

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

**DR. A.P.J. ABDUL KALAM TECHNICAL UNIVERSITY UTTAR
PRADESH, LUCKNOW**



STUDY, EVALUATION SCHEME & SYLLABUS

For

Bachelor of Vocational Studies (Bachelor of Vocation)

B. VOC.

3-Year Undergraduate Course

BANKING FINANCE SERVICES AND INSURANCE (BFSI)

Based on

AICTE MODEL CURRICULUM

(EFFECTIVE FROM THE SESSION: 2020-21)

About

BANKING FINANCE SERVICES AND INSURANCE (BFSI)

BFSI sector in India is valued to become fifth largest in the world in the next 5 years and third largest by the year 2010. Banking, Financial Services and Insurance (BFSI) is set to grow exponentially in India due to the rising per capita income, the introduction of new products, innovation in technology, expanding distribution, networking and increasing customer awareness of financial products. The demand of skilled professionals in this sector is ever increasing. After completion of B.Voc in Banking Finance and Insurance, the trained graduate can find a job in core ,retail and investments banking , credit cards operations, stock– broking and mutual fund companies. Aspirants can also perform the role of insurance agents, bank and financial product sales executive, equity product sales executive, investment representatives and stockbrokers in different banking, finance and insurance companies. Bachelor of Vocation (B. Voc.) Programme is a skill development full time degree course as per the guidelines of National Skill Qualification Framework (NSQF).

B. VOC in in Banking, Financial Services and Insurance (BFSI) from Dr A P J Abdul Kalam Technical University (AKTU), Lucknow is a 3-year undergraduate course designed in a way that incorporates the work and skill requirement of financial services industry. It is intended to train the students in such a way that they can be work-ready with required skills and competencies of BFSI services.

Programme Objectives of B.Voc in BFSI

- PO1: To train the students as per the needs of Banking and Financial Services Industry
- PO 2: To train the students to manage the operations of BFSI services
- PO 3: To create skilled manpower who can contribute positively in financial inclusion
- PO 4: To create skilled manpower to cater the needs of Stock Broking companies
- PO 5: To train the students to start their own businesses of insurance services
- PO 6: To train the students to start a career as Financial Advisor and InsuranceAgent
- Po 7: To train the students to work with Share market and Stock broking companies
- PO8: To train the students for mobilizing savings for banking.

It is recommended for the graduating students to get additional certifications in stock, mutual fund operations or insurance agent to enhance their employability

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

B.Voc (BFSI) Course Structure in accordance with AICTE Model Curriculum Effective w.e.f. Academic Session 2020-21

SEMESTER - I											
Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				C T	T A	A T	Total	T E	P E		
1	BFSV511	Banking & Micro Finance – I	30	10	5	5	20	30	--	50	2
2	BFSV512	Indian Securities Markets - I	30	10	5	5	20	30	--	50	2
3	BFSV513	Micro Finance Operations - I	30	10	5	5	20	30	--	50	2
4	BFSV514	Mutual Fund Operations - I	30	10	5	5	20	30	--	50	2
5	BFSP511	Vocational Practical –I	30	--	--	--	20	--	30	50	1
6	BFSP512	Vocational Practical –II	30	--	--	--	20	--	30	50	1
7	BFSP513	Language Lab	30	--	--	--	20	--	30	50	2
8	BFST511	Insurance Agent (BSC/Q3801)	400	Any One Training / 8 Weeks						150	12
	BFST512	Business Correspondent / Business Facilitator(BSC/Q8401)									
	BFST513	Debt Recovery Agent (BSC/Q2303)									
Total			610	--	--	--	--	--	--	500	24
SEMESTER - II											
Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				C T	T A	A T	Total	T E	P E		
1	BFSV521	Banking & Micro Finance – II	30	10	5	5	20	30	--	50	2
2	BFSV522	Indian Securities Markets – II	30	10	5	5	20	30	--	50	2
3	BFSV523	Micro Finance Operations – II	30	10	5	5	20	30	--	50	2
4	BFSV524	Mutual Fund Operations – II	30	10	5	5	20	30	--	50	2
5	BFSP521	Vocational Practical –III	30	--	--	--	20	--	30	50	1
6	BFSP522	Vocational Practical –IV	30	--	--	--	20	--	30	50	1
7	BFSP523	IT TOOL LAB	30	--	--	--	20	--	30	50	2
8	BFST521	Mutual Fund Agent(BSC/Q3802)	400	Any One Training / 6 Weeks						150	12
	BFST522	Small and Medium Enterprise (SME) Officer(BSC/Q2302)									
Total			610	--	--	--	--	--	--	500	24

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER - III

Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				CT	TA	AT	Total	TE	PE		
1	BFSV631	Business Statistics	30	10	5	5	20	30	--	50	2
2	BFSV632	Depository Operations	30	10	5	5	20	30	--	50	2
3	BFSV633	Insurance Operations	30	10	5	5	20	30	--	50	2
4	BFSV634	Financial Management	30	10	5	5	20	30	--	50	2
5	BFSH631	Human Values and Professional Ethics	30	10	5	5	20	30	--	50	2
6	BFSP631	Vocational Practical V - Office Spreadsheets & Insurance Operations	30	--	--	--	20	--	30	50	1
7	BFSP632	Vocational Practical VI –Depositories Operations	30	--	--	--	20	--	30	50	1
8	BFST631	Financial Inclusion Officer	400	Any One Training / 8 Weeks						150	12
	BFST632	Manager - Loan Approval									
	BFST633	Loan Processing Officer									
Total			610	--	--	--	--	--	--	500	24

SEMESTER - IV

Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				CT	TA	AT	Total	TE	PE		
1	BFSV641	Business Environment	30	10	5	5	20	30	--	50	2
2	BFSV642	Operations Management	30	10	5	5	20	30	--	50	2
3	BFSV643	Entrepreneurship Development	30	10	5	5	20	30	--	50	2
4	BFSV644	Quantitative Techniques	30	10	5	5	20	30	--	50	2
5	BFSE641	Environment and Ecology	30	10	5	5	20	30	--	50	2
6	BFSP641	Vocational Practical VII –Case Study and presentations on TQM Principles and use of Excel Solver for Quantitative Techniques	30	--	--	--	20	--	30	50	1
7	BFSP642	Vocational Practical VIII - Case studies & presentations on Women Entrepreneurship and successful Entrepreneurs.	30	--	--	--	20	--	30	50	1
8	BFST641	Operations Executive – Lending	400	Any One Training / 6 Weeks						150	12
	BFST642	Process Executive - Financial Institutions									
	BFST643	Accounts Executive									
Total			610	--	--	--	--	--	--	500	24

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER - V

Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				CT	TA	AT	Total	TE	PE		
1	BFSV751	Cost And Management Accounting	30	10	5	5	20	30	--	50	2
2	BFSV752	Security Operations And Derivatives Markets	30	10	5	5	20	30	--	50	2
3	BFSV753	Tax Management And Investment Planning	30	10	5	5	20	30	--	50	2
4	BFSV754	Retail And Business Banking Operations	30	10	5	5	20	30	--	50	2
5	BFSV755	Marketing Management	30	10	5	5	20	30	--	50	2
6	BFSP751	Vocational Practical IX- Security Operations And Derivatives Market	30	--	--	--	20	--	30	50	1
7	BFSP752	Vocational Practical X- Tax Management And Investment Planning	30	--	--	--	20	--	30	50	1
8	BFST751	Research Officer - Financial Institutions(BSC/Q5401)	400	Any One Training / 6 Weeks						150	12
	BFST752	Insolvency Associate(BSC/Q8202)									
	BFST753	CASA Sales Manager(BSC/Q8404)									
Total			610	--	--	--	--	--	--	500	24

