

FACULTY OF ECONOMICS & BUSINESS

Syllabus

For

BACHELOR OF VOCATION (B.Voc.) (BANKING & FINANCIAL SERVICES) (Semester I - II)

Session: 2014-15



GURU NANAK DEV UNIVERSITY AMRITSAR

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

Eligibility for admission:

The admission to B.Voc. First year shall be open to any student who has passed plus two examinations (Senior Secondary System,) in any group from the Punjab School Education Board/ C.B.S.E. or any other examination recognized as equivalent there to by the Guru Nanak Dev University, Amritsar.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

Scheme of Course

SEMESTER–I

Course Code	Course Title	Theory Marks	Practical Marks	Maximum Marks
BVC– 101	Punjabi Compulsory/ Basic Punjabi(Mudhli Punjabi)	50	-	50
BVC– 102	Communicaion Skills in English	50		50
BVC– 103	Fundamentals of Management	50	-	50
BVC– 104	Principles and Practices of Banking	50	-	50
BVC– 105	Principles and Practices of Insurance	50	-	50
BVC– 106	Indian Financial System	50	-	50
BVC– 107	Banking Operations Simulation Lab	-	50	50

SEMESTER–II

Course Code	Course Title	Theory Marks	Practical Marks	Maximum Marks
BVC– 201	Punjabi Compulsory/ Basic Punjabi(Mudhli Punjabi)	50	-	50
BVC– 202	Communicaion Skills in English	35	15	50
BVC– 203	Managerial Economics	50	-	50
BVC– 204	Financial Services	50	-	50
BVC– 205	Legal and Regulatory Aspects of Banking	50	-	50
BVC– 206	Mutual Funds	50	-	50
BVC– 207	Training Project- Eight Weeks	-	50	50

BVC-101: ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ)

ਸਮਾਂ : 3 ਘੰਟੇ

ਕੁਲ ਅੰਕ : 50

ਪਾਠ-ਕ੍ਰਮ ਅਤੇ ਪਾਠ-ਪੁਸਤਕਾਂ

1. **ਗਿਆਨ ਮਾਲਾ** (ਵਿਗਿਆਨਕ ਤੇ ਸਮਾਜ-ਵਿਗਿਆਨਕ ਲੇਖਾਂ ਦਾ ਸੰਗ੍ਰਹਿ),
(ਸੰਪਾ. ਡਾ. ਸਤਿੰਦਰ ਸਿੰਘ, ਪ੍ਰੋ. ਮਹਿੰਦਰ ਸਿੰਘ ਬਨਵੈਤ), ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ,
ਅੰਮ੍ਰਿਤਸਰ।
ਲੇਖ : ਪਹੀਆ ਪ੍ਰਦੂਸ਼ਣ, ਭਰੂਣ ਹੱਤਿਆ ਦੇ ਦੇਸ਼ ਵਿਚ, ਨਾਰੀ ਸ਼ਕਤੀ, ਵਾਤਾਵਰਣੀ ਪ੍ਰਦੂਸ਼ਣ
ਅਤੇ ਮਨੁੱਖ, ਏਡਜ਼ : ਇਕ ਗੰਭੀਰ ਸੰਕਟ।
2. **ਪੰਜਾਬ ਦੇ ਮਹਾਨ ਕਲਾਕਾਰ** (ਬਲਵੰਤ ਗਾਰਗੀ),
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
ਲੇਖ : ਕੇ.ਐਲ.ਸਹਿਗਲ, ਬੜੇ ਗੁਲਾਮ ਅਲੀ ਖਾਂ, ਸੋਭਾ ਸਿੰਘ, ਪ੍ਰਿਥਵੀਰਾਜ ਕਪੂਰ,
ਭਾਈ ਸਮੁੰਦ ਸਿੰਘ।
3. **ਪੈਰੂਾ ਰਚਨਾ**
4. **ਪੈਰੂਾ ਪੜ੍ਹ ਕੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ।**
5. (ੳ) **ਪੰਜਾਬੀ ਧੁਨੀ ਵਿਉਂਤ** : ਉਚਾਰਨ ਅੰਗ, ਉਚਾਰਨ ਸਥਾਨ ਤੇ ਵਿਧੀਆਂ, ਸਵਰ, ਵਿਅੰਜਨ,
ਸੁਰ।
(ਅ) **ਭਾਸ਼ਾ ਵੰਨਗੀਆਂ** : ਭਾਸ਼ਾ ਦਾ ਟਕਸਾਲੀ ਰੂਪ, ਭਾਸ਼ਾ ਅਤੇ ਉਪ-ਭਾਸ਼ਾ ਦਾ ਅੰਤਰ, ਪੰਜਾਬੀ
ਉਪਭਾਸ਼ਾਵਾਂ ਦੇ ਪਛਾਣ-ਚਿੰਨ੍ਹ।
6. **ਮਾਤ ਭਾਸ਼ਾ ਦਾ ਅਧਿਆਪਨ**
(ੳ) ਪਹਿਲੀ ਭਾਸ਼ਾ ਦੇ ਤੌਰ ਉੱਤੇ
(ਅ) ਦੂਜੀ ਭਾਸ਼ਾ ਦੇ ਤੌਰ ਉੱਤੇ

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ:

