

# **FACULTY OF ECONOMICS & BUSINESS**

## **Syllabus**

**For**

**BACHELOR OF VOCATION (B.Voc.)  
(BANKING & FINANCIAL SERVICES)**

**(Semester I - IV)**

**Session: 2015-16**



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**GURU NANAK DEV UNIVERSITY  
AMRITSAR**

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

**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.

2  
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER SYSTEM)

## Scheme of Course

### SEMESTER-I

<b>Course Code</b>	<b>Course Title</b>	<b>Theory Marks</b>	<b>Practical Marks</b>	<b>Maximum Marks</b>
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

<b>Course Code</b>	<b>Course Title</b>	<b>Theory Marks</b>	<b>Practical Marks</b>	<b>Maximum Marks</b>
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

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

**Semester–III**

<b>Course Code</b>	<b>Course Title</b>	<b>Theory Marks</b>	<b>Practical Marks</b>	<b>Max. Marks</b>	<b>Credits</b>
BVC-301	Business Statistics	50	-	50	4
BVC- 302	Business Laws	50	-	50	4
BVC-303	Basic Accounting for Financial Managers + Tally	40	10	50	4
BVC- 304	Operational Risk Management	50	-	50	4
BVC-305	Financial Statement Analysis	50	-	50	4
BVC- 306	Bank Credit Management	50	-	50	4
BVC-307	Online Trading Simulation Lab	-	50	50	6
ESL-221	* Environmental Studies–I	50	-	-	-

**Semester–IV**

BVC-401	Business Ethics and Corporate Social Responsibility	50	-	50	4
BVC- 402	Business Environment	50	-	50	4
BVC -403	Entrepreneurship Development	50	-	50	4
BVC- 404	Investment Management	50	-	50	4
BVC-405	Market Risk Management	50	-	50	4
BVC- 406	Financial Market Operations	50	-	50	4
BVC-407	Training Project- Eight Weeks	-	50	50	6
ESL-222	* Environmental Studies–II	50	-	-	-

**\* Note: The marks of Paper Environmental Studies will not be added in the Grand Total.**

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

**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. **ਆਤਮ ਅਨਾਤਮ** (ਸੰਪ. ਸੁਹਿੰਦਰ ਬੀਰ ਅਤੇ ਵਰਿਆਮ ਸਿੰਘ ਸੰਧੂ)  
(ਪ੍ਰੋ. ਮੋਹਨ ਸਿੰਘ, ਅੰਮ੍ਰਿਤਾ ਪ੍ਰੀਤਮ, ਸ਼ਿਵ ਕੁਮਾਰ ਬਟਾਲਵੀ, ਸੁਰਜੀਤ ਪਾਤਰ, ਪਾਸ਼)  
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
3. **ਪੈਰੂ ਰਚਨਾ**
4. **ਪੈਰੂ 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 ਵਿਚੋਂ ਇਕ) ।  | 10 ਅੰਕ     |
| 2. <b>ਆਤਮ ਅਨਾਤਮ</b> : ਸਾਰ, ਵਿਸ਼ਾ-ਵਸਤੂ, ਪ੍ਰਸੰਗ ਸਹਿਤ ਵਿਆਖਿਆ, ਕਲਾ ਪੱਖ  | 10 ਅੰਕ     |
| 3. ਪੈਰੂ ਰਚਨਾ : ਤਿੰਨ ਵਿਸ਼ਿਆਂ ਵਿਚੋਂ ਕਿਸੇ ਇਕ ਉਤੇ ਪੈਰੂ ਲਿਖਣ ਲਈ<br>ਕਿਹਾ ਜਾਵੇ ।   | 05 ਅੰਕ     |
| 4. ਪੈਰੂ ਦੇ ਕੇ ਉਸ ਬਾਰੇ ਪੰਜ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ।   | 05 ਅੰਕ     |
| 5. ਨੰਬਰ 5 ਉਤੇ ਦਿੱਤੀ ਵਿਆਕਰਣ ਦੇ ਆਧਾਰ 'ਤੇ ਵਰਣਨਾਤਮਕ ਪ੍ਰਸ਼ਨ।   | 10 ਅੰਕ     |
| 6. ਨੰਬਰ 6 ਵਿਚ ਮਾਤ ਭਾਸ਼ਾ ਦੇ ਪਹਿਲੀ ਭਾਸ਼ਾ ਅਤੇ ਦੂਜੀ ਭਾਸ਼ਾ ਵਜੋਂ<br>ਅਧਿਆਪਨ, ਮਹੱਤਵ ਅਤੇ ਸਮੱਸਿਆਵਾਂ ਬਾਰੇ ਚਾਰ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ,<br>ਜਿਨ੍ਹਾਂ ਵਿਚੋਂ ਵਿਦਿਆਰਥੀ ਨੇ ਦੋ ਦਾ ਉੱਤਰ ਦੇਣਾ ਹੋਵੇਗਾ। | 5×2=10 ਅੰਕ |

5  
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<br>ਗੁਰਮੁਖੀ ਲਿਪੀ<br>ਗੁਰਮੁਖੀ ਲਿਪੀ : ਬਣਤਰ ਅਤੇ ਤਰਤੀਬ             | 20 ਅੰਕ |
| 2. | ਗੁਰਮੁਖੀ ਆਰਥੋਗ੍ਰਾਫੀ<br>ਸੂਰਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ<br>ਵਿਅੰਜਨਾਂ ਦੀ ਵੰਡ ਅਤੇ ਉਚਾਰਨ | 15 ਅੰਕ |
| 3. | ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਰਚਨਾ<br>ਸਾਧਾਰਨ ਸ਼ਬਦ<br>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।

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

**BVC-102: COMMUNICATION SKILLS IN ENGLISH**

**Time: 3 Hours**

**Max. Marks: 50**

**Course Contents:**

**1. 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

**2. 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. *English Grammar in Use* (Fourth Edition) by Raymond Murphy, CUP

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

**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.

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

**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. 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.**

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.

