

Circular file

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DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY

CIRCULAR NO.SU/Commerce & Management/ B.Voc./43/2019

It is hereby inform to all concerned that, on the recommendation of the Dean, Faculty of Commerce & Management, the Hon'ble Vice-Chancellor in his emergency powers under Section-12(7) of the Maharashtra Public Universities Act, 2016 has accepted **the revised Syllabus and List of Pannel of Examiner for following curriculum under B.Voc. programmer which covers in the Faulty of Commerce & Management. The said curriculum where runs are shown against their names.**

1.	B.Voc. Accounting	Ankushrao Tope College, Jalna.
2.	B.Voc. Banking	Ankushrao Tope College, Jalna.
3.	B.Voc. Professional Accounting & Taxation	Shri Muktanand College Gangapur, Dist. Aurangabad
4.	B.Voc. Accounting & Taxation	Arts & Commerce College, Ashti.
5.	B.Voc. Banking & Financial Services	Arts, Science & Commerce, College, Ambad.
6.	B.Voc. Live Stock Production management	Arts, Science & Commerce, College, Ambad.

This is effective from the Academic Year 2018-2019 and onwards.

All concerned are requested to note the contents of this circular and bring notice to the students, teachers and staff for their information and necessary action.

University Campus,
Aurangabad-431 004.
REF.NO. SU/ COMMERCE/2018-19
22813-26

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Date:- 12-03-2019.

*Deputy Registrar,
Syllabus Section.*

Copy forwarded with compliments to :-

- 1] The Principals, affiliated concerned Colleges,
Dr. Babasaheb Ambedkar Marathwada University.
- 2] The Director, University Network & Information Centre, UNIC, with a request to upload this Circular on University Website.

Copy to :-

- 1] The Director, Board of Examination & Evaluation,
- 2] **The Section Officer, [B.Com. Unit] Examination Branch,**
- 3] The Section officer, [Eligibility Unit],
- 4] **The Programmer [Computer Unit-1] Examinations,**
- 5] **The Programmer [Computer Unit-2] Examinations,**
- 6] The In-charge, [E-Suvidha Kendra], Rajarshi Shahu Maharaj Pariksha Bhavan, Dr. Babasaheb Ambedkar Marathwada University.
- 7] The Public Relation Officer,
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Matsyodari Shikshan Sanstha's

Ankushrao Tope College, Jalna

B. Voc. & Community College



Affiliated to : Dr.Babasaheb Ambedkar Marathwada University, Aurangabad.
NAAC Re-Accredited with 'A' Grade, ISO 9001 : 2015 Certified.

Near Motibag, Railway Over Bridge, Jalna - 431 213. (Maharashtra)
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Dr.B.R.Gaikwad

PRINCIPAL

Rajesh Tope (MLA)

Ex.Minister, Higher & Technical Education (M.S.)
President

Ref.ATCJ/2018-19/1133

Date : 26/02/2019

✓ प्रति,

मा. प्र. कुलगुरु

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ,
औरंगाबाद



विषय:- B.Voc. (Banking) पदवी कोर्सच्या प्रथम वर्षाच्या सुधारित अभ्यासक्रमाला
(Syllabus) मान्यता देणे बाबत.

महोदय,

आमच्या महाविद्यालयास विद्यापीठ अनुदान आयोग नवी दिल्ली यांनी B.Voc. (Banking) पदवी अभ्यासक्रम सुरु करण्यास शैक्षणिक वर्ष २०१८-१९ पासून मान्यता दिली आहे.

विद्यापीठ अनुदान आयोगाच्या सूचनेनुसार आम्ही शैक्षणिक वर्ष २०१८-१९ पासून B.Voc. (Banking) पदवी अभ्यासक्रम सुरु केलेला आहे. सदरील अभ्यासक्रमाला विद्यापीठाकडून मान्यता देखील घेण्यात आली होती. दरम्यान दि. १४ व २० फेब्रु. २०१९ रोजी विद्यापीठात झालेल्या बैठकीत अभ्यासक्रम पूर्नरचना (Syllabus) करण्याच्या सूचना दिल्या होत्या. त्यानुसार प्रथम वर्षाच्या अभ्यासक्रमात सुधारणा करून सुधारित अभ्यासक्रम सादर करीत आहोत. अभ्यासक्रमास मान्यता द्यावी, ही विनंती.

