**BFSI- 301: Fundamental of Computer and E-Commerce**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of 4 short answer questions of four marks each. All questions shall carry equal marks.**

Introduction to Computer: characteristics, Components, Types; History of computers: Generations of computer; Computer Memory: types, Software and Hardware; Operating Systems: Concept functions and types. Computer Language: - Low level, High Level Language; Computer Network:-LAN, WAN, MAN. Introduction to Internet: Concept, application and scope, WWW, E-mail, video conferencing.

 MS-Office- MS-Word: Starting Word, new documents, entering text, changing text, aligning, underlining, and justifying text. Tables – creation, adding rows and columns, splitting, and combining cells, Borders. Saving, closing, and operating documents. Power Point (Presentation software): Basic concept of presentation software, Introduction to Ms-Excel: working with spreadsheet, Basic commands and Functions.

E-Commerce: An introduction, Comparison between Traditional commerce and Ecommerce, Advantages & disadvantages of E-commerce; applications and scope of E-commerce.

**Suggested Readings:**

1. Saxena : A first Course in Computers.

2. P.K. Sinha : Computer Fundamental

3. R.K. Taxali : PC Software for Windows

**BFSI- 302: Accounting for Banking and Insurance Companies**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions of four marks each. All questions shall carry equal marks.**

Banking: legal definition of banking; types of banks operating inIndia. Banking Business: model and accounting**.** The provisions relating to capital, reserve, liquidity norms (Capital Reserve Ratio & Statutory Liquidity Ratio); Main Characteristics of a Bank’s Book-KeepingSystem; Preparation and analysis of Books of Accounts; Analysis of balance sheet of a banking company.

Insurance- Various Types ofInsurance; basis of insurance premium, considerations for annuities granted, claims, surrender value, bonus, paid-up policy, re-insurance and agents balances; Computation of “premium income,” “claims expense” and “commission expense”in thecase of an insurance company;Preparation and analysis of books of Accounts of life insurance and general insurance business.

**Suggested Readings**

1. NaliniPraveTripathy, Prabir Pal, ‘Insurance theory and practice’ TMH 2007.
2. Justin Paul and Padmalatha Suresh, ‘Management of Banking and financial services’ TMH 2009.
3. M. RavathySriram and P.K. Bamanan, ‘Core banking solution’ PHI 2008
4. Jyotsna Sethi and Nishevan Bhatia, ‘Elements of Banking and Insurance’ PHI 2008.
5. VijayaragavanIyengar, ‘Introduction to Banking’ Excel Books Pvt. ltd. 2007.
6. Viganim, BML, 'Banking, law and practice' Konak Publication 2005 Gupta, R.L. &Ramaswmy, Advanced Accountancy, Volume I&II, Sultan Chand & Sons
7. Maheshwari, S.N., Advanced Accounting, Vikas Publishing House; publications, 2009

**BFSI- 303: Fundamentals of Insurance**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions of four marks each. All questions shall carry equal marks.**

**Contents**

Introduction: Need of security against economic difficulties, Risk and uncertainty; Social security and insurance. Definition, nature and function of insurance, Insurance V/s Investment ,

 Evolution of insurance, Types of insurance; Growth of insurance in India; Role of Insurance in Developing economies like India.

Insurance Contract: General and Specific Principles of Insurance.

Brief history of Insurance industry in India; Enactment of Insurance Act,1938. Nationalization of Life Insurance Companies in1955. Nationalization of General Insurance Companies in1972. Malhotra Committee Report – Opening up of Insurance sector to Private Companies in2000. Objective of Setting up of Insurance Regulatory and Development Authority in1999. IRDA Act 1999 – Organization, guidelines for life & Non-life insurance.

Types of Life Insurance policies/products in India. Classification of General insurance: Fire insurance, Marine insurance, Social insurance, Personal insurance, Motor insurance, and miscellaneous insurance. Claim settlement procedure in insurance.

Distribution channels in insurance industry: qualifications, remunerations, role, and code of conduct.