1. ਕਿਸੇ ਨਿਬੰਧ ਦਾ ਸਾਰ ਜਾਂ ਉਸਦਾ ਵਿਸ਼ਾ ਵਸਤੂ (ਦੋ ਵਿੱਚੋਂ ਇਕ) । 10 ਅੰਕ
2. ਰੇਖਾ ਚਿਤਰ : ਸਾਰ, ਵਿਸ਼ਾ-ਵਸਤੂ, ਸ਼ਖਸੀਅਤ ਦੇ ਗੁਣ 10 ਅੰਕ
3. ਪੈਰੂਾ ਰਚਨਾ : ਤਿੰਨ ਵਿਸ਼ਿਆਂ ਵਿੱਚੋਂ ਕਿਸੇ ਇਕ ਉੱਤੇ ਪੈਰੂਾ ਲਿਖਣ ਲਈ 5 ਅੰਕ
ਕਿਹਾ ਜਾਵੇ ।
4. ਪੈਰੂਾ ਦੇ ਕੇ ਉਸ ਬਾਰੇ ਪੰਜ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ। 5 ਅੰਕ
5. ਨੰਬਰ 5 ਉੱਤੇ ਦਿੱਤੀ ਵਿਆਕਰਣ ਦੇ ਆਧਾਰ 'ਤੇ ਵਰਣਨਾਤਮਕ ਪ੍ਰਸ਼ਨ। 10 ਅੰਕ
6. ਨੰਬਰ 6 ਵਿਚ ਮਾਤ ਭਾਸ਼ਾ ਦੇ ਪਹਿਲੀ ਭਾਸ਼ਾ ਅਤੇ ਦੂਜੀ ਭਾਸ਼ਾ ਵਜੋਂ
ਅਧਿਆਪਨ, ਮਹੱਤਵ ਅਤੇ ਸਮੱਸਿਆਵਾਂ ਬਾਰੇ ਚਾਰ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ,
ਜਿਨ੍ਹਾਂ ਵਿੱਚੋਂ ਵਿਦਿਆਰਥੀ ਨੇ ਦੋ ਦਾ ਉੱਤਰ ਦੇਣਾ ਹੋਵੇਗਾ। 5×2=10 ਅੰਕ

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

BVC-101: ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Punjabi Compulsory)

ਪਾਠ-ਕ੍ਰਮ

ਸਮਾਂ : ਤਿੰਨ ਘੰਟੇ

ਕੁੱਲ ਅੰਕ : 50

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|----|---|--------|
| 1. | ਪੰਜਾਬੀ ਭਾਸ਼ਾ
ਗੁਰਮੁਖੀ ਲਿਪੀ
ਗੁਰਮੁਖੀ ਲਿਪੀ : ਬਣਤਰ ਅਤੇ ਤਰਤੀਬ | 20 ਅੰਕ |
| 2. | ਗੁਰਮੁਖੀ ਆਰਥੋਗ੍ਰਾਫੀ
ਸੂਰਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ
ਵਿਅੰਜਨਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ | 15 ਅੰਕ |
| 3. | ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਰਚਨਾ
ਸਾਧਾਰਨ ਸ਼ਬਦ
ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ | 15 ਅੰਕ |

ਯੂਨਿਟ ਅਤੇ ਥੀਮ:

ਪੰਜਾਬੀ ਭਾਸ਼ਾ : ਨਾਮਕਰਣ ਅਤੇ ਸੰਖੇਪ ਜਾਣ ਪਛਾਣ, ਗੁਰਮੁਖੀ ਲਿਪੀ : ਨਾਮਕਰਣ, ਗੁਰਮੁਖੀ ਵਰਣਮਾਲਾ; ਪੈਂਤੀ ਅੱਖਰੀ, ਅੱਖਰ ਕ੍ਰਮ, ਸੂਰ ਵਾਹਕ (ੳ ਅ ਈ), ਲਗਾਂ ਮਾਤਰਾਂ, ਪੈਰ ਵਿਚ ਬਿੰਦੀ ਵਾਲੇ ਵਰਣ, ਪੈਰ ਵਿਚ ਪੈਣ ਵਾਲੇ ਵਰਣ, ਬਿੰਦੀ, ਟਿੱਪੀ, ਅੱਧਕ।

ਗੁਰਮੁਖੀ ਆਰਥੋਗ੍ਰਾਫੀ ਅਤੇ ਉਚਾਰਨ; ਸੂਰਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ (ਲਘੂ-ਦੀਰਘ ਸੂਰ); ਸੂਰ ਅਤੇ ਲਗਾਂ ਮਾਤਰਾਂ; ਵਿਅੰਜਨਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ; ਪੈਰ ਵਿਚ ਪੈਣ ਵਾਲੇ ਵਰਣਾਂ (ਹ, ਰ, ਵ) ਦਾ ਉਚਾਰਨ; ਲ ਅਤੇ ਲ ਦਾ ਉਚਾਰਨ; ਭ,ਧ,ਢ,ਝ,ਞ ਦਾ ਉਚਾਰਨ; ਪੈਰ ਵਿਚ ਬਿੰਦੀ ਵਾਲੇ ਵਰਣਾਂ ਦਾ ਉਚਾਰਨ।

ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਰਚਨਾ: ਸਾਧਾਰਨ ਸ਼ਬਦ; ਇਕੱਲਾ ਸੂਰ (ਜਿਵੇਂ ਆ); ਸੂਰ ਅਤੇ ਵਿਅੰਜਨ (ਜਿਵੇਂ ਆਰ); ਵਿਅੰਜਨ ਅਤੇ ਸੂਰ (ਜਿਵੇਂ ਪਾ); ਵਿਅੰਜਨ ਸੂਰ ਵਿਅੰਜਨ (ਜਿਵੇਂ ਪਾਰ); ਪੰਜਾਬੀ ਸ਼ਬਦ ਰਚਨਾ; ਲਿੰਗ-ਪੁਲਿੰਗ, ਇਕ ਵਚਨ-ਬਹੁ ਵਚਨ; ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ; ਖਾਣ-ਪੀਣ ਅਤੇ ਸਾਕਾਦਾਰੀ ਨਾਲ ਸੰਬੰਧਿਤ।

BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ:

1. ਪਹਿਲੇ ਯੂਨਿਟ ਵਿੱਚੋਂ ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਅਤੇ ਗੁਰਮੁਖੀ ਲਿਪੀ ਦੀ ਬਣਤਰ ਅਤੇ ਤਰਤੀਬ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਚਾਰ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇਕ-ਇਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
2. ਦੂਜੇ ਯੂਨਿਟ ਵਿੱਚੋਂ ਗੁਰਮੁਖੀ ਆਰਥੋਗ੍ਰਾਫੀ ਅਤੇ ਉਚਾਰਨ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਤਿੰਨ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇਕ-ਇਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
3. ਤੀਜੇ ਯੂਨਿਟ ਵਿੱਚੋਂ ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਦੋ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇਕ-ਇਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
4. ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ ਨਾਲ ਸਬੰਧਿਤ ਇਕ-ਇਕ ਅੰਕ ਦੇ ਪੰਜ (ਆਬਜੈਕਟਿਵ) ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
5. ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਭਾਸ਼ਾ ਸਰਲ ਅਤੇ ਸਪਸ਼ਟ ਰੱਖੀ ਜਾਵੇ।

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

BVC -102: Communication Skills in English

Time: 3 Hours

Max. Marks: 50

Course Contents:

- a) **Reading Skills:** Reading Tactics and strategies; Reading purposes–kinds of purposes and associated comprehension; Reading for direct meanings; Reading for understanding concepts, details, coherence, logical progression and meanings of phrases/ expressions.