SEMESTER - VI

Sl No	Subject Code	Subjects	Total Teaching / Training Hours	Evaluation Schemes						Total Marks	Credit
				Internal Evaluation				End Semester Ex			
				CT	TA	AT	Total	TE	PE		
1	BFSV761	Financial Services	30	10	5	5	20	30	--	50	2
2	BFSV762	Micro small and Medium Enterprises	30	10	5	5	20	30	--	50	2
3	BFSV763	Organization Behavior and Stress Management	30	10	5	5	20	30	--	50	2
4	BFSV764	Research Methodology	30	10	5	5	20	30	--	50	2
5	BFSV765	Customer Relationship Management	30	10	5	5	20	30	--	50	2
6	BFSP762	Project Work	180						150	150	6
7	BFST761	Dealer - Financial Institutions(BSC/Q5102)	400	Any One Training / 6 Weeks						200	12
	BFST762	Accounts Executive (BSC/Q8101)									
Total			610	--	--	--	--	--	--	600	28

SYLLABUS
B.VOC 1st Year
I & II Semester

SEMESTER - I

Banking & Micro Finance –I

Bridge Course: Financial Accounting

1. Fundamentals

- **Meaning of Partnership.**
 - **Essential Characteristics of Partnership.**
 - **Final Accounts.**
 - **Adjustments after Closing Accounts.**
 - **Fixed and Fluctuating Capitals.**
 - **Good will.**
 - **Joint Life Policy.**
 - **Change in Profit Sharing Ratio.**
-
- Overview of the BFSI domain in India
 - Role & importance of banks in an economy
 - Structure of Indian banking industry
 - Reserve Bank of India and its role
 - Types of banks in India
 - Negotiable Instruments
 - Banker-Customer relationship
 - Overview of basic banking products & services
 - Financial inclusion & exclusion

Indian Securities Markets –I

1. Introduction to Indian Securities Markets

- Definition & characteristics of securities
- Structure of Indian securities markets
- Businesses and their capital requirements
- Securities markets as allocators of capital

2. Different Types of Financial Securities

- Financial securities – characteristics and types.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

(Micro Finance Operations - I

1. Credit & Credit Operations
2. Aspects of MFI Credit
3. Credit delivery methodologies
4. Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation
5. Loan Disbursements/Loan Collections & Recoveries
6. Data Management
7. Ethical issues and Do's & Don'ts

Mutual Fund Operations – I

1. Mutual Funds
2. Structure and constituents of Mutual Funds
3. Mutual fund products
4. Applicable NAV and cut-off time
5. Purchase, redemption, and systematic transactions

Vocational Practical – I

1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

Vocational Practical – II

1. Understand the document verification process
2. Understand types of errors
3. Understand the escalation process
4. Execution of work

TRAINING MODULES

OJT 5.01	Insurance Agent (BSC/Q3801)	Contact Hours : 400	Any One Training of 8 Weeks	Credit :12
OJT 5.02	Business Correspondent / Business Facilitator (BSC/Q8401)			
OJT 5.03	Debt Recovery Agent (BSC/Q2303)			

SEMESTER – II

Banking & Micro Finance – II

- Need for & importance of microfinance/What is micro finance
- Evolution of microfinance in India/Mainstream micro finance institutions
- Different models of microfinance/SHGs – what they are and why they are important
- MFIs and legal forms/Typical organization structure of MFs
- Typical Products & Services/Customers served

Indian Securities Markets – II

Bridge Course: Risk Management

Unit 1 Concepts and Definitions of Risk and Risk Management

- **Approaches to defining risk**
- **Impact of risk on organizations**
- **Types of risk**
- **Development of risk management**
- **Principles and aims of risk management**

Unit 2 Risk Management Standards

- **General risk management standards and risk management frameworks**
- **Alternative risk management approaches**

1. Securities Markets

- The markets for securities & its structure
- The Primary Market for securities
- The Secondary Market for securities

2. Mutual Funds

- Features of a mutual fund
- Key terms and concepts associated with mutual funds
- Functioning of a mutual fund
- Difference between various types of fund products
- Processes associated with investing in mutual funds.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

Micro Finance Operations - II

Bridge Course: Enterprise Risk Management

- **Defining Enterprise risk management overview**
- **Enterprise risk management overview**
- **Implementing ERM**
- **Establishing the context for risk management**

1. Skills for Success in MFI Roles

- Communication and Interviewing Skills/Borrower Profiling Skill
- Counselling and Financial Advising Skills/Time Management Skill
- Sales & Marketing Skills/Cross Selling Skills

2. Back Office Operations

- Understanding the role & importance of back office operations in an MFI
- Understanding the importance of data management in the back office
- Customer Account Management
- Overview of Management Information Systems

Mutual Fund Operations – II

1. Investor and distributor processes and payouts
2. Handling Monetary Transactions
3. Handling Non-monetary Transactions
4. SEBI's Role and Relevant Regulations

Vocational Practical – III

1. Follow the work instructions and operating instructions
2. Understanding of account opening process
3. Understanding of operating standards and Standard Operating Procedures
4. Understand the list of documents for account opening

Vocational Practical – IV

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work

TRAINING MODULE

BFST 521	Mutual Fund Agent (BSC/Q3802)	Contact Hours : 400	Any One Training of 6 Weeks	Credit :12
BFST 522	Small and Medium Enterprise (SME) Officer(BSC/Q2302)			

SYLLABUS
B.VOC 2nd Year
III & IV Semester

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER III

- BUSINESS STATISTICS

COURSE OBJECTIVES

1. Understand the different basic concept / fundamentals of business statistics.
2. Understand the practical application of various concepts.
3. Understand the importance of measures of Descriptive statistics their implication on Business performance.
4. Understand the concept of Probability and its usage in various business applications.
5. Understanding Decision making environment and applying the Concept of Business Analytics.

Course Credit: 2

Hours: 30

Unit I (5 Hours)

Introduction to Statistics – Origin, meaning and purpose of statistics. Scope and limitations of statistics. Collection and presentation of data. Sources and methods of data collection. Principles of data classification, Tabulation of data.

Unit II (9 Hours)

Frequency Distributions and Measures of central tendency – Frequency Distribution and graphic representation of frequency distributions. Measures of Central Tendency – Arithmetic, Geometric and Harmonic mean. Merits and demerits of Mean, Mode and Median, Measures of Variations, Skewness and Kurtosis

Unit III (10Hours)

Correlation and Regression Analysis: Introduction to Correlation and Regression. Correlation Analysis – Significance and types of correlation, Methods of Correlation analysis – Scatter diagram, Karl Pearson's coefficient, Rank correlation and method of least squares, standard Error of estimates, Simple linear regression model and coefficients of regression, Index Numbers.

Unit IV (6 Hours)

Time series Analysis – Introduction, Utility of time series analysis, Components and analysis of time series data. Measuring Trends of time series, semi-average, moving averages and method of least squares.

