

FACULTY OF ECONOMICS & BUSINESS

Syllabus

For

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

(Semester I - VI)

Session: 2019-20



**GURUNANKDEVUNIVERSITY
AMRITSAR**

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

SEMESTER-I

Course Code	Course Title	Theory Marks	Practical Marks	Maximum Marks
BVC- 101	Punjabi (Compulsory) OR ਮੁੱਢਲੀ ਪੰਜਾਬੀ OR Punjab History & Culture (From Earliest Times to C 320) (Special Paper in lieu of Punjabi Compulsory)	50	-	50
BVC- 102	Communication Skills in English-I	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
	*Drug Abuse: Problem, Management and Prevention (Compulsory)	50	-	

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

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

SEMESTER-II

Course Code	Course Title	Theory Marks	Practical Marks	M. Marks
BVC- 201	Punjabi (Compulsory) OR ਮੁੱਢਲੀ ਪੰਜਾਬੀ OR Punjab History & Culture (C 320 to 1000 B.C.) (Special Paper in lieu of Punjabi Compulsory)	50	-	50
BVC- 202	Communication Skills in English-II	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
	*Drug Abuse: Problem, Management and Prevention (Compulsory)	50	-	

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

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

Semester–III

Course Code	Course Title	Theory Marks	Practical Marks	Max. Marks
BVC-301	Business Statistics	50	-	50
BVC- 302	Business Laws	50	-	50
BVC-303	Basic Accounting for Financial Managers + Tally	40	10	50
BVC- 304	Operational Risk Management	50	-	50
BVC-305	Financial Statement Analysis	50	-	50
BVC- 306	Bank Credit Management	50	-	50
BVC-307	Online Trading Simulation Lab	-	50	50

Semester–IV

Course Code	Course Title	Theory Marks	Practical Marks	Max. Marks
BVC-401	Business Ethics and Corporate Social Responsibility	50	-	50
BVC- 402	Business Environment	50	-	50
BVC -403	Entrepreneurship Development	50	-	50
BVC- 404	Investment Management	50	-	50
BVC-405	Market Risk Management	50	-	50
BVC- 406	Financial Market Operations	50	-	50
BVC-407	Training Project- Eight Weeks	-	50	50
ESL-221	*Environmental Studies (Compulsory)	100	-	100

***Note :- Student can opt Environmental Studies Paper whether in 4th Semester and the marks are not included in the total marks.**

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

Semester-V

Course Code	Course Title	Theory Marks	Practical Marks	Max. Marks
BVC-501	Financial Management	50	-	50
BVC-502	Operations Management	50	-	50
BVC-503	Organisational Behaviour	50	-	50
BVC-504	Security Analysis	50	-	50
BVC-505	Treasury Management	50	-	50
BVC-506	E-Banking	50	-	50
BVC-507	E- Banking Simulation Lab	-	50	50

Semester-VI

Course Code	Course Title	Theory Marks	Practical Marks	Max. Marks
BVC-601	Human Resource Management	50	-	50
BVC-602	Marketing of Financial Services	50	-	50
BVC-603	Financial Risk Management	50	-	50
BVC-604	International Financial Management	50	-	50
BVC-605	International Banking	50	-	50
BVC-606	Portfolio Management	50	-	50
BVC-607	Research Project	-	50	50

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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

ਸੈਕਸ਼ਨ-ਏ

ਆਤਮ ਅਨਾਤਮ (ਕਵਿਤਾ ਭਾਗ),
(ਸੰਪ. ਸੁਹਿੰਦਰ ਬੀਰ ਅਤੇ ਵਰਿਆਮ ਸਿੰਘ ਸੰਧੂ)
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
(ਪ੍ਰਸ਼ੰਸਾ ਸਾਹਿਤ ਵਿਆਖਿਆ, ਸਾਰ)

ਸੈਕਸ਼ਨ-ਬੀ

ਇਤਿਹਾਸਕ ਯਾਦਾਂ (ਇਤਿਹਾਸਕ ਲੇਖ-ਸੰਗ੍ਰਹਿ)
ਸੰਪਾ. ਸ.ਸ.ਅਮੋਲ,
ਪੰਜਾਬੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਲੁਧਿਆਣਾ (ਲੇਖ 1 ਤੋਂ 6)
(ਨਿਬੰਧ ਦਾ ਸਾਰ, ਲਿਖਣ-ਸ਼ੈਲੀ)