Activities:

- a) Active reading of passages on general topics
b) Comprehension questions in multiple choice format
c) Short comprehension questions based on content and development of ideas
- b) **Writing Skills:** Guidelines for effective writing; writing styles for application, resume, personal letter, official/ business letter, memo, notices etc.; outline and revision.

Activities:

- a) Formatting personal and business letters.
b) Organising the details in a sequential order
c) Converting a biographical note into a sequenced resume or vice-versa
d) Ordering and sub-dividing the contents while making notes.
e) Writing notices for circulation/ boards

Suggested Pattern of Question Paper:

The question paper will consist of five skill-oriented questions from Reading and Writing Skills. Each question will carry 10 marks. The questions shall be phrased in a manner that students know clearly what is expected of them. There will be internal choice wherever possible.

10x5=50 Marks

- i) Multiple choice questions on the language and meanings of an unseen passage.
ii) Comprehension questions with short answers on content, progression of ideas, purpose of writing etc. of an unseen passage.
iii) Personal letter and Official/Business correspondence
iv) Making point-wise notes on a given speech/ technical report OR
Writing notices for public circulation on topics of professional interest
v) Do as directed (10x1= 10 Marks) (change of voice, narration, combination of 2 simple sentences into one, subject-verb agreement, using appropriate tense, forms of verbs.

Recommended Books:

1. Oxford Guide to Effective Writing and Speaking by John Seely.
2. The Written Word by Vandana R Singh, Oxford University Press

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BVC- 103: FUNDAMENTALS OF MANAGEMENT

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

PART—I

Management: Meaning and definition, Nature, Purpose, Scope, Importance and Functions, Management as art, science and profession, Management as a social system, Concept of management, administration and organization. Principles of management, Scientific Management.

Evolution of Management Thought: Contribution of F.W. Taylor, Henri Fayol, Elton Mayo, Chester Bar nard & Peter Drucker to the management thought. Various approaches to management (i.e. Schools of Management Thought), Indian management thought.

Management Techniques: Management by Objective: Meaning, Process, Benefits, Weaknesses.

Planning: Meaning, Significance, Types of plans, Nature, Elements: Objectives, Policies, Rules, Procedure, Strategy, Decision Making.

Organizing: Meaning, Nature and Purpose of organization, Theories of organization, principles of organization, Forms of organization: Line, Functional and Line and Staff, Formal and informal organization, Delegation, Span of Management: Factors determining effective span.

Departmentation: Definition, Depart mentation by function, Territory, Product/service, Customer group and matrix organization, Decentralization and Departmentation.

PART—II

Authority: Definition, types, responsibility and accountability, Delegation; definition, steps in delegation, obstacles to delegation and their elimination, Decentralization vs Centralization, determinants of effective decentralization

Staffing: Meaning, nature and functions of HRM, Manpower management, factors affecting staffing, Recruitment, Selection, Training and Development, Performance appraisal: need and process.

Directing: Motivation: Meaning, Nature, Importance, Types, Theories of Motivation: Mc.

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BACHELOR OF VOCATION (B.Voc.)
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Gregor's, Maslow and Herzberg. Leadership: Meaning, Nature, Styles, Managerial grid, Likert system, Theories: Trait, Behavioural, Situational and Followers.

Coordination: Principles and Techniques, Difference between coordination and cooperation.

Controlling: Meaning, Nature, Importance, Scope, Principles, Prerequisites, Steps, Limitations and Techniques

Suggested Readings:

1. Robbins, S.P., & Coulter, M.K., "Management", Pearson Education Inc., New Delhi.
2. Gupta, Meenakshi, "Principles of Management", PHI Learning Pvt. Ltd., New Delhi.
3. Koontz, H., Weihrich, H., & Aryasri, A.R., "Essentials of Management", Tata McGraw-Hill, New Delhi.
4. Aswathapa, K. "Essential of Business Administration", Himalaya Publishing House, Mumbai.

Note: The latest editions of the books should be followed.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

BVC-104: PRINCIPLES AND PRACTICES OF BANKING

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

PART—I

Commercial Banks: Meaning, Evolution, Present structure of commercial banks in India , Types, Role, Functions and Services provided by banks.

Licensing of Banks in India: Licensing of banks, branch licensing.

Banking and the Economy: Cash reserve ratio, Statutory liquidity ratio, repo and reverse repo, open market operations, security valuation, capital account convertibility.

Liberalisation of Banking Sector in India: Narsimham Committee Report Part I and II.

NPA and Securitisation: NPAs, NPA categories, Provisioning norms, SARAFESI Act.

Basel Framework: Bank for International Settlements(BIS), Basel Accords.

Part II

Bank Deposits and Accounts: – Kinds of deposits, Nomination, Deposit insurance, Opening of accounts for minors, joint account holders ,HUF, firms , companies, trusts, societies, Govt. and public bodies, Closure of deposit accounts.

Regulatory Framework : Anti Money Laundering and KYC norms, Banking Ombudsman Scheme, 2006.

Payment and Collection of cheques: Duties and responsibilities of paying and collecting banker, Protection available to paying and collecting banker under NI Act.