Books Recommended:

1. N.G Das: Statistical Methods (Volume I): Tata McGraw-Hill.
2. A.M Goon, M.K Gupta & B, Dasgupta: Basic Statistics : World Press
3. G. C. Beri : Statistics for Management: Tata McGraw- Hill
4. Bharat Jhunjhunwala: Business Statistics, S. Chand Publishing
5. V.K. Kapoor & S.C. Gupta: Fundamentals of Mathematical Statistics, Sultan Chand & Sons.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

DEPOSITORY OPERATIONS

COURSE OBJECTIVES:

1. Understand the need, importance, roles & responsibilities of depositories,
2. Understand the need depository participants,
3. Understand different types of securities handled by them and corporate actions handled by them.

Course Credit- 2

Hours-30

Unit I (6Hours)

Introduction to the Indian Capital Market: Capital Market, Regulatory Environment, Regulators; Introduction to depository: Need for a depository system, what is depository, Legal Framework, Functions of a depository; Depository Participants, clearing Corporation, Issues and registrar and transfer agents.

Unit II (9Hours)

Functions of Depository participant- Account opening; Introduction, types of account, beneficial owner account, clearing member account, closure account, freezing accounts, changes in client details; Transmission and Nomination: Transmission of securities, Nomination of Securities; Dematerialization: Introduction, International Securities identification number(ISIN), dematerialization process, Rematerialisation, Destatementization, Restatementization; Trading and settlement: Introduction, Settlement of off- Market Transactions, settlement of market transactions, procedure for subscription and redemption of mutual funds

Unit III (9 Hours)

Special Services- Pledge and hypothecation: Introduction, procedure of pledge /hypothecation, Recording of Non disposable undertaking in the depository, Corporate Actions: Concept of corporate actions, procedure for corporate actions; Public Issues and tender offer: Introduction, public issue procedure, tender offer

Unit IV (6Hours)

Debt Instruments & Government Securities: Introduction, certificate deposits (CD), Commercial Paper (CP), Government Securities; Basic Services DematAccount(BSDA): Introduction to basic service, Demat account, Introduction to redressal of complaints through scores.

Books Recommended:

1. Depository Operations, NISM Publications, 2020 Ed

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

INSURANCE OPERATIONS

COURSE OBJECTIVE:

1. To develop the understanding of general and life insurance
2. To gain an insight in terms of features, principles, practices and operations of Insurance
3. To identify various types of products offered under different types of Insurances
4. To understand the concept of Risk and Reassurance

Course Credit: 2

Hours: 30

Unit I (6 Hours)

Principles and Practice of Insurance-Introduction, Types of Insurance-General and Life, Basic principles of General and Life Insurance, Insurance Contracts-Regulations on investments, insurance funds with respect to shareholders funds and policy holders funds-costing and pricing of insurance products

Unit II (8 Hours)

General insurance products, underwriting concepts, standard conditions and warranties with respect to Fire, Marine, Motor, Engineering and Miscellaneous products

Unit III (8Hours)

Life insurance products, premium plans, social security schemes, pension policies, group insurance schemes and financial gerontology of superannuating policies-Principles of Actuarial valuation

Unit IV (8 Hours)

Risk Management and Reinsurance: Economics of insurance; Managerial aspects of risk management; Reinsurance-legal principles and methods of reinsurance, Management of insurance companies

Books Recommended:

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

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

FINANCIAL MANAGEMENT

COURSE OBJECTIVE:

1. To gain an understanding on the use of basic business financial management concepts and tools of analysis such as valuation.
2. To gain an insight into various types of financing available to a firm.
3. To have an understanding of various factors considered in designing the capital structure.
4. To acquaint the students about key areas related to investment and Working Capital Management.
5. To gain an insight into various techniques of dividend and retention ratio.

Course Credit: 2

Hours: 30

Unit I (6 Hours)

Concept of Finance: Finance & its scope Financial Decisions, Sources of Finance Time Value of Money ,Profit maximization vs. Wealth maximization, Concept of Risk and Return.

Unit II (9 Hours)

Investment Decision: Concept of Opportunity Cost, Cost of Debenture, Preference and Equity capital, Composite Cost of Capital, Capital Budgeting Techniques risk analysis and capital rationing.

Unit III (9Hours)

Policy matters in Financial Management: Dividend policy decision, Capital structures. EBIT EPS Analysis

Unit V (6 Hours)

Working Capital Management: Concepts of Working Capital and its types, Determinants of Working Capital, Working Capital Financing; Inventory management, cash management, receivable management.

Books Recommended:

Text Books:

1. Khan and Jain - Financial Management (Tata McGraw Hill, 7th Ed.)
2. Pandey I M - Financial Management (Vikas, 11th Ed.)
3. William Hakka Bettner Carcello- Financial and Management Accounting (TMH-16th Ed.)
4. Sheebakapil-Fundamental of financial management (Wiley,2015)
5. Prasanna Chandra - Fundamentals of Financial Management (TMH, 9th Ed.)
6. Bark Demazo Thampy- Financial Management (Pearson,2nd Ed.)
7. R P Rustagi - Financial Management (Galgotia, 2000, 2nd revised ed.)

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

HUMAN VALUES AND PROFESSIONAL ETHICS

COURSE OBJECTIVES:

- 1) To help the students appreciate the essential complementarity between 'VALUES' and 'SKILLS' to ensure sustained happiness and prosperity, which are the core aspirations of all human beings.
- 2) To facilitate the development of a Holistic perspective among students towards life and profession as well as towards happiness and prosperity based on a correct understanding of the Human reality and the rest of Existence.
- 3) To highlight plausible implications of such a Holistic understanding in terms of ethical human conduct, trustful and mutually fulfilling human behavior and mutually enriching interaction with Nature.

Course Credit: 2

Hours: 30

UNIT 1(6 Hours)

Course Introduction - Value Education

Understanding the need, basic guidelines, content and process for Value Education. Self-Exploration: What is it? Its content and process; 'Natural Acceptance' and Experiential Validation- as the mechanism for self-exploration Continuous Happiness and Prosperity- A look at basic Human Aspirations Right understanding, Relationship and Physical Facilities: the basic requirements for fulfillment of aspirations of every human being with their correct priority, Understanding Happiness and Prosperity correctly- A critical appraisal of the current scenario, Method to fulfill the above human aspirations: understanding and living in harmony at various levels

UNIT 2 (6 Hours)

Understanding Harmony in the Human Being

Understanding human being as a co-existence of the sentient 'I' and the material 'Body'; Understanding the needs of Self ('I') and 'Body' - Sukh and Suvidha; Understanding the Body as an instrument of 'I' (I being the doer, seer and enjoyer); Understanding the characteristics and activities of 'I' and harmony in 'I' ; Understanding the harmony of I with the Body: Sanyam and Swasthya; correct appraisal of Physical needs, meaning of Prosperity in detail ; Programs to ensure Sanyam and Swasthya - Practice Exercises and Case Studies will be taken up in Practice Sessions.

UNIT 3 (6 Hours)

Understanding Harmony in the Family and Society

Understanding Harmony in the family – the basic unit of human interaction; Understanding values in human-human relationship; meaning of Nyaya and program for its fulfillment to ensure Ubhay-tripti; Trust (Vishwas) and Respect (Samman) as the foundational values of relationship; Understanding the meaning of Vishwas; Difference between intention and competence; Understanding the meaning of Samman, Difference between respect and differentiation; the other salient values in relationship; Understanding the harmony in the society (society being an extension of family): Samadhan, Samridhi, Abhay, Sah-astitva as comprehensive Human Goals; Visualizing a universal harmonious order in society- Undivided Society (AkhandSamaj), Universal Order (SarvabhaumVyawastha)- from family to world family! - Practice Exercises and Case Studies will be taken up in Practice Sessions.