ਸੈਕਸ਼ਨ-ਸੀ

(ੳ) ਪੈਰ੍ਹਾ ਰਚਨਾ

(ਅ) ਪੈਰ੍ਹਾ ਪੜ੍ਹ ਕੇ ਪ੍ਰਸ਼ਨਾਂ ਦੇ ਉੱਤਰ।

ਸੈਕਸ਼ਨ-ਡੀ

(ੳ) ਪੰਜਾਬੀ ਧੁਨੀ ਵਿਉਂਤ : ਉਚਾਰਨ ਅੰਗ, ਉਚਾਰਨ ਸਥਾਨ ਤੇ ਵਿਧੀਆਂ, ਸਵਰ, ਵਿਅੰਜਨ,
ਸੁਰ-ਪ੍ਰਥਮ।

(ਅ) ਭਾਸ਼ਾ ਵੰਨਗੀਆਂ : ਭਾਸ਼ਾ ਦਾ ਟਕਸਾਲੀ ਰੂਪ, ਭਾਸ਼ਾ ਅਤੇ ਉਪ-ਭਾਸ਼ਾ ਦਾ ਅੰਤਰ, ਪੰਜਾਬੀ
ਉਪ ਭਾਸ਼ਾਵਾਂ ਦੇ ਪਛਾਣ-ਚਿੰਨ੍ਹ।

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ।
ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ
ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

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

BVC 101:

ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Compulsory Punjabi)

ਸਮਾਂ : 3 ਘੰਟੇ

ਕੁਲ ਅੰਕ: 50

ਪਾਠ-ਕ੍ਰਮ

ਸੈਕਸ਼ਨ-ਏ

ਪੈਂਤੀ ਅੱਖਰੀ, ਅੱਖਰ ਕ੍ਰਮ, ਪੈਰ ਬਿੰਦੀ ਵਾਲੇ ਵਰਣ ਅਤੇ ਪੈਰ ਵਿਚ ਪੈਣ ਵਾਲੇ ਵਰਣ ਅਤੇ ਮਾਤ੍ਰਵਾਂ (ਮੁੱਢਲੀ ਜਾਣ-ਪਛਾਣ)
ਲਗਾਖਰ (ਬਿੰਦੀ, ਟਿੱਪੀ, ਅੱਧਕ) : ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ

ਸੈਕਸ਼ਨ-ਬੀ

ਪੰਜਾਬੀ ਸ਼ਬਦ-ਬਣਤਰ : ਮੁੱਢਲੀ ਜਾਣ-ਪਛਾਣ
(ਸਾਧਾਰਨ ਸ਼ਬਦ, ਸੰਯੁਕਤ ਸ਼ਬਦ, ਮਿਸ਼ਰਤ ਸ਼ਬਦ, ਮੂਲ ਸ਼ਬਦ, ਅਗੇਤਰ ਅਤੇ ਪਿਛੇਤਰ)

ਸੈਕਸ਼ਨ-ਸੀ

ਨਿੱਤ ਵਰਤੋਂ ਦੀ ਪੰਜਾਬੀ ਸ਼ਬਦਾਵਲੀ : ਬਾਜ਼ਾਰ, ਵਪਾਰ, ਰਿਸ਼ਤੇ-ਨਾਤੇ, ਖੇਤੀ ਅਤੇ ਹੋਰ ਧੰਦਿਆਂ ਆਦਿ ਨਾਲ ਸੰਬੰਧਤ।

ਸੈਕਸ਼ਨ-ਡੀ

ਹਫ਼ਤੇ ਦੇ ਸੱਤ ਦਿਨਾਂ ਦੇ ਨਾਂ, ਬਾਰ੍ਹਾਂ ਮਹੀਨਿਆਂ ਦੇ ਨਾਂ, ਰੁੱਤਾਂ ਦੇ ਨਾਂ, ਇਕ ਤੋਂ ਸੌ ਤਕ ਗਿਣਤੀ ਸ਼ਬਦਾਂ ਵਿਚ

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

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.
4. The Indo-Aryans: Original home and settlements in Punjab.