11  
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER – I)

**Suggested Readings:**

1. IIBF, “Principles and Practices of Banking”, 2<sup>nd</sup> 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

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

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

**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.

15  
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER – I)

**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.
6. Khan, M.Y., “Indian Financial System: Theory and Practices”, 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. **ਗਿਆਨ 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. **ਆਤਮ ਅਨਾਤਮ** (ਸੰਪ. ਸੁਹਿੰਦਰ ਬੀਰ ਅਤੇ ਵਰਿਆਮ ਸਿੰਘ ਸੰਧੂ) (ਕਹਾਣੀਆਂ)  
**ਪਠਾਣ ਦੀ ਧੀ** (ਸੁਜਾਨ ਸਿੰਘ), **ਸਾਂਝੀ ਕੰਧ** (ਸੰਤੋਖ ਸਿੰਘ ਧੀਰ), **ਉਜਾੜ** (ਕੁਲਵੰਤ ਸਿੰਘ ਵਿਰਕ), **ਘੋਟਣਾ** (ਮੋਹਨ ਭੰਡਾਰੀ), **ਦਲਦਲ** (ਵਰਿਆਮ ਸਿੰਘ ਸੰਧੂ)  
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
3. **ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ** : ਪਰਿਭਾਸ਼ਾ, ਮੁੱਢਲੇ ਸੰਕਲਪ
4. **ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ**
5. **ਪੈਰ੍ਹਾ ਰਚਨਾ**
6. **ਪੈਰ੍ਹਾ 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. **ਆਤਮ ਅਨਾਤਮ** : ਸਾਰ, ਵਿਸ਼ਾ ਵਸਤੂ, ਪਾਤਰ ਚਿਤਰਣ, ਸਾਹਿਤ ਨੂੰ ਦੇਣ 10 ਅੰਕ
- 3-4. 3-4 ਨੰਬਰ ਉੱਤੇ ਦਿੱਤੀ ਵਿਆਕਰਣ ਦੇ ਆਧਾਰ ਤੇ ਵਰਣਨਾਤਮਕ ਪ੍ਰਸ਼ਨ। 10 ਅੰਕ
5. ਪੈਰ੍ਹਾ ਰਚਨਾ : ਤਿੰਨ ਵਿਸ਼ਿਆਂ ਵਿਚੋਂ ਕਿਸੇ ਇਕ ਉੱਤੇ ਪੈਰ੍ਹਾ ਲਿਖਣ ਲਈ ਕਿਹਾ ਜਾਵੇ । 05 ਅੰਕ
6. ਪੈਰ੍ਹਾ ਦੇ ਕੇ ਉਸ ਬਾਰੇ ਪੰਜ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ 05 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।

05+ 05=10 ਅੰਕ

**ਮੁੱਢਲੀ ਪੰਜਾਬੀ**

(In lieu of Compulsory Punjabi)

**ਪਾਠ-ਕ੍ਰਮ**

<b>ਸਮਾਂ : ਤਿੰਨ ਘੰਟੇ</b>	<b>ਕੁਲ ਅੰਕ : 50</b>
1. ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ ਸੰਯੁਕਤ ਅਤੇ ਮਿਸ਼ਰਤ ਸ਼ਬਦ ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ	20 ਅੰਕ
2. ਪੰਜਾਬੀ ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ ਦੀ ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ: ਨਾਂਵ, ਪੜਨਾਂਵ ਵਿਸ਼ੇਸ਼ਣ, ਕਿਰਿਆ, ਕਿਰਿਆ ਵਿਸ਼ੇਸ਼ਣ	15 ਅੰਕ
3. ਪੰਜਾਬੀ ਵਾਕ-ਬਣਤਰ ਸਾਧਾਰਨ ਵਾਕ : ਕਿਸਮਾਂ ਸੰਯੁਕਤ ਵਾਕ : ਕਿਸਮਾਂ ਮਿਸ਼ਰਤ ਵਾਕ : ਕਿਸਮਾਂ ਪੰਜਾਬੀ ਵਾਕਾਂ ਦੀ ਵਰਤੋਂ ਦੇ ਵਿਭਿੰਨ ਸਮਾਜਿਕ ਪ੍ਰਸੰਗ	15 ਅੰਕ

**ਯੂਨਿਟ ਅਤੇ ਥੀਮ**

1. ਪੰਜਾਬੀ ਸ਼ਬਦ ਬਣਤਰ: ਸੰਯੁਕਤ ਸ਼ਬਦ ; ਸਮਾਸੀ ਸ਼ਬਦ (ਜਿਵੇਂ ਲੋਕ ਸਭਾ) ; ਦੋਹਰੇ ਸ਼ਬਦ/ਦੁਹਰੁਕਤੀ (ਜਿਵੇਂ ਪੂੜ 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. ਦੂਸਰੇ ਯੂਨਿਟ ਵਿੱਚ ਸ਼ਬਦ-ਸ਼੍ਰੇਣੀਆਂ ਦੀ ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਚਾਰ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇੱਕ-ਇੱਕ ਜਾਂ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿੱਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
3. 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।

**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. ਦੂਸਰੇ ਯੂਨਿਟ ਵਿੱਚ ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ ਦੀ ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ ਨਾਲ ਸਬੰਧਿਤ 5-5 ਅੰਕਾਂ ਦੇ ਚਾਰ ਵਿਹਾਰਕ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ। ਅੰਕਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਇੱਕ-ਇੱਕ ਦੋ-ਦੋ ਅੰਕਾਂ ਦੇ ਛੋਟੇ ਪ੍ਰਸ਼ਨਾਂ ਵਿੱਚ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।
4. ਤੀਜੇ 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।
5. 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।
6. ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਭਾਸ਼ਾ ਸਰਲ ਅਤੇ ਸਪਸ਼ਟ ਰੱਖੀ ਜਾਵੇ।

**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  
Situation based Conversation in English  
Essentials of Spoken English

**Activities:**

- a) 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 exercises 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 invitations and ask the students to accept or refuse it etc.