Security Creation: Pledge, Hypothecation, Mortgage, Assignment.

Other Banking Services: Fund based services, Non fund based services, Money remittance services, banking channels, Financial inclusion.

Suggested Readings:

1. IIBF, “Principles and Practices of Banking”, 2nd Edition, McMillian Publishers.
2. Paul and Suresh, “*Management of Banking and Financial Services*”, 2007, Pearson Education.
3. Sunderam and Varshney, “*Banking Theory Law and Practices*”, 2004, Sultan Chand and Sons.
4. Varshney, P.N, “*Banking Law and Practice*”, 2012, Sultan Chand and Sons
5. Desai, Vasant, “*Banks and institutional management*”, 2008, Himalaya Publications.
6. Gurusamy, S., “*Banking Theory: Law and Practice*”, 2009, Tata McGraw Hill

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

BVC-105: PRINCIPLES & PRACTICES OF INSURANCE

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

Part I

Introduction: Introduction to insurance; Evolution, Purpose and need/role of insurance; Insurance industry in India.

Regulatory Framework: Insurance Regulatory and Development Authority (IRDA), Insurance Act 1938.

Fundamentals of Risk Management: Definition of risk, Classification of risks, Definition of risk management, Stages of risk management.

Insurance Contract, Terminology, Elements and Principles: Contract terminology, Elements of a valid contract, Distinguishing characteristics of insurance contracts, Common clauses and sections in insurance contract.

General Insurance: Classification- Life insurance and non life insurance, Non life insurance classification- Property insurance, Personal insurance and Liability insurance. Types of property insurance- Fire insurance, Marine insurance, Various types of engineering insurance, Marine cargo insurance, Features of motor insurance, Burglary insurance, Money insurance.

Part-II

Personal and Liability Insurance: Personal insurance, Mediclaim insurance, Group mediclaim policy, Personal accident insurance, liability insurance, Employee liability insurance, Public liability insurance, Professional indemnity insurance, Product liability insurance.

Life Insurance: Introduction to Life insurance, Principles of life insurance. Regulatory framework, Financial planning and life insurance.

Plans/Policies of Life insurance: Different types of life insurance plans - Term Plan - Endowment plan - Money back Insurance Plan - Whole-life insurance Plan - Unit Linked Insurance Plans (ULIPs) - Joint life insurance plans - Child insurance plans - Rider benefits.- Industrial life insurance – Group insurance- Keyman insurance.

Insurance Intermediaries: Individual agent, Corporate agent, Code of conduct, Banking regulations, Indian insurance market.

Suggested Readings:

1. Gupta, P.K., “*Principles and Practice of Non life Insurance*”, 2006, Himalaya Publications
2. Periasamy, P., “*Principles and Practice of Insurance*”, 2010, Himalaya Publication.
3. Gupta, P.K., “*Insurance and Risk Management*”, 2010, Himalaya Publication.
4. Gopal Krishan, G., “*Insurance Principles and Practice*”, 1994, Sterling Publishers, New Delhi.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

5. Niehaus, Harrington (2007), Risk Management and Insurance, Tata McGraw-Hill

BVC-106: INDIAN FINANCIAL SYSTEM

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

Part-I

An Introduction to Financial System, Components , Financial markets and institutions, An overview of Indian financial system, Financial system and economic development

Financial Markets: Money and capital market.

Money market – Meaning , Constituents, Functions of money market; Money market instruments – call loans, treasury bills, certificates of deposits, commercial bills, trade bills etc; Recent trends in Indian money market; Role of central bank in money market.

Capital market- Functions, Organization and instruments. Indian debt market. Indian equity market, Primary and secondary markets. Role of stock exchanges in India. SEBI and investor protection. Functionaries on Stock Exchanges:- Brokers, Sub brokers, Market makers, Jobbers, Portfolio Consultants, Institutional Investors.

Part – II

Financial Institutions: RBI, Commercial banks, NBFCs and Development banks

Reserve Bank of India: Organisation, Management and Functions; Recent monetary policy of RBI.

Commercial Banks: Meaning, Functions, Present structure, Recent developments in commercial banking.

Development Banks: Concept, Objectives and Functions of development banks; Role of development banks; IFCI, IDBI, NABARD, SIDCs, SIDBI; State financial corporations.

Non-banking financial institutions: Concept, Role and Functions of non-banking financial institutions.

Financial Instruments: Shares, Debentures/Bonds including floating rate bonds, Zero coupon bonds, Deep discount bonds. Warrants, Derivatives: Futures, Options swaps. ADRs, GDRs, IDRs

Suggested Readings:

1. Bhole L.M., “Financial Institutions and Markets”; 2009, Tata McGraw-Hill, New Delhi.
2. Hooda, R.P, “Indian Securities Markets- Investors View Point”; 1998, Excell Books, New Delhi.
3. Jain, T.R, Khanna, O.P. “ Indian financial System”, First Edition (2011), V K Publications.
4. Mechiraju, H.R., “Indian Financial System”, 3rd edition (2009), Vikas Publishing House
5. Murthy, D.K., Venugopal, “Indian Financial System” (2006), I K International Publishing House Pvt Ltd.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

6. Khan, M.Y., “Indian Financial System: Theory and Practises”, 4th edition (2004), Tata McGraw Hill.

BVC-107: BANKING OPERATIONS SIMULATION LAB

Max. Marks: 50

Note: The students will be trained in the practical aspects of management of banking operations. At the end of the semester, external examiner will be appointed by the University to conduct the practical by examining the students in the lab and award marks.

Part–I

Central Bank: Meaning and Functions, Techniques of credit control, Credit creation. Management of CBs in India.

Bank Deposit Accounts: Introduction to bank deposits, Common guidelines of opening and operating accounts, Deposit related services, Deposit services offered to NRIs.

Bank Forms and Documents: Pay- in- slip, Withdrawal form, Cheques.

Basics of Bank Lending: Principles of lending and loan policy, Basics of loan appraisal, Types of advances.

Part–II

Negotiable Instruments: Cheques, Bills of exchange and Promissory note, Endorsement, Guarantees and Indemnities.

