FACULTY OF ECONOMICS & BUSINESS

Syllabus

For

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

(Semester I - VI)
Session: 2019-20

GURUNANAKDEVUNIVERSITY
AMRITSAR

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

## SEMESTER–I

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Theory Marks</th>
<th>Practical Marks</th>
<th>Maximum Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>BVC–101</td>
<td>Punjabi (Compulsory) OR ਪੰਜਾਬੀ ਪੰਜਾਬੀ OR Punjab History &amp; Culture (From Earliest Times to C 320) (Special Paper in lieu of Punjabi Compulsory)</td>
<td>50</td>
<td>-</td>
<td>50</td>
</tr>
<tr>
<td>BVC–102</td>
<td>Communication Skills in English-I</td>
<td>50</td>
<td>-</td>
<td>50</td>
</tr>
<tr>
<td>BVC–103</td>
<td>Fundamentals of Management</td>
<td>50</td>
<td>-</td>
<td>50</td>
</tr>
<tr>
<td>BVC–104</td>
<td>Principles and Practices of Banking</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC–105</td>
<td>Principles and Practices of Insurance</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC–106</td>
<td>Indian Financial System</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC–107</td>
<td>Banking Operations Simulation Lab</td>
<td>-</td>
<td>50</td>
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<tr>
<td></td>
<td>*Drug Abuse: Problem, Management and Prevention (Compulsory)</td>
<td>50</td>
<td>-</td>
<td></td>
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</tbody>
</table>

* Note: The marks of Paper will not be added in the Grand Total.
# BACHELOR OF VOCATION (B.Voc.)
## BANKING & FINANCIAL SERVICES (SEMESTER SYSTEM)

### SEMESTER-II

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Theory Marks</th>
<th>Practical Marks</th>
<th>M. Marks</th>
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<tbody>
<tr>
<td>BVC– 201</td>
<td>Punjabi (Compulsory) OR ਪੰਜਾਬੀ ਪ੍ਰੌੜਕਤਾ OR Punjab History &amp; Culture (C 320 to 1000 B.C.) (Special Paper in lieu of Punjabi Compulsory)</td>
<td>50</td>
<td>-</td>
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<tr>
<td>BVC– 202</td>
<td>Communication Skills in English-II</td>
<td>35</td>
<td>15</td>
<td>50</td>
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<tr>
<td>BVC– 203</td>
<td>Managerial Economics</td>
<td>50</td>
<td>-</td>
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<tr>
<td>BVC– 204</td>
<td>Financial Services</td>
<td>50</td>
<td>-</td>
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<tr>
<td>BVC– 205</td>
<td>Legal and Regulatory Aspects of Banking</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC– 206</td>
<td>Mutual Funds</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC– 207</td>
<td>Training Project- Eight Weeks</td>
<td>-</td>
<td>50</td>
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</tr>
<tr>
<td></td>
<td>*Drug Abuse: Problem, Management and Prevention (Compulsory)</td>
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*Note: The marks of Paper will not be added in the Grand Total.*
### Semester–III

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Theory Marks</th>
<th>Practical Marks</th>
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<tr>
<td>BVC-301</td>
<td>Business Statistics</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC- 302</td>
<td>Business Laws</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC- 303</td>
<td>Basic Accounting for Financial Managers + Tally</td>
<td>40</td>
<td>10</td>
<td>50</td>
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<tr>
<td>BVC- 304</td>
<td>Operational Risk Management</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC- 305</td>
<td>Financial Statement Analysis</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<td>BVC- 306</td>
<td>Bank Credit Management</td>
<td>50</td>
<td>-</td>
<td>50</td>
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<tr>
<td>BVC-307</td>
<td>Online Trading Simulation Lab</td>
<td>-</td>
<td>50</td>
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### Semester–IV

<table>
<thead>
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<th>Course Code</th>
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<th>Practical Marks</th>
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<tr>
<td>BVC-401</td>
<td>Business Ethics and Corporate Social Responsibility</td>
<td>50</td>
<td>-</td>
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<td>BVC- 402</td>
<td>Business Environment</td>
<td>50</td>
<td>-</td>
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<td>BVC -403</td>
<td>Entrepreneurship Development</td>
<td>50</td>
<td>-</td>
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<td>BVC- 404</td>
<td>Investment Management</td>
<td>50</td>
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<td>BVC-405</td>
<td>Market Risk Management</td>
<td>50</td>
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<td>BVC- 406</td>
<td>Financial Market Operations</td>
<td>50</td>
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<td>BVC-407</td>
<td>Training Project- Eight Weeks</td>
<td>-</td>
<td>50</td>
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<tr>
<td>ESL-221</td>
<td>*Environmental Studies (Compulsory)</td>
<td>100</td>
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*Note :- Student can opt Environmental Studies Paper whether in 4th Semester and the marks are not included in the total marks.*
### Semester-V

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<thead>
<tr>
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<th>Theory Marks</th>
<th>Practical Marks</th>
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<tr>
<td>BVC-501</td>
<td>Financial Management</td>
<td>50</td>
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<td>BVC-502</td>
<td>Operations Management</td>
<td>50</td>
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<td>BVC-503</td>
<td>Organisational Behavior</td>
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<td>BVC-504</td>
<td>Security Analysis</td>
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<td>BVC-505</td>
<td>Treasury Management</td>
<td>50</td>
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<tr>
<td>BVC-506</td>
<td>E-Banking</td>
<td>50</td>
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<tr>
<td>BVC-507</td>
<td>E- Banking Simulation Lab</td>
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### Semester-VI