## Suggested Readings:

## Huebner S.S. and Kennerth Black Jr.:Life Insurance (Prentice Hall Inc.)

1. Meher Robert, L. : Life Insurance; Theory and Practice; Business Publications, Texas
2. Karampal, B.S.Bodla,and Mahesh Garg, ‘Insurance Management-Principles and Practice’, Deep & DeepPublication,2006.
3. M.N.Mishra, ‘Insurance-Principles and practice,’ S. Chand and co. Ltd.,2003
4. NaliniPraveTripathy, Prabir Pal, ‘Insurance theory and practice’ TMH2007.
5. Neelam C. Gulati, ‘Principles of Insurance Management’, Excel Books,2007

**BFSI- 304: Retail Banking and Operations-I**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions of four marks each. All questions shall carry equal marks.**

Retail Banking: Introduction to retail banking and importance of retail line of business, Evolution of retail banking in India, Dimensions of retail banking, and role of retailing within the bank operations. Application of retailing in banking: Wholesale banking, meaning and distinction between retail banking and wholesale banking.

Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring and its process, requisites for credit scoring.

Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Important asset products- home loan, personal loan, agriculture loan, vehicle loan and educational loan;

Credit / Debit Cards - Credit Vs Debit Cards, Eligibility, Purpose, Billing Cycle, Credit Points; Loan - Eligibility, Purpose, Disbursement, Prepayment issues, Repayments / Collection.

**Suggesting Reading:**

* Retail Banking in India: P Aggarwal.
* Retail Banking for CAIIB Examination: IIBF (Indian Institute of Banking and finance).
* Varshney, P.N., Banking Law and Practice, Sultan Chand & Sons.
* Cox, David, Elements of Banking; John Murray.
* Mehta, R.R.S., Fundamental of Banking; Himalaya Publiching House Co.
* Nigam, B.M.L., Banking Law and Practice, Konark Publishers.

**BFSI- 305: Business Environment**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

Business Environment- Micro and Macro Indicators. Risk Assessment and Management in Business Environment. Globalisation- Trends and Challenges. Economic Reforms in India- Phases and Current State. Industrialisation Trends in India and Industrial Policies. Performance of SME sector in India and Institutional Support for it. Public Sector Performance and Reforms in India. Global Trade and India- Trends and Challenges. Fiscal and Monetary Policies in India and their Impact on country and corporate sector.

**Suggested readings**

* Sundram, KPM, Datt, G and Mahajan, A, Indian Economy, S Chand.
* Misra, SK and Puri, VK, Indian Economy, Himalaya publications.
* Worthington, I and Britton, C, The Business Environment, Prentice Hall.
* Cherunillam, F, Business Environment, Himalaya Publishers.

**BFSI- 306: Mutual Fund Operations - II**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

Investor and Distributor Processes and Payouts, Customer Profile on the Basis of Mutual Fund Scheme, Purchase, Payment Process and Accepted Payment Methods, Payment Channels, Redemption and Systematic Transactions, After Sales Activities- Handling Customer Queries, Post Sale Customer Services, Shareholders Account, Cancellation of Mutual Funds, Learning How to Interact With Customers, Carry Out Rule-Based Transactions in Line With Customer-Specific Guidelines/Procedures/Rules and Service Level Agreements.

Handling Monetary Transactions, Handling Non-Monetary Transactions Ability to Quantify Various Risk Factors Methods to Compute Various Ratios to Calculate Risk‐Adjusted Returns, Techniques to Comprehend Impact of Various Economic and Financial Factors on Mutual Fund Market.

SEBI’s Role and Relevant Regulations- SEBI Act 1992.

**Suggested Readings**

1. [The Rise Of Mutual Funds: An Insider's View](https://www.questia.com/library/120076955/the-rise-of-mutual-funds-an-insider-s-view), By Matthew P. Fink Oxford University Press, 2008

2. [Common Sense On Mutual Funds](https://www.questia.com/library/120084821/common-sense-on-mutual-funds), John C. Boglewiley, 2010

3. [Scientific Investment Analysis](https://www.questia.com/library/3169404/scientific-investment-analysis), Austin Murphy Quorum Books, 2000 (2nd Edition)

4. [Mutual Fund Performance During Up And Down Market Conditions](https://www.questia.com/article/1G1-76941376/mutual-fund-performance-during-up-and-down-market)by Rao, S. P. Uma MaheswarReview of Business, Vol. 22, No. 1, Spring 2001