UNIT 4 (6 Hours)

Understanding Harmony in the Nature and Existence

Understanding the harmony in the Nature; Interconnectedness and mutual fulfillment among the four orders of naturerecyclability and self-regulation in nature; Understanding Existence as Co-existence (Sah-astitva) of mutually interacting units in all-pervasive space; Holistic perception of harmony at all levels of existence - Practice Exercises and Case Studies will be taken up in Practice Sessions.

UNIT 5 (6 Hours)

Holistic Understanding of Harmony on Professional Ethics

Natural acceptance of human values; Definitiveness of Ethical Human Conduct; Basis for Humanistic Education, Humanistic Constitution and Humanistic Universal Order; Competence in professional ethics: a) Ability to utilize the professional competence for augmenting universal human order b) Ability to identify the scope and characteristics of people-friendly and ecofriendly production systems, c) Ability to identify and develop appropriate technologies and management patterns for above production systems; Case studies of typical holistic technologies, management models and production systems; Strategy for transition from the present state to Universal Human Order: a) At the level of individual: as socially and ecologically responsible engineers, technologists and managers , b) At the level of society: as mutually enriching institutions and organizations

Books Recommended:

1. R.R Gaur, R Sangal, G P Bagaria, A foundation course in Human Values and professional Ethics, Excel books, New Delhi, 2010, ISBN 978-8-174-46781-2
2. R.R Gaur, R Sangal, G P Bagaria, A foundation course in Human Values and professional Ethics – Teachers Manual, Excel books, New Delhi, 2010

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

VOCATIONAL PRACTICAL V: OFFICE SPREAD SHEET & INSURANCE OPERATIONS

Course Credit: 1

Hours: 30

1. Learning about Office spreadsheet for database management
2. Insurance forms filling process
3. Learning about various Life and Non-Life Insurance products
4. Learning about Risk and Reassurance in the Insurance sector

6.VP.02 – VOCATIONAL PRACTICAL VI: UNDERSTANDING DEPOSITORIES OPERATIONS

Course Credit: 1

Hours: 30

1. Understanding and presentation about Functions of Depository participant.
2. Understanding and presentation about Special Services in Depositories domain.
3. Understanding and presentation about Debt Instruments & Government Securities.

TRAINING MODULES

OJT6.01	Financial Inclusion Officer	Training Hours :400	Any One Training / 6 Weeks	Credit :12
OJT6.02	Manager - Loan Approval			
OJT6.03	Loan Processing Officer			

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER IV

BUSINESS ENVIRONMENT

COURSE OBJECTIVE:

1. To develop knowledge of the environment in which business operates
2. To provide the students with the background of various environmental factors that has major repercussions on business
3. To watch and update the changes that occurs constantly in various environment
4. To identify the impact of technology in the environment

Course Credit: 2

Hours: 30

UNIT – I (6 Hours)

Business Environment: Scope of business, characteristics of business, Meaning and Characteristics of Business Environment, Scope and Significance, Factors affecting environment and its impact on business, Internal and external environment, microenvironment and macro environment

UNIT – II (8 Hours)

Economic, Political & Legal Environment: Economic system, economic planning, Economic policies- new industrial policy, FEMA, Monetary and fiscal policies, Competition Act-2002, Functions of state, economic roles of government, government, and legal environment

UNIT – III (8 Hours)

Technological, Social and Cultural Environment: Concept and significance of technological environment, Innovation, technological leadership and followership, sources of technological dynamics, impact of technology on globalization, transfer of technology, time lags in technology introduction, Status of technology in India; Management of technology; Features and Impact of technology, Impact of foreign culture on Business, Traditional Values and its Impact, Social responsibility of business, Social Audit

UNIT – IV (8 Hours)

The contribution of Public sector enterprises in India, Privatization and disinvestment in India, Foreign Direct Investment in India, its impact on Indian economy, Globalization – Meaning, Nature and stages of Globalization, features of Globalization, MNC'S, LPG Model

Books Recommended:

- 1) Environmental Studies, M.P. Poonia& S.C. Sharma, Khanna Publishing House, Delhi
- 2) Business Environment: Test and Cases, PAUL, McGraw Hill Education, 3 rd Ed.
- 3) Business Environment ---Francis Cherunilam, Himalaya Publishing House
- 4) V. Neelamegam – Business Environment (Vrinda Publications , 2nd Edition)
- 5) Shaikh & Saleem - Business Environment (Pearson, 2nd Edition)

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

OPERATIONS MANAGEMENT

COURSE OBJECTIVE:

1. This course will help the students to digest the basic features of the subject apart from a handful of theories, laws, hypothesis included in the course, before the students stamp their feet on the corporate sector.
2. To understand the role of Operations in overall Business Strategy of the firm.
3. To understand the trends and challenges of Operations Management in the current business environment
4. Quality concepts help students to understand how to improve their work, work culture and organization.

Course Credit: 2

Hours: 30

Unit I (6 Hours)

Operations Management, Difference between Production and Operations Management, Productivity, Productivity measurement, Factors affecting Productivity, Difference between product and service, Characteristics of service, Classification of service, factors affecting service operations.

Unit II (8 Hours)

Production Technology – Types of Manufacturing processes, Business Process Reengineering, New Product Development(Process), Product Design, Factors affecting Product Design, Design feasibility analysis, Product reliability analysis, Congruent Engineering, Quality Function Deployment, Robust Design and Taguchi Method, Design Failure Mode & Effect Analysis, Benchmarking.

Unit III (8 Hours)

Introduction to Quality, Evolution of Quality Management, Concepts of Product and Service Quality, Dimensions of Quality, Deming's 14 principles, Juran's Quality Trilogy, Crosby's Quality Philosophy, Quality Cost. SERVQUAL model of measuring service quality Gap, Total Quality Management (TQM), Leadership, Latest trend in Production and operation – Lean manufacturing, Agile manufacturing

Unit IV (8 Hours)

JIT Quality Philosophy, PDCA Cycle - KAIZEN, Quality Circles, Introduction to Process Quality, Graphical and statistical techniques for Process Quality Improvement, 7QC Tools and & Advancement, Quality Improvement. Total Productive Maintenance (TPM), Pillars of TPM, 5S Philosophy, Six sigma, ISO 9001 and QS 9000, Quality audit.

Books Recommended:

- 1) Mahadevan : Operations Management: Theory and Practice (PEARSON)
- 2) Ashwathapa K: Production and Operation Management (Himalya Publication)
- 3) Adam JrEverett E. R J – Production and Operations Management (Prentice-Hall, 2000, 5th Edition)

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

ENTREPRENEURSHIP DEVELOPMENT

COURSE OBJECTIVES

1. The purpose of this course is to expose the student to the basic concepts of Entrepreneurship
2. Students will be exposed to the functions of entrepreneurs, and problems faced by them in the real world.
3. To provide insights to students in converting an Idea to an opportunity
4. Familiarizing the students on Developing a Business Plan and to provide basic understanding of Launching a New Venture

Credits: 2

Hours: 30

Unit 1 (8 Hours)

Introduction to Entrepreneurship

Meaning and Definition of Entrepreneur; Types and Functions of Entrepreneur; Concept Entrepreneurship and its development; Corporate entrepreneurship; Concepts of Intrapreneurship
Family Business, Women Entrepreneurship, Social and Rural Entrepreneurship.

