

# **Hemchandracharya**

North Gujarat University  
Patan

## **Syllabus** for **Community College**

Programme

On

**Advanced Diploma in Financial Services**

**Semester III & IV**

(Enforced from 2015)

## **PREFACE**

The University Grants Commission (UGC) has launched two new Schemes in its 12<sup>th</sup> Plan. The 12th Five Year Plan Document of the Planning Commission has laid a special emphasis on expansion of skill-based programmes in higher education. It recommends setting up of Community Colleges (CC) to serve multiple needs, including (i) career oriented education and skills to students interested in directly entering the workforce; (ii) contracted training and education programmes for local employers; (iii) high-touch remedial education for secondary school graduates not ready to enroll in traditional colleges, giving them a path to transfer to three or four year institutions; and (iv) general interest courses to the community for personal development and interest. The Plan Document also states that Community Colleges will be located to afford easy access to under privileged students and such colleges could either be established as affiliated colleges of universities or as entirely autonomous institutions.

## **ABOUT FINANCIAL SERVICES**

Advance diploma in Financial Services programme is a flexible program that allows students to choose study of financial services with multiple entries and exit level. Students will learn basic of financial services of various kinds including Life Insurance, General Insurance, Broking Services, Mutual Fund Services, banking Services etc.

The course is designed in such a way that student will learn the theoretical as well as practical knowledge on financial services. This program will enable the student to be entrepreneur in financial services field. Apart from this, the students will get priority in placement in financial services Industry compare to traditional education graduates.

**HEMCHANDRACHARYA NORTH GUJARAT UNIVERSITY**  
**SYLLABUS FOR Community College (Financial Services)**  
**(Enforced from June - 2014)**

**CC-FS R1: Eligibility Criteria (EC) for Admission**

1. The eligibility condition to the program will be 10+2 or equivalent.
2. If the candidate has attained the specific level 4 of NOS of Fashion Industry sector (by decision of equivalence committee of the college) can get admitted in B. Voc. for the programme
3. There is no age bar for admission to Community College
4. The student can take exit from this course at any point of time and get re-entry in this programme.

Such students will get priority in admission than to a fresher student. (multi entry & multi exit scheme)

**CC-FS R2: Admission Procedure**

1. For admission to the programmes offered, preference should be given to the learners living in the local community. Reservation to SC,ST, OBC and PWD categories will be available as per the extant national / State policy.
2. Admission may be done on a rolling basis depending on the duration of the programmes to facilitate a steady stream of learners joining the college and moving out as trained work force to the job market, round the year and not just once in a year.
3. The applicants seeking re-entry into the college should get preference in admission over the new applicants.
4. Candidates are selected on the basis of Merit.

### **CC-FS R3 : Fees and Scholarship**

1. Student fee should be decided as per the prevalent practice for fee fixation for aided courses.
2. Attempt should be made to recover part of the operating expenditure from the student fees.
3. In order to motivate students to join courses under the scheme, an amount of Rs. 1,000/- per month should be provided to the students under this scheme. This should be paid based on satisfactory attendance and result.

## **CC-FS R4 : Registration / Enrollment :**

1. Every student admitted to the college for the programme must get enrolled to university within a month from the date of admission.

## **CC-FS R5 : Semester Examinations**

1. Candidates desirous of appearing at any semester examination shall have to submit applications in the prescribed form, through the designated authority on or before the prescribed date.
2. No candidate will be admitted to any Semester examination unless the Designated Authority i.e. the Head of the Department or Principal of the College certifies that :
  - (i) The candidate attended the course of study to the satisfaction of the designated authority.
  - (ii) The candidate maintained a good conduct and character during the studies.
  - (iii) The candidate maintained minimum 80% attendance in each semester.