प्राचार्य
PRINCIPAL

Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna
B.Voc. & Community College

सोबत:

- १) B.Voc. (Banking) Course Structure
- २) B.Voc. (Banking) प्रथम वर्षाच्या सुधारित अभ्यासक्रमाची प्रत
- ३) Pattern of Question Paper
- ४) Paper Setter, Examiner & Moderator List
- ५) Eligibility Criteria

Mrs. Bhujbal
27/02/2019

Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – I		General Education Components					
1	BAN 101	Functional Marathi – I	4	0	20	80	4
2	BAN 102	Professional English-I	3	1	20	80	4
3	BAN 103	Computer Fundamentals & MS- Office- I	2	2	20	80	4
Semester - I		Skill Education Components					
1	BAN 201-T	Financial System in India - I	4	0	20	80	4
2	BAN 202-T	Reserve Bank of India- II	4	0	20	80	4
3	BAN 203-T	Rural Banking- III	4	0	20	80	4
4	BAN 204-P	Banking Practical- I	0	4	0	50	2
5	BAN 205-P	Banking Practical- II	0	4	0	50	2
6	BAN 206-P	Banking Practical- III	0	4	0	50	2
			Total Credits				30

Course Structure

Bachelor of Vocational (B. Voc.)

Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – II		General Education Components					
1	BAN 301	Functional Marathi – II	4	0	20	80	4
2	BAN 302	Professional English-II	3	1	20	80	4
3	BAN 303	Professional Work- MS- Office –II & Internet -II	2	2	20	80	4
Semester - II		Skill Education Components					
1	BAN 401-T	Cooperative Banking - IV	4	0	20	80	4
2	BAN 402-T	Banking and Micro Finance -V	4	0	20	80	4
3	BAN 403-T	E-Commerce and Banking -VI	4	0	20	80	4
4	BAN 404-P	Banking Practical- IV	0	4	0	50	2
5	BAN 405-P	Banking Practical- V	0	4	0	50	2
6	BAN 406-P	Banking Practical- VI	0	4	0	50	2
			Total Credits				30

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – III		General Education Components					
1	BAN 501	Business Statistics	4	0	20	80	4
2	BAN 502	Business English with Language Lab- I	3	1	20	80	4
3	BAN 503	Soft Skills-I	4	0	20	80	4
Semester- III		Skill Education Components					
1	BAN 601-T	Banking Theory- VII	4	0	20	80	4
2	BAN 602-T	Banking Theory- VIII	4	0	20	80	4
3	BAN 603-T	Banking Theory- IX	4	0	20	80	4
4	BAN 604-P	Banking Practical-VII	0	4	0	50	2
5	BAN 605-P	Banking Practical- VIII	0	4	0	50	2
6	BAN 606-P	Internship Training – IX	0	4	0	50	2
			Total Credits				30

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – IV		General Education Components					
1	BAN 701	Business Management	4	0	20	80	4
2	BAN 702	Business English with Language Lab- II	3	1	20	80	4
3	BAN 703	Soft Skills-II	4	0	20	80	4
Semester- IV		Skill Education Components					
1	BAN 801-T	Banking Theory- X	4	0	20	80	4
2	BAN 802-T	Banking Theory- XI	4	0	20	80	4
3	BAN 803-T	Banking Theory- XII	4	0	20	80	4
4	BAN 804-P	Banking Practical- X	0	4	0	50	2
5	BAN 805-P	Banking Practical-XI	0	4	0	50	2
6	BAN 806-P	Internship Training – XII	0	4	0	50	2
			Total Credits				30

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – V		General Education Components					
1	BAN 901	Financial Management	4	0	20	80	4
2	BAN 902	Organizational Behavior	3	0	20	80	4
3	BAN 903	Business Economics	4	0	20	80	4
Semester- V		Skill Education Components					
Elective – I (any one among 801A and 801B)							
1A	BAN 1001A-T	Banking Theory- XIII	4	0	20	80	4
1B	BAN 1001B-T	Banking Theory- XIII	4	0	20	80	4
Elective – II (any one among 802A and 802B)							
2A	BAN 1002A-T	Banking Theory- XIV	4	0	20	80	4
2B	BAN 1002B-T	Banking Theory- XIV	4	0	20	80	4
3	BAN 1003-T	Banking Theory- XV	4	0	20	80	4
4	BAN 1004-P	Banking Practical- XV	0	4	0	50	2
5	BAN 1005-P	Project - I	0	0	0	100	4
			Total Credits				30