Unit 2 (8 Hours)

From Idea to Opportunity

Idea Generation: Sources and Methods; Identification and Classification of Ideas; Individual creativity: Idea to Business Opportunity; Opportunity Assessment; Challenges of New Venture Start-Up; Venture capital; Angel Investing; Crowd funding

Unit 3 (8 Hours)

Developing a Business Plan

Environmental Scanning and SWOT analysis; Business Plan as an entrepreneurial tool; Business Planning Process; Elements of business planning; Preparation of project plan; Components of an ideal business plan – Market plan, Financial plan and Operational plan; Feasibility Analysis: Economic and financial analysis; Market and Technological Feasibility.

Unit 4 (6 Hours)

New Venture

Launching a New Venture; Steps involved in Launching a Business; Various Forms of Business Ownership; Registration of Business Units; Start-Up to going IPO; Revival, Exit and End to a Venture.

Books Recommended:

1. Roy :Entrepreneurship, OUP
2. Entrepreneurship 10th Ed (Indian Edition) 2016 by Robert Hisrich Michael Peters Dean Shepherd, McGraw Hill
3. Khanka, S.S.; Entrepreneurial Development; S. Chand and Co.
4. Kumar, Arya; Entrepreneurship; Pearson Education.
5. Desai, Vasant; Dynamics of Entrepreneurial Development and Management; Himalaya Publishing
6. Blundel, R. and Lockett, N.; Exploring Entrepreneurship Practices and Perspectives; Oxford Publications.
7. Dollinger, M. J.; Entrepreneurship: New Venture Creation; PHI Learning.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

QUANTITATIVE TECHNIQUES

COURSE OBJECTIVES:

1. To make better decisions in complex scenarios by the application of a set of advanced analytical methods.
2. It couples theories, results and theorems of mathematics, statistics and probability with its own theories and algorithms for problem solving.
3. It helps in making complex decision with the help of advanced techniques

Course Credit: 2

Hours: 30

Unit I (8 Hours)

Introduction to Operation Research: - Meaning, Evolution, approaches, techniques and scopes of operations research, managerial application of Operation Research. Linear programming: -Introduction, meaning characteristics, graphical approaches and its utility, simplex method, dual linear programming

Unit II (7 Hours)

Transportation & Assignment Problem: - The general structure of the problem, basic feasible solution by N W method, Low cost method, VAM, optimal solution and testing of optimal solution by steppingstone method, Assignment problem, structure variation in assignment problem.

Unit III (8 Hours)

Sequencing Problem: Johnsons Algorithm for n Jobs and Two machines, n Jobs and Three Machines, Two jobs and m - Machines Problems.

Replacement Problem: Replacement of assets that deteriorate with time, replacement of assets which fail suddenly.

Unit IV (7 Hours)

Decision-making under certainty, uncertainty and risk situations, Decision tree approach and its applications. Concept of Business Analytics- Meaning, types and application of Business Analytics.

Books Recommended:

1. Vohra - Quantitative Techniques in Management (Tata McGraw-Hill, 2nd)
2. Kapoor V.K- Operations Research: Quantitative Techniques for Management (Sultan Chand, New Delhi)

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

ENVIRONMENT & ECOLOGY

COURSE OBJECTIVES:

1. To develop awareness of the ecology and environment around us in general
2. To understand the availability and usage of various natural resources
3. To understand and reduce various reasons of various types of Pollutions
4. To understand and work towards betterment in terms of climate changes

Credit : 2

Hours : 30

UNIT 1 (8 Hours)

Introduction - Definition, Scope & Importance of Ecology ; Need For Public Awareness ; Environment definition ; Concept of Balanced ecosystem ; Human activities - Food, Shelter, Economic and social Security ; Effects of human activities on environment : Agriculture, Housing, Industry, Mining and Transportation activities ; Basics of Environmental Impact Assessment and Sustainable Development.

UNIT 2 (8 Hours)

Natural Resource - Water Resources- Availability and Quality aspects ; Water borne diseases and Water Induced diseases ; Fluoride problem in drinking water ; Mineral Resources, Forest Wealth ; Material cycles: Carbon, Nitrogen and Sulphur Cycles ; Energy - Different types of energy, Electro-magnetic radiation ; Conventional and Non-Conventional sources - Hydro Electric, Fossil Fuel based, Nuclear, Solar, Biomass and Bio gas ; Hydrogen as an alternative future source of Energy.

Unit 3 (7 Hours)

Environmental Pollution and their effects - Water pollution, Land pollution, Noise pollution, Air Pollution; Public Health aspects ; Solid waste management ; E-waste management

Unit 4 (7 Hours)

Current Environmental Issues and Protection - Population Growth; Climate Change and Global warming- Effects ; Urbanization and Automobile Pollution ; Acid Rain and Ozone Layer depletion; Role of Government ; Legal aspects ; Initiatives by Non-Governmental organizations (NGO) ; Environmental Education ; Women Education

Books Recommended:

1. Environmental Studies -Benny Joseph- Tata McgrawHill
2. Environmental Studies- Or. D.L. Manjunath, Pearson Education
3. Environmental studies - R, Rajagopalan -Oxford Publication
4. Text book of Environmental Science & Technology- M. Anji Reddy- BS Publication.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

VOCATIONAL PRACTICAL VII: CASE STUDY AND PRESENTATION ON TQM AND USE OF EXCEL SOLVER FOR QUANTITATIVE TECHNIQUES

Credit: 1

Hours: 30

1. To understand the TQM concept and discuss various case study
2. To make presentation on various latest TQM concepts
3. To understand the Excel Solver tool in order to decipher complex Quantitative Problems

6.VP.04– VOCATIONAL PRACTICAL VIII: CASE STUDY AND PRESENTATION ON WOMEN ENTREPRENEURSHIP AND SUCCESSFUL ENTREPRENEURS

Credit: 1

Hours: 30

1. To discuss various case studies based upon Women entrepreneurship
2. To discuss various case studies based upon various successful entrepreneurs in India.
3. To make presentation on various opportunities available for Women to enter Entrepreneurship domain.

TRAINING MODULES

OJT6.05	Operations Executive – Lending	Contact Hours :400	Any One Training / 6 Weeks	Credit : 12
OJT6.06	Process Executive - Financial Institutions			
OJT6.07	Accounts Executive			

SYLLABUS
B.VOC 3rd Year
V & VI Semester

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER V

COST AND MANAGEMENT ACCOUNTING

COURSE OBJECTIVE:

1. The objective of this course is to expose the students to the applied aspect of accounting and making them familiar with the techniques of using Accounting information for decision making.
2. Having been introduced to these techniques and having acquired the ability to understand accounting language, the students should be in a position to make effective use of accounting information in resolving the problems, which they may face as managers.

Course Credit- 2

Hours -30

Unit I (6 hours)

Introduction: Accounting for Management, Role of Cost in decision making, Comparison of Management Accounting and Cost Accounting, types of cost, cost concepts, Elements of cost - Materials, Labour and overheads ,preparation of Cost Sheet, Methods of Costing, Reconciliation of Cost and Financial Accounting.

