

University of Mumbai



No. UG/ 32 of 2021-22
Mumbai - 400 032.
1st July, 2021.

To,
The Principal,
Siddharth College
of Commerce & Economics,
Mumbai - 400 001.

Sir,

I am to invite your attention to the ordinances, Regulations and Syllabus relating to the B.Voc (Banking & Financial Services) (CBCS) and to inform you that the resolution passed by the Board of Deans at its meeting held on 27th January, 2021 have been accepted by the Academic Council at its online meeting held on **23rd February, 2021 vide** item No. 7.2 and subsequently approved by the Management Council at its meeting held on **09th April, 2021 vide** item No. 15 and that in accordance therewith, in exercise of the powers conferred upon the Management Council under Section 74(4) of the Maharashtra Public Universities Act, 2016 (Mah. Act No. VI of 2017) the **Ordinance 6633 & 6634 Regulations 9376 & 9377** and the syllabus of **B.Voc. (Banking & Financial Services) (CBCS)** has been introduced as the said course has been sanctioned by the U.G.C., New Delhi, under NSQF and the same have been brought into force with effect from the academic year **2018-19, 2019-20 & 2021-22**, accordingly. (The same is available on the University's website www.mu.ac.in).

MUMBAI - 400 032
1st July, 2021


(Dr. B.N. Gaikwad)
I/c. REGISTRAR

A.C/7.2/23/02/2021
M.C/15/09/04/2021

No. UG/ 32 -A of 2021

MUMBAI- 400 032

1st July, 2021

Copy forwarded with Compliments for information to:-

- 1) The Chairman, Board of Deans,
- 2) The Director, Board of Examinations and Evaluation,
- 3) The Director, Board of Students Development,
- 4) The Co-ordinator, University Computerization Centre.


(Dr. B.N. Gaikwad)
I/c. REGISTRAR

Copy to :-

- 1. The Deputy Registrar, Academic Authorities Meetings and Services (AAMS),**
- 2. The Deputy Registrar, College Affiliations & Development Department (CAD),**
- 3. The Deputy Registrar, (Admissions, Enrolment, Eligibility and Migration Department (AEM),**
- 4. The Deputy Registrar, Research Administration & Promotion Cell (RAPC),**
- 5. The Deputy Registrar, Executive Authorities Section (EA),**
- 6. The Deputy Registrar, PRO, Fort, (Publication Section),**
- 7. The Deputy Registrar, (Special Cell),**
- 8. The Deputy Registrar, Fort/ Vidyanagari Administration Department (FAD) (VAD), Record Section,**
- 9. The Director, Institute of Distance and Open Learning (IDOL Admin), Vidyanagari,**

They are requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to in the above circular and that on separate Action Taken Report will be sent in this connection.

- 1. P.A to Hon'ble Vice-Chancellor,**
- 2. P.A Pro-Vice-Chancellor,**
- 3. P.A to Registrar,**
- 4. All Deans of all Faculties,**
- 5. P.A to Finance & Account Officers, (F.& A.O),**
- 6. P.A to Director, Board of Examinations and Evaluation,**
- 7. P.A to Director, Innovation, Incubation and Linkages,**
- 8. P.A to Director, Board of Lifelong Learning and Extension (BLLE),**
- 9. The Director, Dept. of Information and Communication Technology (DICT) (CCF & UCC), Vidyanagari,**
- 10. The Director of Board of Student Development,**
- 11. The Director, Department of Students Welfare (DSD),**
- 12. All Deputy Registrar, Examination House,**
- 13. The Deputy Registrars, Finance & Accounts Section,**
- 14. The Assistant Registrar, Administrative sub-Campus Thane,**
- 15. The Assistant Registrar, School of Engg. & Applied Sciences, Kalyan,**
- 16. The Assistant Registrar, Ratnagiri sub-centre, Ratnagiri,**
- 17. The Assistant Registrar, Constituent Colleges Unit,**
- 18. BUCTU,**
- 19. The Receptionist,**
- 20. The Telephone Operator,**
- 21. The Secretary MUASA**

for information.

PEOPLE'S EDUCATION SOCIETY'S
SIDDHARTH COLLEGE OF COMMERCE & ECONOMICS

348, Anand Bhavan, Dr. D.N. Road, Fort, Mumbai - 400 001.

Proposed Syllabus for Approval

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Sr. No.	Heading	Particulars
1	Title of the Course O. 6633	B. Voc. (Banking & Financial Services)
2	Eligibility for Admission O. 6634	10+2 from Arts / Science / Commerce
3	Passing Marks R. 9376	40%
4	Number of Years/Semesters R. 9377	Total 3 Years (2 Semesters per year & half year per semester)
5	Level	(a) 1st Semester - Certificate (b) 1st Year - Diploma (c) 2nd Year - Advance Diploma (d) 3rd Year - B. Voc. Degree
6	No. of Credits	(a) 20 credits for Sem.-I, Sem-III & Sem-V (b) 40 credits for Sem.-II, Sem-IV, Sem-VI
7	Pattern	Semester
8	Year of Implementation	Academic Year 2018-19

(i) Necessity of starting these courses:-

1. To increase the knowledge of the Banking Industry by understanding the role of banking in Indian economy, players in the market, public vs. private banks, different kind of customers like urban, rural and their needs.
2. To convert opportunity into sales with minimum effort & enhance the ability to distinguish prospective customer with a 'window shopper', networking.
3. To enhance the knowledge of Banking laws and practices.
4. To enhance the ability to work in regulated and stressful environment.
5. To increase the knowledge of banking products, communication skills, management skills.
6. To enhance the knowledge of general economic awareness and ability to establish a dialogue with the client.

(ii) Whether UGC has recommended to start the said courses?

- Yes; UGC had invited applications from the institutions for running skill based programmes under National Skills Qualifications Framework (NSQF).

(iii) Whether all the courses have commenced from the academic year 2019-2020?

- No. All the courses have commenced from the academic year 2018-2019, as the UGC had granted us the permission to start the programmes in the academic year 2018-2019.

(iv) The courses started by the University are self-financed, whether adequate number of eligible permanent Faculties are available?

- Yes

(v) To give the details regarding duration of the Course and is it possible to compress the course?

- Since it is a full time degree course it is not possible to compress the course.

(vi) The intake capacity of each course and no. of admissions given in the current academic year (2019-20).

- Intake capacity-
- Banking & Financial Services- 50
- Retail Management- 50
- No. of admissions given in the current academic year (2019-20)-
- Banking & Financial Services- First Year academic year (2019-20)- 47; Second year academic year (2019-20)- 35
- Retail Management- First Year academic year (2019-20)- 18; ; Second year academic year (2019-20)- 16.

(vii) Opportunities of Employability / Employment available after undertaking these courses.

- The College would initiate appropriate placement campaign to create awareness of this skill development courses. Creating awareness and the interest to relevant industry organisation will assist in establishing a separate niche for higher level placement for the students. The college will enter into MOU with various corporate entities in the field of Banking & Finance Services & Retail Sector for placement of students at various level of B. Voc. Programme. The College will organise job fair with in collaboration with Sector Skill Council and Placement Agencies. The college has active placement cell and defined procedure for placing students to different job profiles.

People's Education Society's
SIDDHARTH COLLEGE OF COMMERCE & ECONOMICS
348, Anand Bhavan, Dr. D.N.Road, Fort, Mumbai-400 001.

Proposed Course Structure
&
Syllabus For

Bachelor of Vocation
(Banking & Financial Services)

Sem.-I & Sem.-II, Sem.-III & Sem.-
IV & Sem.-V & Sem.-VI

To be implemented from Academic
Year 2018-19,
2019-20 & 2020-21

PEOPLE'S EDUCATION SOCIETY'S
SIDDHARTH COLLEGE OF COMMERCE & ECONOMICS

348, Anand Bhavan, Dr. D.N. Road, Fort, Mumbai - 400 001.

Proposed Syllabus for Approval

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Sr. No.	Heading	Particulars
1	Title of the Course	B. Voc. (Banking & Financial Services)
2	Eligibility for Admission	10+2 from Arts / Science / Commerce
3	Passing Marks	40%
4	Number of Years/Semesters	Total 3 Years (2 Semesters per year & half year per semester)
5	Level	(a) 1st Semester - Certificate (b) 1st Year - Diploma (c) 2nd Year - Advance Diploma (d) 3rd Year - B. Voc. Degree
6	No. of Credits	(a) 20 credits for Sem.-I, Sem-III & Sem-V (b) 40 credits for Sem.-II, Sem-IV, Sem-VI
7	Pattern	Semester
8	Year of Implementation	Academic Year 2018-19

University of Mumbai



**Bachelor of Vocation
(Banking & Financial Services)
Three Year Integrated Programme
Six Semesters**

Course Structure
Under Choice Based Credit System

Proposed Syllabus

**To be implemented from Academic Year- 2018-2019
Progressively**

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System

Course Structure

Bachelor of Vocation (Banking & Financial Services)

F.Y. B.Voc

(To be implemented from Academic Year- 2018-2019)

No. of Courses	Semester –I	Credits	No. of Courses	Semester –II	Credits
1	General Education :		1	General Education :	
1.1	Financial Accounting	04	2.1	Management Accounting	04
1.2	Introduction to Business & Management	03	2.2	Introduction to Marketing Management	03
1.3	Computer Skills – 1	04	2.3	Computer Skills – 2	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
1.4	Basics of Banking Services	04	2.4	Business Law	06
1.5	Managerial Economics	03	2.5	Business Communication	03
4	Experiential Learning (<i>project / workshop / field visit</i>)	01	4	Experiential Learning (<i>project / workshop / field visit</i>)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Certificate (Banking & Financial Services)			Award - Diploma (Banking & Financial Services)		

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester I	Credits	No. Of Hours	No. of Courses	Semester II	Credits	No. Of Hours
General Component / Education	1.1	Financial Accounting	4	60	2.1	Management Accounting	4	60
	1.2	Introduction to Business & Management	3	45	2.2	Introduction to Marketing Management	3	45
	1.3	Computer Skills - I	4	60	2.3	Computer Skills - II	4	60
		E-Learning	1	15		E-Learning	1	15
Vocational / Skill Component	1.4	Basics of Banking Services	4	60	2.4	Business Law	6	90
	1.5	Managerial Economics	3	45	2.5	Business Communication	3	45
		Experiential Learning (Project / Workshop / Field Visit)	1	15		Experiential Learning (Project / Workshop / Field Visit)	1	15
						Term End Internship & Research Project	18	270
TOTAL CREDITS			20	300	TOTAL CREDITS			40
								600

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System

Course Structure

Bachelor of Vocation (Banking & Financial Services)

S.Y. B.Voc

(To be implemented from Academic Year 2019 - 2020)

No. of Courses	Semester –III	Credits	No. of Courses	Semester –IV	Credits
1	General Education :		1	General Education :	
3.1	Cost Accounting	04	4.1	Soft Skills (Job Preparedness Skills)	04
3.2	Micro Finance Operations	04	4.2	Balance Sheet Analysis & Taxation	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
3.3	Retail Banking	04	4.3	Risk Management	04
3.4	Banking Laws & Practices – I	03	4.4	Bank Financial Management	04
3.5	Investment Banking & Mutual Funds	03	4.5	Advanced Bank Management	04
4	Experiential Learning (project / workshop / field visit)	01	4	Experiential Learning (project / workshop / field visit)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Advanced Diploma (Banking & Financial Services)					

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester III	Credits	No. Of Hours	No. of Courses	Semester IV	Credits	No. Of Hours
General Component / Education	3.1	Cost Accounting	4	60	4.1	Soft Skills (Job Preparedness Skills)	4	60
	3.2	Micro Finance Operations	4	60	4.2	Balance Sheet Analysis & Taxation	4	60
	E-Learning		1	15	E-Learning		1	15
	3.3	Retail Banking	4	60	4.3	Risk Management	4	60
Vocational / Skill Component	3.4	Banking Laws & Practices - I	3	45	4.4	Bank Financial Management	4	60
	3.5	Investment Banking & Mutual Funds	3	45	4.5	Advanced Bank Management	4	60
	Experiential Learning (Project / Workshop / Field Visit)		1	15	Experiential Learning (Project / Workshop / Field Visit)		1	15
	TOTAL CREDITS		20	300	Term End Internship & Research Project		18	270
TOTAL CREDITS			20	300	TOTAL CREDITS		40	600

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System

Course Structure

Bachelor of Vocation (Banking & Financial Services)

T.Y. B.Voc

(To be implemented from Academic Year 2020 - 2021)

No. of Courses	Semester –V	Credits	No. of Courses	Semester –VI	Credits
1	General Education :		1	General Education :	
5.1	Human Resource Management	04	6.1	Business Ethics & CSR	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
5.2	Trade Finance	03	6.2	Co-operative Banking & RRB’s	04
5.3	Digital Banking	03	6.3	Entrepreneurship	04
5.4	Introduction to Bancassurance	04	6.4	Banking Laws & Practices - II	04
5.5	Customer Relationship Management	04	6.5	Marketing of Financial Products	04
4	Experiential Learning (<i>project / workshop / field visit</i>)	01	4	Experiential Learning (<i>project / workshop / field visit</i>)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Degree (Banking & Financial Services)					

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester V	Credits	No. Of Hours	No. of Courses	Semester VI	Credits	No. Of Hours
General Component / Education	5.1	Human Resource Management	4	60	6.1	Business Ethics & CSR	4	60
		E-Learning	1	15		E-Learning	1	15
Vocational / Skill Component	5.2	Trade Finance	3	45	6.2	Co-operative Banking & RRB's	4	60
	5.3	Digital Banking	3	45	6.3	Entrepreneurship	4	60
	5.4	Introduction to Bancassurance	4	60	6.4	Banking Laws & Practices - II	4	60
	5.5	Customer Relationship Management	4	60	6.5	Marketing of Financial Products	4	60
		Experiential Learning (Project / Workshop / Field Visit)	1	15		Experiential Learning	1	15
		TOTAL CREDITS	20	300		Term End Internship & Research Project	18	270
						TOTAL CREDITS	40	600