## **CC-FS R6 : Evaluation**

1. Appropriate mechanism for assessment of the learners' progress towards acquisition of knowledge and skill should be developed by the College. Partner industries should also be given a clear and well defined role in the assessment of the learners.
2. Practical or hands on skills should be given comparatively more weightage in the overall assessment plan.
3. The CC should adopt and integrate the guidelines and recommendations of the respective Sector Skill Councils (SSCs) for the assessment and evaluation of the vocational component, wherever required. They should also involve the SSCs in the assessment process, wherever required. It applies to colleges, both Autonomous and non-autonomous and university to maintain Occupational Standards and the fitness for the job.
4. Theory of each CORE paper will be evaluated for a maximum of 100 marks out of which, 30 marks shall be for Continuous evaluation (Exams) and 70 marks for the end semester examination shall be of 2 hours duration.
6. Each Elective paper is evaluated for a maximum of 70 marks which will be evaluated internally by continuous evaluation.

## CC-FS R7 : Rules for grading & Semester Passing Scheme

As per UGC Guidelines and Hemchandracharya North Gujarat University Rules

### CC-FS R 8: Award of degree

1. Award of Certificate, Advanced certificate, Diploma or Advanced Diploma, as the case may be, would depend on acquisition of requisite credits as prescribed by the certification body and not on the calendar time spent in pursuing the course.
2. The certificate shall mention the credits earned course duration (in hours), and the curriculum covered. If the course is aligned with NVEQF / NSQF , the corresponding NVEQF / NSQF Level should also be mentioned on the certificate.
3. Award of degree will be as follows.

NSQF Level	Skill Components Credits	General Education Credits	Normal Duration	Exit Points/Awards
6	72	48	Four Semester	Advance Diploma
5	36	24	Two Semester	Diploma
4	18	12	one Semester	Certificate

Semester – III

Certificate Course – Financial Services (Duration 6 Months)

Sr · No	Course Title	Credi t	Hours	Intern al Examinatio n	Extern al Examinatio n		Total
					Theor y	Practic al	
1	Financial Banking Skills	0 4	6 0	30	7 0	---	10 0
2	Introduction of Financial Planning	0 4	6 0	30	7 0	---	10 0
3	Managerial Economics	0 4	6 0	30	7 0	---	10 0
4	Communication skills	0 4	6 0	30	3 5	3 5	10 0
5	Business Mathematics-I	0 4	6 0	30	7 0	- -	10 0
6	Computer Fundamentals – I	0 4	6 0	30	3 5	3 5	10 0
7	General Insurance & Life Insurance	0 3	4 5	30	7 0	-- -	10 0
8	Mutual Fund and Investment	0 3	4 5	30	7 0	- -	10 0

**01. Financial Banking Skills**

Unit-I: Money matters: Smart Goals and Financial Analysis

Unit-II: Budgeting: balancing the means and Ends, Investment: The wider Spectrum, Borrowings

Unit-III: Basic of banking, Online and Mobile Banking, Debit cards, Credit Cards, Cheque

Unit-IV: Loans & Deposits: Interest Rate, Collateral Security, Types of Loans, Demand Deposits, Term Deposits.

## **02. Introduction of Financial Planning**

- Unit-I: Introduction to financial Planning, Client planner relationship, gathering client data, client objectives and needs.
- Unit-II: Preparing the financial Plan: Aspects and considerations, Professionalism and ethics in financial Planning practices, Regulatory requirements, risk tolerances and client behaviour
- Unit-III: Asset Management, personal financial statements, time value of money
- Unit-IV: Economics environments and indicators, forms of business ownership, way of taking title to property, legal aspects of financial planning

## **03. Managerial Economics**

- Unit-I: **Basic Concepts Of Economics:** Meaning and definition of Economics Utility, Wealth, Production, Capital ,Central Problems of an Economy, Production Possibility Curve or Transformation Curve
- Unit-II: **Law of Demand:** Concept of Demand – definition of demand, Types of demand - Theory of Demand meaning, determinants of demand, law of demand
- Unit-III: **Law of Supply:** Meaning and concept of supply , determinants, law of supply
- Unit-IV: **Concepts of Elasticity:** Meaning of Elasticity – Types of Elasticity- elasticity of demand- price, income and cross elasticity