Unit II (9 Hours)

Marginal Costing: Marginal Costing versus Absorption Costing, Cost-Volume-Profit Analysis and P/V Ratio Analysis and their implications, Concept and uses of Contribution & Breakeven Point and their analysis for various types of decision-making like single product pricing, multi product pricing, replacement, sales etc.

Unit III (9 Hours)

Budgeting: Concept of Budget, Budgeting and Budgetary Control, Types of Budget, Static and Flexible Budgeting, Preparation of Cash Budget, Sales Budget, Production Budget, Materials Budget, Capital Expenditure Budget and Master Budget, Advantages and Limitations of Budgetary Control.

Unit IV (6 hours)

Standard Costing: Concept of standard costs, establishing various cost standards, calculation of Material Variance, Labor Variance, and Overhead Variance, and its applications and implications. Activity Based Costing.

Books Recommended :

1. Pandey I M - Management Accounting (Vikas, 2004, 3rd Ed.)
2. Vij-Management Accounting (Excel Books)
3. Balakrishnan _ Managerial Accounting (Wiley Dreamtech)
4. Alex –Cost Accounting (Pearson)
5. Khan and Jain - Management Accounting (Tata McGraw-Hill, 2000)
6. Sinha- Accounting and Costing for Management (Excel Books)
7. Horngren et al - Introduction to Management Accounting (Prentice hall, 2002, 12th edition)

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SECURITY OPERATIONS AND DERIVATIVES MARKET

COURSE OBJECTIVES

1. To know the role played by the various participants in the Indian securities market.
2. Understand the trade life cycle, the steps and participants involved in the trade life cycle.
3. Know the various functions of the Front Office, Middle Office and Back Office in a Securities Broking Firm.
4. Understand how the risks are managed in a securities broking firm, the clearing and settlement process.
5. Understand the various procedures for redress of investor grievances.
6. Understand the derivative markets and its various types.

Course Credit:2

Hours- 30

UNIT I (6 Hours)

Market Participants in the Securities Market: Investors, Issuers, intermediaries, regulators; Introduction to security operations: Trade life cycle, front office operations, back office operations; Risk Management, Compliance and regulatory framework, core settlement guarantee fund.

UNIT II (9 Hours)

Clearing Process; Introduction, Role of the clearing agency, clearing banks and their functions, Clearing members/Custodians, Depositories and Depository Participants, Clearing Process; Settlement Process; Introduction, Determination of settlement obligations, settlement of funds, Settlement of securities, Corporate actions adjustment, Auction of securities; Investors Grievances, Investor Protection fund, Arbitration.

UNIT III (9 Hours)

Overview of Derivatives; Concept and feature of Derivatives; Types of Derivatives: OTC and Exchange Traded, Classification of derivatives; Forward, Futures, Options and Swaps; Participants in derivatives market; Meaning and characteristics of Forward Contracts, advantages and limitations of forward contracts; Meaning and Characteristics of future contract, Terminology in future contract; Advantages and limitations of future contract; Distinction between forward and future contract.

UNIT IV (6 Hours)

Meaning of Options and its Characteristics, Terminology in option contract, Call option and Put option, Parties to option contract, Intrinsic and Time Value of option, Moneyness of the options, Advantages and limitations of options, Options Greeks; Financial swaps: Interest rate and Currency swaps.

Books Recommended:

1. NISM publications
2. Thomas Susan, Derivatives Market in India; Tata McGraw Hill, 2005
3. Financial Derivatives: Theory, Concepts and practices by S.L. Gupta, PHI, 2013.
4. Financial Derivatives by S.S.S Kumar, PHI, 6th Ed.
5. Options, Futures and other Derivatives, John C. Hull; Prentice Hall of India; New Delhi, 10th ed.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

TAX MANAGEMENT AND INVESTMENT PLANNING

COURSE OBJECTIVE

1. To enable the students to understand the importance of tax management and various methods available for tax planning.
2. This course also aims to acquaint students with the importance and methods for Investment Planning.

Course Credit- 2

Hours- 30

UNIT I (6 Hours)

Tax Management: Introduction to tax management, features and scope of tax management. Differentiate between tax planning, tax avoidance and tax evasion. Tax Planning: Meaning, need, scope, objectives and methods of tax planning. Definition, Cannons of Taxation Person, Assesse, Income, Previous Year, Assessment Year, Income Tax Important Dates and Forms. Residential Status & Tax Incidence: Individual Income Exempted from Tax.

UNIT II (14 Hours)

Tax planning for Five Heads of Income: Income from salary, house property, profits and gains from business or profession, capital gains and income from other sources.

UNIT III (6 Hours)

Calculation of Taxable Income, Tax Calculation including Surcharge and Marginal relief, Deductions , Rebates, Reliefs, Set Off & Carry Forward of Losses –Inter – sources & Inter – head Set Off. Provisions relating to collection and recovery of tax- Refund of tax.TDS.

UNIT IV (4 Hours)

Investment Planning: Meaning and process of investment planning. Investment Planning objectives – Retirement planning, tax saving, capital growth, liquidity and safety. Investment Instruments for Personal Financial Planning: Tax saving instruments (all investments covered u/s 80C like, Provident fund, PPF, ELSS, NPS etc)

Books Recommended:

1. Mehrotra, H. C. and Goyal, S. P., 'Income Tax: Tax Planning and Management' SahityaBhawan Publications.
2. Singhanian V.K., 'Direct Taxes: Law and Practice', Taxmann Publications
3. Ahuja, G. and Gupta, R., 'Practical Approach to Direct and Indirect Taxes: Containing Income Tax and GST', Wolters Kulwer

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

RETAIL & BUSINESS BANKING OPERATIONS

COURSE OBJECTIVES:

1. To give an insight of operational aspects of retail banking products
2. To develop suitable strategies to broaden the retail client base
3. To identify important retail asset products along with the trends in retail banking
4. To get an overview of Business Banking

Course Credit :2

Hours: 30 Hrs

Unit-I (6 Hours)

Concept of Retail Banking-Distinction between Retail and Corporate/Wholesale Banking; Retail Products Overview: Customer requirements, products development process, Liabilities and Assets Products, Approval process for retail loans, credit scoring

Unit-II (8 Hours)

Important Retail asset products: Home loans, Auto/vehicle loans, Personal loans, Educational loans -Study of these products in terms of Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Prepayment issues, Repayments/Collection; Credit/Debit Cards-Eligibility, Purpose, Amounts, Margin, Security, Process of using the cards, Billing Cycle, Credit Points; Other products/Remittances/Funds Transfer

Unit-III (8 Hours)

Retail Strategies: Tie-up with institutions for retail loans; Delivery Channels-Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking; Selling process in retail products; Customer Relationship Management-Role and impact of customer relationship management, stages in CRM process; Technology for retail banking, Trends in Retailing-New products like insurance, Demat services, online/phone banking, property services, investment advisory/wealth management, Reverse Mortgage-Growth of e-banking, Cross selling opportunities

Unit-IV (8 Hours)

Business Banking- Definition & characteristics, Accounts & deposits, Lending products, Other services – treasury, trade & forex, SME: Definition & characteristics, RBI & GOI directives, Role of Bankers, Challenges in SME Business

Books Recommended:

1. Agarwal, O.P., Fundamentals of Retail Banking, Himalaya Publishing House, Mumbai.
2. Jha, SM, Banking Marketing, Himalaya Publishing House, Mumbai
3. Khan, MY, Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
4. Uppal, RK, & Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi
5. Uppal, RK, Banking Services and IT, New Century Publications, New Delhi
6. Guruswamy, S., Banking in the New Millennium, New Century Publications, New Delhi
7. Indian Institute of Banking & Finance, Retail Banking, Mumbai

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

MARKETING MANAGEMENT

COURSE OBJECTIVES:

1. Assess market opportunities by analyzing customers, competitors, collaborators, context, and the strengths and weaknesses of a company.
2. Understand consumers' requirements and their behaviors.
3. Develop effective marketing strategies to achieve organizational objectives.
4. Developing an aptitude for Salesmen ship and Understanding the customer buying Behavior.