<table>
<thead>
<tr>
<th>Course Code</th>
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<tbody>
<tr>
<td>BVC-601</td>
<td>Human Resource Management</td>
<td>50</td>
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<tr>
<td>BVC-602</td>
<td>Marketing of Financial Services</td>
<td>50</td>
<td>-</td>
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<tr>
<td>BVC-603</td>
<td>Financial Risk Management</td>
<td>50</td>
<td>-</td>
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</tr>
<tr>
<td>BVC-604</td>
<td>International Financial Management</td>
<td>50</td>
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</tr>
<tr>
<td>BVC-605</td>
<td>International Banking</td>
<td>50</td>
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<tr>
<td>BVC-606</td>
<td>Portfolio Management</td>
<td>50</td>
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<tr>
<td>BVC-607</td>
<td>Research Project</td>
<td>-</td>
<td>50</td>
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</table>
BVC 101: पूंजी (रक्षामी)

मान: 3 पृष्ठे

पाठ-बूथ अंक पाठ-प्रमाणें

मैवमल-पे

आउट मठाउ (वाइट बॉर्ड).
(एम. मुखिया घनिष्ट भाषा संस्कृत सिख्य मंडी)
बाँट रंगच रंग पूरीतकालिकी. उहिन्द्रमत।
(पूर्मता मात्र देखाएगाह, मात्र)

मैवमल-धी

टिथिगमत जाँगा (टिथिगमत खेप-मंजूरी)
मैथ, म.म.अभियंता,
पूंजी मात्रय पूर्णमत, द्विऔषेमा (शेख 1 देश 6)
(रिखिय पत्र जन, रिखिय-तैली)

मैवमल-मी

(१) ऐसू उच्च

(२) ऐसू उच्च है पूर्णमत दे ऐसूउ.

मैवमल-ढी

(१) पूंजी पृथवी टिथिगु: टिथिगमत अभियंता, दैवतमत हिएमां, मात्र, कमियमत, 

मधु-पुष्पक

(२) दुध पृथवीमां : पूर्ण दैव टिथिगमत दैव, पूर्ण दैव दैव-दैवा देख अंक, पूंजी 

दैव दैवां दे पदाव-टिथिगु।

अव-सौंद अंक पूविकालिका सत्ता उत्तरानं

1. पूर्णत पृठक दे जै जै जै जै जै. उद जै जै हिंचे दे पूर्णत पृठक साढ़े।
2. टिथिगमती ही दैव पूर्ण दैव वर्ण दे जै. उद जै जै हिंचे दिव पूर्ण दैव दैव दैवां ही दैव हिंचे दैव वर्ण दे जै.
3. पूर्णत पृठक दे चारसंभ अंक दे जै.
4. पूव मंत्र दैव दैव दैव हिंचे सत्ता जै जै जै जै जै जै जै जै दैव जै जै जै जै दैव दैव दैव हिंचे दैव वर्ण दे जै.
BVC 101:

(In lieu of Compulsory Punjabi)

भूसल्ल भाषाएँ

मान्यता: 3 विषय

पाठ-वृण

मेकमू-मे

पूर्णी भाषाएँ, भाषा लृभ, भें विज्ञ पूर्णी रहिे हटट अनि पूर्णी विज्ञ पूर्णी हटट रहिे हटट अनि भाषा (भूसल्ल भाषा-हटट)

स्लाइड (विज्ञ, वीज्ञ, भाषा) : पाठ-वृण हटट अनि हटटें

मेकमू-मे

भूसल्ल सवर्ष-जटड़ : भूसल्ली भाषा-हटट

(भाषा सवर्ष, मानुवर सवर्ष, प्रवाहु सवर्ष, भूत सवर्ष, भारुत अनि त्डिएत)

मेकमू-मे

हिंदी विषय की भूसल्ली सवर्ष-जटड़ : विज्ञ, वीज्ञ, नियम-रूपू, पूर्णी अनि ज्ञ चर्चा भाषा राष्ट्रीय भाषा

मेकमू-मे

उड़ू ने मेन दिलं दे लं, घटलं भवीनां दे लं, थुंगों दे लं, हिंदू दे उल जिटकी सवर्ष-जटड़ हिंदू

अन्व-सङ्ख अनि भवीधिशव लटी उपादेयाँ

1. भूसल्ल भाषा दे चाट जाग देखो। उस जागा दिन्ये दे भूसल्ल दुःख नमो।
2. विज्ञान-पानी दे दुःख भूसल्ल भाषा लट्। उस जागा दिन्ये दिव भूसल्ल सवर्षी है।
3. पूर्णी भाषा दे चाट जाग अभू उल।
4. केंद्र मेंट विषय विषय विषय अनि भूसल्ल लटी भाषा दे दें चाट विज्ञ-भूसल्ल हिंदू उल क्षण है।
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

Punjab History & Culture (From Earliest Times to C 320)
(Special Paper in lieu of Punjabi compulsory)

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION A
1. Physical features of the Punjab and its impact on history.
2. Sources of the ancient history of Punjab

SECTION B
3. Harappan Civilization: Town planning; social, economic and religious life of the Indus Valley People.

SECTION C
5. Social, Religious and Economic life during Rig Vedic Age.