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

21  
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.

**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.

23  
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER – II)

**Suggested Readings:**

1. Koutsoyiannis, 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.

24  
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 and 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. Bhalla, V.K. “Management of Financial Services”, Anmol Publications Pvt. Ltd., New Delhi.
4. Pathak, Bharati, “Indian Financial System”, Pearson Education, New Delhi.
5. Avadhani, V.A., “Capital Market Management”, Himalaya Publishing House
6. 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", 2<sup>nd</sup> 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

27  
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.

28  
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.

**BVC-301: BUSINESS STATISTICS**

**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 – A**

**Definition,** Functions, Scope and Limitations of statistics.

**Measures of Central Tendency:** Types of averages – Arithmetic mean (Simple and Weighted), Median and Mode.

**Measures of Dispersion:** Range, Quartile deviation, Mean deviation, Standard deviation and Coefficient of variation.

**Simple Correlation and Regression:** Meaning, Types, Karl Pearsons & Rank Correlation

(Excluding grouped data), Probable error.

**PART – B**

**Index Numbers:** Meaning and importance, Methods of construction of Index Numbers:

Weighted and unweighted; Simple aggregative method, Simple average of price relative method,

Weighted index method: Laspeyres method, Pasches method and Fishers ideal method including time and factor reversal tests, Consumer price index.

**Time Series Analysis:** Components, Estimation of trends (Graphical method, semi average method, moving averages method and method of least squares for linear path).

**Probability:** Conceptual meaning and definition of probability, Theorems of probability- addition and multiplication theorem of probability and concept of conditional probability (simple applications only).

30  
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER – III)

**Suggested Readings:**

1. Levin, Richard and David S. Rubin. “*Statistics for Management*”. Prentice Hall of India, New Delhi.
2. Chandan, J.S., “*Statistics for Business and Economics*”, Vikas Publishing House Pvt. Ltd.
3. Render, B. and Stair, R. M. Jr., “*Quantitative Analysis for Management*”, Prentice-Hall of India, New Delhi.
4. Gupta C B, Gupta V, “*An Introduction to Statistical Methods*”, Vikas Publications.
5. Siegel, Andrew F, *Practical Business Statistics*. International Edition, McGraw Hill Irwin.
6. Berenson, L.M., Krehbiel, T.C., Vishwanathan, P.K. and Levine, D.M., “*Business Statistics: A First Course*”, Pearson Education

**BVC-302: BUSINESS LAWS**

**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 – A**

**Law of Contract (1872):** Nature of contract, Classification, Offer and acceptance, Capacity of parties to contract, Free consent, Consideration, Legality of object, Agreement declared void, Performance of contract, Discharge of contract, Remedies for contract.

**Contracts of Indemnity and Guarantee:** Contracts of indemnity, Characteristics of indemnity, Rights of indemnity holder, Rights of Indemnifier, Contracts of guarantee, Revocation of continuing guarantee, Essential requirements of a valid guarantee, distinction between indemnity and guarantee, Kinds of guarantee, Rights of surety, Discharge of surety from liability.

**Pledge:** Meaning, Rights of pledger or pawnor, Rights of a pledgee or pawnee, Duties of pledger and pledge.

**Sales of Goods Act (1930):** Formation of contracts of sale; Goods and their classification, Price conditions and warranties, Transfer of property in goods, Performance of the contract of sales, Unpaid seller and his rights, Sale by auction, Hire purchase agreement.

**PART – B**

**Negotiable Instruments Act (1881):** Definition of negotiable instruments, Features, Presumptions about negotiable instruments, Kinds of negotiable instruments. Relevant provisions of RBI Act 1934, Parties to negotiable instruments, Liability of parties to negotiable instruments. Classification of Negotiable Instruments- Inland and foreign bills, Bearer and order instruments, Time and demand instruments, Ambiguous instruments, Inchoate instruments, Presentation of Negotiable Instruments- Presentation for acceptance, Presentation for sight, Presentation for payment, Rules regarding presentation for payment. Negotiation of Negotiable Instruments- Modes of negotiation, Importance of delivery in negotiation, Distinction between negotiation and assignment, Negotiation by unauthorized parties. Dishonour and Discharge of Negotiable Instruments- Dishonour of instruments, Rules regarding notice of dishonor, Discharge of the instrument and parties.

**Promissory note:** Meaning of promissory note, Essentials of a valid promissory note. Bill of Exchange:  
Meaning, Essentials of a valid bills of exchange, Accommodation bill, Bills in sets, Distinction between promissory note and bills of exchange

**Cheque:** Meaning, Parties to a cheque, essentials of a valid cheque, Marking of cheque, Distinction between cheque, Bills of exchange and promissory note, Holder and holder in the due course, Privileges of holder in due course, Crossing of a cheque, Types of crossing, Banker's right to refuse payment of cheque.

**The Consumer Protection Act (1986):** Definition, Consumer protection councils, Consumer disputes redressal agencies, District Forums, State commission and National commission, their powers etc.