Course Credit: 2

Hours: 30

Unit 1(6 hours)

Introduction: Nature and scope of marketing, Evolution, Various marketing orientations, Core concepts of marketing, customer value and the value delivery process. Understanding Consumer Behavior: Buying motives, factors influencing buying behavior, buying habits, stages in consumer buying decision process, types of consumer buying decisions,

Unit 2 (6 hours)

Market segmentation, Targeting and Positioning: Meaning, Factors influencing segmentation, Market Aggregation, Basis for segmentation, Targeting: Meaning, Basis for identifying target customers, Target Market Strategies. Positioning: Meaning, product differentiation strategies, tasks involved in positioning.

Unit 3 (8 hours)

Marketing Mix:

Product: Product Mix, New Product development, levels of product, types of product, Product life cycle, Branding and packaging.

Distribution: Concept, importance, different types of distribution channels, Factors affecting channel choice

Price: Meaning, objective, factors influencing pricing, methods of pricing.

Promotion: Promotional mix, tools, objectives,

Unit 4 (10 hours)

Salesmanship and Qualities of Salesman: Product knowledge, Customer knowledge: Buying Motives and Selling Points. Scientific Selling; Approach and Presentation: Methods of Approaching a Customer; Presentation Process and Styles; Presentation planning. Objection Handling: Types of objections; Handling customer objections. Closing Sales and Follow up: Methods of closing sale; executing sales order; Follow-up; Sales Promotion Schemes: Sampling; Coupon; Price Off; Premium Plan; Consumer Contests and Sweeps Takes; POP Displays; Demonstration; Trade Fairs and Exhibitions; Sales Promotion Techniques and Sales Force.

Books Recommended:

1. Marketing Management: A South Asian Perspective - Kotler, Keller, Kevin 15/e, Pearson Education, 2016.
2. Marketing Management - Ramaswamy V. S. & Namakumar S, 5/e, McGrawHill Education Publishers, 2015.
3. Marketing Management - Tapan Panda, 5/e, Excel Publication, 2007.
4. Fundamentals of Marketing Management - Etzel M. J, B J Walker & William J. Stanton, 14/e, McGrawHill Education Publishers, 2015.
5. Marketing: Asian Edition Paul Bainies, Chris Fill Kelly Page third edition, Oxford.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

VOCATIONAL PRACTICAL IX SECURITY OPERATIONS AND DERIVATIVES MARKET

Course Credit – 1

Hours- 30

1. Practice Sessions of Virtual Trading on online platform available on web.
2. PPT presentation on Derivative segments of Indian Security Market.

VOCATIONAL PRACTICAL X TAX MANAGEMNT AND INVESTMENT PLANNING

Course Credit – 1

Hours- 30

1. PPT presentation on different ITR to be filled by individuals as per their income source and filing procedure.
2. PPT presentation on various investment avenues available for tax planning for individuals.

VOCATIONAL TRAINING

OJT7.01	Research Officer - Financial Institutions	Training Hours : 400	Any One Training / 6 Weeks	Credit : 12
OJT7.02	Insolvency Associate			
OJT7.03	CASA Sales Manager			

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

SEMESTER VI

FINANCIAL SERVICES

COURSE OBJECTIVE:

1. The objective of the course is to understand role of Financial Services in Business organizations
2. To give an insight into the strategic, regulatory, operating and managerial issues concerning select financial services.
3. The course will examine the present status and developments that are taking place in the financial services sector and developing an integrated knowledge of the functional areas of financial services industry.

Course Credit- 2

Hours- 30

UNIT I (6 Hours)

Financial Services: Financial services – Meaning, need for financial services, various types of financial service: Fund based and Non-Fund Based.

Merchant Banking: Introduction, concept of merchant banking, financial system in India, development of merchant banks and importance of merchant bankers. Latest guidelines of SEBI w.r.t. Merchant bankers, Issue Management - pre-issue and post-issue management activities performed by merchant banks.

UNIT II (9 Hours)

Credit rating: The concept and objective of credit rating, various credit rating agencies in India, Credit Rating Agencies –Importance, Issue, Difference in credit rating, Rating methodology and benchmarks.

Venture Capital: Concepts and characteristics of venture capital, venture capital in India, guidelines for venture capital.

UNIT III (9 Hours)

Leasing: Concept and development of leasing, business, difference between leasing & hire purchase, types of leasing business, advantages to lessor and lessee.;

Debt Securitization: Meaning, Features, Scope and process of securitization.

UNIT IV (6 Hours)

Factoring: Meaning and characteristics of factoring, Types of Factoring contract, Advantages and limitations of factoring agreement; Bill discounting , distinction between bills discounting and factoring; Forfeiting.

Plastic Money: Concept and different forms of plastic money – credit and debit cards, pros and cons. Credit process followed by credit card organizations. Factors affecting utilization of plastic money in India.

Books Recommended:

1. M Y Khan ‘Financial Services’ Tata McGraw-Hill.
2. S Gurusamy ‘ Financial Services & System’ Thomson Publications
3. V. A. Avdhani ‘ Financial Services in India’ Himalaya Publications
4. Gordon & Natarajan ‘ Financial Markets & Services’ Himalaya Publications
5. Vasant Desai ‘Financial Markets & Financial Services’ Himalaya Publications

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

MICRO SMALL MEDIUM ENTREPRISE (MSME)

Course Objectives

1. To make student understand meaning of MSME's.
2. To understand the basic structure and forms of MSME's
3. To understand the institutional framework and MSME's financing
4. To understand the various development and rehabilitation aspects of MSME's

Course Credit- 2

Hours- 30

UNIT I (9 Hours)

Evolution, Definition of SMEs, Characteristics, Advantage of MSME & Its role & Significance in economic development, Role in Economic Development., Needs of SMEs. Forms of Organizations; Proprietary, Partnership, HUFs, LLP, Company etc., Establishing SMEs: Environmental Scanning, Market Assessment, Technology, Selection of Site, etc., - Organizational Structures – Rules & Regulations - MSMEs: Policy, Regulatory and Legal Framework; Policy Framework for SMEs - Regulatory Framework - Laws and Regulations for SMEs - SME Development Bill, 2005 – LLP Act, Registration of SME Unit – Procedure, CIBIL, CERSAI, D & B report, MIRA report.

UNIT II (6 Hours)

Institutional Framework & MSME Financing; Institutions - Central Government - SSI Board, SIDO, SISI, PPDCs, RTCs, CFTI, NISIET, NIESBUD, NSIC - State Government: Directorate of Industries, DICs, SFCs, SIDC / SIIC, SSIDC - Financial Institutions & Banks; SIDBI, Commercial Banks, RRBs and Co-op. Banks etc., - Enterprise Perspective - Banker's Perspective.