SECTION D
7. Teachings and impact of Buddhism
8. Jainism in the Punjab

Suggested Readings
1. L. M Joshi (ed.), History and Culture of the Punjab, Art-I, Patiala, 1989 (3rd edition)
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – I)

BVC 102: COMMUNICATION SKILLS IN ENGLISH – I

Time: 3 Hours Max. Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

The syllabus is divided in four sections as mentioned below:

SECTION–A
Reading Skills: Reading Tactics and strategies; Reading purposes–kinds of purposes and associated comprehension; Reading for direct meanings.

SECTION–B
Reading for understanding concepts, details, coherence, logical progression and meanings of phrases/expressions.

Activities:
- Comprehension questions in multiple choice format
- Short comprehension questions based on content and development of ideas

SECTION–C
Writing Skills: Guidelines for effective writing; writing styles for application, personal letter, official/business letter.

Activities
- Formatting personal and business letters.
- Organising the details in a sequential order

SECTION–D
Resume, memo, notices etc.; outline and revision.

Activities:
- Converting a biographical note into a sequenced resume or vice-versa
- Ordering and sub-dividing the contents while making notes.
- Writing notices for circulation/boards

Recommended Books:
- Oxford Guide to Effective Writing and Speaking by John Seely.
- 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

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

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 Barnard & Peter Drucker to the management thought. Various approaches to management (i.e. Schools of Management Thought), Indian management thought.


SECTION-B


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

SECTION-C

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

SECTION-D


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

**Controlling:** Meaning, nature, importance, scope, principles, prerequisites, steps, limitations and techniques.

**Suggested Readings:**


**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

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

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 reverserepo, open market operations, security valuation, capital account convertibility.

SECTION-B

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

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


SECTION-C

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.


SECTION-D

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 remittances services, banking channels, Financial inclusion.
Suggested Readings:

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

BVC-105: PRINCIPLES & PRACTICES OF INSURANCE

Time: 3 Hours  Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

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


SECTION-B

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


SECTION-C

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.

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

SECTION-D


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

BVC-106: INDIAN FINANCIAL SYSTEM

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

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

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

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

SECTION-B

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.

SECTION-C

Financial Markets: 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.

SECTION-D

Functionaries on Stock Exchanges: Brokers, Sub brokers, Market makers, Jobbers, Portfolio Consultants, Institutional Investors.

Financial Instruments: Shares, Debentures/Bonds including floating rate bonds, Zerocoupon bonds, Deep discount bonds. Warrants, Derivatives: Futures, Options swaps. ADRs, GDRs, IDR.
Suggested Readings:

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

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.

SECTION-A

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.

SECTION-B


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

SECTION-C

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

Risk Management in Banks: Tools and Techniques

SECTION-D

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
PROBLEM OF DRUG ABUSE

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION – A
Meaning of Drug Abuse:

SECTION – B
Consequences of Drug Abuse for:
- Family: Violence.
- Society: Crime.
- Nation: Law and Order problem.

SECTION – C
Management of Drug Abuse:
Medical Management: Medication for treatment and to reduce withdrawal effects.

SECTION – D
Psychiatric Management: Counselling, Behavioural and Cognitive therapy.
Social Management: Family, Group therapy and Environmental Intervention.
References:

2. Extent, Pattern and Trend of Drug Use in India, Ministry of Social Justice and
   Rawat Publication.
   Epidemiological Unit, All India Institute of Medical Sciences, 2004.
   Publications.
   Publications.
    Amritsar: Guru Nanak Dev University.
11. Singh, Chandra Paul 2000. *Alcohol and Dependence among Industrial Workers*: Delhi:
    Shipra.
    Cambridge University Press.
BVC-201: पौषाणी (सप्ताही)

समय : 3 पृष्ठ

पाठ-चूह अथवा पाठ-प्रश्नवां से

मैत्रक-दो

आवास अवश्यक (वराण्य व्राण)
(संया, मुखिया गोविंद अवलंबक इत्यादि)
बाल राण चैद रूपीतिक अवधारणा
(विभिन्न-समूह, पाठव चिह्नउल)

मैत्रक-दी

विकल्पोक संवत् (विकल्पोक संवत-संगीति) (भाग, म.म.प्रमेय, पौषाणी मात्रात कृतिक अविष्कार (केवल 7 और 12)
(संव, हिवह सैली)

मैत्रक-दी

(१) सघन-घटकव अथवा सघन चरण का समय : परिवर्त, भेंडङे मैवर्ग
(अ) नबङ गौरा

मैत्रक-दी

(२) मैथिस उत्ता
(अ) भूसाहो अथवा भवसाह

उन्नत-वैदिक अथवा पस्मिसाब रूढ़ी चतुरात्रि

1. पृथु भुजन दे चाव जाना खेलो। उद जाना घिसें दे पृथु भुजन खेल।
2. विकल्पोक घाती हे बांध यें भूसाह वर्तले उठ। उत जाना घिसें हित पृथु सप्ताही
3. बाल राण दिवी के चाव जाना घिसें बीजा का बलन हे।
4. एकत मैं बुध बलन दास सेवल चाले उन पृथु दी लंडें अंबी बलप्रें उंग दे लंडे चाल

इत्यादि घोर वर्तले है।
BVC-201: 

भूमध्य धारणा
(In lieu of Compulsory Punjabi)

मांग़: 3 थंटे  
बुल भार्व: 50

पाठ-मंत्र

मैथुन-दे

मासू मेहतेरां: पढ़ाई भुसे दड़ूँ
(संस्कृत, पंजाबी, विज्ञान, विज्ञान, विज्ञान, विज्ञान, विज्ञान, विज्ञान, विज्ञान)