Risk Management in Banks: Tools and Techniques

Asset Liability Management: Tools and techniques of ALM

Innovations in Banking: Internet banking, Phone banking, Mobile banking Wholesale and Retail banking, Universal and Narrow Banking, Off shore banking and Multinational banking, Bancassurance

BVC-201: ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ)

ਸਮਾਂ : 3 ਘੰਟੇ

ਕੁਲ ਅੰਕ : 50

ਪਾਠ-ਕ੍ਰਮ ਅਤੇ ਪਾਠ-ਪੁਸਤਕਾਂ

1. **ਰਿਗਿਆਨ ਮਾਲਾ** (ਵਿਗਿਆਨਕ ਤੇ ਸਮਾਜ-ਵਿਗਿਆਨਕ ਲੇਖਾਂ ਦਾ ਸੰਗ੍ਰਹਿ)
(ਸੰਪ. ਡਾ. ਸਤਿੰਦਰ ਸਿੰਘ, ਪ੍ਰੋ. ਮਹਿੰਦਰ ਸਿੰਘ ਬਨਵੈਤ), ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ, 2007
ਲੇਖ : ਸਾਹਿਤ ਤੇ ਲੋਕ ਸਾਹਿਤ, ਅੱਖਾਂ, ਅਚੇਤਨ ਦਾ ਗੁਣ ਤੇ ਸੁਭਾਅ, ਕੰਪਿਊਟਰ ਅਤੇ ਇੰਟਰਨੈੱਟ, ਮਨੁੱਖੀ ਅਧਿਕਾਰ।
2. **ਪੰਜਾਬ ਦੇ ਮਹਾਨ ਕਲਾਕਾਰ** (ਬਲਵੰਤ ਗਾਰਗੀ), ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
ਲੇਖ : ਸਤੀਸ਼ ਗੁਜਰਾਲ, ਗੁਰਚਰਨ ਸਿੰਘ, ਠਾਕੁਰ ਸਿੰਘ, ਬਲਰਾਜ ਸਾਹਨੀ, ਸੁਰਿੰਦਰ ਕੌਰ।
3. **ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ** : ਪਰਿਭਾਸ਼ਾ, ਮੁੱਢਲੇ ਸੰਕਲਪ
4. **ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ**
5. **ਪੈਰਾ ਰਚਨਾ**
6. **ਪੈਰਾ ਪੜ੍ਹ ਕੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ**
7. **ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ**

ਅੰਕ ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਕਿਸੇ ਨਿਬੰਧ ਦਾ ਸਾਰ ਜਾਂ ਉਸਦਾ ਵਿਸ਼ਾ ਵਸਤੂ (ਦੋ ਵਿਚੋਂ ਇਕ) । 10 ਅੰਕ
2. ਵਾਰਤਕ ਰੂਪ : ਰੇਖਾ ਚਿਤਰ, ਨਾਇਕ ਬਿੰਬ, ਕਲਾਤਮਕ ਗੁਣ, ਰੇਖਾ ਚਿਤਰ ਸਾਹਿਤ ਨੂੰ ਦੇਣ 10 ਅੰਕ
- 3-4. 3-4 ਨੰਬਰ ਉੱਤੇ ਦਿੱਤੀ ਵਿਆਕਰਣ ਦੇ ਆਧਾਰ ਤੇ ਵਰਣਨਾਤਮਕ ਪ੍ਰਸ਼ਨ। 10 ਅੰਕ
5. ਪੈਰਾ ਰਚਨਾ : ਤਿੰਨ ਵਿਸ਼ਿਆਂ ਵਿਚੋਂ ਕਿਸੇ ਇਕ ਉੱਤੇ ਪੈਰਾ ਲਿਖਣ ਲਈ ਕਿਹਾ ਜਾਵੇ । 5 ਅੰਕ
6. ਪੈਰਾ ਦੇ ਕੇ ਉਸ ਬਾਰੇ ਪੰਜ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ 5 ਅੰਕ
7. ਨੰਬਰ 7 ਵਿਚ ਅੱਠ ਅਖਾਣ ਅਤੇ ਅੱਠ ਮੁਹਾਵਰੇ ਪੁੱਛੇ ਜਾਣਗੇ, ਜਿਨ੍ਹਾਂ ਵਿਚੋਂ ਵਿਦਿਆਰਥੀ ਨੇ ਪੰਜ-ਪੰਜ ਨੂੰ ਵਾਕਾਂ ਵਿਚ ਵਰਤ ਕੇ ਅਰਥ ਸਪੱਸ਼ਟ ਕਰਨੇ ਹੋਣਗੇ । 5+5= 10 ਅੰਕ

BVC-201: ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Punjabi Compulsory)

ਸਮਾਂ : ਤਿੰਨ ਘੰਟੇ	ਪਾਠ-ਕ੍ਰਮ	ਕੁੱਲ ਅੰਕ : 50
1.	ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਸੰਯੁਕਤ ਅਤੇ ਮਿਸ਼ਰਤ ਸ਼ਬਦ ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ	20 ਅੰਕ
2.	ਪੰਜਾਬੀ ਵਾਕ-ਬਣਤਰ ਸਾਧਾਰਨ ਵਾਕ : ਕਿਸਮਾਂ ਸੰਯੁਕਤ ਵਾਕ : ਕਿਸਮਾਂ ਮਿਸ਼ਰਤ ਵਾਕ : ਕਿਸਮਾਂ ਪੰਜਾਬੀ ਵਾਕਾਂ ਦੀ ਵਰਤੋਂ ਦੇ ਵਿਭਿੰਨ ਸਮਾਜਿਕ ਪ੍ਰਸੰਗ	15 ਅੰਕ
3.	ਪ੍ਰਕਾਰਜੀ ਪੰਜਾਬੀ ਚਿੱਠੀ ਪੱਤਰ ਪੈਰਾ ਰਚਨਾ ਅਖਾਣ ਅਤੇ ਮੁਹਾਵਰੇ	15 ਅੰਕ