**Suggested Readings:**

1. Aggarwal, S.K., "Business and Corporate Laws", Galgotia Publications private Limited, New Delhi.
2. Singh, Avtar, "The Principles of Mercantile Law", Eastern Bok Company, Lucknow.
3. Kapor, N.D., "Business Law", Sultan Chand & Sons, New Delhi.
4. Tulsian, P.C., "Business Law", Tata McGraw Hill, New Delhi.
5. Usa Tbp Usa, "Indian Business Law", International Business Publications, USA.

**BVC-303: BASIC ACCOUNTING FOR FINANCIAL MANAGERS + TALLY**

**Time: 3 Hours**

**Max. Marks: 50**

**Theory: 40**

**Practical: 10**

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

**Section A:** It will have question No.1 consisting of 10 very short answer questions from the entire syllabus with answer to each question up to five lines in length. Students will attempt 8 questions. Each question will carry one mark; the total weightage being 8 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 8 marks. The total weightage of this section shall be 16 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 8 marks. The total weightage of the section shall be 16 marks.

**PART – A**

**Introduction:** Financial Accounting: Definition and Scope, Objectives of financial accounting, Accounting v/s Book Keeping, Terms used in accounting, Users of accounting information and Limitations of financial accounting.

**Conceptual Frame work:** Accounting concepts, Principles and Conventions, Accounting standards-concept, Objectives, Benefits, Brief review of accounting standards in India, Accounting policies, Accounting as a measurement discipline, Valuation principles, Accounting estimates.

**Recording of Transactions:** Voucher system, Accounting process, Journal, Subsidiary Books, Ledger, Cash Book, Bank reconciliation statement, Trial balance. Depreciation: Meaning, Need & Importance of depreciation, Methods of charging depreciation (WDV & SLM).

**PART – B**

**Preparation of Final Accounts:** Preparation of trading and profit & loss account and Balance sheet of sole proprietary and partnership concerns.

**Introduction to Company Final Accounts:** Important provisions of Companies Act in respect of preparation of final accounts of a company. Understanding the annual report of a company.

**Tally (Practical: 10 marks)**

**Financial Accounting Packages:** Preparation and online finalization of accounts on Tally, ERP 9.0; Introduction of Tally, ERP 9.0, Phases of implementation, Aids for implementation. Accounts management (Using Tally, ERP 9.0 Software Package); Accounts masters, Accounts transaction, Accounts reports. Preparation and compilation of complete balance sheet of any industries/organization/firms.

(The mentioned versions of Tally be replaced with latest available versions)

**Suggested Readings:**

1. Gupta, Ambrish, “Financial Accounting for Management: An Analytical *Perspective*” *Pearson Education, New Delhi.*
2. Khatri, Dhanesh (2011), “Financial Accounting” Tata McGraw-Hill, New Delhi.
3. Horngren, Charles T., Sundem, Gart I, Elliot, John A. Philbrick, Donna R. “Introduction to Financial Accounting”, 9th Ed., Prentice Hall, New Delhi.
4. Ramachandran, N and Kakani, Ram, “Financial Accounting for Management” Tata McGraw-Hill, New Delhi.
5. Shukla, M.C., Grewal T.S. and Gupta, S.C, “Advance Accounts”, Sultan Chand & Sons, New Delhi.

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

**BVC-304: OPERATIONAL RISK 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 – A**

**Understanding Operational Risk:** Meaning of operational risk, Framework for managing operational risk, Causes of operational risk, Importance of operational risk management, Operational risk and Basel recommendations.

**Methodology to Manage Operational Risk:** Components of an operational risk management framework, Approaches to measuring operational risk, Successful operational risk management.

**Regulatory Framework:** RBI guidelines on managing operational risk.

**PART – B**

**Sound Principles of Operational Risk Management (SPOR):** Organizational set up and key responsibilities of ORM, Policy requirements and strategic approach for ORM, SPOR identification, Measurement and mitigation of operational risk.

**Operational Risk Management Policy:** Meaning of operating risk policy, Operating risk policy objectives, and Operating risk policy contents.

**Operational Risk Identification:** Operational risk identification approach, Process of operational risk identification, Business line identification.

**Operational Risk Assessment:** Methods of assessment, Operational risk measurement process, Risk monitoring, Risk control and mitigation. Operational risk management organizational structure.

**Suggested Readings:**

1. Kenett, Ron “*Operational Risk Management: A Practical Approach to Intelligent Data Analysis*” Wiley Publications.
2. Hoffma, Douglas, G “*Managing Operational Risk*” Wiley Publications.
3. Tattam, David “*A Short Guide to Operational Risk*” Gower Publications.
4. Ghosh, Amalendu “*Managing Risks in Commercial and Retail Banking*” Wiley Publications.

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

**BVC-305: FINANCIAL STATEMENT ANALYSIS**

**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 – A**

**Overview of Financial Statements:** Meaning, Objectives, Nature and Limitations of financial statements, Qualitative characteristics of financial statements. Understanding the balance sheet and income statement as per revised schedule VI of Indian companies Act

**Analysis and Interpretation of Financial Statements:** - Meaning, Types and Methods of financial analysis, Comparative statements, Common size statements, Trend analysis

**Financial Ratio Analysis:** Return-on-Investment ratios, Liquidity ratios, Profitability ratios, Activity ratios, Financial leverage ratios, Ratios for shareholders

**PART – B**

**Working Capital Analysis:** Meaning and types of working capital, Factors affecting working capital, Sources of financing working capital- Long term and Short term. **Analysing Working Capital through Fund Flow Statement:** Preparation of fund flow statements – Uses and significance.

**Cash Flow Analysis :** Preparing a Statement of cash flow, Calculating cash flow from operating activities, Cash flow from investing activities, Cash flow from financing activities, Analyzing the statement of cash flows, Difference between fund flow statement and cash flow statements.