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – VI		General Education Components					
1	BAN 1101	Office Management	4	0	20	80	4
2	BAN 1102	Value Education	3	0	20	80	4
3	BAN 1103	Environmental Studies	4	0	20	80	4
Semester- VI		Skill Education Components					
Elective – I (any one among 1001A and 1001B)							
1A	BAN 1201A-T	Banking Theory- XVI	4	0	20	80	4
1B	BAN 1201B-T	Banking Theory- XVI	4	0	20	80	4
Elective – II (any one among 1002A and 1002B)							
2A	BAN 1202A-T	Banking Theory- XVII	4	0	20	80	4
2B	BAN 1202B-T	Banking Theory- XVII	4	0	20	80	4
3	BAN 1203-T	Banking Theory- XVIII	4	0	20	80	4
4	BAN 1204-P	Internship Training	0	4	0	50	2
5	BAN 1205-P	Major Project - II	0	0	0	100	4
			Total Credits				30

**Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna**



**Bachelor of Vocational
(Banking)**

Syllabus of

B. Voc. (Banking)

First Year - Semester I & II

Three Year Degree Course

(With Effective from: June 2018)

Semester – I
General Education Components
Functional Marathi-I (BAN-101)

1. General Marathi

The students learn to pronounce, read and write. They acquire their knowledge of fundamental grammatical structures and functions (e.g. sentence types, tenses, voice, parts of speech, word order, expressing possibility, obligation, necessity, prohibition, criticism; expressing preferences, making assumptions; asking for/refusing/giving permission; making offers, suggestions, etc.) They acquire their fundamental vocabulary to fulfill the above mentioned functions in roles, topics and discussions.

The students are taught to be able to converse on different topics (people, jobs, places to visit, festivals/celebrations, disasters/accidents, eating habits, sports/hobbies, environment, education, entertainment, transport, crime, etc.).

The students learn to understand spoken language. Listening texts include monologues and interacting speakers. They are taught to focus on understanding the gist, the main points, look for detail or specific information, and deduce the meaning.

The students are offered adapted/instructional reading material and are encouraged to learn to use different strategies for different reading purposes: identifying the main points in a text, looking for detail, locating specific information in a text, understanding a text structure, etc.

The students are expected to learn to produce written texts of various types: formal / informal / transactional letters, argumentative essays (expressing opinions, for and against), narration (story writing), memoranda and notes.

2. Professional Marathi

The purpose of this course is to prepare the students for doing Economics, Mathematics and Statistics in Marathi. Development of the students' restricted knowledge in economic terms and topics includes: different economic systems, central control of economy, labour utilities, demand and supply, money, markets and monopolies, banking.

संदर्भ ग्रंथ:

१. शास्त्रीय मराठी व्याकरण - मो. के. दामले.
२. सुगम मराठी व्याकरण - मो. रा. वाळिंबे
३. वाड;मयीन निबंधलेखन - रा. ग. जाधव
४. संगणक परिचय - नदकिशोर दायमा
५. नभोवाणी कार्यक्रम : तंत्र-मंत्र - पुष्टा काणे
६. माहिती व तंत्रज्ञान मराठी - संपा. म.रा.मा.व.उ.मा.मं. नाशिक
७. व्यावसायिक व उपयोजित मराठी - प्रकाश मेदककर
- ८ मराठी शुद्धलेखन विषय नियम - मो. रा. वाळिंबे
९. वस्तुनिष्ठ आकलन आणि उपयोजित मराठी लेखन - डॉ नरेंद्र मारवाडे
१०. उयोजित मराठी ऊ. रा.नासिराबादक
११. व्यावहारिक मराठी - स्नेहल तावरे
१२. पत्रकारितेची मुलतत्वे - प्रभाकर पाठ्ये
१३. व्यावहारिक मराठी - संपा. दत्तात्रय पुंड

Professional English-I (BAN-102)

1. General English

The students learn to pronounce, read and write. They acquire their knowledge of fundamental grammatical structures and functions (e.g. sentence types, tenses, voice, parts of speech, word order, expressing possibility, obligation, necessity, prohibition, criticism; expressing preferences, making assumptions; asking for/refusing/giving permission; making offers, suggestions, etc.) They acquire their fundamental vocabulary to fulfill the above mentioned functions in roles, topics and discussions.

The students are taught to be able to converse on different topics (people, jobs, places to visit, festivals/celebrations, disasters/accidents, eating habits, sports/hobbies, environment, education, entertainment, transport, crime, etc.).

The students learn to understand spoken language. Listening texts include monologues and interacting speakers. They are taught to focus on understanding the gist, the main points, look for detail or specific information, deduce the meaning.

The students are offered adapted/instructional reading material and are encouraged to learn to use different strategies for different reading purposes: identifying the main points in a text, looking for detail, locating specific information in a text, understanding a text structure, etc.