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System

Course Structure

F.Y.B.VOC

(To be implemented from Academic Year 2018 - 2019)

No. of Courses	Semester –I	Credits	No. of Courses	Semester –II	Credits
1	General Education :		1	General Education :	
1.1	Financial Accounting	04	2.1	Management Accounting	04
1.2	Introduction to Business & Management	03	2.2	Introduction to Marketing Management	03
1.3	Computer Skills – 1	04	2.3	Computer Skills – 2	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
1.4	Basics of Banking Services	04	2.4	Business Law	06
1.5	Managerial Economics	03	2.5	Business Communication	03
4	Experiential Learning (project / workshop / field visit)	01	4	Experiential Learning (project / workshop / field visit)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Certificate (Banking & Financial Services)			Award - Diploma (Banking & Financial Services)		

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System

Course Structure

Semester – I

No. of Courses	Semester –I	Credits
1	General Education :	
1.1	Financial Accounting	04
1.2	Introduction to Business & Management	03
1.3	Computer Skills – 1	04
2	E-Learning	01
3	Vocational/Skill Component :	
1.4	Basics of Banking Services	04
1.5	Managerial Economics	03
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Total Credits		20

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester I	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	1.1	Financial Accounting	4	60	T/P	25	10	75	30
	1.2	Introduction to Business & Management	3	45	T	25	10	75	30
	1.3	Computer Skills - I	4	60	P	25	10	75	30
	E-Learning		1	15	P	N.A.			
Vocational / Skill Component	1.4	Basics of Banking Services	4	60	T/P	25	10	75	30
	1.5	Managerial Economics	3	45	T	25	10	75	30
	Experiential Learning (Project / Workshop / Field Visit)		1	15	P	N.A.			
	TOTAL CREDITS		20	300					

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester I

with effect from the Academic Year 2018-2019

1.1 Financial Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Accounting	12
2	Classification of Income & Expenses	12
3	Accounting Standards & Inventory Valuation	12
4	Accounting from Incomplete Records	12
5	Final Accounts	12
Total		60

Sr. No.	Modules / Units
1	Introduction to Accounting:
	Meaning, scope, objectives, need, importance and limitations of accounting. Basic accounting terminology. Branches of accounting. Accounting concepts, Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit. Writing of journal Entries and Ledger, Sub division of journal and Trial Balance
2	Classification of Income & Expenses:
	Classifications of Income, Expenditure and Receipts on the basis of capital and revenue. Source documents required for practical accounting.
3	Accounting Standards & Inventory Valuation
	(a) Accounting Standards: ◦ AS-1 Disclosure of Accounting Policies (Purpose, Areas of Policies, Disclosure of policies, Disclosure of change in Policies with Illustrations. ◦ AS-2 Valuation of Inventories (Meaning, Definition, Applicability, Measurement and Disclosures) (b) Inventory Valuation [FIFO & WAM] ◦ Meaning of inventories Cost for inventory valuation ◦ Inventory systems : Periodic Inventory system and Perpetual Inventory System ◦ Valuation: Meaning and importance ◦ Methods of Stock Valuation as per AS – 2 : ◦ FIFO and Weighted Average Method Computation of valuation of inventory as on balance sheet date: If inventory is taken on a date after the balance sheet or before the balance sheet
4	Accounting from Incomplete Records
	Introduction, Problems on preparation of final accounts of Proprietary Trading Concern (conversion method)

5	Final Accounts:
	Final Account of Sole Trader - Manufacturing Account, Trading Account, Profit and Loss Account, Balance Sheet, Adjustments and Closing Entries.

Reference books :

- Introduction to Accountancy by T. S. Grewal, S. Chand and Company (P) Ltd., New Delhi.
- Advance Accounts by Shukla & Grewal, S. Chand and Company (P) Ltd., New Delhi.
- Advanced Accountancy by R. L Gupta and M Radhaswamy, S. Chand and Company (P) Ltd., New Delhi.
- Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd.
- Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Shehgal Ashok, Mayur Paper Back.
- Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill & Co. Ltd.
- Financial Accounting by M. Mukherjee.M. Hanif. Tata McGraw Hill Education Private Ltd. New Delhi

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester I

with effect from the Academic Year 2018-2019

1.2 Introduction to Business and Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Business	11
2	Business Environment	11
3	Introduction to Management	11
4	Planning, Organising, Directing and Controlling	12
Total		45

Sr. No.	Modules / Units
1	Introduction to Business
	Introduction- Concept, Functions, Scope and Significance of Business, Traditional and Modern concept of Business; Objectives of Business- Steps in setting business objectives, classification of business objectives, Reconciliation of Economic and Social objectives; New trends in Business – Impact of Liberalization, Privatization and Globalization, Strategy alternative in changing scenario, Restructuring and Turnaround strategies.
2	Business Environment:
	Concept & Importance of Business Environment, Interrelationships between Business & Environment, Constituents of Business Environment– Internal & External Environment, Educational Empowerment & it's impact; International Environment– current trends in world, WTO, Trading Blocks & impact on Indian business.
3	Introduction to Management
	Introduction – Concepts, Importance, Functions, Managerial skills and competencies, Evolution of Management thoughts: Classical Approach: F.W. Taylor's Contribution, Classical Organisation Theory; Neo Classical: Human relations – Elton Mayo's Hawthorne experiments.
4	Planning, Organising, Directing and Controlling
	Planning - Steps, Importance, Components, Coordination-importance; Organising - Steps, Organisational Structure- Features of Line and Staff Organisation, Formal vs Informal Organisation; Motivation - Steps, importance, influencing factors, Importance of Communication, Barriers to effective communication; Controlling - Concept, Steps, Essentials of a good control system, Technology of controlling- PERT, CPM, Budgetary Control and Management Audit.

Reference books :

- Business Organisation Management Maheshwari, Rajendra P, Mahajan, J.P., International Book House
- Introduction To Commerce, Vikram, Amit, Atlantic Pub
- Business Environment, Cherunilam, Francis, Himalaya Pub
- Essentials Of Business Environment, Aswathappa, K., Himalaya Pub
- Strategic Management, Kapoor, Veekkas, Taxmann
- Strategic Management, Bhutani, Kapil, Mark Pub
- Strategic Management, David, Fred R., Phi Learning

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester I

with effect from the Academic Year 2018-2019

1.3 Computer Skills – I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Computer Basics	12
2	Internet	12
3	Microsoft Word	12
4	Microsoft Excel	12
5	Microsoft PowerPoint	12
Total		60

Sr. No.	Modules / Units
1	Computer Basics
	Hardware- Basic structure of a PC, Type of Computers, Input/ Output devices(definition), Use of Printer, Scanner, Microphone speaker; Memory, storage, storage devices, RAM, ROM, Processor, Processing speed and RAM, Hard Disk and RAM; Software- Software, Types of Software - System & Application softwares; Operating Systems, Windows Operating System, Windows basics - My computer, my documents, recycle bin, network neighbourhood, start menu, taskbar; keyboard shortcuts; File Management - file and folder operation (creating, copying, moving, deleting), Networking- Introduction to Networks, Type of Networks, Network Topologies, Intranet & Internet.
2	Internet
	What is internet, Domain name, Webserver, WWW, URL, Type of Websites - Static & Dynamic; Use of Email services, HTML, FTP, Browsers, Types of Browsers, Search Engine, Searching on the Web, Keywords, Internet Security.
3	Microsoft Word
	Getting started, The Word window, New documents, Document navigation, Editing text, Working with text, Undo and Redo commands, Cut, copy, and paste, Find and replace, Text formatting, Character formatting, Tab settings, Paragraph formatting, Paragraph spacing and indents, Tables, Creating tables, Working with table content, Changing the table, structure, Page layout, Headers and footers, Page setup, Graphics, Adding graphics and clip art, Working with graphics, Proofing, printing, and exporting, Spelling and grammar, Auto correct, Printing and exporting documents.

4	Microsoft Excel
	Fundamentals of Excel, Cut, Copy, Insert, Delete, Paste Special, Custom Formatting , Undo, Redo, Excel Formulas – Basic, Useful functions and Paste Function, Calc, Comments, Drawing toolbar, Edit, Replace, Delete, Clear, Essential Printing, Data Sorting, Hiding, AutoFormats, Protection, Basic Charts, Basic Formatting, If Function.
5	Microsoft Power Point
	Getting started, PowerPoint interface, Creating a basic presentation, Working with slides, Editing slide content, Formatting text and lists, Editing efficiently, Working with shapes, Creating shapes, Formatting shapes , Applying content to shapes. Graphics, WordArt, Pictures, Tables and charts, SmartArt, Preparing and printing presentations, Proofing presentations, Preparing a presentation, Printing presentations.

Reference books :

- Fundamentals of Computers - Rajaram V - Prentice Hall
- Computers Today - Sanders, Donald- Mc Graw Hill
- Computers - Subramaniam N- wheeler
- Computers in Business - Saners D Mc Graw hills
- Woody Leonhard, using Microsoft Office, Pearson
- PCSoftware Made Simple-R.K.Taxali
- Office 2013 complete reference - Stephen L.Nelson
- Quick course in Micro-soft office - Joyce Cox, Polly Orban
- Mastering Office 2013 - Gimi Couster
- Rajkamal, Internet and web Technologies, Tata McGraw Hill 2013.

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester I

with effect from the Academic Year 2018-2019

1.4 Basics of Banking Services

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking System	15
2	Banking Services	15
3	Financial Services-I	15
4	Financial Services-II	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Banking System
	Unit 1- RBI & Banking System in India
	Origins of the Reserve Bank of India, Functions of the Reserve Bank, Central Office Departments, Organisation, Currency Unit and Denomination, Banking System in india.
	Unit 2- Types and Process of Bank Account
	Introduction of bank accounts, Fixed Deposit Account or Time Deposit Accounts . Current Account or Demand Deposit Account. Saving Account. Recurring Deposit Account., Demat Account, NRI Account..
	Unit 3- Know Your Customers and Formalities (Practical)
	KYC Form, KYC documents, ICICI BANK, SBI form fill up practical.
2	Banking Services
	Unit 4 - Introduction of Banking Services
	History of banking in India (Pre-Nationalization Era. Nationalization Stage. Post Liberalization Era), Nationalization Stages, Classification of Banking Industry in India, intro Banking services
	Unit 5-Types of Bank Services
	Bank accounts, Loans, Money Transfer, Credit and debit cards, Lockers, advantages, disadvantages etc., Why is Customer Service Important, key areas of customer's services, Customer service strategies in banking sector, Customer feedback and complaints.

3	Financial Services-I
	Unit 6 – Introduction of Hire Purchase System (Theory)
	Introduction of hire purchase system, important of hire purchase system, advantages, disadvantages of hire purchase system, participant in hire purchase system, legal framework, RBI guideline etc.
	Unit 7- Hire Purchase Accounting (Practical)
	Included and inclusive interest method hire purchase accounting
4	Financial Services-II
	Unit 8 – Demat account Services- I
	Introduction of demat account. Demat account services. Advantages of demat account, important of demat account, issue in demat account , infrastructure for demat account. Scope of demat account services. Income for bank from demat account services.
	Unit 9 – Demat account Services-II
	Marketing Strategy for demat account services, competition demat account services, types of service provider for demat account. demat account platform. Icici bank demat account service technique and platform

Reference books :

- Management Of Banking And Financial Services,
- Suresh Padmalatha, Pearson Education India, 2011
- V.A.Avadhani, Marketing of Financial Services, Himalayas Publishers, Mumbai
- DK Murthy, and Venugopal, Indian Financial System, IK Int Pub House
- Punithavathy Pandian, Financial Markets and Services, Vikas, New Delhi
- Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
- Indian Institute of Banking & Finance, Retail Banking, Mumbai

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester I

with effect from the Academic Year 2018-2019

1.5 Managerial Economics

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	10
2	Demand Analysis	12
3	Production and Costs	12
4	Market Structures and Macroeconomics for Management	11
Total		45

Sr. No.	Modules / Units
1	Introduction
	Meaning, nature and Scope of Managerial Economics, Role of Managerial Economics, Economic problems & Basics Concepts, tools and techniques of managerial economics, Objectives and Constraints of the Firm
2	Demand Analysis
	Demand Function - Demand Concept and determinants of demand, nature of demand curve under different markets structures,(Perfect & Imperfect Market); Elasticity Of Demand - Meaning, Significance, types and measurement of elasticity of demand (Price, Income, Cross & Promotional)- relationship between elasticity of demand and revenue concepts; Demand estimation and forecasting - Meaning and significance – Methods of demand estimation: Survey and statistical method (Numerical problem and measurement of elasticity)
3	Production and Costs
	Production - Meaning of production and type of production functions, Application of production functions in service and manufacturing sector. Economics of Scale and scope; Costs - Cost concepts (Accounting cost and economic cost, implicit and explicit cost, Historical cost and replacement cost, Sunk cost and Incremental cost – fixed and variable cost –total, average and marginal cost)-Importance of Cost in managerial Decision Making, Cost Output Relationship in the short run and long run.

4	Market Structures and Macroeconomics for Management
	Market Structures - (Perfect competition, Monopoly, Duopoly, Oligopoly, Monopolistic Competition) - Meaning, Features and Comparison, Price and Output Decisions); Macroeconomics for Management - National Income (Meaning, Definitions and Measurement), Inflation (Nature & Causes, Monetary and fiscal policy measures to curb), Business Cycles Analysis (Meaning, features & Phases).