मैथुन-सी

भूमध्य धारणा भरण : भूमध्य सार-पढ़ाई
(हु) सामन्त धार, मैथुन-देव भुसे भिमसमि दाम (पढ़ाई भुसे दड़ूँ)
(अ) विज्ञानीस्वर धार, पुष्पविभाग धार भुसे गोज़नी धार (पढ़ाई भुसे दड़ूँ)

मैथुन-मी

पैटिब उपवल
मध्य उपवल

मैथुन-बी

हिंदी पंजाब (संस्कृत भुसे दड़ूँ)
सार-भुसे भुसे प्रेमवी

पेश-देव भुसे विश्वविद्यालय कल्याण उपविधान

1. पुष्पविभाग कि चल डाला में टोपटो। उत डाला दिखें उस पुष्पविभाग भुसे सार-भुसे।
2. विधिशास्त्री ते देलें भुसे पुष्पविभाग वड़े उठ। उत डाला दिखें दिख पुष्पविभाग है।
3. देशें पुष्पविभाग के वर्गशास्त्र भुसे उठ।
4. पेश-देव मैथुन भुसे देव पेश चलें उस पुष्पविभाग देव में देव चल विद्व-पुष्पविभाग दिख देव सक्से है।
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

Punjab History & Culture (C. 320 to 1000 B. C)
(Special Paper in lieu of Punjabi compulsory)

Time: 3 Hours Max. Marks: 50

Instructions for the Paper Setters:-

Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION A

1. Alexander’s Invasion and its Impact
2. Punjab under Chandragupta Maurya and Ashoka.

SECTION B

3. The Kushans and their Contribution to the Punjab.
4. The Panjab under the Gupta Empire.

SECTION C

5. The Punjab under the Vardhana Emperors
6. Socio-cultural History of Punjab from 7th to 1000 A.D.

SECTION D

7. Development of languages and Education with Special reference to Taxila
8. Development of Art & Architecture

Suggested Readings

1. L. M Joshi (ed), History and Culture of the Punjab, Art-I, Punjabi University, Patiala, 1989 (3rd edition)
BVC 202: COMMUNICATION SKILLS IN ENGLISH – II

Time: 3 Hours

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

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

Course Contents:

SECTION–A

Listening Skills: Barriers to listening; effective listening skills; feedback skills.

Activities: Listening exercises – Listening to conversation, News and TV reports

SECTION–B

Attending telephone calls; note taking and note making.

Activities: Taking notes on a speech/lecture

SECTION–C

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.

Activities: 1) Making conversation and taking turns
2) Oral description or explanation of a common object, situation or concept

SECTION–D

The study of sounds of English, Stress and Intonation,
Situation based Conversation in English,
Essentials of Spoken English.

Activities: Giving Interviews
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 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.
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – II)

BVC-203: MANAGERIAL ECONOMICS

Time: 3 Hours  Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A


Law of Demand: Meaning, Determinants, Exceptions, Kinds of Demand, Change in Demand and Importance.

SECTION-B
Elasticity of Demand: Meaning, Types and Degrees of Elasticity of Demand, methods of measuring Price Elasticity of Demand, Factors Determining Elasticity of Demand, Importance.


Production Function: Meaning, Types: Short Run and Long Run Production Function, Economies and Diseconomies of Scale.

SECTION-C

Managerial Theories: Profit maximization and Sales Maximization.

Market Structure: Meaning, Assumptions and Equilibrium of Perfect Competition, Monopoly, Monopolistic Competition, Oligopoly: Sweezy Model
SECTION-D


Inflation: Meaning, Types, Theories, Causes, Effects and Control.
Unemployment trade off.

Suggested Readings:

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

BVC-204: FINANCIAL SERVICES

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A
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.

SECTION-B

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

SECTION-C

**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 securitization of debt.

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

SECTION-D

**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/Rematerialization of shares, Electronic settlement of shares; pledging, hypothecation of dematerialized shares. Freezing of demat accounts.
Suggested Readings:

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

BVC-205: LEGAL AND REGULATORY ASPECTS OF BANKING

Time: 3 Hours  Max Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A


SECTION-B

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.

SECTION-C

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

SECTION-D

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:

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

BVC- 206: MUTUAL FUNDS

Time: 3 Hours  Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A
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.

SECTION-B
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.

SECTION-C
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.

SECTION-D
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:

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.
Drug Abuse: Problem, Management and Prevention

DRUG ABUSE: MANAGEMENT AND PREVENTION

Time: 3 Hours  Max. Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

Section – A
Prevention of Drug Abuse:
Role of family: Parent child relationship, Family support, Supervision, Shaping values, Active Scrutiny.

Section – B
School: Counselling, Teacher as role-model. Parent-teacher-Health Professional Coordination, Random testing on students.

Section – C
Controlling Drug Abuse:
Media: Restraint on advertisements of drugs, advertisements on bad effects of drugs, Publicity and media, Campaigns against drug abuse, Educational and awareness program

Section – D

References:
1. Ahuja, Ram (2003), Social Problems in India, Rawat Publication, Jaipur.


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

BVC-301: BUSINESS STATISTICS

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-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.

SECTION-B
Simple Correlation and Regression: Meaning, Types, Karl Pearsons & Rank Correlation (Excluding grouped data), Probable error. Simple Regression.

SECTION-C
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.


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

Suggested Readings:

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

BVC-302: BUSINESS LAWS

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A


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.