[5. Commandments of Mutual Fund Investing](https://www.questia.com/library/journal/1G1-55397110/10-commandments-of-mutual-fund-investing), Thomas, Robert R.; Musar, Richard Cjournal Of Accountancy, Vol. 188, No. 2, August 1999

6. David Blake, *Financial Market Analysis.*

**BFSI- 401: Entrepreneurship**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

Banking: legal definition of banking; types of banks operating inIndia. Banking Business: model and accounting**.** The provisions relating to capital, reserve, liquidity norms (Capital Reserve Ratio & Statutory Liquidity Ratio); Main Characteristics of a Bank’s Book-KeepingSystem; Preparation and analysis of Books of Accounts; Analysis of balance sheet of a banking company.

Insurance- Various Types ofInsurance; basis of insurance premium, considerations for annuities granted, claims, surrender value, bonus, paid-up policy, re-insurance and agents balances; Computation of “premium income,” “claims expense” and “commission expense”in thecase of an insurance company;Preparation and analysis of books of Accounts of life insurance and general insurance business.

**Suggested Readings**

1. NaliniPraveTripathy, Prabir Pal, ‘Insurance theory and practice’ TMH 2007.
2. Justin Paul and Padmalatha Suresh, ‘Management of Banking and financial services’ TMH 2009.
3. M. RavathySriram and P.K. Bamanan, ‘Core banking solution’ PHI 2008
4. Jyotsna Sethi and Nishevan Bhatia, ‘Elements of Banking and Insurance’ PHI 2008.
5. VijayaragavanIyengar, ‘Introduction to Banking’ Excel Books Pvt. ltd. 2007.
6. Viganim, BML, 'Banking, law and practice' Konak Publication 2005 Gupta, R.L. &Ramaswmy, Advanced Accountancy, Volume I&II, Sultan Chand & Sons
7. Maheshwari, S.N., Advanced Accounting, Vikas Publishing House; publications, 2009.

**BFSI- 402: Investment Management**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

Investment management: nature, scope, objectives, types of investors, alternative forms of investment, investment process, investment vs. gambling, investment vs. speculation, Capital market: Meaning, structure, types - New issue market, Secondary market operations, Functions of stock exchanges, SEBI role, Valuation of bonds and shares, risk – kinds, measures of risk and return, Fundamental and Technical analysis, Portfolio management, Mutual funds.

**Suggested readings:**

1. Prasanna Chandra, Investment analysis and portfolio management.
2. R.P. Rustagi, Investment analysis and portfolio management.
3. Bhalla, Investment analysis
4. S. Kevin, Security analysis and Portfolio management
5. Donald Fisher and Ronald Jordan, Security analysis and Portfolio management

**BFSI- 403: Life Insurance Operations**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

**Contents**

Introduction to Life Insurance: Nature and uses of Life Insurance; Life Insurance as a collateral, as a measure of financing business continuation, as a protection to property, as a measure of investment. Principles of Life Insurance: General principles and Specific principles.

Types of Life Insurance policies/products in India.

Proposal and application form, warranties, medical examination, policy construction and delivery, policy provision, lapse revival, surrender value, paid-up policies, maturity, nomination and assignment. Suicide and payment of insured amount; Loan to Policy-holders.

Life Insurance Risk: Factors governing sum assured; Methods of calculating economic risk in life insurance proposal. Measurement of risk and mortality tables; Calculation of premium and Bonuses; Treatment of sub-standard risks.

Life Insurance products:Traditional / Unit Linked Policies; Individual and GroupPolicies;With Profit and Without Profit/Whole Life Products, Interest sensitiveproduct;Term

Assurance/Annuities, Endowment Assuranceetc.

Insurance Documents; PolicyConditions; Group Insurance; Life Insurance Marketing; Post - Issue Matters

Lapse of the Policy due to Non-Payment of Premium.Revival of the LapsedPolicies.Surrender of the Policy – Payment of surrendervalue.; Assignment of thePolicies.; Settlement of claims – Procedure to befollowed.