The students are expected to learn to produce written texts of various types: formal / informal / transactional letters, argumentative essays (expressing opinions, for and against), narration (story writing), memoranda and notes.

Reference Books

- 1) MSBTE Textbook - MSBTE
- 2) Essential English Grammar – Raymond Murphy
(Cambridge Publication)
- 3) High School English Grammar & Composition – Wren & Martin
(S Chand & Co.)

Professional Work

Computer Fundamentals & MS- Office- I (BAN-103)

UNIT – 1

1. Fundamentals of Computer System

- Characteristics & features of Computers.
- Components of Computers.
- Organization of Computer.

2. Computer Generation & Classification

- Generation of Computers: First to Fifth

UNIT – II

3. Computer Memory

- Memory Cell & Organization
- Types of Memory (Primary And Secondary) : RAM , ROM , PROM , EPROM
Secondary Storage Devices (FD, CD, HD, Pen drive, DVD, Tape Drive, DAT)

4. I/O Devices

- Input Devices: Touch screen, OMR, OBR, OCR, Light pen, Scanners
- Output Devices: Digitizers, Plotters, LCD, Plasma Display, Printers

UNIT – III

5 GUI Operating System : Mouse Practice, Starting, Login, Shutdown, Exploring Directories, Resizing, Moving, Minimizing, closing of software windows, familiarization with file icons, Launching Applications, Deleting, Renaming files, Managing Directories, Searching for files, Using Accessories.

UNIT – IV

Ms- Office (Ms- Word)

Word Processing Tool: Menus, Shortcut menus, Toolbars, Customizing toolbars, Creating and opening documents, Saving documents, Renaming documents, Working on multiple documents, Close a document ;

Working With Text: Typing and inserting text, Selecting text, Deleting text, Undo, Formatting toolbar, Format Painter, Formatting Paragraphs: Paragraph attributes, Moving, copying, and pasting text, The clipboard, Columns, Drop caps; **Styles:** Apply a style, Apply a style from the style dialog box, Create a new styles from a model, Create a simple style from the style dialog box, Modify or rename a style, Delete a style;

Lists: Bulleted and numbered lists, Nested lists, Formatting lists

Tables: Insert Table button, Draw a table, Inserting rows and columns, Moving and resizing a table, Tables and Borders toolbar, Table properties

Graphics: Adding clip art, Add an image from a file, editing a graphic, AutoShapes;

Spelling and Grammar: AutoCorrect, Spelling and grammar check, Synonyms, Thesaurus;

Page Formatting: Page margins, Page size and orientation, Headers and footers, Page numbers, Print preview and printing.

Note:

The above practical is to be conducted using the either Microsoft-Office or Open Office.

WWW.tutorialspoint.com

WWW.w3schools.com

Text Books:

1. Fundamentals of Information Technology; By Chetan Srivastava, Kalyani Publishers
2. Fundamentals of Computers: By V.Rajaraman, PHI Publication, IVth Edition.
3. Fundamentals of Programming: By Raj K.Jain, S.Chand Publication

Reference Books:

1. Computer Fundamental By B.Ram, BPB Publication.

Semester I**Skill Education Components****Financial System in India – I (BAN 201-T)****Unit I: Introduction to Banking**

Evolution and definition of Banks, Types of Bank, Role and functions of Bank, Principles of Banking, list of products and services offered by banks (retail and wholesale), Determining various types of customers in Banks and important features that distinguish each type of customer, Describing KYC requirements for each type of customer, Banking system in India

Unit II: Financial System in India

Financial concepts, structure and functions of financial system, Indicators of financial development, Equilibrium in financial markets, Financial system and economic development.

Unit III: Development Financial Institutions in India

Organization - Operations and Role of various Development, financial institutions viz IDBI, IFCI, ICICI, NABARD, SFCs, SIDBI.

Unit IV: Bank Deposits

Meaning, types of bank deposit, procedure for account opening, operation and closing of accounts, basic information on cheque, types of cheque, Electronic transfer of fund.

Suggested Books:

1. Indian Financial System :Dr.S.C.Bihari - International Book House-Pvt. Ltd, New Delhi , Daryagang.
2. Money , Banking, International Trade & Public Finance - Dr.D.M. Mithani- Himalaya Publishing House, New Delhi.
3. Banking & Finance - B.S. Sreekantardhya- Deep & Deep Publications Pvt.Ltd, New Delhi.
4. Banking , Theory Law & Practices -E. Gordan & Natrajan. Himalaya Publishing House, Bombay
5. Pulic Sector Banks in India - R.K. Raut & Jaynal UddinAhmed-Kalpaz Publishing , New Delhi.
6. Bhasin Niti (2007), “Banking and Financial Markets in India (1947 to 2007)”, New Century Publications, New Delhi.
7. Bhole, L.M. (2009), “Financial Institutions and Markets”, Tata McGraw Hill Company Ltd., New Delhi.
8. Edminster, R.O. (1986), “Financial Institutions Markets and Management”, McGraw Hill, New York.

