

BACHELOR OF VOCATION

Banking and Financial Services (to be implemented from 2022-23)

Semester-V

Code	Paper	Credits	Lectures	L/Wk
General Component				
BUBFT51	Mutual Fund Advisor	3	45	3
BUBFT52	financial markets and Services	3	45	3
BUBFT53	GST	3	45	3
BUBFT54	Research Methodology	3	45	3
Skill Component				
BUBFP51	Mutual Fund Advisor (Practical)	4	120	8
BUBFP52	financial markets and Services (Practical)	4	120	8
BUBFP53	GST (Practical)	4	120	8
BUBFP54	Internship / Research Project	4	120	8
BUBFP55	Yoga and industrial stress management (Practical)	2	60	4

Paper I: Mutual Fund Advisor

Code: BUBFT51

Credits: 3

Lectures: 45

Objective: To Get Knowledge on Mutual Funds

Module 1: Basics of Mutual Fund

- History of mutual fund in India
- Benefit of investing in Mutual Fund
- Returns of Mutual Fund
- Process of investing in mutual fund
- Risk management in mutual funds

Module 2: Mutual Fund Schemes

- Based on organization structure- open ended, closed ended, interval
- Portfolio Management Methods
- Investment Management (Growth, Income, Liquidity objectives)
- Strategies of Portfolio Mix
- Thematic Funds (i.e. funds oriented towards - tax saving, Retirement benefit, Child welfare, Arbitrage etc.)
- Over view of Exchange traded funds
- Overseas Funds
- Funds of funds

Module 3: Investing in Mutual Fund

- NAV
- SIP-Meaning, Rupee cost of averaging, Compounding
- Calculation of returns' on Mutual fund
- Tax regime on Mutual Fund
- Consolidated Account Statement
- Fund Fact Sheet

Module 4: Procedures

- Investment Procedure
- Withdrawal of Investment
- Nomination aspects in-Mutual fund
- Claim Settlement Procedures (Normal maturity procedures/Death claim settlement procedures/Handling disputes in claims/ Handling where no nomination has been made etc.)

References:

- Guide to Indian Mutual Funds, Jitendra Gala, Buzzing stock publishing house,2007
- Indian Mutual Fund handbook, Sundar Sankaran, Vision Books, 2017
- Mutual Fund Foundation, Taxmann, Nov2021
- Mutual FundDistributor, Taxmann, Nov2021

SEMESTER V

Paper II: Financial markets and Services

Code: BUBFT52

Credits: 3

Lectures: 45

Objective: To provide Comprehensive Knowledge on the structure of financial market

Module I: Financial System

- Meaning, overview of Indian financial system,
- Functions of Indian Financial system
- Components of Indian Financial System
- Role of Indian Financial System in economic development

Module II: Money Market

- Meaning and structure
- Importance of money market and capital market
- Features of Money Market and capital market
- Money market instruments
- Components of Capital Market
- Difference between Money market and Capital Market

Module III: Financial Services

- Meaning and Concept
- Features
- Types of financial services
- Financial intermediaries rendering financial services
- Overview of SEBI guidelines related to financial services

Module IV: Credit Rating

- Meaning and importance
- Credit rating agencies in India
- Rating process
- Functioning of credit rating agencies like CRISIL and ICRA

Reference Books

1. Gordon and Natarajan: Financial markets and services, Himalaya Publishing House, 2012
2. Khan M.Y, Financial Services, Tata McGraw Hill, 2014
3. Sharpe, William F. Gordon J Alexander and J.V. Bailly: Investments, Prentice Hall of India, New Delhi, 2011
4. Shashi K. Gupta & Nisha Agrawal: Financial services, Kalyani Publishing, 2013
5. Stock Exchange Regulations and Bylaws along with SEBI guidelines issued time to time.
6. V.A. Avadhani, Financial Services and Markets, Himalaya Publishing House, 2012

Paper III: GST

Code: BUBFT53

Credits: 3

Lectures: 45

Objective: To Provide basic knowledge of GST

Module 1: Introduction to GST

- Basics for taxation –Direct and indirect taxes- features of Indirect taxes sources and authority of taxes
- Introduction to GST-Genesis
- Meaning and definition
- Benefits of GST
- SGST, CGST, IGST, UTGST
- Import of goods and services
- Export of goods and services
- Taxes subsumed and not subsumed under GST

Module 2 : Definition under GST

- Audit, Business, Consideration, E-commerce operator, Goods
- India, Non taxable Supply, Person, Principal Supply
- Recipient, Reverse Charge, Service, Supplier, Taxable Person, Taxable Supply

