities, SBI Securities, Paytm Money, Geojit, Groww ,Angel Broking
- Interweaving a agent
- Understanding insurance marketing strategies
- Understanding insurance distribution channel
- Understanding insurance Ombudsman

#### **Paper IV: Computerized Accounting-Tally**

**Code: BUBFP43**

**Credits: 4**

**Lectures: 120**

- Creation of Company
- Creation of ledger
- Enabling GST
- Maintaining Accounts
- Preparing various reports using tally
- Bank Reconciliation Statement

#### **Communication Skills (Practical)**

**Code: BUBFP44**

**Credits: 4**

**Lectures: 120**

- Listening Activities
- Speaking

#### **Paper V: Fine Arts/Yoga /Maths (Practical)**

**Code: BUBFP45**

**Credits: 2**

**Lectures: 60**

**Module I: Logo and emblem designing**

**Module II: Script writing for logos**

**Module III: Poster making**

**Module IV: Printmaking - block printing**