SECTION-B

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 contact of sales, Unpaid seller and his rights, Sale by auction, Hire purchase agreement.

SECTION-C


SECTION-D

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

Suggested Readings:
BVC-303: BASIC ACCOUNTING FOR FINANCIAL MANAGERS + TALLY

Time: 3 Hours

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

Conceptual Framework: 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.

SECTION-B

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

SECTION-D
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:

BVC-304: OPERATIONAL RISK MANAGEMENT

Time: 3 Hours  
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

SECTION-B
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.

SECTION-C
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.

SECTION-D

Suggested Readings:
BVC-305: FINANCIAL STATEMENT ANALYSIS

Time: 3 Hours  Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-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

SECTION-B
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

SECTION-C
Working Capital Analysis: Meaning and types of working capital, Factors affecting working capital, Sources of financing working capital- Long term and Short term.


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.

SECTION-D
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:
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – III)

BVC-306: BANK CREDIT MANAGEMENT

Time: 3 Hours max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-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.

SECTION-B
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.

SECTION-C
Term lending, Debt service coverage ratio, Cash budget, Bill finance, Deferred payment Guarantee,

SECTION-D
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:
2. Bullivant, Glen “Credit Management” Gower Publications.
5. IIBF ‘Advance Bank Management’, McMillian Publishing House
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – III)

BVC-307: ONLINE TRADING SIMULATION LAB

Time: 3 Hours Max. Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

Meaning of financial market, Types of traders, Types of trade, Brokerage calculation.
Depositary: An Introduction. Practical aspects and background of Depositaries: NSDL, CDSL.
Dematerialization Procedure
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.
BVC-401: BUSINESS ETHICS AND CORPORATE SOCIAL RESPONSIBILITY

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-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.

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

SECTION-C
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.

SECTION-D
Corporate governance: Principles, Issues and Trend
Ethical decision making in business and ethical leadership

Suggested Readings:
5. Fernando, A.C., “Business Ethics and Corporate Governance”, Dorling Kindersley (India) Pvt Ltd.
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC-402: BUSINESS ENVIRONMENT

Time: 3 Hours                                                                 Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A
Business Environment: Concept, Importance, Inter relationship between environment and business.

SECTION-B

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

SECTION-D
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.

Suggested Readings:

BVC-403: ENTREPRENEURSHIP DEVELOPMENT

Time: 3 Hours  
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

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

SECTION-B

Socio-economic environment and the entrepreneur.

SECTION-C

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

SECTION-D


Suggested Readings:

1. Hal, B. Pricke; and Royce L. Brahamson, “Small Business Management”.
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC-404: INVESTMENT MANAGEMENT

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-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.


SECTION-B

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.

SECTION-C

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

SECTION-D
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:
2. Fabozzi, Frank Investment Management (Prentice Hall).
4. Taggart, Robert A., Quantitative Analysis for Investment Management (Prentice Hall).
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC-405: MARKET RISK MANAGEMENT

Time: 3 Hours

Max. Marks: 50

Instructions for the Paper Setters:
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

SECTION-B
Market Risk: Meaning, Types and management of 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.

SECTION-C
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 Covariance matrices, Handling Interest rates, Monte Carlo simulation.

SECTION-D
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
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC-406: FINANCIAL MARKET OPERATIONS

Time: 3 Hours
Max. Marks: 50

Instructions for the Paper Setters:-
Eight questions of equal marks (Specified in the syllabus) are to be set, two in each of the four Sections (A-D). Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each Section. The fifth question may be attempted from any Section.

SECTION-A

SECTION-B

SECTION-C
Indian Stock Exchanges: OTCEI, BSE, NSE, MCX Interconnected stock exchange of India
Indian Stock Indices: Need and importance, Nifty and Sensex, Compiling of index numbers and interpretation.

SECTION-D
Clearing and Settlement: Policy developments, Clearing process, Risk management, Settlement-process, Account period settlement, Rolling settlement, Continuous net settlement, Settlement efficiency and settlement statistics
Depository: Role and need, Procedure for dematerialisation and rematerialisation, The Depositories Act,1996, SEBI rules, Performance of NSDL and CDSL

Suggested Readings:

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

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.

1. 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.

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

ESL 221 Environmental Studies (Compulsory Paper)
(Student can opt this Paper whether 4th Semester)

Time: 3Hrs. Max. Marks: 100

Teaching Methodologies
The Core Module Syllabus for Environmental Studies includes classroom teaching and field work. The syllabus is divided into 8 Units [Unit-I to Unit-VII] covering 45 lectures + 5 hours for field work [Unit-VIII]. The first 7 Units will cover 45 lectures which are classroom based to enhance knowledge skills and attitude to environment. Unit-VIII comprises of 5 hours field work to be submitted by each candidate to the Teacher in-charge for evaluation latest by 15 December, 2018.

Exam Pattern:
End Semester Examination- 75 marks
Project Report/Field Study- 25 marks [based on submitted report]
Total Marks- 100

The structure of the question paper being:

Part-A, Short answer pattern with inbuilt choice – 25 marks
Attempt any five questions out of seven distributed equally from Unit-I to Unit-VII. Each question carries 5 marks. Answer to each question should not exceed 2 pages.

Part-B, Essay type with inbuilt choice – 50 marks
Attempt any five questions out of eight distributed equally from Unit-I to Unit-VII. Each question carries 10 marks. Answer to each question should not exceed 5 pages.