UNIT III (9 Hours)

Sources of finance and methods of financing SMEs, relevance of quasi capital and own money in business - Venture Capital, Hybrid Capital, special financial products for SMEs, Assessment of Term Finance / Working Capital for SMEs - Credit Risk Management of SMEs - Appraisal, assessment, collaterals, documentation, inspection, follow-up and monitoring and review, Credit Scoring models, Standing and liquidity assessment, Credit pricing of SMEs, Micro Enterprise finance, P.S. guidelines related to MSME, Mudra Bank, Factoring.

UNIT IV (6 Hours)

Business Development Service Providers - Role & Responsibilities -Improving Competitiveness of SMEs through Enhancing Productivity - Market Promotion and Development - technological Development in SMEs -Environmental Impact Assessment, Modernization issues (technological and quality up gradation), Role and Functions of Credit Guarantee Trust for small industries (CGTSI), CGTMSE, PMEGP, TUFS, NEF. Rehabilitation; Sickness-symptoms, warning signals, diagnosis and prescriptions, rehabilitation, restructuring, holding on operations, work out, NPA management, recovery options, legal aspects / options, securitization and exit options / alternatives.

Books Recommended:

1. Micro, Small and Medium Enterprises in India- Indian Institute of Banking and Finance Publications (ed.2017)
2. E-books of Ministry of Micro small & medium enterprises.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

ORGANISATIONAL BEHAVIOUR & STRESS MANAGEMENT

COURSE OBJECTIVES:

1. To understand the concept of organizational behavior along with learning and Perception
2. To identify various theories of Motivation and Leadership
3. To study Group Dynamics and Organizational Change
4. To gain an insight of Stress and Conflict Management

Course Credit: 2

Hours: 30

UNIT-I (6 Hours)

Introduction to Organizational Behavior: Nature and concept, Models of Organizational Behavior, scope of OB, Challenges and opportunities, Foundations of Individual behavior, theories of Learning

UNIT-II (8 Hours)

Perception: Perceptual Process Model, Perceptual Errors in Organizational Setting, Improving Perceptions
Motivation and Leadership: Motivation: concept, theories – content and process, Leadership: concept, functions, styles, and theories of Leadership-trait, behavioral, and situational

UNIT-III (8 Hours)

Group Dynamics: Nature of Group Dynamics, Types, Stages of Group Formation, Team Development: Nature, Significance, Comparing Work Groups and Work Teams, Types of Work-Teams, Team-Effectiveness Model, Contemporary Issues in Managing Teams, Organizational change: change process, resistance to change and Organizational Development

UNIT-IV (8 Hours)

Stress and Conflict Management: Define Stress and its potential sources, Individual and Organizational Approaches for managing stress, Conflict Management- Concept, sources, types, functionality and dysfunctional of conflict, Classification of conflict-intra individual, inter-personal, inter-group and organizational, Resolution of conflict

Books Recommended:

1. Davis Keith, Human Behavior at Works: Organizational Behaviors, Tata McGraw- Hill, New Delhi.
2. PareekUdai, Behavioral Process in Organizations, Oxford and IBH, New Delhi.
3. Robbins S.P., Organizational Behavior, Pearson Education, New Delhi.
4. Luthans Fred, Organizational Behavior, McGraw Hill, New Delhi.
5. Chandran J.S., Organization Behavior, Vikas Publishing House.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

RESEARCH METHODOLOGY

COURSE OBJECTIVES:

1. To provide understanding of basic concepts related to research methodology
2. To study various types of research, drawing sample, measuring and scaling techniques
3. To identify various methods for data collection
4. To study usage of statistical tools for analyzing data and drawing conclusions.

Course Credit: 2

Hours: 30

UNIT-I (6 Hours)

Meaning of Research, Objectives, Significance, Criteria of Good Research, Types of Research, Types of Business Problems Encountered by the Researcher, Precautions to the Researchers

UNIT-II (8 Hours)

Formulation of Research Problem, Setting of Objectives, Hypotheses-Importance & Formulation, Research Process, Research Design: Various Methods of Research Design, Sampling Design – Census and Sample survey, Steps in Sampling Design, Criteria of Selecting a Sampling Procedure, Characteristics of a Good Sample Design, Different Types of Sample Design: Probability/Non-Probability sample design, How to select a random sample, Complex Random Sampling Designs.

UNIT-III (8 Hours)

Measuring and Scaling Techniques – Measurement in Research, Measurement Scales, Sources of Error in Measurement, Tests of sound measurement, Techniques for developing measurement tools, Scaling - meaning, classification, important scaling techniques, scale construction:- Likert, Thurston.

UNIT-IV (8 Hours)

Methods of Data Collection – Different methods of Primary data collection: Observation, Interview, Questionnaire, Schedules, Collection of Secondary Data, Processing and Analysis of Data

Books Recommended:

1. Research Methodology-Methods and Technique by C.R. Kothari
2. Bhattacharyya-Research Methodology(Excel Books)
3. PanneerSelvam - Research Methodology (Prentice Hall of India, Edition 2008)
4. Foundation of Behavioural Research by Fred N. Kerlinger
5. Marketing Research – An Applied Orientation by Naresh K. Malhotra

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

CUSTOMER RELATIONSHIP MANAGEMENT

Course Objectives

1. To get an overview of Customer and Customer Relationship Management
2. To identify various strategies for CRM
3. To gain an insight of E-Commerce in CRM
4. To understand the concept of Loyalty

Course Credit: 2

Hours : 30

UNIT I (6- Hours)

Conceptual frame work of Customer Relationship and its Management, Types of CRM – Win Back, Prospecting, Loyalty, Cross Sell and Up Sell, Significance and Importance of CRM in Modern Business Environment.

UNIT II (8 - Hours)

Introduction CRM- Planning, Strategy for CRM, Process of segmentation, Choice of Technology, Choice of organizational Structure for CRM, Understanding Market Intelligent Enterprises.

UNIT III (8 - Hours)

Implementation of CRM: Business oriented solutions, Channel Management, CRM in Services, CRM in Financial Services, Use of E- Commerce in CRM, CEM and Data Mining, Information required for Effective CRM

UNIT IV (8 - Hours)

Concept of Loyalty at CRM: Definition of Loyalty, Customer Loyalty and Customer decency, Process of Developing Customer Loyalty, Status of CRM in India.

Books Recommended:

1. Ramana V., Somayagulu G, Customer Relationship Management, Excel Book, New Delhi.
2. Govinda.K., Bhat, Customer Relation Management, Himalaya, New Delhi.
3. Kotler P., Marketing Management, Pearson Education, New Jersey.
4. Saxena R., Marketing Management, Tata McGraw Hill, New Delhi.

STUDY, EVALUATION SCHEME & SYLLABUS (B. VOC)

PROJECT WORK

Course Credit: 6

Hours: 180

1. Student is required to prepare a project on the topic given by their Guides
2. PPT presentation of the Project
3. Hard copy is to be submitted to the institute.

VOCATIONAL TRAINING

OJT7.05	Dealer - Financial Institutions	Training Hours : 400	Any One Training / 6 Weeks	Credit : 12
OJT7.06	Accounts Executive			