SECTION C

5. Social, Religious and Economic life during *Rig* Vedic Age.
6. Social, Religious and Economic life during Later 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)
2. L.M. Joshi and Fauja Singh (ed.), *History of Punjab*, Vol.I, Patiala 1977.
3. Budha Parkash, *Glimpses of Ancient Punjab*, Patiala, 1983.
4. B.N. Sharma, *Life in Northern India*, Delhi. 1966.
5. Chopra, P.N., Puri, B.N., & Das, M.N.(1974). *A Social, Cultural & Economic History of India*, Vol. I, New Delhi: Macmillan India.

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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.

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

SECTION-B

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, 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

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

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

SECTION-D

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

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.

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

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.

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

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 remittance services, banking channels, Financial inclusion.

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

Suggested Readings:

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

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.

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

SECTION-B

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.

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

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.

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

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

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, IDRs.

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

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.

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

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.

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

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

Drug Abuse: Problem, Management and Prevention

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:

Meaning, Nature and Extent of Drug Abuse in India and Punjab.

SECTION – B

Consequences of Drug Abuse for:

Individual	:	Education, Employment, Income.
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.

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

References:

1. Ahuja, Ram (2003), *Social Problems in India*, Rawat Publication, Jaipur.
2. Extent, Pattern and Trend of Drug Use in India, Ministry of Social Justice and Empowerment, Government of India, 2004.
3. Inciardi, J.A. 1981. *The Drug Crime Connection*. Beverly Hills: Sage Publications.
4. Kapoor. T. (1985) *Drug epidemic among Indian Youth*, New Delhi: Mittal Pub.
5. Kessel, Neil and Henry Walton. 1982, *Alcoholism*. Harmond Worth: Penguin Books.
6. Modi, Ishwar and Modi, Shalini (1997) *Drugs: Addiction and Prevention*, Jaipur: Rawat Publication.
7. National Household Survey of Alcohol and Drug abuse. (2003) New Delhi, Clinical Epidemiological Unit, All India Institute of Medical Sciences, 2004.
8. Ross Coomber and Others. 2013, *Key Concept in Drugs and Society*. New Delhi: Sage Publications.
9. Sain, Bhim 1991, *Drug Addiction Alcoholism, Smoking obscenity* New Delhi: Mittal Publications.
10. Sandhu, Ranvinder Singh, 2009, *Drug Addiction in Punjab: A Sociological Study*. Amritsar: Guru Nanak Dev University.
11. Singh, Chandra Paul 2000. *Alcohol and Dependence among Industrial Workers*: Delhi: Shipra.
12. Sussman, S and Ames, S.L. (2008). *Drug Abuse: Concepts, Prevention and Cessation*, Cambridge University Press.
13. Verma, P.S. 2017, “*Punjab’s Drug Problem: Contours and Characteristics*”, Economic and Political Weekly, Vol. LII, No. 3, P.P. 40-43.
14. World Drug Report 2016, United Nations office of Drug and Crime.
15. World Drug Report 2017, United Nations office of Drug and Crime.

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

BVC-201:

ਪੰਜਾਬੀ (ਲਾਜ਼ਮੀ)

ਸਮਾਂ : 3 ਘੰਟੇ

ਕੁਲ ਅੰਕ : 50

ਪਾਠ-ਕ੍ਰਮ ਅਤੇ ਪਾਠ-ਪੁਸਤਕਾਂ

ਸੈਕਸ਼ਨ-ਏ

ਆਤਮ ਅਨਾਤਮ (ਕਹਾਣੀ ਭਾਗ),
(ਸੰਪ. ਸੁਹਿੰਦਰ ਬੀਰ ਅਤੇ ਵਰਿਆਮ ਸਿੰਘ ਸੰਧੂ)
ਗੁਰੂ ਨਾਨਕ ਦੇਵ ਯੂਨੀਵਰਸਿਟੀ, ਅੰਮ੍ਰਿਤਸਰ।
(ਵਿਸ਼ਾ-ਵਸਤੂ, ਪਾਤਰ ਚਿਤਰਨ)