Reference Books:

- *Managerial Economics, Dean Joel, Eastern Edition*
- *Managerial Economics, Almanand, Excel Books, New Delhi*
- *Managerial Economics, Hague, D., Longman, London.*
- *A study of Managerial Economics, Gopalkrishna, Himalaya, Mumbai*
- *Managerial Economics, Cauvery, R. Et al. S. Chand New Delhi*
- *Managerial Economics, Paul G Keat, K.Y. Young, Prentic Hall Publication*
- *The Economic Today, Bradley R Schiller, McGral –Hil.*

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

Semester – II

No. of Courses	Semester –II	Credits
1	General Education	
2.1	Management Accounting	04
2.2	Introduction to Marketing Management	03
2.3	Computer Skills – 2	04
2	E-Learning	01
3	Vocational/Skill Component	
2.4	Business Law	06
2.5	Business Communication	03
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Term End Internship & Research Project		18
Total Credits		40
Award - Diploma (Banking & Financial Services)		

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester II	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	2.1	Management Accounting	4	60	T/P	25	10	75	30
	2.2	Introduction to Marketing Management	3	45	T	25	10	75	30
	2.3	Computer Skills - II	4	60	P	25	10	75	30
	E-Learning		1	15	P	N.A.			
Vocational / Skill Component	2.4	Business Law	6	90	T/P	25	10	75	30
	2.5	Business Communication	3	45	T	25	10	75	30
	Experiential Learning (Project / Workshop / Field Visit)		1	15	P	N.A.			
	Term End Internship & Research Project		18	270	T/P	N.A.			
TOTAL CREDITS			40	600					

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester II

with effect from the Academic Year 2018-2019

2.1 Management Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management Accounting	15
2	Analysis and Interpretation of Accounts	15
3	Financial Statement analysis: Ratio analysis	15
4	Working Capital Management	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Management Accounting
	Meaning, Features, Scope, Importance, Functions, role of Management Accounting, Management Accounting Framework, Tools, Management Accounting and Financial Accounting
2	Analysis and Interpretation of Accounts
	a) Vertical Forms of Balance Sheet and Profit and Loss Account suitable for analysis b) Trend Analysis. c) Comparative Statement. d) Common Size Statement. NOTE: Practical Problems based on the above (a) to (d)
3	Financial Statement analysis: Ratio analysis
	Meaning of financial Statement Analysis, steps, Objective and types of Analysis. Ratio analysis: Meaning, classification, Du Point Chart, advantages and Limitations. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio,
4	Working Capital Management
	A. Concept, Nature of Working Capital, Planning of Working Capital B. Estimation / Projection of Working Capital Requirement in case of Trading and Manufacturing Organization C. Operating Cycle Practical Problems.

Reference books :

- Advance Cost & Management Accounting By Saxena, ed. Sultan Chand & Sons.
- Cost & Management Accounting, By Inamdar, S.M. Ed. Everest.
- Management Accounting & Financial Analysis By Kishore,ed. Taxman Alliance Services.
- Managment Accounting : Test, Problem and cases By Khan.

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester II

with effect from the Academic Year 2018-2019

2.2 Introduction to Marketing Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Marketing	12
2	Product and Brand Management	12
3	Pricing Decisions	11
4	Promotion mix	10
Total		45

Sr. No.	Modules / Units
1	Unit I Introduction to Marketing
	The 4 Ps and 3Cs of Marketing, Marketing as an activity, function, and philosophy, Needs, wants and demands; transactions, transfers & exchanges, Orientation of a firm: Production concept; product concept; selling concept; and marketing concept; New Trends in Marketing: E-Marketing, Internet Marketing and Marketing using social networks, Societal Marketing/Relationship Marketing.
2	Unit II Product and Brand Management
	Products: core, tangible and augmented products; Product mixed decisions: product line decisions; strategic filling, line modernization decisions; New product development process: idea generation, screening, concept development and testing, marketing strategy, product development, market testing, test marketing, and commercialization; product life cycle: Introduction growth, marketing decline; Brand Management- Brand equity; branding decisions; brand extensions; brand portfolios; Segmentation, Targeting and Positioning (STP), Segmentation variables for consumer markets, Geographic, demographic, psychographic, behavioural segmentation variable for industrial markets: customer location, type of industry, size of the firm, purchase criteria, etc. Targeting: Undifferentiated marketing; single segment and multi segment structures; guidelines for selecting target markets; Positioning: Identifying frame of reference; points of parity and points of difference; choosing category membership; product and brand differentiation for identifying of position
3	Unit III Pricing Decisions
	Pricing objectives; factors influencing pricing decisions, Types of pricing: Mark up/cost plus pricing; perceived value pricing; value pricing; geographic pricing; Responding to competitors, Action through price and non-price variables. Impact of the products: stage in the PLC on pricing decisions.

4	Unit IV Promotion Mix
	Advertising: Importance and scope, Sales promotion: objectives; consumer promotions, PR and publicity, Personal Selling: recruitment, selection, training, motivation and evaluation of sales reports; Integrated Marketing Communication- Definition of target audience; determining communication objectives, designing communication and selection of channels, Ethics in Marketing, Advertising Standards Council of India code of ethics in advertising; promotion to children; unfair practices in marketing.

Reference books :

- Marketing Management – Philip Kotler
- Marketing Management – Shailekar
- Marketing Management – Rajan Saxena
- Management – A competency building approach – Heil Reigel / Jackson/ Slocum
- Stoner, Freeman & Gulbert: Management (Prentice Hall India)
- Heinz Weirich: Management (Tata McGraw Hill) Management – Theory & Practice – Dr Vandana Jain – International Book House Ltd
- Management Today – Principles & Practice – Burton – McGraw Hill Publications

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester II

with effect from the Academic Year 2018-2019

2.3 Computer Skills – II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Tally.ERP 9	15
2	Setting-up of Company Info, Accounts & Inventory	15
3	Accounting Vouchers	15
4	Point of Sales	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Tally.ERP 9
	Meaning of Accounting Software, Types of Accounting Software, Use of Accounting Software, Introduction to Tally, Features of Tally.ERP 9, Benefits / Advantages of Tally.ERP 9, Tally start up screen and components, Switching between screen area- Ctrl-n & Ctrl-m, Quitting Tally.
2	Setting-up of Company Info, Accounts & Inventory
	Company Info: Company Creation, Opening / Selection of Company, Modification, Deletion, Shut a Company, Introduction to F11-Features - Accounting, Inventory and Statutory & Taxation Features Account & Inventory: Group: Creating, Modifying, Deleting, and Displaying; Ledger: Creating, Modifying, Deleting, Displaying; Voucher: Voucher Types & Accounting Vouchers. Inventory Masters: Stock Group - Creating, Modifying, Deleting, Displaying; Stock Unit - Creating, Modifying, Deleting, Displaying; Stock Item - Creating, Modifying, Deleting, Displaying.
3	Accounting Vouchers
	Vouchers, Types of Vouchers, Accounting Vouchers - Contra Voucher (F4), Payment Voucher (F5), Receipt Voucher (F6), Journal Voucher (F7), Sales Voucher (F8), Credit note Voucher (Ctrl+F8), Purchase Voucher (F9), Debit note Voucher (Ctrl+F9), Reversing Journal (F10), Memo Voucher (Ctrl+F10), Inventory Vouchers - Inventory Vouchers, Purchase order, Sales order, Rejection out, Rejection In, Stock journal, Delivery Note, Receipt Note, Physical note, Invoicing.

4	Point of Sales
	Introduction to POS, Meaning of POS, POS system, Key components of POS system-software and hardware, types of POS softwares and hardwares, Difference between POS software & POS terminal, types of POS system, advantages/benefits of POS System, Factors to be consider in Evaluation of POS System, working of POS system, Retail merchandising system, Features of RMS, Benefits of RMS.

Reference books :

- Tally.ERP9 by Sanjay Satpathy
- GST accounting with Tally ERP9 by Asok K. Nadhani
- Official Guide to Financial Accounting using Tally ERP9 with GST by Tally Education Pvt. Ltd.

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester II

with effect from the Academic Year 2018-2019

2.4 Business Law

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Indian contract ACT, 1872	15
2	Special contracts.	15
3	The sale of goods ACT, 1930.	15
4	Indian partnership ACT, 1932	15
Total		60

Sr. No.	Modules / Units
1	Indian contract ACT, 1872
	Contract - Definition of Contract and Agreement, Essentials of Valid Contract, Classification of Contracts; Offer and Acceptance - Rules of a valid offer and acceptance, Counter offer, Distinguish between offer and invitation to offer; Capacity to Contracts (S.10-12) – Minor, Unsound Mind, Disqualified Persons, Consideration (S.2 & 25) – Concept and Importance of Consideration, Legal rules, ‘No Consideration No Contracts’(Ss.25), Unlawful Consideration (S.23); Consent (Ss. 13, 14-18, 39, 53, 55, 66) – Agreements in which consent is not free- Coercion, Undue Influence, Misrepresentation, Fraud, Mistake, Contingent Contract (S.31), Quasi Contract (S.68-72), E-contract.
2	Special contracts
	Law of Indemnity and Guarantee (Ss. 124-125, 126-129, 132-147) – Concepts, Essential elements of Indemnity and Guarantee, Modes of Discharge of Surety; Law of Bailment (S.148, 152-154, 162, 172, 178, 178A, 179) – Concept, Essentials of Bailment, Kinds of Bailment, Rights and Duties of Bailor and Bailee; Law of Pledge – Concept, Essentials of valid Pledge, Difference between Pledge and Lien, Rights of Pawnor and Pawnee. (Ss.173, 174, 177).
3	The sale of goods ACT, 1930.
	Contract of Sale (S.2) – Concept, Essentials elements of contract of sale, Distinguish between Sale and Agreement to Sell (S.4), Distinguish between Sale and Hire Purchase Agreement of Contract and Agreement, Types of Goods, Effects of Destruction of goods (Ss.6,7,8); Conditions and Warranties (Ss. 11-25 & 62, 63) - Concept, Distinguish between Conditions and Warranties, Implied Conditions and Warranties, Doctrine of Caveat Emptor; Property – Concept, Rules of transfer of property (S.10-12); Unpaid Seller (Ss.45-54, 55 & 56) – Concept, Rights of Unpaid seller.

4	Indian partnership ACT, 1932
	Partnership- Concept, Partnership Deed, Types of Partnership, Rights and Duties of Partners; Limited Liability Partnership- Concept, Characteristics, Advantages and Disadvantages, Procedure for Incorporation of LLP.

Reference books :

- Business Law, K.R. Bulchandani, Himalaya Publishing House
- Business Law, N D Kapoor, Sultan Chand & Sons (P) Ltd.
- Business Law, P. C. Tulsian, Bharat Tulsian, McGraw Hill Education (MGH)
- Business Law, S. D. Geet (and M. S. Patil), Nirali Prakashan Pune
- Elements of Mercantile Law, N D Kapoor, S. Chand and Sons
- Business Law, Dr. N. M. Vechalekar, Everest publishing house
- Company Law, Avtar Singh, Eastern Book Company (EBC)

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester II

with effect from the Academic Year 2018-2019

2.5 Business Communication

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	12
2	Business Etiquettes	12
3	Business Correspondence- I	11
4	Business Correspondence- II	10
Total		45

Sr. No.	Modules / Units
1	Introduction
	Introduction to Communication, Communication Process, Channels of Communication, Barriers to Communication & Overcoming communication barriers, Types of Communication & Merits and limitations of each type.
2	Business Etiquettes
	Concept & Importance Etiquettes for: - Meeting - Telephone/ Cell phone Conversation Etiquettes at work place(internal-superiors, peers &subordinates) Etiquettes with stakeholders (external-Suppliers & customers)
3	Business Correspondence- I
	Forms & Layouts of Business Letters, Business Letters [Letter of Application, Resume Writing, Resignation Letter, Termination Letter, Letters of Enquiry, Complaints, Reply and Adjustments Letters.
4	Business Correspondence- II
	Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) Only following to be taught in detail:- Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act [Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However students should not be tested on the theory.]

Reference books :

- Chaturvedi P.D. & Chaturvedi M, Business Communication, Pearson.
- Communicate to Win - Richard Denny - Kogan Page India Private Limited, New Delhi.
- Essentials of business communication - Rajendra pal & J.S. Korlahalli.
- Business Correspondence and Report writing - R.C. Sharma, Krishna Mohan - Tata McGraw - Hill Publication Co. Ltd.