## **04. Communication skills**

- Unit-I: **BASICS ENGLISH GRAMMER**  
Topics of Grammar :
- (1) Primary auxiliaries do, have, be
  - (2) Nouns : kinds of noun; number, gender
  - (4) Articles
  - (2) Sentences –types of sentences
  - (5) Subject-verb concord parts of Speech



Unit-II: **TENSES STRUCTURES AND USAGE**

Present Tense with Sub tenses, Past Tense with Sub tenses

Future Tense with Sub tenses

Unit-III: **LETTER WRITING:** Importance of letter and its different parts, Kinds of letters, Letter of Thanks, letter of permission, Letter of Complaint, Letter of Invitation, Letter of visit etc.

Unit-IV: **BIO- DATA , REUSME, CURRICULUM VITAE:** Different formats of Bio-data, resume and CV, writing of Resume

**05. Business Mathematics-I**

Unit-I: **ALGEBRA:** Basic Operations & Factorization, Set Theory, Surds & Indices

Unit-II: **ARITHMETIC – I:** H. C. F & L. C.M, Percentage, Average

Unit-III: **ARITHMETIC – II:** Partnership, Profit and Loss, Ratio & Proportion

Unit-IV: **ARITHMETIC – III:** Time & Work, Time & Distance, Simple & Compound Interest

**06. Computer fundamentals-I**

Unit-I: **MS EXCEL:** Introduction To Excel, Concept of workbook, worksheet, workspace, Types of data, Formatting workbook, Sorting Data Advanced Excel, Data validation, Data filter (Auto & Advance), Charts, What if analysis, Protecting Worksheet

Unit-II: **FUNCTIONS AND FORMULAS:**

1. **Mathematical:** Round, ceil floor, fact, subtotal, sum , sum if

2. **Logical :** AND, OR, NOT, if

3. **Statistical:** Min, max, average, count if

4. **Text:** Concatenate, Exact, find, left, right, lower, upper, trim

5. **Date and Time:** Date, day, days360, hours, minute, now, second time, today, year

Unit-III: **BASICS OF INTERNET:** Internet usage, search engine, different types of networks, types of internet, Wi-Fi services- Connections, role of Internet Service Providers, TCP/IP, MODEM, Protocols, Different types of Cables, configuration of computer for speed, Uplink, down link, Internet speed and computer speed, Antivirus software's its functions and roles

Unit-IV: **BASICS OF HARDWARE OF COMPUTER:** Various parts of computer, storage and capacity of RAM, ROM, HDD, DVD (RW), Processor, Data Storage Devices, Flash Drives, LCD and LED /TFT Monitors, key board Mouse – Optical – laser – Wireless devices, routers, Configuration of Computer System

## **07. General insurance & Life Insurance**

Unit-I: Introduction of General Insurance, Motor Insurance, fire Insurance

Unit-II: Type of General Insurance, Insurance and Maturity

Unit-III: Types of life Insurance, Claim settlement, Beneficiary, Insurance Documents

Unit-IV: Emerging Trends and Challenges in Insurance

## **08. Mutual Fund and Investment**

Unit-I: Introduction of Mutual Fund and its Types

Unit-II: Various companies provided Mutual Fund, Guidelines and Principles, Fund Structure, fund distribution, Managing Portfolios and financial plans

Unit-III: Introduction of investment, Types of investment, Investor Services

Unit-IV: Government, IRDA, Helping investors with financial planning

Semester-IV

S r. N o	Course Title	Cred it	Hour s	Intern al Examinatio	Extern al Examinatio		Total
					Theor	Practic	
1	Marketing & Financial Services	0 4	6 0	3 0	7 0		10 0
2	Anti Money Laundering	0 4	6 0	3 0	7 0		1 0
3	Business Law-I	0 4	6 0	3 0	7 0		1 0
4	Business Environment	0 4	6 0	3 0	7 0	- -	1 0
5	Business Mathematics-II	0 4	6 0	3 0	7 0	- -	1 0
6	Risk Management	0 2	4 5	3 0	3 5	3 5	1 0
7	Financial Markets	0 3	4 5	3 0	7 0	-	1 0
8	Project	0 4	6 0			1 0	1 0