Skill Education Components

Reserve Bank of India- II (BAN 202-T)

Unit – I: Reserve Bank of India:

Meaning, Organization, and Functions of Reserve Bank of India , Monetary regulation and instruments of monetary policy, Meaning, Objectives , Methods of Credit Control – Qualitative and Quantitative. Money measures – M1, M2, M3, & M4. Monetary Policy – Money measures – M1, M2, M3, & M4.

Unit –II Money & Capital Market in India:

Meaning, Structure and Functions, Components of Money Market, Types of Money Market, Role of the Money Market,-Money Market Reforms in India.

Unit III Capital Market in India:

Capital Market – Meaning and functions of Indian Capital Market. , Stock Market – Meaning and functions of stock Market. , Functions of Securities Exchanges Board of India (SEBI)

Unit IV Indian Insurance Market -

Nationalization of Insurance business in India-Insurance sector reforms in India-Regulation and controls of Insurance business-Role of Insurance Regulatory and Development Authority (IRDA)

Suggested Books:

- 1) Basu, (1978), Central Banking in a planned Economy, Tata McGraw Hill, New Delhi.
- 2) Deshmukh, (1948), Central Banking in India, Gokhale Institute of Politics and Economics, Pune.
- 3) Rau, B.R., (1993) Banks and Money Markets, Lalchand & Sons, Culcutta.
- 4) Vaswani, Bankar and Balance sheet.
- 5) Choudhary, K.M. Bank rate and credit control in India, Amar Prakashan, New Delhi.
- 6) Shekher, K.C. (1994), Banking: Theory and Practice (Revised) vikas, New Delhi.
- 7) Desai, Vasant, (1995), Banking and Financial systems, Himalaya Publishing House, Bombay.
- 8) Kolte, Sharad, Banking Vyavasayachi Tatve ani Pranali, Suvichar Prakashan Mandal, Pune.

Skill Education Components

RURAL BANKING- III (BAN 203-T)

Unit I: An Introduction to Rural banking

Role of Rural banking, Lead bank scheme, Regional Rural Banks, NABARD.

Unit II: Rural Financial System

Indigenous Bankers, Commercial Banks and Rural Credit, Rural Banking and Financial Intermediaries, Financial inclusion in rural areas.

Unit III: Financing for Agricultural and Allied Activities

Crop loan, Term loans for irrigation, Crop insurance, Financing for Horticulture, Dairy and Cold storage.

Unit IV: Problems and Prospectus of Rural Banks

Problems of rural branches of commercial banks, Emerging trends in rural banking, Micro Credit-Self - Help Groups (SHGs), Latest guidelines of GOI.

Suggested Books:

1. Rural Banking in India- An Empirical Study- G. Savaraiah – Daya Publishing House, Delhi
N. B. Gosavi –Chandralok Prakashan
2. Commercial Banks and Rural Development, K.C. Padhye-Asian Publication Services, Delhi
3. Role of Financial Institutions in Regional Development of India, Dr. P.K. Kotia-Prateeksha Publication Jaypur.
4. Rural Money Markets in India- Subrata Ghatak , Macmillan Company, Delhi
7. Johnson, H.J. (1993), "Financial Institutions and Markets", McGraw Hill, New Delhi.
8. Khan M.Y. (1996), "Indian Financial System", Tata McGraw Hill, New Delhi.
9. Machiraju, M.R. (1999), "Indian Financial Systems", Vikas Publishing House, New Delhi.

(BAN 204-P) Banking Practical - I (BAN 204-P)

Introduction to Banking, Customers and KYC norms BSC/Q0401

Realizing importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale), Determining various types of customers in Banks and important features that distinguish each type of customer, Describing KYC requirements for each type of customer, detailed document lists, Describing Anti money laundering and provisions of PMLA, 2002.

Attending to the customer requests for financial products BSC/Q2203

guide the customer towards the token counter, direct the customer to the relevant service desk or person, understand the customer's product and service requirement, explain the financial products that best meet the customer's needs, inform about any statutory or regulatory requirements to be met, inform about 'know your customer' KYC norms, inform about fees, rates and charges, tenures, risks and any hidden costs, handover the form(s) required to be filled by the customer, help the customer in filling up the required forms, inform about supporting documents required, collect the application form and supporting documents.