**Receivables Management Analysis :** Optimum credit policy- A cost benefit analysis, Credit Policy Variables- Credit standards and analysis, Credit terms, Collection policy and procedures, Credit Evaluation of Individual Accounts- Credit information, Credit investigation, Credit limits, collection procedures.

**Inventory Control Analysis:** Nature of inventories, Need to hold inventories, Objectives of inventory management, Analysis of investment in inventories, Selective Inventory Control- ABC analysis, VED analysis and JITM analysis.

**Suggested Readings:**

1. Maheswari, S.N., “*Principles of Management Accounting*”, Sultan Chand & Sons, New Delhi
2. Vashisht, C.D. and Sexana, V.K., “*Advanced Management Accounting*”, Sultan Chand & Sons, New Delhi
3. Gowda, J.M., “*Management Accounting*”, Himalaya Publishing House, New Delhi.
4. Manmohan and Goyal, S.N., “*Principles of Management Accounting*”, Shakithabhavan Publication, Agra
5. Pillai, R.S.N. and Bagavathi, V., “*Management Accounting*”, S. Chand & Co. Pvt. Ltd., New Delhi.

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

**BVC-306: BANK CREDIT 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 – A**

**Credit Management:** Principles of credit management, Credit appraisal techniques, Credit monitoring.

**Factoring and Forfaiting:** Concept and Mechanism of factoring, Nature of factoring services, Functions of a factor, Cost of services, Types/ Forms of factoring, Legal aspects of factoring, Factoring vis a vis Bill discounting, Factoring in India, RBI guidelines, Operational problems. Forfaiting-Meaning, Forfaiting vs. Export factoring, Advantages and evaluation.

**Structuring a Credit Proposal** - Working capital concept and management, Appraisal techniques for different constituents, Trade cycle.

**Documentation:** Different types of documents, Documentation procedure, Securities: Different modes of charging, Types of collateral and their characteristics.

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

**PART – B**

**Bank Finance for Working Capital:** Forms of bank finance- Overdraft, Cash credit, Purchase or discounting of bills, Letter of credit, Working capital loan. Security required in bank finance, Regulation of bank finance, Guidelines for bank finance.

Term lending, Debt service coverage ratio, Cash budget, Bill finance, Deferred payment Guarantee, Credit scoring, Credit delivery System, Post sanction supervision, Consortium finance, Multiple banking, Syndication of loans, Infrastructure financing.

Dealing with credit defaults, Stressed assets, Corporate debt restructuring, SARFAESI, NPAs, Recovery options, Write-off. Disclosure of the list of defaulters: Objectives and procedure. Appraisal methodology for different type of clients / products.

**Suggested Readings:**

1. Basu, Sam N “*Strategic Credit Management*”, Wiley Publications.
2. Bullivant, Glen “*Credit Management*” Gower Publications.
3. Edwards, Burt “*Credit Management Handbook*” Gower Publications.
4. Khan, M.Y. “*Financial Services*”, Tata McGraw Hill Publications, New Delhi.
5. IIBF ‘*Advance Bank Management*’, McMillian Publishing House

**BVC-307: ONLINE TRADING SIMULATION LAB**

**Max. Marks: 50**

**Note: The students will be trained in the practical aspects of trading online of financial market 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.**

Meaning of financial market, Types of traders, Types of trade, Brokerage calculation.

Depository: An Introduction. Practical aspects and background of Depositories: NSDL, CDSL. Statements: Holding Statement, Transaction Statement.

Dematerialization Procedure

DEMAT: Account Opening Procedure, Nomination Practices; Off line Demat Account & Online Demat Account.

Clearing & Settlement Procedure Delivery Instruction Slip Practices for Depository Participants & Beneficial Owner.

Trader Work station: User Interface, Practical terminology and operation of work stations.

Trading on stock exchange: Online trading, Internet trading.

Understanding Composition of Sensex , Nifty and Sectoral indices.

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

**ESL-221: ENVIRONMENTAL STUDIES-I**

**Theory Lectures: 1½ Hours/ Week**

**Max. Marks: 50**

**Time: 3 Hours**

**Section A (15 Marks):** It will consist of five short answer type questions. Candidates will be required to attempt three questions, each question carrying five marks. Answer to any of the questions should not exceed two pages.

**Section B (20 Marks):** It will consist of four essay type questions. Candidates will be required to attempt two questions, each question carrying ten marks. Answer to any of the questions should not exceed four pages.

**Section C (15 Marks):** It will consist of two questions. Candidate will be required to attempt one question only. Answer to the question should not exceed 5 pages.

**1. The Multidisciplinary Nature of Environmental Studies:**

- Definition, scope & its importance.
- Need for public awareness.

**2. Natural Resources:**

- Natural resources and associated problems:
  - a) **Forest Resources:** Use of over exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people.
  - b) **Water Resources:** Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams-benefits and problems.
  - c) **Mineral Resources:** Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
  - d) **Food Resources:** World food problems, change caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problem, salinity, case studies.
  - e) **Energy Resources:** Growing of energy needs, renewable and non-renewable energy resources, use of alternate energy sources, case studies.
  - f) **Land Resources:** Land as a resource, land degradation, soil erosion and desertification.
    - Role of an individual in conservation of natural resources.
    - Equitable use of resources for sustainable lifestyles.