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

S.Y. B.Voc

(To be implemented from Academic Year- 2019-2020)

No. of Courses	Semester –III	Credits	No. of Courses	Semester –IV	Credits
1	General Education :		1	General Education :	
3.1	Cost Accounting	04	4.1	Soft Skills (Job Preparedness Skills)	04
3.2	Micro Finance Operations	04	4.2	Balance Sheet Analysis & Taxation	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
3.3	Retail Banking	04	4.3	Risk Management	04
3.4	Banking Laws & Practices - I	03	4.4	Bank Financial Management	04
3.5	Investment Banking & Mutual Funds	03	4.5	Advanced Bank Management	04
4	Experiential Learning (project / workshop / field visit)	01	4	Experiential Learning (project / workshop / field visit)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Advanced Diploma (Banking & Financial Services)					

Bachelor of Vocation
(Banking & Financial Services)
 Under Choice Based Credit System
 Course Structure
Semester –III

No. of Courses	Semester –III	Credits
1	General Education :	
3.1	Cost Accounting	04
3.2	Micro Finance Operations	04
2	E-Learning	01
3	Vocational/Skill Component :	
3.3	Retail Banking	04
3.4	Banking Laws & Practices - I	03
3.5	Investment Banking & Mutual Funds	03
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Total Credits		20
Award - Advanced Diploma (Banking & Financial Services)		

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester III	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	3.1	Cost Accounting	4	60	T/P	25	10	75	30
	3.2	Micro Finance Operations	4	60	T/P	25	10	75	30
		E-Learning	1	15	P				
Vocational / Skill Component	3.3	Retail Banking	4	60	T/P	25	10	75	30
	3.4	Banking Laws & Practices - I	3	45	T	25	10	75	30
	3.5	Investment Banking & Mutual Funds	3	45	T/P	25	10	75	30
		Experiential Learning (Project / Workshop / Field Visit)	1	15	P				
TOTAL CREDITS			20	300					

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester III

with effect from the Academic Year 2019 - 2020

3.1 Cost Accounting

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	10
2	Material Cost	10
3	Labour Cost	10
4	Overheads	10
5	Contract Costing	10
6	Process Costing	10
Total		60

Sr. No.	Modules / Units
1	Introduction
	Meaning and Scope of Cost Accounting, Objectives of Cost Accounting, Cost Accounting Versus Financial Accounting, Importance of Cost Accounting, Elements of Cost, Components of Total Cost, Classification of Costs, Coding System, Installation of a Costing System, Methods of Costing, Techniques of Costing, Systems of Costing.
2	Material Cost
	Material Control - Scope, essentials, objectives and advantages. Purchasing of Material - Objectives of Scientific purchasing, functions of purchase department and Procurement Procedures. Techniques of fixing level of stocks - Maximum, minimum, reorder, danger and average stock level. Economic Order Quantity (EOQ), Receiving Materials, Inspection of materials, storage of materials, issuing of materials, Maintenance of inventory records - Incoming and outgoing material. Inventory system - periodic inventory control and continuous stock taking. Inventory ratios, Accounting for inventory - FIFO, Average and Weighted average method.
3	Labour Cost
	Direct and indirect labour, control over labour cost, cost accounting department, treatment of holiday pay idle time and overtime in cost account. Labour turnover, direct expenses - nature of direct expenses.
4	Overheads
	Introduction, meaning of direct and indirect expenses, classification of overheads on the basis of elements, behaviour and function, methods of absorption like production units method, percentage of wage or prime, Allocation and absorption of overheads using absorption costing method.
5	Contract Costing
	Introduction, meaning of contract costing, difference between contracts and jobs, Ascertainment of cost of a contract, Progress

	payment, Retention money, Escalation clause, Cost plus contract, Value of work certified, Cost of Work not certified. Determination Value of work certified, Cost of work not certified, Notional or Estimated profit from a contract. Practical Illustrations.
6	Process Costing
	Introduction and meaning, differences between job and process costing, process costing procedure, process costing when there is no loss or gain, abnormal loss and gain. Joint Products- Apportionment of joint costs, Methods of apportioning joint cost over joint products, By-Products- Methods of apportioning joint costs over by-products, treatment of By-product cost.

Reference books :

- Cost Accounting, Mahabaleshwara Bhatt- Himalaya Publications (2010).
- Cost Accounting, S P Jain & K B Navarang - Kalyani Publications, 23rd Edition 2014.
- Cost Accounting, M N Arora – Vikas Publications (2012).

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester III

with effect from the Academic Year 2019 - 2020

3.2 Micro Finance Operations

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Micro Finance	15
2	Financial and Operational Evaluation	15
3	Micro Finance in India	15
4	Issues, Trends and Frontiers of Micro Finance	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Micro Finance
	Micro Finance – Introduction, Need and Code of Conduct for Micro Finance Institutions in India, Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program; Demand and Supply of Micro Finance - Role of NABARD and SIDBI, Portfolio Securitization, SHG-2, NRLM and SRLM, Priority Sector and its Classification; Role of Banks in Micro Finance - Need & Extent RBI Committee Report of Medium-Term Path on Financial Inclusion 2015, World Fundex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations); Micro Finance Innovative Concepts, Approaches and Financial Inclusion - Features & Procedures of Pradhan Mantri Jan Dhana Yojana, and PM Mudra Yojana. Features, procedures and significance of Stand-up India Scheme for Green Field.
2	Financial and Operational Evaluation
	Analysing and Managing Financial Performance of MFIs - Analysing and Managing Financial Statements of MFIs/RRBs, Financial Ratios, Capital Adequacy, IRAC and Provisioning Norms, Revenue Models of Micro Finance, Role of Subsidies and Donors in Micro Finance; Cost Volume and Profit (CVP) Analysis – Micro Finance –Operational Evaluation, Business Planning, Impact Assessment, CVP Analysis, Cost Volume and Profit (CVP)Analysis – Micro Finance; Market Evaluation of Micro Finance – Products and Services - Introduction of Market evaluation, product and services, Micro Finance –Operational Evaluation, Micro Finance Delivery; Legal and Regulatory Compliance in Micro Finance - Introduction of legal aspect and regulatory compliance in Micro Finance, Social Evaluation of Micro Finance, Role of Ethics in Micro Finance.

3	Micro Finance in India
	Bank Linkup and Programme - Introduction of linkup and programme, Advantages & Benefit of programme, State Intervention in Rural Credit, Governance and the Constitution of the Board of Various Forms of MFIs in India, Level of Micro Finance programme in India; Intermediaries for Micro Finance - Meaning and introduction of Micro Finance intermediaries in India, advantages and disadvantages of intermediaries, Micro Finance Delivery Models and Banks Link ages Programme, benefit of intermediaries, problem faced by intermediaries.
4	Issues, Trends and Frontiers of Micro Finance:
	Emerging Issues in Micro Finance - Discussion of issue, Gender Issues in Micro finance, Micro Credit as Priority Sector Advance, Trends and frontiers of micro finance-Impact of Micro finance on Empowerment of Women; Role of Technology in Micro finance - Introduction of role of technology in micro finance, Features, advantages & Disadvantages technology in micro finance. Type of technology used in micro finance operation.

Reference books :

- Micro Finance – O. C. Rana, Hem Raj, Himalaya Publication House.
- Micro Finance: Perspectives and Operations- Macmillan.
- Beatriz Armendariz and Jonathan Morduch, “The Economics of Microfinance”, Prentice-Hall of India Pvt. Ltd. Delhi, 2005
- C.K. Prahalad, "The Market at the Bottom of the Pyramid," 2006, The Fortune at the Bottom of the Pyramid, Wharton School Publishing

**Syllabus of Courses of Bachelor of Vocation
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Semester III

with effect from the Academic Year 2019 - 2020

3.3 Retail Banking

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction of Retail Banking	15
2	Types of Retail Banks	15
3	Retail Banking Services-I	15
4	Retail Banking Challenges and Trends	15
Total		60

Sr. No.	Modules / Units
1	Introduction of Retail Banking
	Unit 1- Introduction of Retail Banking
	Introduction, History, Features, Advantages, Disadvantages, Retail Banking as business Model, Delivery channel Strategy, Retail banking in India, Reasons for emergence of retail banking business in India, Distinction Between Retail and Corporate and Wholesale Banking
	Unit 2- Guidelines of Retail Banking
	RBI Guideline, Committee on Bank supervision, Key Commitments by banks, Credit Scoring — Concepts, Evolution of Credit Scoring, Credit Scoring Mode, Credit Information Bureau of India Limited (CIBIL), Issues in Credit Scoring, SARFAESI ACT, Provisions of the Act, Securitisation, Mortgage as Security, Debt Recovery Tribunals
2	Types of Retail Banks
	Unit 3 – Types of Retail Banks
	Commercial Bank, Credit Unions & Cooperative Bank, regional bank, private Bank, Post Office, Banking Codes and Standards Board of India, Objectives of the Code, Retail Banking Activities, Scope of Retail Banking in India.
	Unit 4- Functions of Retail banks
	Three Main function Give credit, Accept Deposit, Money Management, Retail Products, Retail Products Overview, Types of retail products, Customer Segments, Maslow 's need hierarchy and customer requirements, Customer Requirements about Service Quality, Customers' Requirement from Bank
	Unit 5- Development of Retail banking
	Product Development Process, Strategy for Product development, Product Life Cycle and Bank product, Product Lines of a Banker, Product Lines of a Banker, Saving Deposits, Current Deposits, Term Deposits and Combination Deposits, Other Services, New Product Development, Stages in New Product Development, Constraints in New Product Development,

3	Retail Banking Services-I
	Unit 6 – Introduction of Housing Finance
	Introduction, Important of Housing Finance product services, processing of housing Loan, Documents to be submitted for availing a Home Loan, Appraisal form for a Home Loan, Stand Alone Vs. Centralised Model for housing Loans Processing, Securitisation in housing loan, EMI for Repayment in Retail Loan, Precautions for obtaining equitable mortgage of immovable property.
	Unit 7 – Housing Finance (Practical)
	1 Mr. Ravi took a Loan of Rs. 20.00 Lacs for purchasing a flat for self-occupation on 30/03/2000 & paid Rs. 90,000 towards Interest during FY. 2007-08. He had also taken a Loan of Rs. 15.00 Lacs for purchasing another house on 30/03/2001 & paid Rs. 70,000 towards Interest during FY. 2007-08. The maximum amount of Interest which he can claim as a deduction??? 2) A newly constructed building stands on a plot costing Rs. 100000. The construction cost of building is Rs. 2000000 and the estimated life of building is 66 years. The investor wants a 5% return on land cost and 6% return on the construction cost. Calculate the annual rent to be charged if annual repairs cost 0.5% of cost of construction and other outgoings equal 30% of gross rent. The co-efficient for sinking fund at 3% for 66 years may be taken as 0.005. Ans- Return on land cost = 5% of 100000 = 5000 Return on construction cost = 6% of 2000000 = 120000 Total Income desired = Rs. 125000 (a) Let gross annual rental be 'r' Outgoings: Annual repairs = 0.5% of 2000000 = 10000 Other outgoings = 30% of r or 0.30 r Amount towards sinking fund = 0.005 x 2000000 = 10000 Hence, net income = r - 0.30 r - 20000 (b) Equating (a) and (b), 0.70r - 20000 = 125000 0.70r = 125000 + 20000 0.70r = 145000 r = 145000/(0.70*12) = 17261
4	Retail Banking Challenges and Trends
	Unit 8 – Challenges of Retail Banking
	Money Laundering, Work Outsourcing, Recovery of retail loans, Recovery process, Recovery agents, taking possession of property

	mortgaged / hypothecated to banks, issue in retail Banking, Skilled human resource, the dependency on technology has brought IT departments
	Unit 9 – Retail Banking Trends
	Trends in retailing, use of forum of Lok Adalat's, It Revolution, Multiple channels of distribution, Multiplies consumer Group, Customer Service. Reduction Operating Cost, Internet banking, mobile Banking.

Reference books :

- Retail banking - Macmillan
- Kem, H.J. (2005), "Global Retail Banking"
- Neetu Prakash, (2016) "Retail Banking in India",
- DhandaPani Alagiri, (2010) "Retail Banking challenges",
- Manoj kumar Joshi (2007) "Growth Retail Banking in India"
- Manoj Kumar Joshi (2017), "Customer Services in retail banking in India",.
- S. Santhana Krishnan (2017), "Role of credit information in retail banking:,"
- Sunil Kumar, (2018) "Retail Banking in India", Hindustan Institute of Management and Computer Studies, Mathura.
- Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.

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Semester III

with effect from the Academic Year 2019 - 2020

3.4 Banking Laws & Practices- I

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	The Banking regulation act	11
2	The Reserve bank of India act	12
3	Negotiable instruments act	10
4	Management of advances and finance	12
Total		45

Sr. No.	Modules / Units
1	THE BANKING REGULATION ACT
	Important Provisions and Restriction on Advances – Characteristics of Banking Company, Management of Banking Companies, Constitution of Board of Directors of Banking Companies, Board of Financial Supervision (BFS), Control over Top Management, Reserve Bank's Power to Control Advances (Section 21), Critical Appraisal of Banking Regulation Act, 1949.
2	THE RESERVE BANK OF INDIA ACT
	Functions Credit Control and Power – Reserve bank of India (RBI) Local Board, Functions of Reserve Bank of India, Central Banking Functions, Advantages of Cash Reserves with Reserve Bank of India, Supervisory Functions, Promotional and Developmental Functions, Other Activities of Reserve Bank, Other Business or Functions, Control of Credit, Methods of Credit Control, Powers of the Reserve Bank of India, Latest RBI Policy on Licensing for Opening New Branches, Board of Financial Supervision (BFS).
3	NEGOTIABLE INSTRUMENTS ACT
	Negotiable Instruments Act - Features of a Negotiable Instrument, Types of Negotiable Instruments, Classification of Negotiable Instruments, Special parties to Negotiable Instruments, Negotiation vs. Assignment.
4	MANAGEMENT OF ADVANCES AND FINANCE
	Management of Advances - Meaning of Advances, Golden Rules of Sound Lending, Forms of Advances. Loans-Merits and Demerits, Overdraft-Merits and Demerits, Distinction between Loan and Cash Credit, Distinction between Cash Credit and Overdraft, Types of Loan and Advances, Restrictions on Loan and Advances, Restrictions on Remission of Loans; Management of Finance - Features of Bank's Accounts, Books of Accounts, Books to be maintained by a Bank, Specimen of Final Accounts, Particulars of Advances, Audit of Bank Account, Statement of Advances.