ਸੈਕਸ਼ਨ-ਬੀ

ਇਤਿਹਾਸਕ ਯਾਦਾਂ (ਇਤਿਹਾਸਕ ਲੇਖ-ਸੰਗ੍ਰਹਿ)
ਸੰਪਾ. ਸ.ਸ.ਅਮੋਲ,
ਪੰਜਾਬੀ ਸਾਹਿਤ ਪ੍ਰਕਾਸ਼ਨ, ਲੁਧਿਆਣਾ (ਲੇਖ 7 ਤੋਂ 12)
(ਸਾਰ, ਲਿਖਣ ਸ਼ੈਲੀ)

ਸੈਕਸ਼ਨ-ਸੀ

(ੳ) ਸ਼ਬਦ-ਬਣਤਰ ਅਤੇ ਸ਼ਬਦ ਰਚਨਾ : ਪਰਿਭਾਸ਼ਾ, ਮੁੱਢਲੇ ਸੰਕਲਪ
(ਅ) ਸ਼ਬਦ ਸੂਚੀ

ਸੈਕਸ਼ਨ-ਡੀ

(ੳ) ਸੰਖੇਪ ਰਚਨਾ
(ਅ) ਮੁਹਾਵਰੇ ਅਤੇ ਅਖਾਣ

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿੱਚੋਂ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿੱਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿੱਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

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

BVC-201:

ਮੁੱਢਲੀ ਪੰਜਾਬੀ
(In lieu of Compulsory Punjabi)

ਸਮਾਂ: 3 ਘੰਟੇ

ਕੁਲ ਅੰਕ: 50

ਪਾਠ-ਕ੍ਰਮ

ਸੈਕਸ਼ਨ-ਏ

ਸ਼ਬਦ ਸ਼੍ਰੇਣੀਆਂ : ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ
(ਨਾਂਵ, ਪੜਨਾਂਵ, ਕਿਰਿਆ, ਵਿਸ਼ੇਸ਼ਣ, ਕਿਰਿਆ ਵਿਸ਼ੇਸ਼ਣ, ਸਬੰਧਕ, ਯੋਜਕ ਅਤੇ ਵਿਸਮਿਕ)

ਸੈਕਸ਼ਨ-ਬੀ

ਪੰਜਾਬੀ ਵਾਕ ਬਣਤਰ : ਮੁੱਢਲੀ ਜਾਣ-ਪਛਾਣ
(ੳ) ਸਾਧਾਰਨ ਵਾਕ, ਸੰਯੁਕਤ ਵਾਕ ਅਤੇ ਮਿਸ਼ਰਤ ਵਾਕ (ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ)
(ਅ) ਬਿਆਨੀਆ ਵਾਕ, ਪ੍ਰਸ਼ਨਵਾਚਕ ਵਾਕ ਅਤੇ ਹੁਕਮੀ ਵਾਕ (ਪਛਾਣ ਅਤੇ ਵਰਤੋਂ)

ਸੈਕਸ਼ਨ-ਸੀ

ਪੈਰ੍ਰਾ ਰਚਨਾ
ਸੰਬੰਧ ਰਚਨਾ

ਸੈਕਸ਼ਨ-ਡੀ

ਚਿੱਠੀ ਪੱਤਰ (ਘਰੇਲੂ ਅਤੇ ਦਫ਼ਤਰੀ)
ਅਖਾਣ ਅਤੇ ਮੁਹਾਵਰੇ

ਅੰਕ-ਵੰਡ ਅਤੇ ਪਰੀਖਿਅਕ ਲਈ ਹਦਾਇਤਾਂ

1. ਪ੍ਰਸ਼ਨ ਪੱਤਰ ਦੇ ਚਾਰ ਭਾਗ ਹੋਣਗੇ। ਹਰ ਭਾਗ ਵਿੱਚੋਂ ਦੋ ਪ੍ਰਸ਼ਨ ਪੁੱਛੇ ਜਾਣਗੇ।
2. ਵਿਦਿਆਰਥੀ ਨੇ ਕੁੱਲ ਪੰਜ ਪ੍ਰਸ਼ਨ ਕਰਨੇ ਹਨ। ਹਰ ਭਾਗ ਵਿੱਚੋਂ ਇਕ ਪ੍ਰਸ਼ਨ ਲਾਜ਼ਮੀ ਹੈ। ਪੰਜਵਾਂ ਪ੍ਰਸ਼ਨ ਕਿਸੇ ਵੀ ਭਾਗ ਵਿੱਚੋਂ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।
3. ਹਰੇਕ ਪ੍ਰਸ਼ਨ ਦੇ ਬਰਾਬਰ ਅੰਕ ਹਨ।
4. ਪੇਪਰ ਸੈੱਟ ਕਰਨ ਵਾਲਾ ਜੇਕਰ ਚਾਹੇ ਤਾਂ ਪ੍ਰਸ਼ਨਾਂ ਦੀ ਵੰਡ ਅੱਗੋਂ ਵੱਧ ਤੋਂ ਵੱਧ ਚਾਰ ਉਪ-ਪ੍ਰਸ਼ਨਾਂ ਵਿਚ ਕਰ ਸਕਦਾ ਹੈ।