ਯੂਨਿਟ ਅਤੇ ਥੀਮ:

1. ਪੰਜਾਬੀ ਸ਼ਬਦ ਬਣਤਰ: ਸੰਯੁਕਤ ਸ਼ਬਦ ; ਸਮਾਸੀ ਸ਼ਬਦ (ਜਿਵੇਂ ਲੋਕ ਸਭਾ) ; ਦੋਹਰੇ ਸ਼ਬਦ/ਦੁਹਰੁਕਤੀ (ਜਿਵੇਂ ਧੂੜ ਧਾੜ/ਭਰ ਭਰ), ਮਿਸ਼ਰਤ ਸ਼ਬਦਾਂ ਦੀ ਬਣਤਰ/ਸਿਰਜਨਾ; ਅਗੇਤਰਾਂ ਰਾਹੀਂ (ਜਿਵੇਂ ਉਪ-ਭਾਸ਼ਾ), ਪਿਛੇਤਰਾਂ ਰਾਹੀਂ (ਜਿਵੇਂ ਰੰਗਲਾ), ਪੰਜਾਬੀ ਸ਼ਬਦ ਰਚਨਾ; ਪੜਨਾਵੀਂ ਰੂਪ, ਕਿਰਿਆ/ਸਹਾਇਕ ਕਿਰਿਆ ਦੇ ਰੂਪ ; ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ ; ਰੁੱਤਾਂ, ਮਹੀਨਿਆਂ, ਮੌਸਮਾਂ, ਗਿਣਤੀ ਨਾਲ ਸਬੰਧਿਤ।
2. ਪੰਜਾਬੀ ਵਾਕ-ਬਣਤਰ : ਕਰਤਾ ਕਰਮ ਕਿਰਿਆ; ਸਾਧਾਰਨ ਵਾਕ, ਬਿਆਨੀਆ, ਪ੍ਰਸ਼ਨਵਾਚਕ, ਆਗਿਆਵਾਚਕ; ਸੰਯੁਕਤ ਅਤੇ ਮਿਸ਼ਰਤ ਵਾਕਾਂ ਦੀਆਂ ਕਿਸਮਾਂ ; ਸੁਤੰਤਰ ਅਤੇ ਅਧੀਨ ਉਪਵਾਕ ; ਸਮਾਨ (ਤੇ/ਅਤੇ) ਅਤੇ ਅਧੀਨ (ਜੋ/ਕਿ) ਯੋਜਕਾਂ ਦੀ ਵਰਤੋਂ ; ਪੰਜਾਬੀ ਵਾਕਾਂ ਦੀ ਵਰਤੋਂ ਦੇ ਵਿਭਿੰਨ ਸਮਾਜਕ/ਸਭਿਆਚਾਰਕ ਪ੍ਰਸੰਗ ; ਘਰ ਵਿਚ, ਬਾਜ਼ਾਰ ਵਿਚ, ਮੇਲੇ ਵਿਚ, ਸ਼ੌਪਿੰਗ ਮਾਲ/ਸਿਨੇਮੇ ਵਿਚ, ਵਿਆਹ ਵਿਚ, ਧਾਰਮਿਕ ਸਥਾਨਾਂ ਵਿਚ, ਦੋਸਤਾਂ ਨਾਲ ਆਦਿ।
3. ਇਸ ਯੂਨਿਟ ਵਿਚ ਚਿੱਠੀ ਪੱਤਰ (ਨਿੱਜੀ/ਦਫ਼ਤਰੀ), ਪੈਰਾ ਰਚਨਾ ਅਤੇ ਅਖਾਣ ਮੁਹਾਵਰਿਆਂ ਦੀ ਵਰਤੋਂ ਰਾਹੀਂ ਵਿਦਿਆਰਥੀ ਦੀ ਭਾਸ਼ਾਈ ਯੋਗਤਾ ਨੂੰ ਪਰਖਿਆ ਜਾਵੇਗਾ।

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ:

1. ਪਹਿਲੇ ਯੂਨਿਟ ਵਿੱਚੋਂ ਪੰਜਾਬੀ ਸ਼ਬਦ ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਤਿੰਨ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇਕ-ਇਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
2. ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਸ਼ਬਦਾਵਲੀ ਨਾਲ ਸਬੰਧਿਤ ਇਕ-ਇਕ ਅੰਕ ਦੇ ਪੰਜ (ਆਬਜੈਕਟਿਵ) ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
3. ਦੂਜੇ ਯੂਨਿਟ ਵਿੱਚ ਪੰਜਾਬੀ ਵਾਕ-ਬਣਤਰ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਦੋ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇਕ-ਇਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
4. ਪੰਜਾਬੀ ਵਾਕਾਂ ਦੀ ਵਿਹਾਰਕ ਵਰਤੋਂ ਨਾਲ ਸਬੰਧਿਤ 5 ਅੰਕਾਂ ਦਾ ਇਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛਿਆ ਜਾਵੇਗਾ ਜਿਸ ਵਿਚ ਵਿਦਿਆਰਥੀ ਨੂੰ ਕਿਸੇ ਸਮਾਜਿਕ/ਸਭਿਆਚਾਰਕ ਪ੍ਰਸੰਗ ਵਿਚ ਵਰਤੇ ਜਾਂਦੇ ਪੰਜ ਵਾਕ ਲਿਖਣ ਲਈ ਕਿਹਾ ਜਾਵੇਗਾ।
5. ਵਿਦਿਆਰਥੀ ਨੂੰ ਕਿਸੇ ਇਕ ਵਿਸ਼ੇ 'ਤੇ ਨਿੱਜੀ ਜਾਂ ਦਫਤਰੀ ਚਿੱਠੀ ਲਿਖਣ ਲਈ ਕਿਹਾ ਜਾਵੇਗਾ।
6. ਵਿਦਿਆਰਥੀ ਨੂੰ ਕਿਸੇ ਇਕ ਵਿਸ਼ੇ 'ਤੇ ਪੈਰਾ ਲਿਖਣ ਲਈ ਕਿਹਾ ਜਾਵੇਗਾ।
7. ਵਿਦਿਆਰਥੀ ਨੂੰ ਇਕ-ਇਕ ਅੰਕ ਦੇ ਪੰਜ ਅਖਾਣਾਂ ਜਾਂ ਮੁਹਾਵਰਿਆਂ ਨੂੰ ਵਾਕਾਂ ਵਿਚ ਵਰਤ ਕੇ ਅਰਥ ਸਪਸ਼ਟ ਕਰਨ ਲਈ ਕਿਹਾ ਜਾਵੇਗਾ।
8. ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਭਾਸ਼ਾ ਸਰਲ ਅਤੇ ਸਪਸ਼ਟ ਰੱਖੀ ਜਾਵੇ।