Reference books :

- Banking Law and Practice, M.L.Tannan, revised by C.R. Datta & S.K. Kataria, Wadhwa & Company
- Seth's Banking Law, A.B. Srivastava and K. Elumalai, Law Publisher's India (P) Limited
- Banking Law and Practice in 3 Vols. R.K. Gupta, Modern Law Publications
- The Law and Practice of Banking, J.M. Holden, Universal Law Publishing
- The Law of Banking and Bankers (1995), L.C. Goyle, Eastern
- Banking and Finance - Theory, Law and Practice, Prof. Clifford Gomez, PHI Learning Private Limited

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Semester III

with effect from the Academic Year 2019 - 2020

3.5 Investment Banking & Mutual Funds

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Discounted Cash Flow Analysis	12
2	Leveraged Buyouts	10
3	Introduction to Mutual Funds	11
4	Classification of Mutual Funds	12
Total		45

Sr. No.	Modules / Units
1	Discounted Cash Flow Analysis
	Introduction of Cash Flow Statement - Introduction of CFS, Cash Flow Statement Projections, Valuation Method, Advantages of cash statement, Structure of the financial model, Calculation of module, Output module, Forecasting Financial Statements; Introduction of Discounted Cash Flow - Introduction DCF, Income Approach, Multiple Valuation, Book Value, Financial Projections, Perform Discounted Cash Flow Valuation, basis of DCF approach, Free cash flows to equity, Free cash flows to firm approach., Residual value Calculation; Valuation of Discounted Cash Flow - Graphical summary of DCF approach, Discounted Cash Flow Methodology, , Discount rate, Final range of equity/company value, practical sums on firm valuation, firm value & equity value.
2	Leveraged Buyouts
	Leveraged Buyout - Introduction of Theory, Cash Availability, Interest, and Debt Pay-Down, Operation Improvements, Multiple Expansion, Exit Opportunities, Heinz a Leveraged Buyout, Book Value, Market Value, Enterprise Value, Multiples, Three Core Methods of Valuation; Leveraged Buyout Analysis - Purchase Price, Sources and Uses of Funds, IRR Analysis, Exit Value, Returns to 3G Capital Content Multiple Expansion, Debt Pay-Down, What Makes Good Leveraged Buyout.
3	Introduction to Mutual Funds
	Introduction to Mutual Fund - History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India; Legal Framework of Mutual Fund- Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies; Mutual Fund Guidelines - MF guidelines on advertisement, Accounting, Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.

4	Classification of Mutual Funds
	Types of Mutual Funds - Types of Mutual Funds- (introduction and Characteristics) Functional/Operational – Open ended, close ended, Interval Portfolio – Income, Growth, Balanced, MMMF Geographical/ Location – Domestic, Offshore Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds; Portfolio in Mutual Funds - Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load, holding period return, Systematic Investment Planning & Systematic Transfer Plan Multi cap fund Midcap fund Sector fund and thematic fund, Step by Step Approach of Building Model Portfolio.

Reference books :

- Leveraged Buyout - A Practical Guide to investment banking and private equity - Paul Pignataro.
- Investment Banking- Pratap Giri
- Mutual Fund – Best Seller 18
- Indian Mutual Fund- Sunder Sankaran

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

Semester –IV

No. of Courses	Semester –IV	Credits
1	General Education :	
4.1	Soft Skills (Job Preparedness Skills)	04
4.2	Balance Sheet Analysis & Taxation	04
2	E-Learning	01
3	Vocational/Skill Component :	
4.3	Risk Management	04
4.4	Bank Financial Management	04
4.5	Advanced Bank Management	04
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Term End Internship & Research Project		18
Total Credits		40
Award - Diploma (Banking & Financial Services)		

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester IV	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	4.1	Soft Skills (Job Preparedness Skills)	4	60	T	25	10	75	30
	4.2	Balance Sheet Analysis & Taxation	4	60	T/P	25	10	75	30
	E-Learning		1	15	P	N.A.			
Vocational / Skill Component	4.3	Risk Management	4	60	T/P	25	10	75	30
	4.4	Bank Financial Management	4	60	T/P	25	10	75	30
	4.5	Advanced Bank Management	4	60	T/P	25	10	75	30
	Experiential Learning (Project / Workshop / Field Visit)		1	15	P	N.A.			
	Term End Internship & Research Project		18	270	T/P	N.A.			
TOTAL CREDITS			40	600					

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester IV

with effect from the Academic Year 2019 - 2020

4.1 Soft Skills (Job Preparedness Skills)

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Goal & Attitude Setting	10
2	Types of Goals	10
3	Process of Neural Linguistic Programing for Goal & Attitude setting	10
4	Time Management	10
5	Effective Presentation Skills	10
6	Team Building	10
Total		60

Sr. No.	Modules / Units
1	GOAL & ATTITUDE SETTING
	Unit I – Introduction to Goals and Attitude Setting
	Introduction to Goal and Goal setting. What is a SMART Goal (Specific – Measurable – Achievable – Realistic/Relevant – Time Bound) and e-SMART (Eco friendly SMART) Goal. Why people are not able to set and achieve goals. Pessimistic attitude, Fear of failure, lack of ambition, fear of rejection, procrastination, low self-esteem, ignorance of importance of goal setting, lack of knowledge about goal setting
	Unit 2 – Understanding the need to set goals and attitude.
	Advantages of Goal setting in terms of resource organization, measuring progress, take control of life, focus on important things, take good decisions, being self-confident, and ensure progress. . How to set goals. Understanding the process of identifying goals, setting & listing objectives, developing a plan, listing the skills, resources and manpower and benefits of goal.
2	Types of Goals
	Unit 3 – Types of Goals & prioritisation of goals
	Short Term, Medium Term and Long Term goals, Fixed and Flexible Goals, Understanding unrealistic goals and how to correct it.
	Unit 4 – Understanding the process of setting Goals
	Use of SWOT analysis to effectively introspect and set goals. Guidelines for setting goals, understand why goals fail. What is written down goals, rewards process, art of believing in self, being accountable. Goal setting guidelines of goals being conceivable, believable, achievable, measurable, controllable, purposeful. Why to do - What to do (Action Planning)- How to do (Resource management) – Controllable and uncontrollable factors, ways to overcome them. Personal and Professional goal setting process.

	Unit 5 – Development of Positive Mental Attitude for achieving the desired Goals
	Steps to develop Positive Mental Attitude, Process of Visualisation – Verbalisation – Vitalisation. External and Internal Factors which influence Goal achievement process and how to deal with it. Circle of influence. How to help team, team members to set and achieve goals. What are core beliefs and how to change/develop them. Understanding negative belief system and how to overcome them/change to positive belief system.
3	Process of Neural Linguistic Programing for Goal & Attitude setting
	Unit 6 – Understanding Neural Linguistic Programing (NLP)
	What is Neural Linguistic Programming. Nerve communication network in human body, Language one talks to others/self and the operating instructions given to self to create a positive outcome. Understanding the concept of Theory of mind, programming mind to achieve the process of visualisation, verbalisation to achieve goals. Understanding repeat and change programming for goal & attitude setting.
	Unit 7 – How to use NLP in achieving Goals and setting Attitudes
	Understanding the techniques of using NLP to create circle of excellence and work towards the process of achieving goals. How NLP helps in coaching, information gathering, communicating, motivating, influencing, developing self and others. Understanding Visual – Auditory – Kinaesthetic learning styles.
	Unit 8 – Goal setting exercise and game play
	Individual and Group exercise / Game play for practical understanding the concept of goal and attitude setting.
4	Time Management
	Unit 9 – Understanding Value of Time, Time wasters for efficient Time Management
	Introduction, understanding Time value, benefits of task planning, correlating with goals set, identifying time wasters and how to avoid them, charting logging time and prioritising activities.

	Unit 10 – Time Management Quadrant & Techniques
	Understanding time management quadrant of Urgent and Important matrix. Urgent & Important, Urgent but Not Important, Not Urgent yet Important, Not Urgent & Not Important. Time Management techniques of Organising/Prioritising of each of the quadrants for efficient time management. Assessing/Reviewing of finished and unfinished tasks. Breaking down of tasks in terms of time and quantum. Delegation techniques. Organising work station and resources.
	Unit 11 – Time Management Skills
	Understanding judicious use of time, filing and organising, How to develop time management skills by use of Japanese principles of SEIRI, SEITON, SEISO, SEIKETSU & SHITSUKE. Understanding roles and responsibilities. Delegating skills. Assigning deadlines and sticking to it. Allocation of time slots for each of the quadrants. Involving team for working towards common goals. Setting role models for the team. Communication, Motivating and Monitoring.
	Unit 12 – Time Management Tips
	Planning Key Responsibilities Area (KRA) and proper communication with the team. Review of KRAs at periodical intervals, Importance of Planning and re-planning at each steps as per situation. Task plan for each day and review
	Unit 13 – Exercise on Time Management
	Time Management exercise / game play for understanding the allocation of time to improve efficiency given the limited time and resources
5	Effective Presentation Skills
	Unit 13 – Introduction to basics of Presentation.
	Introduction to what is a presentation, how it can be made effective. Understand the 5 steps of presentation (PLAN, PREPARE, PRACTICE, PRESENT, PACK). Understanding the audience, purpose and goal of presentation, duration and location of the presentation.

	Unit 14 – Types of presentation techniques
	Use of prompts, Audio Visuals, PPTs, Fonts, Colours, images, graphs, flip chart, clipart, Colour background and bullet points in a slide, Ideation, improvisation, design, visual conceptualisation, graphics, delivery rehearsal, execution. Balancing TVV (Text – Visuals – Vocal)
	Unit 15 – Dos and Don'ts during Presentation
	Planning structure, presentation order, introduction, main content, summary & wrap up, visuals, anticipating questions and preparation of suitable answers. Understand LAW (LOOKS – ACTIONS – WORDS) of presentation, PACE – PAUSE – PITCH – PUNCH - POSTURE, Personal grooming, Mudras & Gestures, Attire, Movement
	Unit 16 – Exercise on Presentation skills
	Practical exercise on effective presentation skills with special attention to all the Dos and Don'ts mentioned in Unit 15
6	TEAM BUILDING
	Unit 18 – Introduction to basics of Team.
	Understanding TEAM (Training – Encouragement – Aim – Motivation), Synergy, independence and interdependence. Synchronised energy, Multiplier effect, Geometric progression, Exponential growth, What are the benefits of a Team. Stages in team building Forming – Storming – Norming – Performing.
	Unit 19 – Team Effectiveness
	Understanding Team effectiveness model through shared goals, roles assigned, procedures and methods scheduled, building relationship and assuming leadership roles. Types of Team, Understanding Perception Attitude and Values of team members. Clarity in Mission – Purpose – Values – Goals. Steps to Establishing objective together, Focus on contribution, Developing participatory role, Promote team responsibility
	Unit 20 – Understanding components of Team
	Understanding Organisation of structure, Job description, Accountabilities, Competencies, Resources mobilisation, Manpower utilisation, Problem Solving, Decision Making, Communication of

	shared goals, Managing Conflict.
	Unit 21 – Group Behaviour and Group Dynamics of a Team:
	Understanding positive relationship, mutual respect, trust, support and inclusive involvement, value diversity, art of listening, feed backing, dealing with disagreement. Building personal credibility, strategizing focus, clarity of expectation, develop people and team, managing team and awarding recognition. Edwin Lee quadrant of Life Cycle of Team with phases of Birth – Growth – Maturity – Death with reference to Cohesiveness & Effectiveness. Effects of Perception, Attitude and Values on working of the team's performance. How to build team by Motivation, Unity & Diversity, Broader perspective, Goal Orientation, Determination Understanding the Key factors to successful performance of a team S.C.O.R.E (STRATEGY – CLEAR ROLE & RESPONSIBILITY – OPEN COMMUNICATION – RAPID RESPONSE)
	Unit 22 – Exercise on Team Building
	Exercise / Game play on team building to understand all the aspects of team building.

Reference books :

- GOALS AND ATTITUDE SETTING
- Goals by Brian Tracy
- Dynamics of achieving goals by Agarwal Radha Raman
- Personal Success by Brian Tracy
- Get Smart by Brian Tracy
- Get People Do What You Want by Hartley Gregory
- How to win friends and influence people by Dale Carnegie
- Power of positive thinking y Norman Vincent Peale
- Art of setting smart goals by Anisa Marku
- Goas setting for students by John Bishop
- How to achieve Big Phat Goals by Dean Lindsay
- Developing positive attitude by Tina Brown
- Attitude in Management by Dr Shree Raman Dubey

- Attitude is everything by Jeff Keller

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TIME MANAGEMENT

- The 7 Habits of highly effective people by Stephen R Covey
- 15 Secrets Successful People know about Time Management by Kevin Kruse
- Time Management by Mansur Martin
- Time Management by Brian Tracey
- Time Management made Simple by Brian Tracey
- Time Management by Reuben Ray
- Time Management by Dixit Sudhir
- The checklist Manifesto – How to get things right by Atul Gawande
- How to stop procrastinating by S J Scott
- Getting things done by David Allen

PRESENTATION SKILLS

- Smart skills Presentation b Kay Frances
- Improve your presentation skills by Navneet Mehra and Ishita Bhowan
- Professional Communication Skills by A K Jain, Dr Pravin S R Bhatia & Dr A M Sheikh
- Corporate Soft Skills by Sarvesh Gulati
- Improve your communication skills by Daniel Burke

TEAM BUILDING

- Leadership and Team Building by Udaykumar Haldar
- 100 Great Team Effectiveness Ideas by Dr Peter Shaw
- Team of Teams by Mc Chrystal General Stanley
- Team Management by Alan Clifton
- 10 Steps to successful Teams by P C Wren & H Martin
- Management Tips by Harvard Business Review

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Semester IV

with effect from the Academic Year 2019 - 2020

4.2 Balance Sheet Analysis & Taxation

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Study of Balance Sheets	15
2	Ratio Analysis (Balance sheet Ratio)	15
3	Basic terms of Taxation	15
4	Computation of Total Income	15
Total		60

Sr. No.	Modules / Units
1	Study of Balance Sheets
	Objectives of Financial statement analysis and interpretation. Steps involved in the analysis of Financial statement. Comparatives Statements. Common size statements Trend analysis.
2	Ratio Analysis (Balance sheet Ratio)
	Ratio analysis- Meaning and objectives & classification of ratio, traditional classification, functional classification & classification from the point view of users. Balance ratios- Current ratio, Liquid ratio, proprietary ratio, stock-working capital ratio, capital gearing ratio, debt equity, return on capital employed ratio, return proprietor's ratio, return on equity share capital, debtors turnover ratio, Earning per share, dividend payoff ratio, price earnings ratio.
3	Basic terms of Taxation
	Unit 01 – Sec. (2,3 and 4)
	Assessee, assessment, assessment year, annual value, business, capital assets, income, person, previous year, transfer.
	Unit 02 – Scope of total income and residential status
	Scope of total income (S:5) Residential status for individual assessee (S:6)
4	Computation of Total Income
	Unit 01 – Heads of income (S:14)
	Salary House Property Business & Profession Capital Gain Other Sources
	Unit 02 – Deduction From Total Income
	S: 80A , 80C , 80CCC , 80D, 80DD, 80E , 80U , 80TTA
	Unit 03 – Computation of Total Income

Reference books :

- Horngren, Sundem, Elliott : Introduction to Financial Accounting : Pearson Education : Year of Publication 2005
- I. M. Pandey : Management Accounting Vikas Publishing House.ND
- Needles, Financial Accounting, Cengage, New Delhi
- Jawaharlal, Accounting for Management, Himalaya, Mumbai
- P Periasamy, A Text Book of Cost & Management Accounting, Himalaya, Mumbai
- Khan and Jain, Management Accounting, Tata Mc Graw Hill , Delhi.
- Gupta, S.S., Vastu and Sevakar, Taxmann Publications, 2017
- Singhanian, Vinod K. and Monica Singhanian. Students' Guide to Income Tax, University Edition. Taxmann Publications Pvt. Ltd., New Delhi.
- Ahuja, Girish and Ravi Gupta. Systematic Approach to Income Tax. Bharat Law House, Delhi.
- Pagare, Dinkar. Law and Practice of Income Tax. Sultan Chand and Sons, New Delhi.