Processing the customer/ investor's financial service request BSC/Q2203

assess the form and documents given by the customer for accuracy, check that all KYC requirements are being met e.g., address proof, ID proof, check if the customer request can be met in the branch itself, if yes then, process and maintain a record for the same, if not then, forward for processing to the designated authority, update the customer regarding the status or tracking of request, ensure that the request is addressed within the time frame specified in the company guidelines.

Maintain customer/ investor relationship BSC/Q2203

make note of assigned customers for maintaining relationship, seek feedback on portfolio performance or product returns, receive feedback on service quality, connect customer to designated research or product management cell for specific queries, sell/cross-sell new products and services or offer investment tips, handle customer objections and try to convert into successful sale, seek references of new/ potential clients, relay feedback to designated department to improve product satisfaction, maintain confidentiality of information received from customer as per company's rules or regulatory standards prescribed, ensure regular interaction with customer, deliver products and services at home as per company's policy.

Banking Practical – II (BAN 205-P)

Regulatory aspects (BSC/Q0301) BSC/Q0401

Describe the Role and functions of RBI, Learn Banking regulation act, Learn RBI Act, Describe RBI master circular - loans and advances, master circular - exposure norms, master circular - capital adequacy.

Organizational Context BSC/Q2203

company's policy and work instructions on quality standards, regulatory guidelines, company's mission and business target areas, company's personnel management and incentives rules, importance of the individual's role in the workflow, reporting structure.

Technical Knowledge BSC/Q2203

Basic finance, Different types of financial instruments and products, Different types of financial services companies, forms required for different products and services, e.g., for account opening, changes requests, tax exemptions, lost and found, duplicates, redemption request, documentation required for fulfilling service requests, update frequency and amendments in requirements, regulatory standards for company's norms for meeting service requests, e.g., KYC norms, different types of processes, such as loan application processing, account opening processing, claims processing, online requests processing, complaint processing, refund processing, importance of turnaround time for meeting service requests, new financial products and services in the competitive market.

Professional Skills BSC/Q2203

Accept or reject the forms after checking for completion of documentation, what financial products to offer to the customer, schedule the sequence of work process, arrange for all supporting documents to arrive on decision, communicate to persons involved in the process as per company's standards, explain and emphasise the need of documentation, explain all fees, charges, taxes, and hidden costs, ensure high level of customer satisfaction, resolve work related problems for smooth workflow, resolve customer complaints regarding work processes by escalating to senior, analyse customer feedback for improving quality of service, assess risks involved in offering specific products and services to the customer, address recurrent problems or complaints of customers.

Banking Products and Customers (BSC/Q0301)

Differentiate types of Customers Recognize Bank-Customer, relationship Learn about Deposit Products.

Banking Practical – III (BAN 206-P)

Introduction to Banking, and Banking Structure BSC/Q0501

Describe Commercial banking, SME banking, Agri-banking, Microcredit, Social banking. Analysis of SME industry, Number of players, Nature of players, Funding requirement, Future growth projections.

Deposit products and MSME Loan Products BSC/Q0501

Analyze demand deposit and time deposit products, Describe steps involved for appraising a loan, Describe loan products for MSME sector.

Priority Sector Lending and MSME Schemes BSC/Q0501

Analyze concept of priority sector lending, sectors included, need for PSL, Sectoral targets, Describe Schemes for financing small and medium enterprises.

Borrower profile analysis BSC/Q0501

Ascertaining Management profile, promoter profile, credit rating of the organization, Analysis of annual report of the company, Analysis of income, age, dependants, existing liabilities, work profile etc.

Lending Products and Project Finance BSC/Q0401

Describing 5Cs model of lending, Determining RBI prudential norms on lending, Detailing each type of loan, nature, purpose for which it can be availed, tenor, and other requirements, Clear understanding of Project finance vs. corporate lending and purposes for which project finance is availed.

Loan Documentation BSC/Q0501

Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule, Use documentation basics - stamp paper, franking, and registration concepts.

Loan Disbursement Process BSC/Q0501

Facilitate Planning & Organising, seamless and hassle free disbursement to customer, Expedite Branch Confirmatory Meetings, Documents checking, Obtaining signatures in relevant documents and disbursement of loan - process involved.