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)
BVC– 202: COMMUNICATION SKILLS IN ENGLISH

Time: 3 Hours

Max. Marks: 50
Theory Marks: 35
Practical Marks: 15

Course Contents:

- 1. Listening Skills:** Barriers to listening; effective listening skills; feedback skills.
Attending telephone calls; note taking.

Activities:

- a) Listening exercises – Listening to conversation, News and TV reports
- b) Taking notes on a speech/lecture

- 2. Speaking and Conversational Skills:** Components of a meaningful and easy conversation; understanding the cue and making appropriate responses; forms of polite speech; asking and providing information on general topics.

The study of sounds of English, stress and intonation

Situation based Conversation in English

Essentials of Spoken English

Activities:

- c) Making conversation and taking turns
- b) Oral description or explanation of a common object, situation or concept
- c) Giving interviews

Suggested Pattern of Question Paper:

The question paper will consist of seven questions related to speaking and listening Skills.

Each question will carry 5 marks. The nature of the questions will be as given below:

Two questions requiring students to give descriptive answers.

Three questions in the form of practical exercise requiring students to give an appropriate response to a question, a proposal, a proposition, an invitation etc. For Example, the paper setter may give a proposition and ask the students to agree or disagree with it or introduce a character giving invitation and ask the students to accept or refuse it etc.

Two questions requiring students to transcribe simple words in IPA symbols, marking stress and marking intonation.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

Practical /Oral Testing

Marks: 15

Course Contents:

1. Oral Presentation with/without audio visual aids.
2. Group Discussion.
3. Listening to any recorded or live material and asking oral questions for listening comprehension.

Questions:

1. Oral Presentation will be of 5 to 10 minutes duration. (Topic can be given in advance or it can be of student's own choice). Use of audio visual aids is desirable.
2. Group discussion comprising 8 to 10 students on a familiar topic. Time for each group will be 15 to 20 minutes.

Note: Oral test will be conducted by external examiner with the help of internal examiner.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

BVC-203: MANAGERIAL ECONOMICS

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

PART—I

- Managerial Economics: Meaning, Nature, Scope and Concepts.
- Marginal Analysis: Law of Diminishing Marginal Utility, Law of Equi marginal Utility.
- Law of Demand: Meaning, Determinants, Exceptions, Kinds of Demand, Change in Demand and Importance.
- Elasticity of Demand: Meaning, Types and Degrees of Elasticity of Demand, Methods of Measuring Price Elasticity of Demand, Factors Determining Elasticity of Demand, Importance.
- Indifference Curve Analysis: Meaning, Assumptions, Properties, Consumer Equilibrium, Importance.
- Production Function: Meaning, Types: Short Run and Long Run Production Function, Economies and Diseconomies of Scale.

PART– II

- Theory of Costs: Types of Costs, Traditional Theory: Long Run & Short Run, Modern Theory: Long Run & Short Run.
- Managerial Theories: Profit maximization and Sales Maximization.
- Market Structure: Meaning, Assumptions and Equilibrium of Perfect Competition, Monopoly, Monopolistic Competition. Oligopoly: Sweezy Model
- National Income: Conceptual Framework, Measures of National Income, Methods of Measurement, Limitations of National Income.
- Consumption Function: Meaning, and Nature, Determinants and Measures to Raise Propensity to Consume. Keynes Psychological Law of Consumption - Meaning, Properties and Implications.
- Inflation: Meaning, Types, Theories, Causes, Effects and Control. Unemployment trade off.

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BANKING & FINANCIAL SERVICES (SEMESTER – II)

Suggested Readings:

1. Koutosoyiannis, A., “Modern Micro Economics”, Palgrave Macmillan.
2. Dwivedi, D.N., “Microeconomics: Theory and Applications”, Pearson Education, New Delhi.
3. Gravelle H., and Rees, R., “Microeconomics”, Pearson Education, New Delhi.
4. Ahuja, H.L., “Advanced Economic theory; Microeconomic Analysis”, S. Chand & Company Ltd. New Delhi.
5. Mithani, D.M., “Managerial Economics”, Himalaya Publishing House, New Delhi.
6. Ackley, G., “Macroeconomics: Theory and Policy”, Macmillan, New York.
7. Shapiro, E., “Macroeconomic Analysis”, Galgotia Publication, New Delhi.
8. Gppdwin Neva, J. A. Nelson & J. Harris, “Macroeconomics in Context”, PHI Learning Pvt. Ltd, New Delhi.
9. Dornbusch R., S. Ficher & R. Startz, “Macro Economics”, Tata McGraw Hill Publishing Company Ltd., New Delhi.
10. Agarwal, Vanita, “Macroeconomics: Theory and Policy”, Pearson Education, New Delhi.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

BVC-204: FINANCIAL SERVICES

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

Part– I

Introduction to financial Services, Characteristics and Kinds of financial services. Financial intermediaries rendering financial services. Role of financial services in Indian financial system.

Merchant Banking : Origin, Meaning, Nature, Functions, Structure and Scope of merchant banking, Regulation of merchant banking, Recent developments in merchant banking. Merchant banking regulation,

Credit Rating : Introduction, Origin, Importance and Need for Credit rating, Factors affecting credit rating. Instruments for rating, Advantages, Disadvantages of credit rating. Process of credit rating and Rating methodology. Credit rating agencies in India-Crisil, ICRA, CARE.