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Semester IV

with effect from the Academic Year 2019 - 2020

4.3 Risk Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Foundations of Risk Management	15
2	Capital Market Risk Management	15
3	Credit Market Risk Management	15
4	Risk Measurement	15
Total		60

Sr. No.	Modules / Units
1	Foundations of Risk Management
	Modules / Units-I
	Basic risk types, the role of risk management, Enterprise Risk Management (ERM), History of financial disasters and risk management failures, 2007 financial crisis.
2	Capital Market Risk Management
	Modules / Units-II
	Equity, currencies & commodities markets in India, Introduction to Derivatives, Forward, Future and option contracts, Hedging through Derivatives contract, Fixed-income securities, Fixed-income risk management through derivatives, Rating agencies.
3	Credit Market Risk Management
	Modules / Units-III
	Introduction, Information required for evaluation of credit risk, Procedure for Credit Risk Management, Credit Lifecycle, loan Review Mechanism, RBI guidelines on Credit Rating Framework in Banks, Introduction of Basel Norms and calculation of capital adequacy ratio.
4	Risk Measurement
	Modules / Units-IV
	Estimation of volatilities and correlations (application to volatility term structures) Monte Carlo simulations (application to interest rate forecasting) Linear Value-at-Risk (application to market, credit and operational risk), Option valuation, Risk-adjusted return on capital (RAROC) & beta calculation Risk management of derivatives (application to convertible risk), Interest rates and measures of interest rate sensitivity.

Reference Books:

- Foundation of decision analysis- Ali e abbas, Risk Management- Douglas hubbard,
- Flaw averages- Sam savade, World class risk management- norman marks,
- Guide to effective risk management- alex sidorenko.
- Uppal RK, Rimpi Kaur, Banking Sector Reforms in India, New Century Publications, New Delhi
- Agarwal OP, Banking and Insurance, Himalaya Publishing House, Mumbai
- The Indian Institute of Bankers, Modern Banking, Mumbai
- Indian Institute of Banking and Finance, Risk Management, Mumbai

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Semester IV

with effect from the Academic Year 2019 - 2020

4.4 Bank Financial Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	International Banking Forex Business	15
2	Risk Management	15
3	Treasury Management Concepts and function	15
4	Balance Sheet Management	15
Total		60

Sr. No.	Modules / Units
1	International Banking Forex Business
	Factors determining exchange rates, Direct and indirect quotations, Spot / forward rates, premium and discount, cross rates, Basics of forex derivatives; forward exchange rate contracts, Options, Swaps, Correspondent banking, NRI accounts, Documentary letters of Credit - UCPDC 600, various facilities to exporters and importers, Risks in foreign trade, role of ECGC, types of insurance and guarantee covers or ECGC, Role of Exim Bank - Role of RBI and exchange control - Regulations in India, Role and rules of FEDAI - Role of FEMA and its rules,
2	Risk Management
	Risk-Concept - Risk in Banks, Risk Management Framework - Organisational Structure, Risk Identification, Risk Measurement / - Sensitivity - Basis Point Value (BPV) - Duration - Downside Potential, Value at Risk, Back Testing - Stress Testing, Risk Monitoring and Control - Risk Reporting, Market Risk identification, Measurement and management / credit risk - rating methodology, risk weights, eligible collateral for mitigation, guarantees; credit ratings, transition matrices, default probabilities, Credit risk spreads, risk migration and credit metrics, Counterparty risk. Credit exposures, recovery rates, risk mitigation techniques, Operational and integrated Risk Management - Risk management and capital Management – ‘Basel Norms - Current guidelines on risk management.
3	Treasury Management Concepts and function
	Instruments in the treasury market, Development of new financial products, Control and supervision of treasury management, linkage of domestic operations with foreign operations, Interest rate risk, interest rate futures Mix / Pricing of Assets, Liabilities - On-Balance Sheet Investment and Funding Strategies - Stock options, debt instruments, bond portfolio strategy, risk control and hedging instruments, Investments - Treasury bills, money market instruments such as CDs, CPs, IBPs Securitisation and Forfaiting; refinance and rediscounting facilities, Derivatives - Credit Default Swaps / Options.

4	Balance Sheet Management
	Prudential norms-Capital Adequacy, Implementation of 'Basel Norms guidelines : RBI guidelines, Banks Balance Sheet - Components of assets / Liabilities / ALM Implementation, RBI Guidelines - Gap Analysis - Mechanics, Assumptions, and Limitations - Illustrations of Actual Gap Reports, The Relationship Between Gap and Income Statement, Funding Liquidity - Trading / Managing Liquidity, Contingency Funding, Business Strategies : Profit and profitability analysis, Asset Classification - provisioning - effect of NPA on profitability, Shareholder value maximization & EVA- profit planning-measures to improve profitability, Disclosure guidelines

Reference Books:

- Srivatsava, RM, Management of Financial Institutions, Himalaya Publishing Company Ltd., Mumbai
- Khan, MY, Indian Financial System, Tata McGraw Hill Publishers, New Delhi.
- Avadhani, VA., Treasury Management in India, Himalaya Publishing House, Mumbai
- The Indian Institute of Bankers, Treasury, Investment and Risk Management, Mumbai
- Indian Institute of Banking & Finance, Treasury Management, Mumbai
- A.K.Seth, International Financial Management, Galgothia Publishing Company.
- Khan and Jain, Management Accounting, Tata Mc Graw Hill , Delhi

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Semester IV

with effect from the Academic Year 2019 - 2020

4.5 Advanced Bank Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Economic Analysis	15
2	Statistical tools For Data Analysis	15
3	HRM in Banks	15
4	Credit Management	15
Total		60

Sr. No.	Modules / Units
1	Economic Analysis
	The fundamentals of Economics: Scarcity and Efficiency - Microeconomics & Macroeconomics in brief - Types of economies - Market, Command and Mixed Economies - Macroeconomics: Business cycles - Money and banking - Unemployment & inflation - Interest rate determination and various types of interest rates. Indian Economy (a) Overview of the Indian economy including recent reforms (b) Interaction between fiscal, monetary & exchange rate policies in India - Financial Markets (i) Money Market (ii) Capital Market (iii) Foreign Exchange Market - globalisation and its impact - Challenges ahead - Banking & Finance - current issues
2	Statistical tools For Data Analysis
	Sampling methods - presentation of data - analysis and interpretation of sample data - Probability distribution - definition of probability and basic example, Definition of Random variable and Exceptions, to find out mean and Variance $E(X)$ and $V(X)$ - estimating parameters of distribution - Linear programming - Time series analysis - mean / standard deviation - co-relation - Regression
3	HRM in Banks
	Fundamentals of HRM, development of HRM in India, Relationship between HRM and HRD, Structure and functions of HRD, Role of HR professional, Human implications of organizations; training and development, attitude and soft skills development, role and impact of training, career path planning and counselling, employee behaviour, theories of motivation and their practical implications, role concepts and analysis, self-development., Performance Management and appraisal systems; Reward / punishment and compensation systems., HRM and Information Technology, information and data management, knowledge management.
4	Credit Management
	Principles of Credit Management Credit Appraisal Analysing Financial Performance - Relationship between items in Balance Sheet and Profit and Loss Account. Trend Analysis, Comparative Statement - Common size Statement, Preparation of projected Financial

Statements. - Ratio analysis - Interpretation and analysis of different Ratios, Limitation of the use of ratios. Statement of Sources and Applications of Funds. Structuring a Credit Proposal - Working Capital Concept and Management Appraisal techniques for different constituents - trade cycle - credit rating - Technical and economic feasibility studies - Credit Rating - Rating Methodology - Objectives and benefits of rating - Term Lending - Debt Service Coverage Ratio - Cash Flow Analysis - Cash Budget - Bill Finance - Deferred Payment Guarantee - Credit Scoring - Credit Delivery System - Documentation - Post sanction supervision, Control and monitoring of credit - Consortium finance, Multiple banking, Syndication of loans. Infrastructure financing. Dealing with credit defaults, Stressed assets, Corporate Debt restructuring, SARFAESI, NPAs, recovery options, write-off. Disclosure of the list of defaulters: objectives and procedure. Appraisal methodology for different type of clients / products.
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Reference Books:

- Dean,Joel: Managerial Economics, PHI., New Delhi
- DN Dwivedi, Managerial Economics, Vikas, New Delhi
- Trivedi M.L: Managerial Economics, Theory and Applications, TMH,ND
- K.V.Sivayya and K.Satya Rao Business Mathematics
- Anand Sharma, Quantitative Techniques for Decision Making, Himalaya, Mumbai
- DK Tripathi, Human Resource Management: Text & Cases, Wisdom, Delhi
- N.K.Singh / Human Resource Management, Excel Publications
- P.S Rao , Essentials of Human Resource Managemen & IR, Himaliya ,Mumbai
- R.Wayne Mondy and Robert M.Noel, Human Resource Management, Pearson

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

T.Y.B.VOC

(To be implemented from Academic Year- 2020-2021)

No. of Courses	Semester – V	Credits	No. of Courses	Semester –VI	Credits
1	General Education :		1	General Education :	
5.1	Human Resource Management	04	6.1	Business Ethics & CSR	04
2	E-Learning	01	2	E-Learning	01
3	Vocational/Skill Component :		3	Vocational/Skill Component :	
5.2	Trade Finance	03	6.2	Co-operative Banking & RRB's	04
5.3	Digital Banking	03	6.3	Entrepreneurship	04
5.4	Introduction to Bancassurance	04	6.4	Banking Laws & Practices - II	04
5.5	Customer Relationship Management	04	6.5	Marketing of Financial Products	04
4	Experiential Learning (project / workshop / field visit)	01	4	Experiential Learning (project / workshop / field visit)	01
			Term End Internship & Research Project		18
Total Credits		20	Total Credits		40
Award - Degree (Banking & Financial Services)					

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

Semester –V

No. of Courses	Semester –V	Credits
1	General Education	
5.1	Human Resource Management	04
2	E-Learning	01
3	Vocational/Skill Component	
5.2	Trade Finance	03
5.3	Digital Banking	03
5.4	Introduction to Bancassurance	04
5.5	Customer Relationship Management	04
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Total Credits		20

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)									
Course Type	No. of Courses	Semester V	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	5.1	Human Resource Management	4	60	T	25	10	75	30
	E-Learning		1	15	P	N.A.			
Vocational / Skill Component	5.2	Trade Finance	3	45	T/P	25	10	75	30
	5.3	Digital Banking	3	45	T/P	25	10	75	30
	5.4	Introduction to Bancassurance	4	60	T/P	25	10	75	30
	5.5	Customer Relationship Management	4	60	T	25	10	75	30
	Experiential Learning (Project / Workshop / Field Visit)		1	15	P	N.A.			
TOTAL CREDITS			20	300					

**Syllabus of Courses of Bachelor of Vocation
(Banking & Financial Services)**

Semester V

with effect from the Academic Year 2020 – 2021

5.1 Human Resource Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to HRM	15
2	Job analysis & Development	15
3	Performance Appraisal & Development	15
4	Participative Management & Trade Unions	15
Total		60

Sr. No.	Modules / Units
1	Introduction to HRM
	Definition, Features, Scope/Functions of HRM, Definition of Personnel Management, Difference between HRM and PM, Challenges before the HR manager, Role of HR manager, Traits/ characteristics of the workplace; Human Resource Planning - Definitions of HRP, Process of HRP along with brief coverage of personnel demand and supply forecasting techniques, Promotions and transfers.
2	Job analysis & Development
	Job analysis, Job Design and Job Evaluation - Job analysis- definition, methods of collecting data, merits and demerits; Recruitment and Selection - Recruitment- Definitions, sources of recruitment, merits and demerits, Selection- definition, process of selection, types of selection tests, types of interviews; Training and Development - Definition of Training and Development, Methods of training managers, Process/ procedure of conducting training programme.
3	Performance Appraisal & Development
	Performance Appraisal - Definition of Performance Appraisal, Methods of appraisal for managers- traditional and modern; Career Planning and Development - Definitions of Career Planning and Development, Process/ procedure of career planning, Career stages/ Career Life Cycle and handling personnel at each stage
4	Participative Management & Trade Unions
	Participative Management - Definition of Participative Management, Factors essential for successive participative management, Forms of participation, Participation through Quality Circles, Empowered Teams; Industrial Relations - Definitions of Industrial Relations,