Process Corporate Loans BSC/Q2304

Understand and review the credit history and available collateral of the borrower, Learn to evaluate the sanction limit based on the documents analysed, List down the terms of loan, total amount to be financed, type of collateral applied, terms of repayment, etc., in the letter of intent, Ensure that the entire documentation is complete and submitted for loan approval, Learn to provide the loan in form of a draft, electronic wire transfer to the borrower's bank account or cashier's check.

Semester II

General Education Components

Functional Marathi- II (BAN-301)

1. Business Marathi

Business Marathi course starts during the first intensive course with the introduction of the students into the world of business.

The course aims to:

- Develop the students' comprehension of business and economic texts
- Develop the students' listening skills in the field of business and economics
- Provide the students with opportunities to express business concepts by reformulating them in their own words while summarizing.

The students' competence in this aspect is measured by their ability to demonstrate their communication skills in the key business areas of meetings, negotiations, telephoning and social Marathi, as well as the ability to write memos, notes.

2. Skills development

Students are taught to develop their skills in:

Reading which includes:

Skimming, scanning, detailed reading, guessing unknown words from context, understanding text organization, recognizing argument and counter-argument; distinguishing between main information and supporting detail, fact and opinion, hypothesis versus evidence; summarizing and note-taking.

Writing includes:

- Essay content and structure (patterns of organization, paragraphing, discussion – argument/counter-argument, advantages and disadvantages, topic sentence and supporting ideas, coherence and cohesion, punctuation).
- Functions (generalization, definitions, exemplification, classification, comparison and contrast, cause and effect, process and procedure, interpretation of data).
- Style (passive constructions, avoiding verbosity)
- Punctuation

Listening includes:

- General comprehension (listening for gist, listening for detailed information, evaluating the importance of information).
- Lectures (identifying the topic and main themes, identifying relationships among major ideas, comprehending key information).

Speaking includes:

- Seminar skills (agreeing and disagreeing, clarifying, questioning, concluding).
- Presentation skills (introductions and stating the purpose, signposting, highlighting key points, summaries, conclusions).

The students' competence in skills development is measured by their ability to understand and produce written and spoken language in an educational context, to perform the following academic tasks:

- reading and understanding written academic language;
- writing assignments in an appropriate style for university study;
- listening to and comprehending spoken language (within the framework of Breakthrough level);
- Speaking to colleagues and lecturers (within the framework of Breakthrough level).

Reference Books:

संदर्भ ग्रंथ:

१. शास्त्रीय मराठी व्याकरण - मो. के. दामले.
२. सुगम मराठी व्याकरण - मो. रा. वाळिंबे
३. वाड;मयीन निबंधलेखन - रा. ग. जाधव
४. संगणक परिचय - नदकिशोर दायमा
५. नभोवाणी कार्यक्रम : तंत्र-मंत्र - पुष्पा काणे
६. माहिती व तंत्रज्ञान मराठी - संपा. म.रा.मा.व.उ.मा.म. नाशिक
- ७.व्यावसायिक व उपयोजित मराठी - प्रकाश मेदककर
- ८ मराठी शुद्धलेखन विषय नियम - मो. रा. वाळिंबे
९. वस्तुनिष्ठ आकलन आणि उपयोजित मराठी लेखन - डॉ नरेंद्र मारवाडे
१०. उयोजित मराठी उल्ल. रा.नासिराबादक
११. व्यावहारिक मराठी - स्नेहलं तावरे
१२. पत्रकारितेची मुलतत्वे - प्रभाकरं पाध्ये
१३. व्यावहारिक मराठी - संपा. दत्तात्रय पुंड

Professional English- II (BAN-302)

1. Professional (ESP) English

The purpose of ESP course is to prepare the students for doing Economics, Mathematics and Statistics in English.

Development of the students' restricted knowledge in economic terms and topics includes: different economic systems, central control of economy, labor utilities, demand and supply, money, markets and monopolies, banking.

The students' competence in ESP is measured by their ability to:

Understand and interpret information presented in verbal, numerical or graphical form, organize and present ideas and statements in a clear, logical and appropriate form.

Reference Books:-

- 1) MSBTE Textbook - MSBTE
- 2) Essential English Grammar Raymond Murphy (Cambridge publication)
- 3) High School English Grammar & Composition – Wren & Martin
(S Chand & Co.)