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)
2. L.M. Joshi and Fauja Singh (ed.), *History of Punjab* , Vol.I, Punjabi University, Patiala, 1977.
3. Budha Parkash, *Glimpses of Ancient Punjab*, Patiala, 1983.
4. B.N. Sharma: *Life in Northern India*, Delhi. 1966.

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

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 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

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.

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.

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.

SECTION-C

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

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BANKING & FINANCIAL SERVICES (SEMESTER – II)

SECTION-D

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.

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.

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. Financialintermediaries rendering financial services, Role of financial services in Indian financial system.

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

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

SECTION-B

Leasing & Hire Purchase : Introduction, Meaning & Elements, Features & Type of leasingPros & 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 hirepurchase.

Mutual Funds : Meaning and concept of mutual funds . Types of mutual funds, Performanceand Problems of mutual funds in India. Constitution and management of mutual funds ans SEBIREgulations.

SECTION-C

Consumer Finance : Introduction, Meaning and Concept, Modes of consumer finance, Role ofconsumer 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, ATMCards.

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.

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

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

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

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.

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.

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

Suggested Readings:

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

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

BVC- 206: MUTUAL FUNDS

Time: 3 Hours

Max. Marks: 50

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:

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

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

BVC 207 TRAINING PROJECT

Time: 8 Weeks

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

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

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

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

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

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

Legislation: NDPs act, Statutory warnings, Policing of Borders, Checking Supply/Smuggling of Drugs, Strict enforcement of laws, Time bound trials.

References:

1. Ahuja, Ram (2003), *Social Problems in India*, Rawat Publication, Jaipur.
2. Extent, Pattern and Trend of Drug Use in India, Ministry of Social Justice and Empowerment, Government of India, 2004.
3. Inciardi, J.A. 1981. *The Drug Crime Connection*. Beverly Hills: Sage Publications.
4. Kapoor. T. (1985) *Drug epidemic among Indian Youth*, New Delhi: Mittal Pub.
5. Kessel, Neil and Henry Walton. 1982, *Alcoholism*. Harmond Worth: Penguin Books.
6. Modi, Ishwar and Modi, Shalini (1997) *Drugs: Addiction and Prevention*, Jaipur: Rawat Publication.
7. National Household Survey of Alcohol and Drug abuse. (2003) New Delhi, Clinical Epidemiological Unit, All India Institute of Medical Sciences, 2004.
8. Ross Coomber and Others. 2013, *Key Concept in Drugs and Society*. New Delhi: Sage Publications.

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

9. Sain, Bhim 1991, *Drug Addiction Alcoholism, Smoking obscenity* New Delhi: Mittal Publications.
10. Sandhu, Ranvinder Singh, 2009, *Drug Addiction in Punjab: A Sociological Study*. Amritsar: Guru Nanak Dev University.
11. Singh, Chandra Paul 2000. *Alcohol and Dependence among Industrial Workers*: Delhi: Shipra.
12. Sussman, S and Ames, S.L. (2008). *Drug Abuse: Concepts, Prevention and Cessation*, Cambridge University Press.
13. Verma, P.S. 2017, “*Punjab’s Drug Problem: Contours and Characteristics*”, *Economic and Political Weekly*, Vol. LII, No. 3, P.P. 40-43.
14. World Drug Report 2016, United Nations office of Drug and Crime.
15. World Drug Report 2017, United Nations office of Drug and Crime.

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

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

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 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.