	Features of Industrial Relations, Importance of Industrial Relations, Approaches to Industrial Relations, Parties to Industrial Relations; Trade Unions - Definitions Of Trade Unions, Features Of Trade Unions, Trade Union Movement In India, Trends In Trade Unions,
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Reference books :

- Aswathappa, K: Human Resource and Personnel Management: Text and Cases, Tata McGraw Hill
- Sadri, Jayshree and Sadri, Sorabh: A Strategic Approach to Human Resource Management, Jaico Publishing House
- Mamoria: Personnel Management, McGraw Hill- International Armstrong.
- Michael: Handbook of Human resource Management Practice, Kogan Page

**Syllabus of Courses of Bachelor of Vocation
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Semester V

with effect from the Academic Year 2020 – 2021

5.2 Trade Finance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Uniform Customs & Practice for Documentary Credit (UPCDC 600)	12
2	Terms of Trade & INCO Terms	12
3	Finance to Exporters to Importers	11
4	Documents used in TF, Risks and Mitigation in Foreign Trade	10
Total		45

Sr. No.	Modules / Units
1	Uniform Customs & Practice for Documentary Credit (UPCDC 600)
	a. Refresher to UPCDC 600 b. Different Types of LCs c. Parties to LC d. Articles of UCPDC
2	Terms of Trade & INCO Terms
	a. Introduction to INCO Terms b. INCO Terms 2020 c. Terms of Trade
3	Finance to Exporters to Importers
	a. Export Finance – Pre-Shipment & Post Shipment Credit b. Import Finance
4	Documents used in TF, Risks and Mitigation in Foreign Trade
	a. Bill of Exchange, Invoice, Bill of Lading, Airway Bill, Insurance b. Risks in Trade Finance

Reference books :

- International Trade Finance by Indian Institute of Banking & Finance
- A Complete Guide to Letters of Credit and the UCP Rupnarayan Bose
- International Finance: Business Perspective, Apte, P. G. Tata McGraw Hill (TMH)
- Accounting & Finance For Bankers by IIBF, Indian Institute Of Banking & Finance(IIBF), Macmillan Indian Limited New Delhi
- Practitioners' Book On Trade Finance, Taxmann, axmann Publication Pvt. Ltd.

**Syllabus of Courses of Bachelor of Vocation
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Semester V

with effect from the Academic Year 2020 – 2021

5.3 Digital Banking

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Internet Banking	12
2	Marketing of Digital Banking Products	12
3	Cards	11
4	Cash Deposit Machines	10
Total		45

Sr. No.	Modules / Units
1	Internet Banking
	Overview and Brief History, Products Features, Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites, Profitability of Internet Banking, Risk Management and Frauds, Back End Operations and Technology; POS Terminals- Overview and Brief History, Products Features, Approval processes for POS Terminals, Profitability of POS business Risk Management and Frauds, Back End Operations and Technology; Branchless Banking- Introduction, Objectives, Financial Inclusion - Logic and Logistics, Vehicles for Financial Inclusion, Business Correspondents/Business Facilitators, Digital Banking Products for Financial Inclusion
2	Marketing of Digital Banking Products
	Introduction, Objectives, Product Planning, Structure for Marketing Digital Banking Products, Sales delivery to customers, Concept of e-Galleries, After Sales service to customers, Marketing to Financial Inclusion, Dangers of Mis-selling, Use of analytics in marketing Digital Banking Products; Payments Systems- Overview of global payment system, Overview of domestic payment systems, Rupay and Rupay Secure, Immediate Payment Service (IMPS), National Unified USSD Platform (NUUP), National Automated Clearing House(NACH), Aadhaar Enable Payment System (AEPS) e-KYC, Cheque Truncation System (CTS), National Financial Switch (NFS), RTGS, NEFT, Forex Settlement, Securities Settlement, Innovative Banking & Payment System; Digital Banking Products- Introduction, Need for Digital Banking Products, Customer Education for Digital Banking Products
3	Cards
	Overview and brief history, Various types of Cards, Product Features; EMV Technology- New Technologies-Tap and Go, NFC, Approval process for cards, Profitability of Cards, Back end operation, Recovery and Follow-up; ATMs- Overview and Brief History, Product Features, Instant Money Transfer Systems, Various Value-Added Services (e.g. Bill payments, donations), Proprietary, Brown

	Label and White Label ATMs, ATM Network Planning - onsite and offsite, Security and Surveillance of ATM sites, Profitability of ATMs, Risk Management and Frauds, Back End Operations and Technology.
4	Cash Deposit Machines
	Overview and Brief History, Product Features, CDM Network Planning - onsite/offsite, Profitability of CDMs, Risk Management and Frauds, Back end Operations and Technology; Cash Re-Cyclers - Overview, Product Features, Risk Management and Frauds, Back end operations and Technology; Mobile Banking - Overview and Brief History, Product Features and Diversity, IMPS, Profitability of Mobile Banking, Risk Management and Frauds , Back End Operation and Technology.

Reference books :

- Uppal RK, Banking with Technology, New Century Publications, New Delhi
- Murdick RG, Ross JHE and Clagget JR, Information System for Modern Management, Prentice Hall of India, New Delhi
- Khan M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
- Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai.
- Uppal RK, Pooja, Transformation in Indian Banks-Search for Better tomorrow, Sarup Book Publishers Private Ltd., New Delhi
- Kaptan SS, Indian Banking in Electronic Era, New Century Publications, New Delhi

**Syllabus of Courses of Bachelor of Vocation
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Semester V

with effect from the Academic Year 2020 – 2021

5.4 Introduction to Bancassurance

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Life Insurance	15
2	Introduction to Health Insurance	15
3	Introduction to Home and Motor Insurance	15
4	Role of Insurance in Logistic	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Life Insurance
	Unit 1- Life Insurance Business
	What Is Insurance, Life Insurance Terminologies, The Insurance Ecosystem, Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium
	Unit 2- Life Insurance Products – Part 1
	Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans, Riders in plan - Introduction, Forms and procedures, Underwriting, Products of LIC & Private Players.
	Unit 3 – Life Insurance Products – Part 2
	Introduction to Linked Insurance Plans, Net Asset Value (NAV), IRDAI Product Regulations, Underwriting, Products of LIC & Private Players.
2	Introduction to Health Insurance
	Unit 4- Health Insurance
	Introduction to Health Insurance, determinants of Health Insurance, The Health Insurance Contract, Health Insurance Market in India and determinants of Risk Premium.
	Unit 5- Health Insurance Products
	Introduction and Forms and Procedures of Hospitalization, Indemnity Products, Benefit Plans, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance, Underwriting, Products of Govt. & Private Players.
3	Introduction to Home and Motor Insurance
	Unit 6 – Home Insurance
	Products of Govt. & Private Players – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.

	Unit 7 – Vehicle Insurance
	Types of motor vehicles, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions, Underwriting, Key aspects of Motor Vehicles Act 1988/2019, Products of Govt. & Private Players.
4	Role of Insurance in Logistic
	Unit 8 – Role of Insurance in Logistic
	Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.
	Unit 9 – Fire Insurance
	Products of Govt. & Private Players – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Inclusions, Exclusions, Add on Riders, Special Policies – Reinstatement Value – Declaration Policy – Floater Declaration Clause – Fire Hazards, Underwriting Tariff system.

Reference books :

- Agarwal, OP, Banking & Insurance, Himalaya Publishing House, Mumbai
- George E Rejda, Principles of Risk Management & Insurance, Pearson Education, New Delhi
- Balachandran S., General Insurance, Insurance Institute of India, Mumbai
- Arthur C., William Jr., Michael Smith, Peter Young, Risk Management and Insurance, Tata McGraw Hill Publishing Company, New Delhi
- Tripathy Nalini Prava & Prabir Pal, Insurance Theory & Practice, Prentice Hall of India Pvt. Ltd., New Delhi
- Balachandran S., Life Insurance, Insurance Institute of India, Mumbai

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Semester V

with effect from the Academic Year 2020 – 2021

5.5 Customer Relationship Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction	15
2	Customer Satisfaction	15
3	CRM- Emerging Dimensions	15
4	Customer Care Management	15
Total		60

Sr. No.	Modules / Units
1	Unit I: Introduction
	Introduction to CRM, Historical perspective of CRM: Meaning, definition, purpose and significance, Advantages of CRM, Disadvantages of CRM, Relationship marketing- concept, purpose, value creation in business
2	Unit II: Customer Satisfaction
	Customer Satisfaction: Meaning, Definition, Significance, Components of Customer Satisfaction, Customer Satisfaction Models, Rationale of Customer Satisfaction.
3	Unit III: CRM- Emerging Dimensions
	Customer Retention Management, Reasons for Customer Switching, Need for Customer Retention, Customer Complaint Management Strategy.
4	Unit IV: Customer Care Management
	Customer Service Representative, Customer Care Software, Customer Service Application, Customer Facilities, Multimedia Contact Centre, Electronic Point Of Sale, Winning Strategies And Processes For Effective CRM.

Reference books :

- Alok Kumar Rai : Customer Relationship Management: Concepts and Cases (Second Edition)-PHI Learning
- Simon Knox, Adrian Payne, Stan Maklan: Customer Relationship Management- Routledge Inc.
- Bhasin- Customer Relationship Management (Wiley Dreamtech)

Bachelor of Vocation (Banking & Financial Services)

Under Choice Based Credit System
Course Structure

Semester –VI

No. of Courses	Semester –VI	Credits
1	General Education	
6.1	Business Ethics & CSR	04
2	E-Learning	01
3	Vocational/Skill Component	
6.2	Co-operative Banking & RRB's	04
6.3	Entrepreneurship	04
6.4	Banking Laws & Practices - II	04
6.5	Marketing of Financial Products	04
4	Experiential Learning (<i>project / workshop / field visit</i>)	01
Term End Internship & Research Project		18
Total Credits		40
Award - Degree (Banking & Financial Services)		

Proposed Syllabus & Structure with Credits

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Course Type	No. of Courses	Semester VI	Credits	No. Of Hours	T/P	Evaluation Scheme			
						Internal Marks		External Marks	
						Maximum	Minimum	Maximum	Minimum
General Component / Education	6.1	Business Ethics & CSR	4	60	T	25	10	75	30
		E-Learning	1	15	P				
Vocational / Skill Component	6.2	Co-operative Banking & RRB's	4	60	T/P	25	10	75	30
	6.3	Entrepreneurship	4	60	T	25	10	75	30
	6.4	Banking Laws & Practices - II	4	60	T	25	10	75	30
	6.5	Marketing of Financial Products	4	60	T	25	10	75	30
	Experiential Learning (Project / Workshop / Field Visit)		1	15	P				
Term End Internship & Research Project			18	270	T/P				
TOTAL CREDITS			40	600					

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Semester VI

with effect from the Academic Year 2020 – 2021

6.1. Business Ethics and CSR

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Business Ethics	15
2	Indian Perspective of Ethics	15
3	Corporate Governance	15
4	Concept of CSR and CSR in Society	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Business Ethics
	Normative Ethics, Perspective Ethics and Applied Ethics, Ethics, Morality and Legality, Concept of Right and Duty: Business- Western and Indian Perspectives, Definition and Scope Relevance in Social Changes, Ethical Organism and Corporate Code of Conduct, Business Ethics-Conceptual Background, Conceptual Approaches to Business Ethics.
2	Indian Perspective of Ethics
	Purusharthas: Dharma, Artha, Kama, Moksha, Concept of Dharma, Ethics: A Global Perspective, Ethics in Global Marketing and Advertising, Ethical Perspective in Employment Including International Labour Organization Standards.
3	Corporate Governance
	Corporate Governance: Meaning, scope and reporting, The Agency Theory: Principal-Agent Relationship, Role of CEO, Board and Senior Executives, Right of Investors and Shareholders.
4	Concept of CSR and CSR in Society
	Meaning and Scope of CSR, Relevance and Significance of CSR in Contemporary Society, Value Approach to CSR, CSR: Within the Organization, Role and Responsibility of Local Community in Business, Interventions of Business to fulfil social responsibilities, Role of NGOs and International Agencies in CSR Integrating CSR into Business.

Reference books :

- William Lillie, “An Introduction To Ethics”, Universal Paperbacks
- R.M. Lala, “In Search of Ethical Leadership”, Vision Books Pvt. Ltd.
- Joseph Des Jardind, “An Introduction to Business Ethics”, Tata McGraw Hill, 2nd Edition, 2009.

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Semester VI

with effect from the Academic Year 2020 – 2021

6.2 Co-operative Banking & RRB's

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction of Banking System	15
2	Types of Banks	15
3	Functions of Cooperative Banks and Regional Rural Banks	15
4	Rural and Semi Urban banking challenges and trends	15
Total		60

Sr. No.	Modules
1	Introduction of Banking System
	Unit 1 – Introduction of Banking System with special reference to Cooperative Banks & Regional Rural Banks
	Introduction, History, Origin of Co-operative Banks, Regional Rural Banks in India, Features, Advantages, Disadvantages, Cooperative Banks and Regional Rural Banks in Rural and Semi Urban areas as business Model, Reasons for emergence of Cooperative Banks and Rretail banking business in India, Distinction between Cooperative Bank and Regional Rural Bank..
	Unit 2 – Guidelines of Banking System with special reference to Co-operative Banking and Regional Rural Banking
	RBI guidelines for Cooperative Credit Societies and Regional Rural Banks. Committee on Cooperative Credit Societies and Regional Rural Banks supervision, Key guidelines on credit dispensation by Cooperative Credit Societies and Regional Rural Banks. Issues in Credit appraisal, monitoring, recovery, SARFAESI ACT, Provisions of the Act, Securitisation, Mortgage as Security, Debt Recovery Tribunals with special reference to Cooperative credit societies and Regional Rural Banks.
2	Types of Banks
	Unit 3 – Types of Banks in the rural & semi urban set up
	Rural and semi urban branches of Commercial Bank, Credit Unions & Cooperative Bank, regional bank, private Bank, Post Office, Banking Codes and Standards Board of India, Objectives of the Code of conduct for Cooperative Banks and Regional Rural Banks.