**3. Ecosystem:**

- Concept of an ecosystem.
- Structure and function of an ecosystem.
- Producers, consumers and decomposers.
- Energy flow in the ecosystem.
- Ecological succession.
- Food chains, food webs and ecological pyramids.
- Introduction, types, characteristic features, structure and function of the following ecosystems:
  - a. Forest ecosystem
  - b. Grassland ecosystem
  - c. Desert ecosystem
  - d. Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

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

**4. Social Issues and Environment:**

- From unsustainable to sustainable development.
- Urban problems related to energy.
- Water conservation, rain water harvesting, watershed management.
- Resettlement and rehabilitation of people; its problems and concerns. Case studies.
- Environmental ethics: Issues and possible solutions.
- Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies.
- Wasteland reclamation.
- Consumerism and waste products.
- Environmental Protection Act:
  - Air (prevention and Control of Pollution) Act.
  - Water (prevention and Control of Pollution) Act.
  - Wildlife Protection Act.
  - Forest Conservation Act.
- Issues involved in enforcement of environmental legislation.
- Public awareness.

**References/Books:**

1. Agarwal, K. C. 2001. Environmental Biology, Nidhi Publications Ltd. Bikaner.
2. Bharucha, E. 2005. Textbook of Environmental Studies, Universities Press, Hyderabad.
3. Down to Earth, Centre for Science and Environment, New Delhi.
4. Jadhav, H. & Bhosale, V. M. 1995. Environmental Protection and Laws. Himalaya Pub.
5. Joseph, K. and Nagendran, R. 2004. Essentials of Environmental Studies, Pearson Education (Singapore) Pte. Ltd., Delhi.
6. Kaushik, A. & Kaushik, C. P. 2004. Perspective in Environmental Studies, New Age International (P) Ltd, New Delhi.
7. Miller, T. G. Jr. 2000. Environmental Science, Wadsworth Publishing Co.
8. Sharma, P. D. 2005. Ecology and Environment, Rastogi Publications, Meerut.
9. Booklet on Safe Driving. Sukhmani Society (Suvidha Centre), District Court Complex, Amritsar.
10. Kanta, S., 2012. Essentials of Environmental Studies, ABS Publications, Jalandhar.

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

**BVC-401: BUSINESS ETHICS AND  
CORPORATE SOCIAL RESPONSIBILITY**

**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 – A**

Business Ethics: Definition and nature, Importance of business ethics, Emerging business ethics issues, Business ethics in a global economy

Environmental ethics, Marketing ethics, Corporate ethics, Ethical issues in HRM.

Ethical theories; Ethical dilemmas, Sources and their resolutions. Individual factors: Moral philosophies, Organizational factors: The role of ethical culture and relationships. Value based organizations

**PART – B**

Concept of Corporate Social Responsibility (CSR), Historical phases of CSR, Perspectives on CSR, CSR models, Drivers of CSR, CSR: Within the organisation, CSR and Society. Corporate social responsibility practices in India.

Corporate governance: Principles, Issues and Trend

Ethical decision making in business and ethical leadership

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

**Suggested Readings:**

1. Roa, F.C. “*Business Ethics and Social Responsibility*”, Rex Book Store, Manila, Philippines.
2. Ghosh, B.N., “*Business Ethics and Corporate governance*”, Tata McGraw Hill.
3. Bhatt, K. and Sumitha, A., “*Business Ethics and Corporate Social Responsibility*”, Himalaya Publications
4. Hartman, L., and DesJardins, J., “*Business Ethics: Decision-Making for Personal Integrity & Social Responsibility*”, Tata McGraw Hill.
5. Fernando, A.C., “*Business Ethics and Corporate Governance*”, Dorling Kindersley (India) Pvt Ltd.
6. Bhanu Murthy, K.V. and Usha Krishna, “*Politics Ethics and Social Responsibilities of Business*”, Pearson Education, New Delhi.
7. Laura P. Hartman and Joe Des Jardins, “*Business Ethics: Decision–Making for Personal Integrity and Social Responsibility*”, NY: McGraw–Hill/Irwin.
8. Ferrell, O.C., Fraedrich, John, and Ferrell, Linda, “*Business Ethics, Ethical Decision Making & Cases*”, Prentice Hall, Boston.
9. V. Balachandran and V. Chandrasekaran, “*Corporate Governance and Social Responsibility*”, PHI Learning Private Limited, New Delhi.
10. Murthy, “*Business Ethics and Corporate Governance*”, Himalaya Publication

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

**BVC-402: BUSINESS ENVIRONMENT**

**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 – A**

**Business Environment:** Concept, Importance, Inter relationship between environment and business.

**Types of Environment:** Internal, External, Micro and macro, Environment analysis and strategic management, Managing diversity, Process and limitations of environment analysis.

Competitive structure of industries and impact of globalization.

**Economic Environment:** Nature, components: Economic systems, Economic conditions, Economic policies – Industrial policy, FEMA, Monetary and fiscal policies. Economic planning. Liberalization, privatisation and globalisation of Indian economy. Recent trends.

**PART – B**

**Political Environment:** Nature, Economic roles of government, Government and legal environment, Rationale and extent of state intervention.

**Socio-Cultural Environment:** Nature and impact of culture on business, Social responsibility of business, Social audit, Demographic environment.

**Technological Environment:** Features, Innovation, Technological leadership and followership, Management of technology.

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

**Suggested Readings:**

1. Cherunilam, Francis, “*Business Environment*”, Himalaya Publishing House, New Delhi.
2. K Ashwathappa, “*Legal Environment of Business*”, Himalaya Publishing House, New Delhi.
3. M. Adhikary, “*Economic Environment for Business*”, Sultan Chand & Sons, New Delhi.
4. K. Ashwathappa, “*Essentials of Business Environment*”, Himalaya Publishing House, New Delhi.
5. Paul Justin, “*Business Environment – Text and Cases*”, Tata McGraw Hills Publishing
6. Ruddar Dutt and KPM Sundaram, “*Indian Economy*”, S. Chand and Company Ltd., New Delhi.