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, Priceconditions and warranties, Transfer of property in goods, Performance of the contract of sales, Unpaid seller and his rights, Sale by auction, Hire purchase agreement.

SECTION-C

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, Accomodation 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.

SECTION-D

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.
1. Singh, Avtar, "The Principles of Mercantile Law", Eastern Bok Company, Lucknow.
2. Kapur, N.D., "Business Law", Sultan Chand & Sons, New Delhi.
3. Tulsian, P.C., "Business Law", Tata McGraw Hill, New Delhi.
4. Usa Tbp Usa, "Indian Business Law", International Business Publications, USA.

BVC-303: BASIC ACCOUNTING FOR FINANCIAL MANAGERS + TALLY

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: 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.

SECTION-B

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).

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:

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.

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

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

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.

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.

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

SECTION-D

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.

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

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.

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.

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:

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.

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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

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,

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:

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

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

BVC-307: ONLINE TRADING SIMULATION LAB

Time: 3 Hours

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.

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

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:

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 & SocialResponsibility*”, 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*”, earson Education, New Delhi.
7. Laura P. Hartman and Joe Des Jardins, “*Business Ethics: Decision–Making for Personal Integrity andSocial 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

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

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.

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.

SECTION-B

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.

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:

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

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.

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.

SECTION-C

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

SECTION-D

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".

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

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.

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.

SECTION-B

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.

SECTION-C

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

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:

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.

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

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

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

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 Co-variance 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
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.

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

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

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

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

SECTION-B

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

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:

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 Press, Delhi.
3. Gupta Sural B, "Monetary Economics: Institutions, Theory & Policy", S. Chand & Co. New Delhi.
4. Bhole L.M., "Financial Institutions and Markets"; Tata McGraw-Hill, New Delhi.
5. Hoda, R.P, "Indian Securities Markets- Investors View Point", Excel Books, New Delhi.

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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.

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 – IV)

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 class room teaching and field work. The syllabus is divided into 8 Units [Unit-1 to Unit-VII] covering 45 lectures + 5 hours for field work [Unit-VIII]. The first 7 Units will cover 45 lectures which are class room 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-1 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-1 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 hand written 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 areas 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 centre
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 PM₁₀) 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)

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)

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BANKING & FINANCIAL SERVICES (SEMESTER – IV)

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:

1. Bharucha, E. 2005. Textbook of Environmental Studies, Universities Press, Hyderabad.
2. Down to Earth, Centre for Science and Environment, New Delhi.
3. Heywood, V.H. & Waston, R.T. 1995. Global Biodiversity Assessment, Cambridge House, Delhi.
4. Joseph, K. & Nagendran, R. 2004. Essentials of Environmental Studies, Pearson Education (Singapore) Pte. Ltd., Delhi.
5. Kaushik, A. & Kaushik, C.P. 2004. Perspective in Environmental Studies, New Age International (P) Ltd, New Delhi.
6. Rajagopalan, R. 2011. Environmental Studies from Crisis to Cure. Oxford University Press, New Delhi.
7. Sharma, J. P., Sharma. N.K. & Yadav, N.S. 2005. Comprehensive Environmental Studies, Laxmi Publications, New Delhi.
8. Sharma, P. D. 2009. Ecology and Environment, Rastogi Publications, Meerut.
9. State of India's Environment 2018 by Centre for Sciences and Environment, New Delhi
10. Subramanian, V. 2002. A Text Book in Environmental Sciences, Narosa Publishing House, New Delhi.

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

BVC- 501: FINANCIAL 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

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.

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

Suggested Readings:

1. Berk, Jonathan and DeMarzo, Peter, “Financial Management”, Person Education, Dorling Kindersley (India) Pvt Ltd.
2. Bhattacharya, Hrishlkas, “Working Capital Management: Strategies and Techniques”. Prentice Hall, New Delhi.
3. Brealey, Richard A and Stewart C. Myers, “Corporate Finance”, McGraw Hill.Int. Ed, New York.
4. Chandra, Prasanna, “Financial Management”, Tata McGraw Hill, Delhi
5. Hampton, John, “Financial Decision Making”, Prentice Hall, Delhi
6. Pandey, I, M: “Financial Management”, Vikas Publishing House, Delhi.
7. Van Horne. J.G. and J.M. Wachowicz Jr, “Fundamentals of Financial Management”. Prentice-Hall, Delhi.
8. Van Horne, James G , “Financial Management and Policy”, Prentice Hall, Delhi,
9. Khan MY, Jain PK, “Financial Management”, Tata McGraw Hill, New Delhi.