## Suggested Readings:

1. Huebner, S. S. and Kennerth, Black Jr.- Life Insurance ; Prentice Hall Inc. Englewood Chiffs, New Jersey.
2. Karampal, B.S.Bodla,and Mahesh Garg, ‘Insurance Management-Principles and Practice’, Deep & DeepPublication,2006.
3. M.N.Mishra, ‘Insurance-Principles and practice,’ S. Chand and co. Ltd.,2003
4. NaliniPraveTripathy, Prabir Pal, ‘Insurance theory and practice’ TMH2007.
5. Neelam C. Gulati, ‘Principles of Insurance Management’, Excel Books,2007

**BFSI- 404: Currency Flows and FPI Investments**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

International Monetary Systems: Historical Background and structure. Meaning of foreign currency flow, various modes of foreign investment: Foreign Direct Investment (FDI), Foreign Institutional Investors (FIIs), Foreign Portfolio Investment (FPI) its significance for developing economies like India. Foreign Direct Investment (FDI) Policy, Regulation of Foreign Institutional Investors (FIIs) and Foreign Portfolio Investment (FPI). Currency fluctuation and its impact. Foreign Exchange Market: Nature, Participants and structure. Regional Economic Blocks: BRICS, SAARC, ASEAN, European Union, and their role in Global Business.

**Suggesting Reading:**

* Bhorali, D. and Sikidar, S.: International Financial Institution and Monetary Management.
* Chaudhary, B.K.: Financing of Foreign Trade and Foreign Exchange.
* Misra, S.K. and Puri, V.K., Indian Economy, Himalya Publisher, 27th Edition.

**BFSI- 405: Retail Banking and Operations - II**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

Retail Strategies: Tie-up with Institutions for Personal loans / Credit cards / Educational loans, with OEMs / Authorised Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans; Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking. Selling Process in retail products-Direct Selling Agents.

Customer Relationship Management: Role and impact of customer relationship management, Stages in customer relationship management process; Loan process and the relevant accounting including EMI computation.

Issues of Retail Banking: Securitisation and mortgage based securities; Trends in retailing- New products like Insurance, Demat Services, SIPs, online/Mobile Banking, Asset Management services, Growth of e-banking.

Recovery of Retail loans- defaults, Rescheduling and Recovery Process.

SARAFAST Act, DRT Act, Lok Adalat forum, Recovery Agents- RBI guidelines.

**Suggested Readings:**

 1. Varshney, P.N., Banking Law and Practice, Sultan Chand & Sons.

 2. Cox, David, Elements of Banking; John Murray.

 3. Mehta, R.R.S., Fundamental of Banking; Himalaya Publiching House Co.

 4. Nigam, B.M.L., Banking Law and Practice, Konark Publishers.

 5. Retail Banking in India: P Aggarwal.

 6. Retail Banking for CAIIB Examination: IIBF (Indian Institute of Banking and finance).

**BFSI- 406: Operations of NBFCs in India**

Max. Marks: 100

Theory: 80

Practical: 20

**Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of four short answer questions. All questions shall carry equal marks.**

**Contents**

Concept of NBFCs, Role of NBFCs in developing economy like India, Different committers related to NBFCs, Guidelines for NBFCs, Incorporation of NBFC, Challenges for NBFCs, Difference between banks and NBFCs, Types of NBFCs and their role,

Regulation of NBFCs in India.

 Profile of selected large NBFCs: HDFC, LIC Housing Finance, Power Finance Corporation Limited; Shriram Transport Company limited; Bajaj Finance Limited; M & M Financial Services limited; Muthoot Finance Limited; Cholamandalam Investment and Finance co ltd. L&T Finance ltd.

Objectives, Source of funds & functions of:

* Asset Finance Company(AFC)
* Investment Company (IC)
* Loan Companies (LC)
* Infrastructure Finance Company (IFC)
* Systemically Important Core Investment Com
* Infrastructure Debt Fund (IDF-NBFC)
* Non-Banking Financial Company – Micro Finance Institution (NBFC-MFI)
* Non-Banking Financial Company – Factors (NBFC-Factors)

**Suggested Readings:**

* Non-Banking Financial Companies (NBFCs) in India: Functioning & Reforms: Jafor Ali Akhan.
* Non Banking Financial Companies: Indian Institute of Banking & Finance.
* Manual Of Non-Banking Financial Companies :Bharat Law Book House.