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

**BVC-403: ENTREPRENEURSHIP DEVELOPMENT**

**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-A**

**Concept of Entrepreneurship :** The Entrepreneur: Definition, nature, and characteristics of entrepreneurship. Emergence of entrepreneurial class including women entrepreneurs. **Theories of entrepreneurship**

**Socio-economic environment and the entrepreneur.**

**Forms of Entrepreneurship:** The concept of joint stock company, Public company, Private company, Government company, Partnership firm, Hindu undivided family.

Characteristics of entrepreneur leadership, Risk taking, Decision making and business planning.

Innovation and entrepreneurship, Entrepreneurial behavior and motivation.

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

**PART – B**

**Entrepreneurial Development Programmes** - Their relevance and achievements, Role of government in organising such programmes. Critical Evaluation.

**Small Business as a Seed Bed of Entrepreneurship:** Concept of business venture. The start-up process: Concept, Plan, Implementation, Initial Strategic Planning, Product and marketing scope, Risk analysis and financial considerations.

Profit planning in small enterprise, Growth strategies and diversification. Finance management in current operations and expansion of capital. Contribution of commercial banks in Promoting and servicing small entrepreneurs.

**Suggested Readings:**

1. Hal, B. Pricke; and Royce L. Brahamson, “Small Busines Management”.
2. Keneth R., Van Vorthis, “Entrepreneurship and Small Busines Management”.
3. Hans Scholhammer and Arthur H. Kuril “Entrepreneurship and Small Business Management”.
4. Joseph R. Mancuso, “How to Start, Finance and Manage Your Own Small Busines”.
5. Dhar, P.N. and Lydal H.F., “The Role of Small Enterprises in Indian Economic Development”.

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

**BVC-404: INVESTMENT 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 – A**

**Savings and Investment** – Need for savings and investment, Role of savings practices, Financial intermediaries, Linkage between financial and real savings, Importance of household savings, Shifts in savings and investment.

**Investment Avenues** – Objectives of investors, Characteristics of investments, Risk return relationship, Classes of instruments, Investment portfolio for average household. Sources of Investment Information: Types of information, Need of information and users of information.

**Fundamental Analysis:** Meaning, Objectives of fundamental analysis, Fundamental analysis framework, Economic Analysis- Economic forces, Economic forecasting. Industry analysis - Meaning of Industry and its classification, Key characteristics in industrial analysis. Company Analysis- Financial indicators, Non financial indicators, Appraisal of fundamental analysis.

**Technical Analysis :** Meaning, Assumptions of technical analysis, Technical vs fundamental analysis, Tools and techniques of technical analysis- Dow theory, Charting- Line chart, Bar chart, point and figure chart, Moving average analysis.

**PART – B**

**Security Pricing** – Factors influencing valuation, Constant growth model, Book value, Liquidity value, Intrinsic value, Market price.

**Valuation of Equity:** Single period valuation model, Two period valuation model, Multi period valuation model, Dividend valuation model, Earning capitalization model, Rate of return on equity shares

**Bond Valuation** – Concept of value, Bond with a maturing period, Bonds in perpetuity, relation between the required rate of return and coupon interest rate, Bond values with semi annual interest rates, Yield to maturity or bond's internal rate of return.

**Suggested Readings:**

1. Sharpe, William F., Gordon J. Alexander and Jeffrey V. Bailey, Investments (Prentice Hall).
2. Fabozzi, Frank Investment Management (Prentice Hall).
3. Haugen, Robert A., The Inefficient Stock Market (Prentice Hall).
4. Taggart, Robert A., Quantitative Analysis for Investment Management (Prentice Hall).
5. Richard Brealey and Steward Myers, Principles of Corporate Finance, (McGraw Hill).
6. Dimson, E. (ed.), Stock Market Anomalies (Cambridge : Cambridge University Press).
7. Khan, M. Y., Financial Services, Tata McGraw Hill Publishing Company, New Delhi.
8. Singh, Preeti, Investment Management, Himalaya Publishing House, New Delhi.
9. Avadhani, V. A., Investment Management, Himalaya Publishing House, New Delhi.

**BVC-405: MARKET RISK 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 – A**

**An Overview of Risk Management:** Definition of risk, Impact of risk, Types of risks, Risk management process.

**Market Risk:** Meaning, Types and management of market risk. Basel norms and market risk.

**Basic Issues in Measuring Market Risk:** Requirement of data, Value at risk: Meaning of Value at Risk (VaR), Marking to market, From single asset risk to portfolio risk.

**PART – B**

**Market Risk VaR: Historical Simulation Approach:** The basic methodology, Accuracy, Extensions, Extreme value theory, Applications.

**Market Risk VaR: Model Building Approach:** The basic methodology, Correlation and Co-variance matrices, Handling Interest rates, Monte Carlo simulation.

**Stress Testing:** Benefits and difficulties of stress testing, Scenario analysis: Choosing scenarios, Evaluating the effects of scenarios, Mechanical stress testing.

**Suggested Readings:**

1. Alexander, Carol “*Market Risk Analysis, Value at Risk Models*”, Sultan Chand & Sons, New Delhi
2. Penza, Pietro and Bansal, Vipul, K “*Measuring Market Risk with Value at Risk*”, Wiley Publications.
3. Dowd, Kevin “*An Introduction to Market Risk Measurement*” Wiley Publications.
4. Hull, John, C “*Risk Management and Financial Institutions*” Pearson Publications.

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

**BVC-406: FINANCIAL MARKET OPERATIONS**

**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 – A**

**Introduction :** An introduction of financial markets, Money market institutional structure- Discount and Finance House of India, Capital market structure- Players in the market.