BVC- 502: OPERATIONS 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

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 affecting 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:

1. Mahadevan , B. , “*Operations Management Theory & Practice*”, Pearson Education.
2. Krajewski, L.J. and Ritzman, L.P., “*Operations Management Processes & Value Chains*”, Pearson Education.
3. Goel., B.S., “*Production Operation Management*”, Pragati Prakashan
4. Nair, “*Production and Operation Management*”, Tata McGraw Hill
5. Adam and Ebert, “*Production & Operation Management*”, Prentice Hall India
6. Krajewski and Ritzman, “*Operations Management*”, Pearson Education Asia
7. Buffa and Sarin, “*Modern Production/Operations Management*”, John Wiley
8. SN Chary, “*Production & Operations Management*”, Tata McGraw Hill

BVC- 503: ORGANISATIONAL BEHAVIOUR

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

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 and sustaining Culture.

Stress Management: Concept, Causes, Consequences and Coping with stress.

Suggested Readings:

1. Robbins, Stephen P.; Judge, Timothy A.; and Sanghi, Seema, “*Organisational Behaviour*”, Pearson Education, New Delhi.
2. McShane, Steven L.; Glinow, Mary Ann Von; Sharma, Radha R, “*Organisational Behaviour*”, Tata McGraw Hill, New Delhi.
3. Aswathappa, K., “*Organisational Behaviour, Text, Cases and Games*”, Himalaya Publishing, Delhi.
4. Pareek, Udai, “*Understanding Organizational Behaviour*”, Oxford University Press, New Delhi.
5. Greenberg, Jerald and Baron, Robert A., “*Behaviour in Organizations*”, New Delhi, Pearson Education.
6. Sekaran, Uma, “*Organizational Behaviour: Text and Cases*”, New Delhi, Tata McGraw Hill.
7. Saiyadain, Mirza S, “*Organizational Behaviour*”, New Delhi, Tata McGraw–Hill.

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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.

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

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
4. E.J. Elton and M.J. Gmber "Modern Portfolio Theory and Investment Analysis", John Wiley & Sons, New York.
5. J.C.Francis "Investment, Analysis and Management" , McGraw Hill, New York.
6. Fischer, D.E. and Jordon, R. J., "*Security Analysis and Portfolio Management*", Prentice–Hall, India.
7. Sharpe, A., "*Investment Analysis and Management*", 5th Edition, Bailey – Prentice Hall India.
8. Hirt, G.A., "*Fundamentals of Investment*", Irwin/McGraw–Hill.
9. Yasaswy, N.J., "*Stock Market Analysis for Intelligent Investors*", Vision Books.
10. Raghunathan, "*Stock Exchange and Investments*", Tata McGraw–Hi 11.
11. Zvi Bodie, Alex Kane & Alan J Marcus, "*Essentials of Investments*", 3rd Edition, Irwin/McGraw–Hill.

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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.

Treasury Operations: Liquidity Management: CRR/CCIL/ RTGS, Objectives, sources and deployment,, Netting: Meaning, Netting implementation, Benefits of good netting, Treasury instruments.

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.

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

Suggested Readings:

1. Rajiv Rajendra , “Handbook of Global Corporate Treasury”, Wiley Publications.
2. Steven M.Bragg, “*Treasury Management: The practitioner’s Guide*”, Wiley Publications.
3. John Oglive, “*Treasury Management: Tools and Techniques for countering Financial Risk*”,
Chartered Institute of Management Accountants

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

BVC- 506: E-BANKING

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

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

On line 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 up gradation – 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:

1. Joshi, V.C. and Joshi, V.V., “*Managing Indian Banks*”, Sage Publications.
2. IIBF, “*Principles and Practices of Banking*”, McMillian publishers.

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**

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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:

1. Michael Armstrong, 'A Handbook of Human Resource Management Practices', Kogan Page London.
2. Luis R. Gomez –Mejia, David B Balkin and Robert L Cardy, "Managing Human Resources", PHI, New Delhi.
3. Tanuja Agarwal, "Strategic Human Resource Management", Oxford University Press, New Delhi.