Project Report / Internal Assessment:

Part-C, Field work – 25 marks [Field work equal to 5 lecture hours]
The candidate will submit a handwritten field work report showing photographs, sketches, observations, perspective of any topic related to Environment or Ecosystem. The exhaustive list for project report/area of study are given just for reference:

1. Visit to a local area to document environmental assets: River / Forest / Grassland / Hill / Mountain / Water body / Pond / Lake / Solid Waste Disposal / Water Treatment Plant / Wastewater Treatment Facility etc.
2. Visit to a local polluted site – Urban / Rural / Industrial / Agricultural
3. Study of common plants, insects, birds
4. Study of tree in your area with their botanical names and soil types
5. Study of birds and their nesting habits
6. Study of local pond in terms of wastewater inflow and water quality
7. Study of industrial units in your area. Name of industry, type of industry, Size (Large, Medium or small scale)
8. Study of common disease in the village and basic data from community health center
9. Adopt any five young plants and photograph its growth
10. Analyze the Total dissolved solids of ground water samples in your area.
11. Study of Particulate Matter (PM_{2.5} or PM_{10}) data from Sameer website. Download from Play store.
12. Perspective on any field on Environmental Studies with secondary data taken from Central Pollution Control Board, State Pollution Control Board, State Science & Technology Council etc.

Unit-I
The multidisciplinary nature of environmental studies
Definition, scope and importance, Need for public awareness
(2 lectures)
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

Unit-II

Natural Resources: Renewable and non-renewable resources:
Natural resources and associated problems.
(a) Forest resources: Use and 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, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies.
(e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources, case studies.
(f) Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification.

- Role of an individual in conservation of natural resources.
- Equitable use of resources for sustainable lifestyles.

(8 Lectures)

Unit-III

Ecosystems
- 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 ecosystem: Forest ecosystem, Grassland ecosystem, Desert ecosystem, Aquatic ecosystems (ponds, streams, lakes, rivers, ocean estuaries)

(6 Lectures)

Unit-IV

Biodiversity and its conservation
- Introduction – Definition: genetic, species and ecosystem diversity
- Biogeographical classification of India
- Value of biodiversity: consumptive use, productive use, social, ethical aesthetic and option values
- Biodiversity at global, national and local levels
- India as a mega-diversity nation
- Hot-spots of biodiversity
- Threats to biodiversity: habitat loss, poaching of wildlife, man wildlife conflicts
- Endangered and endemic species of India
- Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity

(8 Lectures)

Unit-V

Environmental Pollution
Definition
- Causes, effects and control measures of Air pollution, Water pollution, Soil pollution, Marine pollution, Noise pollution, Thermal pollution, Nuclear pollution
- 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

(8 Lectures)
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

Unit-VI

Social Issues and the Environment
- From unsustainable to sustainable development
- Urban problems and 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, 1986
- Air (Prevention and Control of Pollution) Act, 1981
- Water (Prevention and control of Pollution) Act, 1974
- Wildlife Protection Act
- Forest Conservation Act
- Issues involved in enforcement of environmental legislation
- Public awareness

(7 Lectures)

Unit-VII

Human Population and the Environment
- Population growth, variation among nations
- Population explosion – Family Welfare Programmes
- 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

(6 Lectures)

Unit-VIII

Field Work
- 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

(Field work equal to 5 lecture hours)

References:
2. Down to Earth, Centre for Science and Environment, New Delhi.
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**

**Finance & Financial Management**: Meaning and nature, Financial goal-profit vs. wealth maximization, Finance functions- Investment, Financing, Liquidity and dividend decisions.

**Capital Structure Theories**: Conceptual framework, Determinants, Net income approach, Net operating income approach, Intermediary approach and M.M.approach.

**Cost of Capital**: Meaning and significance of cost of capital, Calculation of cost of debt, Preference capital, Equity capital and retained earnings

**Part-II**

**Capital Budgeting**: Meaning, Process, Techniques: Traditional and modern methods of capital budgeting.

**Dividend Policies**: Issues in dividend decisions, Forms of dividends, Theories of relevance and irrelevance of dividends.

**Operating and Financial Leverage**: Measurement of leverages, Financial and operating leverage, combined leverage.
Suggested Readings:

PART – I
Operations Management: Concepts; Functions
Product Design and Development: Product design and its Characteristics; Product development process.
Process Analysis & Selection: Project, Job, Batch, Mass and process types of production systems.
Capacity Planning: Concepts; Factors affective capacity; Planning; Capacity planning decisions.
Production Planning & Control (PPC): Concepts, Objectives, Functions

PART – II
Inventory Management: Concepts; Classification, Objectives, Factors affecting inventory control policy, Inventory costs, Basic EOQ model, Re–order level, ABC Analysis.
Stores Management: Definition, Functions of stores, Organization for stores,— Receiving section, Inspection,
Statistical Quality control: concept and various charts used.

Suggested Readings:
5. Adam and Ebert, “Production & Operation Management”, Prentice Hall India
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC- 503: ORGANISATIONAL BEHAVIOUR

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

Organisational Behaviour (OB): Conceptual foundations, Significance, Challenges and Opportunities for OB.

Personality: Concept and determinants, The Myers-Briggs Type Indicator, The Big five model, Key personality attributes influencing OB: Locus of control, Machiavellianism, Positive and negative affectivity, Self-efficacy, Self-monitoring, Type A and Type B personality.

Values: Significance, Sources of value system, Classification of values.

Attitudes: Sources and types; Theories of attitude; Cognitive dissonance theory, Overview of major job attitudes: Job satisfaction, Organizational commitment and prejudice.