Leasing & Hire Purchase : Introduction, Meaning & Elements, Features & Type of leasing Pros & Cons. of leasing, Meaning, Features of hire purchase, 'Mathematics of hire purchase, Calculation of effective interest rate, Legal aspects of hire purchase - Tax Implications of hire purchase.

Mutual Funds : Meaning and concept of mutual funds . Types of mutual funds, Performance and Problems of mutual funds in India. Constitution and management of mutual funds ans SEBI Regulations.

Part–II

Consumer Finance : Introduction, Meaning and Concept, Modes of consumer finance, Role of consumer credit in the financial system, Features of consumer credit transactions, Types of consumer finance, Procedure for granting finance & terms of financing credit. Factoring and Forfaiting, Asset securitisation of debt.

Housing Finance: Housing finance companies, Refinance schemes for HFCs.

Credit Cards : Introduction, Type of credit cards, Advantages, Limitation of credit cards, ATM Cards.

Depository System and Dematerialisation : Introduction, SEBI guidelines for participants, Code of conduct for issuer, Participants, Dematerialization/ Rematerialion of shares, Electronic settlement of shares; pledging, hypothecation of dematerialized shares. Freezing of demat accounts.

Suggested Readings:

1. Khan, M.Y., “Financial Services”, Tata McGraw Hill, New Delhi.
2. Gurusamy, S., “Financial Services and System”, 2004, Vijay Nicole Imprints Pvt. Ltd., Chennai.
3. Chennai.
4. Bhalla, V.K. “Management of Financial Services”, Anmol Publications Pvt. Ltd., New Delhi.
5. Pathak, Bharati, “Indian Financial System”, Pearson Education, New Delhi.
6. Avadhani, V.A., “Capital Market Management”, Himalaya Publishing House
7. Bhole, L.M., “Financial Institutions and Market”, Tata McGraw Hill

BVC-205: LEGAL AND REGULATORY ASPECTS OF BANKING

Time: 3 Hours

Max Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

Part-I

Regulation and Compliance: Provisions of RBI Act 1935, Banking Regulation Act 1949.

Government and RBI's Power: Opening of new banks and branches, Banks shareholders and their rights, CRR/SLR concepts, Submission of returns to RBI, Corporate Governance.

Legal Aspects of Banking Operations: Responsibilities of paying/ collecting banker, Indemnities and guarantees.

Laws Relating to Securities- Modes of charging securities- Lien, Pledge, Mortgage, Hypothecation etc.

Part-II

Banking Related Laws: Law of limitation, Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, SARFAEI Act, 2002, Banking ombudsman, Anti money laundering

Commercial Laws with Reference to Banking Operations: Features of Indian contract Act 1872, Indian Partnership Act 1932- Definition of partnership, Minor admitted to the benefits of partnership.

Transfer of Property Act

Right to Information Act

Information Technology Act.

Suggested Readings:

1. IIBF, "Principles and Practices of Banking", 2nd Edition, McMillian Publishers.
2. Paul and Suresh, "*Management of Banking and Financial Services*", 2007, Pearson Education.
3. Sunderam and Varshney, "*Banking Theory Law and Practices*", 2004, Sultan Chand and Sons.
4. Varshney, P.N, "*Banking Law and Practice*", 2012, Sultan Chand and Sons

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

BVC- 206: Mutual Funds

Time: 3 Hours

Max. Marks: 50

Note: The question paper covering the entire course shall be divided into three sections.

Section A: It will have question No.1 consisting of 12 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 10 questions. Each question will carry one mark; the total weightage being 10 marks.

Section B: It will consist of essay type/numerical questions up to five pages in length. Four questions numbering 2, 3, 4 and 5 will be set by the examiner from Part-I of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of this section shall be 20 marks.

Section C: It will consist of essay type/numerical questions with answer to each question up to five pages in length. Four questions numbering 6,7,8 and 9 will be set by the examiner from Part-II of the syllabus. The candidates will be required to attempt any two questions. Each question will carry 10 marks. The total weightage of the section shall be 20 marks.

Part I

Introduction to Mutual Funds: Meaning, Role and Functions of mutual funds, Types of funds, Key developments over the years.

Fund Structure and Constituents: Legal structure of mutual funds in India, Key constituents of mutual funds

Legal and Regulatory Environment: Role of regulators in India, Investment restrictions for schemes, Investor's rights and obligations.

Offer Document: Contents of offer document, Key information memorandum.

Part II

Fund Distribution and Channel Management: Distribution channels, Channel Management Practices.

Investor Services: Mutual fund investors, KYC requirements for mutual funds investors, Additional documentation requirements applicable for institutional investors, Transactions with mutual funds.

Return, Risk and Performance of Funds: Drivers of returns in a scheme, Measures of return, Drivers of risk on a scheme, Measures of risk.

Scheme Selections: Different scheme selection categories, criterion to select a scheme, Sources of data to track mutual fund performance.

Suggested Readings:

1. Mobius Mark, "Mutual Funds: An Introduction to the Core Concepts", Wiley.com
2. Shashikant, Abraham and Bhargava, "Understanding Mutual Funds", McGraw Hill Publications.
3. Tripathy, "Mutual funds in India", Excel Books.

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BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

BVC 207 TRAINING PROJECT

Time: 8 Weeks

Max. Marks: 50
Project Report: 25
Project Presentation: 25

All the students will submit their Training Reports (in duplicate) within a period of one month in the department; this period shall be counted from the last date of completion of their Training. The supervisor in the organization under whose guidance the training is carried out will be required to grade the student's report.

Each student will be attached with one internal faculty guide, with whom they shall be in continuous touch during the training period. The internal faculty guide will be required to evaluate (out of 25 marks) on the basis of the assessment report provided by the organization where the Training has been completed and his/her own assessment about the work done by the student.

The evaluation of the remaining 25 marks shall be made by external examiner appointed by the university who shall evaluate the report on the basis of presentation and the assessment report received from the organization where student has undergone Training.