**Financial Market Operations:** Overview of financial market operations, Listing procedure and legal requirements, Public issue pricing and marketing.

**New Issue Market :** Reforms in New Issue Market, Guidelines governing new issue market, Mechanics' of floating new issues-Public issues, Bonus issues, Right issues, e-IPOs, Book building, Private placement, ESOPs, New financial instruments

**Indian Stock Exchanges:** OTCEI, BSE, NSE, Interconnected stock exchange of India

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

**PART – B**

**Indian Stock Indices:** Need and importance, Nifty and Sensex, Compiling of index numbers and interpretation.

**Clearing and Settlement:** Policy developments, Clearing process, Risk management, Settlement-process, Account period settlement, Rolling settlement, Continuous net settlement, Settlement efficiency and settlement statistics

**Legal Environment:** SEBI Act, 1992: Provisions relating to Investor protection and securities.

**Depository:** Role and need, Procedure for dematerialisation and rematerialisation, The Depositories Act, 1996, SEBI rules, Performance of NSDL and CDSL

**Suggested Readings:**

1. Chandler L.V. and Goldfield S.M., “Economics of Money and Banking”, Harper & Row Publishers, New York.
2. Gupta, S. B., “Monetary Planning for India”, Oxford University Pres, Delhi.
3. Gupta Sural B, “Monetary Economics: Institutions, Theory & Policy”, S. Chand & Co. New Delhi.
4. Bhole L.M., “Financial Instiutions and Markets”; Tata McGraw-Hill, New Delhi.
5. Hoda, R.P, “Indian Securities Markets- Investors View Point”, Excel Books, New Delhi.

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

**BVC 407 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.

**ESL-222: ENVIRONMENTAL STUDIES-II**

**Theory Lectures: 1½ Hours/ Week**

**Max. Marks: 50**

**Time: 3 Hours**

**Section A (15 Marks):** It will consist of five short answer type questions. Candidates will be required to attempt three questions, each question carrying five marks. Answer to any of the questions should not exceed two pages.

**Section B (20 Marks):** It will consist of four essay type questions. Candidates will be required to attempt two questions, each question carrying ten marks. Answer to any of the questions should not exceed four pages.

**Section C (15 Marks):** It will consist of two questions. Candidate will be required to attempt one question only. Answer to the question should not exceed 5 pages.

**1. Biodiversity and its Conservation:**

- Definition: Genetic, species and ecosystem diversity.
- Biogeographical classification of India.
- Value of Biodiversity: Consumptive use; productive use, social, ethical, aesthetic and option values.
- Biodiversity of global, National and local levels.
- India as mega-diversity nation.
- Hot-spots of biodiversity.
- Threats to Biodiversity: Habitat loss, poaching of wild life, man wildlife conflicts.
- Endangered and endemic species of India.
- Conservation of Biodiversity: In situ and Ex-situ conservation of biodiversity.

**2. Environmental Pollution:**

- Definition, causes, effects and control measures of:
  - a) Air Pollution
  - b) Water Pollution
  - c) Soil Pollution
  - d) Marine Pollution
  - e) Noise Pollution
  - f) Thermal Pollution
  - g) Nuclear Hazards
  - h) Electronic Waste
- Solid Waste Management: Causes, effects and control measures of urban and industrial wastes.
- Role of an individual in prevention of pollution.
- Pollution case studies.
- Disaster Management: Floods, Earthquake, Cyclone and Landslides.

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

### 3. Human Population and the Environment

- Population growth, variation among nations.
- Population explosion-Family welfare programme.
- Environment and human health.
- Human rights.
- Value education.
- HIV/AIDS.
- Women and child welfare.
- Role of information technology in environment and human health.
- Case studies.
- **Road Safety Rules & Regulations:** Use of Safety Devices while Driving, Do's and Don'ts while Driving, Role of Citizens or Public Participation, Responsibilities of Public under Motor Vehicle Act, 1988, General Traffic Signs.
- **Accident & First Aid:** First Aid to Road Accident Victims, Calling Patrolling Police & Ambulance.

### 4. Field Visits:

- Visit to a local area to document environmental assets—river/forest/grassland/hill/mountain.
- Visit to a local polluted site—Urban/Rural/Industrial/Agricultural.
- Study of common plants, insects, birds.
- Study of simple ecosystems—pond, river, hill slopes etc.

**Note:** In this section the students will be required to visit and write on the environment of an area/ecosystem/village industry/disaster/mine/dam/agriculture field/waste management/hospital etc. with its salient features, limitations, their implications and suggestion for improvement.

### References/Books:

1. Agarwal, K. C. 2001. Environmental Biology, Nidhi Publications Ltd. Bikaner.
2. Bharucha, E. 2005. Textbook of Environmental Studies, Universities Press, Hyderabad.
3. Down to Earth, Centre for Science and Environment, New Delhi.
4. Jadhav, H. & Bhosale, V. M. 1995. Environmental Protection and Laws. Himalaya Pub.
5. Joseph, K. and Nagendran, R. 2004. Essentials of Environmental Studies, Pearson Education (Singapore) Pte. Ltd., Delhi.
6. Kaushik, A. & Kaushik, C. P. 2004. Perspective in Environmental Studies, New Age International (P) Ltd, New Delhi.
7. Miller, T. G. Jr. 2000. Environmental Science, Wadsworth Publishing Co.
8. Sharma, P. D. 2005. Ecology and Environment, Rastogi Publications, Meerut.
9. Booklet on Safe Driving. Sukhmani Society (Suvidha Centre), District Court Complex, Amritsar.
10. Kanta, S., 2012. Essentials of Environmental Studies, ABS Publications, Jalandhar.