Emotions and Moods: Nature and types, Sources of emotions and moods, Managing emotions at work, Emotional intelligence: Concept and dimensions.

Perception: Nature and significance of perception, Factors influencing perception, perceptual process, Perceptual distortions and improving perception.

PART – II

Group and Team Dynamics: Defining and classifying groups, Stages of group development, Group dynamics, Group decision making, Types of teams, Contemporary issues in managing teams.

Interpersonal Behaviour: Dynamics of interpersonal relationship; Psychological Contract: Concept and types; Trust: Concept, Types and Building trust among employees.

Organizational Citizenship Behaviour: Concept, Forms and suggestions for promoting organizational citizenship behaviour; Whistle-Blowing; Cooperation: Concept and determinants, Conflict: Concept, Consequences, Sources, Approaches of conflict management;

Transactional Analysis: Deviant organizational behaviour: Concept, Dimensions and categories of deviant organizational behaviour.
Organizational Culture: Nature and Characteristics, Functions and deciphering organizational culture, Creating sand sustaining Culture.
Stress Management: Concept, Causes, Consequences and Coping with stress.

Suggested Readings:

5. Greenberg, Jerald and Baron, Robert A., “Behaviour in Organizations”, New Delhi, Pearson Education.
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – V)

BVC- 504: SECURITY ANALYSIS

Time: 3Hours                                                                                                   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 securities, Investment versus speculation, Investment process, Investment categories.

Markets for Securities: Security markets and their functions, Institutional investors and changing markets, Role and function of various players and agencies in securities market.

Risk and Return: Concept of risk and return, Types of risk, Measurement of risk, Using Beta to estimate return, Risk and return of a portfolio.

Bond Analysis: Role of Bonds, Markets for Debt securities, Time adjusted yield of Bonds, Factors in Bond rating process, Non risk factors influencing yields.

Part II

Economic Analysis: Meaning of economic analysis, Economic forecasting and stock investment decisions, Forecasting techniques, Uses of economic forecast.

Industry Analysis: Meaning of industry analysis, Key characteristics in industry analysis, Stages of industry life cycle, External sources for industry analysis.

Company Analysis: Meaning of company analysis, Internal information for measuring earnings, Forecasting earnings- Earning Model, Market share/Profit margin approach, Independent forecast of revenue and expenses.

Approaches to Stock Valuation: Traditional approaches versus newer approaches to company analysis, P/E ratio models, Dividend discount model.
Suggested Readings:

1. Fischer & Jordan: Security Analysis & Portfolio Management
2. Robert Haugen: Modern Investment Theory
3. V.K.Bhalla: World Economy in Ninety’s – A Portfolio Approach
BACHELOR OF VOCATION (B.Voc.)  
BANKING & FINANCIAL SERVICES (SEMESTER – V)  

BVC- 505: TREASURY MANAGEMENT  

Time: 3Hours  
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  
Treasury Management: Objectives of treasury, Functions and responsibilities of treasurer, Role of treasury manager, Structure and organisation of treasury.  
Importance of Operations and Control Efficiency: Tools, Different offices- Back, middle and front office.  
Treasury Culture: General skills, Technical and work related culture  
Account Management and Structure: Putting an account structure in place, Account operation and approaches, Realising account structures  

Part II  
Movement of Money: Money transfer mechanism, Domestic clearing and settlement system, Cross border payment and collection system.  
Cash Flow Forecasting: Forecasting in the context of liquidity Management, Forecasting methods  
Credit Rating and Bank Credit Assessment: Credit ratings, Credit rating methodology, Bank credit assessment process, Important focus areas and discussion points with bank during credit reviews.  
Treasury Policy: Framework, Aspects of policy implementation that need closer scrutiny review, Implementational aspects.  
Key Performance Metrics for a Treasury: Improving performance metrics, criteria for deciding performance metrics, Treasury fitness.
Suggested Readings:

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

Electronic Banking – Meaning, Features, Benefits, Limitations, Traditional banking Vs E-banking,

Types of E-Banking: ATM, Credit card, Debit card, smart card, Mobile banking, E-cheques, EFT

Online Banking – Features and benefits of online banking, Cheque Truncation, Microfiche.

Electronic Funds Transfer Systems – NEFT, RTGS, SWIFT

Information Technology – Current trends, Banknet, RBI net, Nicnet, I-net, Internet, E-mail,

Role and uses of technology upgradation – Global developments in Banking

Impact of Technology on Banks – Impact of technology on Customers and service quality

Part II

Risk and Security Issues in E-Banking- Risk concern areas, Security problems of E-banking, Types of threats, Control procedure.

Regulatory Framework: Recommendations of RBI group on internet banking, technology and security standards, Basel committee’s electronic banking group.

Information System Security(ISS) – Need and objectives of ISS, Controls required in ISS,

Computer Audit – Information System Audit.

Disaster Management: Objectives of disaster recovery management, Process of disaster recovery planning.

Suggested Readings:

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

BVC- 507: E-BANKING SIMULATION LAB

Max. Marks: 50

Note: The students will be trained in the practical aspects of e-banking. 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.

- Training of Finacle Software
BACHELOR OF VOCATION (B.Voc.)
BANKING & FINANCIAL SERVICES (SEMESTER – VI)

BVC- 601: HUMAN RESOURCE MANAGEMENT

Time: 3Hours 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: Human resources and the competitive advantage, ethical issues and challenges in HRM Job, stress and work family conflict, Gender issues in workplace.