3	Functions of Cooperative Banks and Regional Rural Banks
	Main function disburse credit, Accept shares / Deposit, Cash Management, Customer Segments, meeting customer requirements, Customer Service Quality, Inclusive Banking, Knowledge Centres, .
	Unit 4 – Development of Cooperative Banks and Regional Rural Banks
	Structure, Role and delegations of the Cooperative Bank and the Regional Rural Banks for development of a strong banking system in the rural and semi urban areas. Other services rendered by them.
4	Rural and Semi Urban banking challenges and trends
	Unit 5 – Challenges of Rural and Semi Urban banking
	Money Laundering, Work Outsourcing, Recovery of loans and advances, Recovery process, Recovery agents, taking possession of property mortgaged / hypothecated to banks, issues in recovery processes, lack of skilled human resource, technological advances and its adoption.
	Unit 6 – Rural and Semi Urban banking trends
	Trends in rural and semi urban areas affecting banking system. Use of Lok Adalat's, DRT, Recovery Act, Technological Developments.

Reference books :

- RRBs in India by Meenu Agarwal
- RRBs and Rural Development by Dr Subbarayadu and Prof. P Mohan Reddy
- Co-operative Banking by MacMillan
- Impact of economic reforms on co-operative movement in India by Ugra MohanJha and Naresh Jha
- RRBs of India : Evolution performance and management by Jitendra Kumar Ram
- RRBs and Economic Development by Anil Baburao Kalkundrikar
- Role of RRBs in economic development by Dr Tasi Kaye

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Semester VI

with effect from the Academic Year 2020 – 2021

6.3. Entrepreneurship

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Entrepreneurship	15
2	Entrepreneurial Development	15
3	Entrepreneurial Project Development	15
4	Small and Medium Enterprises (SMEs)	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Entrepreneurship
	Concept, meaning and definition of entrepreneur and entrepreneurship; Importance and significance of growth of entrepreneurial activity; Concept of entrepreneur; Characteristics and qualities of entrepreneurs; Classification and types of entrepreneurship
2	Entrepreneurial Development
	Factors influencing entrepreneurial development and motivation; Role of culture in entrepreneurial development; Entrepreneurial Development Programme (EDP), managing the problems faced by entrepreneurs; Development of women entrepreneurs with reference to SHGs; Options available to entrepreneurs- ancillarisation franchising and outsourcing; Cases on takeover, mergers and acquisitions in India and at global level
3	Entrepreneurial Project Development
	Entrepreneurial Project Development; Idea Generation- sources and methods; Identification and Classification of ideas; Environmental scanning and SWOT analysis; Preparation of project plan-points to be considered; Components of an ideal business plan-market plan, financial plan, operational plan and HR plan
4	Small and Medium Enterprises (SMEs)
	Meaning, definition and evolution of SMEs; Role and importance of SMEs; Policies governing SMEs; Organizational structure; Steps in setting up a small unit

Reference books :

- Dr. Vasant Desai, “Small scale industries and entrepreneurship”, Himalayan Publishing House
- S.K. Mohanty, “Fundamentals of Entrepreneurship”, Prentice Hall of India
- Entrepreneurship by Hisrich Robert D/ Peters Micheal New Delhi / Tata McGraw Hill /2002
- Entrepreneurial Management by P.N. Singh / J. C. Saboo Dr. P. N. Singh Centre for HRD
- Entrepreneurial Development by Colombo Plan, New Delhi, Tata McGraw Hill, 1998
- Entrepreneurial Development by Vasant Desai (3 Volumes) Himalayan Pub House

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Semester VI

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6.4 Banking Laws and Practices - II

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Legal Aspects of Banking Operations	15
2	Banking Related Laws	15
3	Banker - Customer Relations	15
4	Emerging Issues and Ethics & Corporate Governance in Banks	15
Total		60

Sr. No.	Modules
1	Legal Aspects of Banking Operations
	Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging Securities - Lien, Pledge, Mortgage, Hypothecation etc. - Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge.
2	Banking Related Laws
	Law of Limitation - Provisions of Bankers Book Evidence Act - Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, Asset Reconstruction Companies, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, The Consumer Protection Act, 1986, Lender's Liability Act.
3	Banker - Customer Relations
	Legal character, Contract between banker and customer, Banker's lien, Protection of bankers, Customers, Special classes of customers – lunatics, minor, partnership, corporations, local authorities, Banking duty to customers, Consumer protection : banking as service.
4	Emerging Issues and Ethics & Corporate Governance in Banks
	Unit 1- Financial System Contemporary and Emerging Issues: An Overview
	Introduction; Role of Financial System; Capital Flow Through Intermediary Financial Institutions; Direct Capital Flow; Primary Market Products; Primary Market Issue Facilitators; Secondary Market; Economic Importance of Financial Markets.
	Unit 2- Ethics and Corporate Governance in Banks
	Ethics and Business, Corporate Governance, Corporate Social Responsibility, Governance in Financial Sector.

Reference books :

- Banking Law and Practice, M.L.Tannan, revised by C.R. Datta & S.K. Kataria, Wadhwa & Company
- Seth's Banking Law, A.B. Srivastava and K. Elumalai, Law Publisher's India (P) Limited
- Banking Law and Practice in 3 Vols. R.K. Gupta, Modern Law Publications
- The Law and Practice of Banking, J.M. Holden, Universal Law Publishing
- The Law of Banking and Bankers (1995), L.C. Goyle, Eastern

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Semester VI

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6.5 Marketing of Financial Products

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Categories of Financial Products	15
2	Marketing Strategy	15
3	Product and Promotion Strategy	15
4	Regulations Governing Financial Services Marketing	15
Total		60

Sr. No.	Modules
1	Categories of Financial Products
	a. Bank Products b. Insurance Products c. Mutual Funds d. Pension Plans
2	Marketing Strategy
	a. Marketing as a Management Function b. Market Research c. Market Segmentation
3	Product and Promotion Strategy
	a. New Product Development b. Life cycle planning c. Distribution Strategy d. Channel Strategy
4	Regulations Governing Financial Services Marketing
	Ethics in Marketing of Financial Services

Reference books :

- Marketing of Financial Services – Gordon & Natarajan
- Marketing of Financial Products and Services – R B Solanki & Dr Rajeswari Malik
- Sherlekar S.A., & Krishnamoorthy, R, Marketing Management- Concepts and Cases, Himalaya Publishing House, Mumbai
- Ramamohanarao, K, Services Marketing, Pearson Education, NewDelhi
- Ramaswamy and Namakumari, Marketing Management, McMillan, Mumbai

Proposed Syllabus for Approval

[Under Choice Based Credit System]

Bachelor of Vocation (Banking & Financial Services)

Scheme of Evaluation

The performance of the learners will be evaluated in two components. One component will be the Internal Assessment component carrying 25% marks and the second component will be the Semester End Examination component carrying 75% marks.

A Internal Assessment:

The Internal Assessment will consist of one class test of 25 marks for each course excluding projects & Internship. The question paper pattern will be as shown below:

Question Paper Pattern (Internal Assessment)

Maximum Marks: 25 marks

Duration: 30 min

Sr. No.	Particulars	Marks
1	<u>Assignment / Internal Class Test</u>	10
	<u>Objective Questions</u> Students to answer 10 questions out of 10 questions. (Multiple choice/ True or False/ Match the columns/ Fill in the blanks/Concepts)	
	<u>Concept based short questions</u> Students to answer 02 questions out of 03 questions.	
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organising related academic activities and attendance	5

B Semester End Examination

The Semester End Examination will consist of 75 marks for each course excluding projects & Internship. The question paper pattern will be shown as below:

Question Paper Pattern
(Semester End Examination - Theoretical Course)

Maximum Marks: 75 marks

Duration: 2 1/2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	Marks
Q.1	Full length question OR Full length question	15
Q.2	Full length question OR Full length question	15
Q.3	Full length question OR Full length question	15
Q.4	Full length question OR Full length question	15
Q.5	Objective Question (Multiple Choice/ True or False/ Fill in the Blanks/ Match the Columns/ Short Questions.) OR Short Notes (Any three out of five) / Case study or application based questions	15

Note:

Full length question of 15 marks may be divided into two sub questions of 08 and 07 marks or three subquestions of 5 marks each.

Question Paper Pattern
(Semester End Examination - Practical Course)

Maximum Marks: 75 marks

Duration: 2 ¹/₂ Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particulars	Marks
Q.1	Practical Question OR Practical Question	15
Q.2	Practical Question OR Practical Question	15
Q.3	Practical Question OR Practical Question	15
Q.4	Practical Question OR Practical Question	15
Q.5	Objective Question (Multiple Choice/ True or False/ Fill in the Blanks/ Match the Columns/ Short Questions.) OR Short Notes (Any three out of five)	15

Note:

Practical question of 15 marks may be divided into two sub questions of 08 and 07 marks or three subquestions of 5 marks each.

C Evaluation Scheme for E-Learning/Project/ Workshop/ Field Visit.

There will not be any internal or external assessment for E-Learning/Project/ Workshop/ Field Visit. It will be converted to grades in the mark sheet. There are two

modes of preparation of project work viz. a) For E-Learning students have to prepare Project Work based on online study.
b) For Experiential Learning students have to prepare Project Work based on study in area of vocational courses.

The project could include any hard and / or soft copy form in which topic related to respective course should be covered.

D Evaluation pattern of the project work based on internship in the study area

The internship will be for minimum of 34 days/ 270 hours with an Organisation/ NGO/ Charitable Organisation/ Private firm. There will not be any internal or external assessment for Internship as it will be converted to grades in the mark sheet.

E Standard of Passing

Standard of Passing for Internal, Semester End Examination & Project work are as follows :

The learner to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment & Semester End Examination. The learner shall obtain minimum of 40% marks (i.e. 10 out of 25) in the Internal Assessment and 40% marks in Semester End Examination (i.e. 30 out of 75) separately, to pass the course and minimum of Grade D in the project component, wherever applicable to pass a particular semester. A learner will be said to have passed the course if the learner passes the Internal Assessment & Semester End Examination together.

F Allowed to Keep Terms (ATKT)

- 1) A learner shall be allowed to keep term for Semester II irrespective of number of courses of failure in the semester I.
- 2) A learner shall be allowed to keep term for Semester III if he/she passes each of the semester I and Semester II OR a learner fails in not more than two courses of Semester I and not more than two courses of Semester I & Semester II.

Under CBCS (75:25) Pattern for B.Voc.
EXAM PATTERN FOR A.T.K.T. EXAMINATION

In the event of learner not passing in a particular course whether in internal assessment or in semester end examination or both in a particular subject, the learner shall be allowed to keep terms and reappear for the particular subject in the following pattern:

1. A.T.K.T. in Internal Assessment (25 marks)

In this case, the learner shall be given a project by the concerned teacher on a topic from the syllabus. The project shall carry 25 marks (10 marks for the hardcopy of the project, 10 marks for the viva of the project and 5 marks for presentation). If the learner scores a minimum of 10 marks out of 25 marks (40%) he/she passes the examination and shall be issued an A.T.K.T. mark sheet.

If the learner fails to score a minimum of 10 marks out of 25 marks (40%) he/she gets another attempt to pass the internal assessment in the same pattern as above. The process continues until 3 ATKT attempts only. The learner must be issued the mark sheet for all the attempts.

If the learner fails the third A.T.K.T. attempt also, he/she fails the entire semester and shall reappear all the subjects in that particular semester including internal assessment and semester end examination for all the subjects.

2. A.T.K.T. in External Examination (75 Marks)

In this case, the learner shall be given 3 attempts to pass the examination. The paper pattern shall be the same as in the semester end examination. If the learner scores a minimum of 30 marks out of 75 marks (40%) he/she passes the examination. In case of failure/re-appear category the Internal Assessment earned by the candidate as a regular student shall be carried forward to the subsequent examination. If the learner fails in the third A.T.K.T. attempt also, he/she fails the entire semester and shall reappear all the subjects in that particular semester including internal assessment and semester end examination for all the subjects.

3. A.T.K.T. in Project Work (Graded Subject)

If the learner has a ATKT in Project work, the learner will have to either redo the project allotted to him/her or will be given a new project topic. If, the project is satisfactory, the learner may be given adequate marks which will be converted to grades in the mark sheet.

The project shall carry 100 marks (60 marks for the hardcopy of the project, 30 marks for the viva of the project and 100 marks for presentation). If the learner scores a minimum of 40

marks out of 100 marks (40%) he/she passes the examination and shall be issued an A.T.K.T. marks sheet.

If the learner fails to score a minimum of 40 marks out of 100 marks (40%) he/she gets another attempt to pass in the subjects in the same pattern as above. The process continues until 3 ATKT attempts only. The learner must be issued the mark sheet for all the attempts.

If the learner fails the third A.T.K.T. attempt also, he/she fails the entire semester and shall reappear all the subjects in that particular semester including internal assessment and semester end examination for all the subjects.

4. A.T.K.T. in Internship

In the event of a learner getting an ATKT in Internship, the learner will have to redo the component on which he is failing to get the marks.

Thus, if the learner has failed to submit the report or has not made it up to the mark, he shall redo the report and resubmit the same.

If the learner, fails to present the report, he shall re present the same.

If the learner's viva is no satisfactory, the viva shall be conducted again.

Similarly, if learner's feedback is negative or if he fails to complete his/her internship for the specified time period, he will have to be engaged in an internship for a minimum period of 20 days or as required by the individual case.