## **01. Marketing of Financial Services**

Unit-I: Marketing - meaning and philosophy, Types of Marketing, Marketing mix

Unit-II: Market Segmentation, Target Market and Positioning of banking

Unit-III: Services and its determinants, characteristics, Managing Sales force

Unit-IV: Advertising and Promotion of banking Services, Personal Selling

## **02. Anti Money Laundering**

Unit-I: What is Anti Money laundering, Prevention of Money Laundering Act (PMLA), 2002

Unit-II: RBI guidelines, Know your customer, code of ethics, protection of company assets, reporting to unethical and illegal behaviour

Unit-III: IRDA regulation 2000, agent and its role

Unit-IV: Sources of Fund, Suspicious Transaction, record keeping, compliance

## **03. Business Law-I**

Unit-I: The Indian Contract Act,1872, Essentials of Valid Contract

Unit-II: offers, acceptance, consideration, free consent, legality of objects

Unit-III: void agreements, discharge of contract, contingent contract, quasi contract, contract of agency

Unit-IV: The Indian sales of Goods act, 1930

## **04. Business Environment**

**Unit-I: Introduction of business environment :** Meaning, significance and components of business environment. An aggregate view of Demographic -Economic - political and legal – social and culture – technological - international environment And its impact on business and strategic decision. **Demographic Environment :** Compositional characteristics of Indian population, Malthus theory of population, Population policy of India, population projections and their significance for business.

- Unit-II: Economic Environment :** Money and capital markets, Fiscal policy, Recent union budget, Current Five year plan. Role of agriculture Industry in Economic envelopment. Recent trends in industrial Development and its impact on Indian economy. Industrial sickness: causes and remedies. **Political and Legal Environment :** Indian constitution, fundamental rights, directive principles of state policy. Political and Legal Environment of India affecting business environment.
- Unit-III: Socio- cultural Environment :** Social stratification, socio-cultural fabric and lifestyles: customs, taboos, tastes and preferences and their impact on business **Technology Environment:** Significance of technology in business, choice of technology - Capital intensive and labour intensive. Impact of technological changes on business.
- Unit-IV: International Environment:** MNCs, Recent Export-Import policy. Role of international financial institutions like WTO, World bank and their impact on business environment.

## **05. Business Mathematics-II**

- Unit-I:** Linear Programming: Introduction of Operation Research, Meaning of linear programming, Mathematical formulation of LP Problem for two variables, solution of LP problems by Graphical and Simplex Method.
- Unit-II:** Transportation Problems: Formulation of transportation problem its initial basic feasible solution by North-West Corner rule , Matrix minima (least cost method) Vogel's Approximation Method (VAM) and optimum solution by modified distribution method, degeneracy and its resolution.
- Unit-III:** Assignment Problems: - Assignment problem and its optimum solution by Hungarian method.
- Unit-IV:** Sequences and Series: Sequences: Introduction, Types of sequence, Arithmetic progression (A.P), Geometric progression (G.P) Series : Introduction, Types of series, Arithmetic series (A.P)

## **06. Risk Management**

- Unit-I: Introduction of Risk and Risk Management
- Unit-II: Risk identification, Risk Evaluation, Risk control
- Unit-III: Risk Financing, General, Transfer, Retention
- Unit-IV: corporate risk Management, changing Trends, shareholder value

## **07. Financial Markets**

- Unit-I: Introduction to financial Markets, Equity
- Unit-II: fixed income securities, small instruments
- Unit-III: fixed deposits, derivatives- clearing and settlement, trading in future and options
- Unit-IV: Mutual funds, Unit linked plans, real estate, and regulatory framework

## **08. Project**

Internship Project on one of the Financial Service providers firm.