Performance Management and Organizational Reward System:—Definition, purpose, Principles, Concerns, Ethical considerations, Scope and background, Performance management as a business strategy

Theoretical Framework: Goal setting theory, Expectancy theory; Designing of performance management systems; Setting goals, Measuring performance.

Rewarding Performance; Concept and significance, Foundation of the reward system, Economic theories relating to pay, Psychological and motivational theories affecting reward

Part – II

Managing Diversity: Meaning, Challenges in managing diversity, Diversity in organizations, improving the management of Diversity.

The Nature of Work: Meaning of work; Theories about work; Organizational factors affecting work; Changing patterns of work; Unemployment; Attitudes to work.

HRM in electronic era, Human Resource Accounting & Auditing, The role of HRM in 21st century and future directions of HRM.

Suggested Readings:

BVC-602: MARKETING OF 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: The changing environment of financial services, Marketing of Services, understanding customers, Services marketing mix.
Product Mix strategy (Banking and Insurance products): Product research & development, Test marketing of financial products, Product life cycle, Product modification, Diversification, Packaging and branding of financial products
Pricing of Financial Products and Services (Banking and Insurance Products): Objectives, Strategies and Methods, Factors influencing the pricing decisions, Importance of pricing.

Part-II

Distribution: Factors influencing direct and indirect channels of bank products. Physical Distribution – Channel functions and services, Channel management.
Marketing Channels in Insurance Markets: Various channel members in the industry, insurance agents, distributors, etc. Role of DSA/DMA in bank marketing, Business correspondence model in banking Promotion
Promotion of Financial Services: Promotion mix and role of promotion in marketing, Marketing Information Systems (MKIS). Tele marketing/Mobile Phone banking

Suggested Readings:
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 Risk Management: Elements of Uncertainty, Sources of Risk, Types of Risk, Process of risk management, Approaches to risk management.


Part-II

Futures: The fundamentals of futures contract, Types of futures, Mechanics of future trading, Major characteristics, Trading process' price quotation, Hedging and speculation with commodity futures, Interest rate futures, Currency futures and stock index futures.

Options: Overview, Factors affecting option prices, Types of Option- Stock options, Interest Rate Options, Currency options and trading strategies, Option Pricing Models.

Swaps: Structure of standard coupon and currency swaps, Motivations underlying swaps, Types of swaps, Mechanics of swap transactions, Valuation and application of swaps.

Suggested Readings:
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

International Financial Management: The Internationalization of business and finance, Introduction to spot and forward market.

Foreign Exchange Rate Determination: Theories of exchange rate determination: Mint parity theory, Purchasing power parity, Balance of payment theory, Asset market value approach, Role of central bank in determination of exchange rates

Parity conditions in International Finance: Arbitrage and law of one price, Purchasing power parity, Fisher effect, Fisher effect in international context.

Currency Forecasting: Interest rate parity theory, The relationship between forward and future spot rate, Currency forecasting;

Balance of payments: Balance of payment categories: Current account, Capital account, Official reserves account; Causes of disequilibrium in balance of payment, Methods to correct disequilibrium.

Part - II


Foreign Exchange Risk Management: Foreign exchange instruments, Currency futures & Options market; Interest rate & currency swaps; Interest rate forwards & futures.
Suggested Readings:

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

BVC-605: INTERNATIONAL 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
International Banking and Finance: International Banking, Global Trends and developments in International Banking, International Financial Centres, Offshore banking units, SEZs., Profitability of international banking operations, Correspondent Banking and inter - bank Banking

International Financial Institutions: IMF, IBRD, BIS, IFC, ADB

International Finance: Fundamental principles of lending to MNCs, Documentation and monitoring, International credit policy agencies and global capital markets

Raising resources: Availability features and risks of various Equity and debt products like ECBs, ADRs, ECCBs and other types of Bonds etc, Syndication of loans

Project and infrastructure Finance: Investments both in India (FII & FDI) and abroad, Joint ventures abroad by Indian Corporates. Investment opportunities abroad for resident Indians.

Part II
Foreign Exchange Business: Foreign Exchange Management Act (FEMA) and its philosophy

RBI and FEDAI: Their role in regulating foreign exchange business of banks / other authorised dealers.

NRI Customers: NRI customers and various banking and investment products available to them under FEMA, Remittance facilities

International Banking Operations: Documents used in trade : Bill of exchange, Invoice, Bill of lading, Airways bill, Insurance policy etc,

Role of Banks: Role of Banks in foreign Trade including EXIM bank

Letters of credit: Importance in international trade, various types of LCs, settlement of disputes,

Suggested Readings:
BACHelor OF VocATION (B.Voc.)
bAking & financial servicEs (semEster – vi)

BVC-606: PORTFOLIO 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

Introduction to Portfolio Management: The Investment process, Definition of investments, Investment categories.


PART – II

Portfolio Selection: Defining investment objectives, Risk and investor preferences, Investment constraints.

Equity portfolio Management Strategies: Efficient market hypothesis, Passive vs active management strategies, Types of passive portfolios, Index Funds.

Bond Portfolio Management Strategies: Passive strategy, Duration shift and immunization , Semi–active strategy, active strategies.

Suggested Readings:

The students are required to prepare a research project based on any topic related to banking and financial services.

- The internal faculty guide will be required to guide and evaluate (out of 25 marks) on the basis of the research project prepared by the student.
- The evaluation of the remaining 25 marks shall be made by external examiner appointed by the university.