Module 3: Levy and collection of tax

- Charge of GST
- Levy and Collection GST
- Composite and mixed Supplies under GST
- Power to grant Exemption
- Negative List of GST
- GST Rate schedule for Goods and services

Module4: Concept of supply

- Concept of supply
- Taxable events under GST
- Place of supply
- Time of supply
- Value of supply

Reference :

- Taxmanns GST ready reckoner, Dr.V.S.Datey,2022
- A handbook on GST, Romila Chawala,Bio Green Publication,2017
- Taxmann, GST Act, 2021
- GST, Dr. H.C.MAlhotra, Prof. V.P.Agarwal, Sahitya Bhawan Publication
- Textbook on GST, Prof. J.Ayakumar Sithanandam, White Falcon publishing

Paper IV: Research Methodology

Code: BUBFT54

Credits: 3

Lectures: 45

Objective: To provide basic knowledge of research process

Module I: Introduction to Research

- Meaning , Characteristics of research
- Need of research for business
- Objectives of research
- Types of Research
- Problems in research

Module II: Research Methodology

- Meaning
- Stages of Research
- Hypothesis
- Data Collection

Module III: Research design and Sample

- Research Design : meaning , types and significance
- Sample Design- Meaning and Significance
- Essentials of good sampling
- Stages in sampling
- Sampling methods and techniques
- Sampling errors

Module IV: Methods and Techniques of Data Collection

- Types of Data
- Collection of data
- Designing of Questionnaire-meaning, types Essentials of good questionnaire
- Research Report

References:

1. Kothari C.R., Research Methodology- Methods and Techniques, New age international publishers,
2. Research Methods-tips and techniques- C.Vijayalakshmi, C. Sivapragasam,2011

SKILL COMPONENT

Paper I: Mutual Fund Advisor

Code: BUBFP51

Credits: 4

Lectures: 120

1. Study of mutual funds India
2. Study of few mutual fund schemes
3. ARN registration form- Corporate, Employee, individual
4. ARN renewal form- Corporate, Employee
5. KYC form
6. CKYC,
7. KRA KYC
8. KYD form- individual,
9. KYD form- non individual
10. Annual declaration of Self certification
11. Calculation of returns on investment
12. Assist customer with determining most suitable mutual fund scheme according to needs (Customer Service or Client Servicing)
13. Process of application for purchasing the mutual fund
14. Process of termination of investment
15. Investment Procedure
16. Mutual fund Case studies
17. Portfolio Design for MF Customers (Designing of suitable Plan as per customers need)

Paper II: financial markets and Services

Code: BUBFP52

Credits: 4

Lectures: 120

1. Case study on Money market intermediaries
2. Study on component of Indian financial system
3. Case studies on Capital Market
4. Study on BSE
5. Study on NSE
6. Study of Financial instruments in money market
7. Study on Financial services
8. Study on SEBI
9. Case study on credit rating agencies in India
10. Overview of Few Stock exchanges in World

Paper III: GST

Code: BUBFP53

Credits: 4

Lectures: 120

1. Understanding Concept
2. Analysis of purchase order
3. Analysis of sales order
4. Documents determining place of supply
5. Form GST REG 01
6. Form GST REG 06
7. Form GST REG 08
8. Form GST REG 16
9. Form GST REG 21
10. Understanding Process of GST Calculation
11. Creating GST Ledgers
12. Entry into GST ledger
13. Understanding GST Registration Cancellation

Paper IV: Research Project / Internship

Code: BUBFP54

Credits: 4

Lectures: 120

A research project preparation

A project report on work duties perform during internship

- **Topics for research project**
 1. Evaluating portfolio and making investment decisions
 2. Mutual Funds in India
 3. A study on mergers and acquisitions in banking sector in India
 4. A study on the financial performance of Micro finance institutes in India
 5. Impact of Micro finance on SHG's
 6. A study on financial planning by salaried employee
 7. A study on CIBIL Score
 8. Evaluating performance of public and private mutual funds
 9. A Study on GST Structure
 10. Impact of GST on various sectors in India

Paper IV: Yoga and Industrial Stress Management

Code: BUBFP55

Credits: 2

Lectures: 60

Objective: To help students to manage stress on work

Module I: Introduction of yoga

- Yoga meaning
- Aim
- Objectives
- Origin and history

Module II: Introduction to yogic SukshmaVyayam

- SukshmaVyayam,
- SthulaVyayam and Surya namaskar,
- Yogasana, Pranayam,
- Dhyam and their Health benefits
- Asan
- Breathing Practices

Module III: Introduction to Tri Bandha and their Benefits

- Mudras and their health benefits
- Yoga and stress management

Module IV: Yoga Mudra

- Bandha
- Mudra
- Asan
- Pranayam