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

BVC-602: MARKETING OF FINANCIAL SERVICES

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: 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:

1. Avadhani, V.A, “Marketing of Financial Services”, 1999, Himalaya Publication House
2. Suri, R.K., “Services Management”, 2005, Himalaya Publication.
3. Jha, S.M., “Bank Marketing”, 2003, Himalaya Publication.
4. Arora, Sangeeta, “Marketing of Financial Services”, 2005, Deep and Deep Publications.
5. Madhukar R.K. “ Dynamics of Bank Marketing”, VBS publishers.
6. Desai, Vasant , “ Principles of Bank Management”, Himalaya Publication.

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

BVC- 603: FINANCIAL RISK 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 to Risk Management: Elements of Uncertainty, Sources of Risk, Types of Risk, Process of risk management, Approaches to risk management.

Risk Management Tools: Hedging, Forward, Future. Options and Swap.

Financial Risk Management: Meaning of financial risk management Causes of financial risk management.

Identifying Major Financial Risk: Factors affecting Foreign Exchange Risk, Interest rate risk, Commodity risk, Credit risk, Operational risk, Liquidity risk, Systematic risk.

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:

1. Williams, C. Arthur, Smith Michael, Young Peter, "Risk Management & Insurance" McGraw Hill.
2. Rajwade A.V. "Foreign Exchange, International Finance & Risk Management", Academic of Business Studies.
3. Hull, John C., "Introduction to Futures & Options", Prentice Hall.
4. Horcher, Karen A., "Essentials of Financial Risk Management" Wiley Publications.

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

BVC-604: INTERNATIONAL FINANCIAL 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

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

Country Risk Analysis: Measuring & managing political risk, Study of economic & political factors posing country Risk, Country risk analysis in international banking.

Measuring & Managing Various Exposures: Measuring & managing transaction exposure, Measuring & managing operating exposure, Measuring & managing translation exposure.

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

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

Suggested Readings:

1. Shapiro Allan C, “Multinational Financial Management”, John Wiley & Sons, Singapore
2. Apte P.G. International financial Management, Tata McGraw Hill, India
3. Bhalla, V. K, “International Financial Management”, Anmol Publications, India
4. Eiteman, Stonehill, Moffett, “ Multinational Business Finance”, Pearson Education, India

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

BVC-605: INTERNATIONAL BANKING

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

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:

1. IIBF “*International Banking Operations*”, McMillian Publishers Limited.
2. IIBF “*International Banking: Legal and Regulatory Aspects*”, McMillian Publishers Limited.

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

BVC-606: PORTFOLIO 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 to Portfolio Management: The Investment process, Definition of investments, Investment categories.

Capital Market Theory: The capital Asset Pricing Model, Security market line, Applications of the security Market Line, Pricing Model – Arbitrage Pricing Theory.

Portfolio Analysis: Diversification, Portfolio, Risk and Return – Markowitz Risk–return Optimization – Portfolio Beta – Generating the Efficient Frontier.

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.

Managed Portfolios and Performance Measurement: Classification of managed portfolios, Market timing issues in risk adjusted performance measures – Sharpe’s – Treynor’s – Jensen’s performance measure for portfolios.

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

Suggested Readings:

1. Fischer, D.E. and Jordon, R. J., “*Security Analysis and Portfolio Management*”, Prentice–Hall, India.
2. Sharpe, A., “*Investment Analysis and Management*”, 5th Edition, Bailey – Prentice Hall India.
3. Hirt, G.A., “*Fundamentals of Investment*”, Irwin/McGraw–Hill.
4. Yasaswy, N.J., “*Stock Market Analysis for Intelligent Investors*”, Vision Books.
5. Raghunathan, “*Stock Exchange and Investments*”, Tata McGraw–Hill.
6. Zvi Bodie, Alex Kane & Alan J Marcus, “*Essentials of Investments*”, 3rd Edition, Irwin/McGraw–Hill.
7. Brown, “*Investment Analysis & Portfolio Management*”, 8th Edition, Thomson

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

BVC 607 RESEARCH PROJECT

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

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.