Professional Work- MS- Office -II & Internet (BAN-303)

Unit 1:MS- Excel

Spreadsheet Basics: Screen elements, Adding and renaming worksheets, The standard toolbar - opening, closing, saving, and more;

Modifying A Worksheet, Moving through cells, Adding worksheets, rows, and columns, Resizing rows and columns, Selecting cells, Moving and copying cells,, Freeze panes;

Formatting Cells: Formatting toolbar, Format Cells dialog box, Dates and times;

Formulas and Functions: Formulas, Linking worksheets, Relative, absolute, and mixed referencing, basic functions, Function Wizard, Auto sum,

Sorting and Filling: Basic ascending and descending sorts, Complex sorts, Autofill; Alternating text and numbers with Auto fill, Auto filling functions; Graphics; Adding clip art; Add an image from a file; Editing a graphics; AutoShapes;

Charts: Chart Wizard; Resizing a chart; Moving a chart, Chart formatting toolbar;

Properties and Printing: Page breaks, Page orientation, Margins, Headers, footers, and page numbers, Print Preview, Print; Keyboard Shortcuts.

Unit 2:MS- PowerPoint

Presentation Tool: AutoContent Wizard, Create a presentation from a template, Create a blank presentation, Open an existing presentation, Auto Layout, **Presentation Screen:** Screen layout, Views, Working with Slides: Insert a new slide, Applying a design template, Changing slide layouts, Reordering slides, Hide slides, Create a custom slide show, Edit a custom slide show

Adding Content: Resizing a text box, Text box properties, Delete a text box, Bulleted lists, Numbered lists, Adding notes, Video and Audio

Working with Text: Adding text, Editing options, Formatting text, Replace fonts, Line spacing, Change case Spelling check

Color& Background: Color schemes, Backgrounds, Graphics, Adding clip art, adding an image from a file, editing a graphic, AutoShapes,

WordArt Slide Effects: Action buttons, Slide animation, Animation preview, Slide transitions, Slide show options, Master Slides, Slide master, Header and footer, Slide numbers, Date and time Saving and Printing, Save as a web page, Page setup, Print

Unit 3:

Web Browser: Basic Browsing, Buttons: forward, backward, home, adding to favourites, stop, save, save as, Saving an Image from the Web, printing, Specifying a Home Page

Browsing: Using Web URLs, Anatomy of a URL, Membership Websites: Signing up for email service,

Searching: Academic Search on the web.

Unit 4:

Processor

- Structure of Instruction, Description of Processor, Processor Features

Operating system Concepts

- Why Operating System?, Functions of Operating System , Booting of OS & it's type
- Types of Operating System: Batch O.S. , Multiprogramming O.S., Time Sharing O.S ,Personal Computers O.S., Network O.S.

WWW.tutorialspoint.com

WWW.w3schools.com

Text Books:

1. Fundamentals of Information Technology; By Chetan Srivastava, Kalyani Publishers
2. Fundamentals of Computers: By V.Rajaraman, PHI Publication, IVth Edition.
3. Fundamentals of Programming: By Raj K.Jain, S.Chand Publication

Reference Books:

1. Computer Fundamental By B.Ram, BPB Publication.

Semester II**Skill Education Components****Cooperative Banking – IV (BAN 401-T)****Unit I: An Introduction to Cooperative banking**

- A) Origin and Evolution of Cooperative Banking in India
- B) Principles and Laws of Cooperative Banking
- C) Priority Sector Lending and Cooperative Banks
- D) Role of Cooperative Credit in Economic Development

Unit II: Structure of Cooperative Banking in India

- A) Short and Medium Term Cooperative Credit Institutions
- B) Long Term Cooperative Credit Institutions
- C) Urban Cooperative Banks
- D) Problems of Dual Control on Urban Cooperative Banks

Unit III: Institutional Support to Cooperative Banks

- A) RBI and Cooperative Banks
- B) SBI and Cooperative Banks
- C) NABARD and Cooperative Banks
- D) NCDC and Cooperative Banks

Unit IV: Report of Cooperative Committees

- A) Khusro Committee
- B) Vaidyanathan Committee
- C) Kurian-Alagh Committee
- D) Shivajirao Patil Committee

Suggested Books :-

1. Ghosh, D.N. (1979), "Banking Policy in India – An Evaluation", Allied Publishers.
2. Goldsmith, R.W. (1969), "Financial Structure and Development".
3. Harker, P.T. and S.A. Zenios (2000) Ed., "Performance of Financial Institutions", Cambridge University Press, Cambridge
4. Prasad, K.N. (2001), "Development of India's Financial System", Sarup and Sons, New Delhi.
5. Reserve Bank of India, "Functions and Working" (4th Edition), 1983.
6. "Report of the Committee on the Financial System" (Narasimhan Committee), 1991, R.B.I. Bombay.
7. Singh S.K. (2009), "Bank Regulation", Discovery Publishing House, New Delhi.
8. Desai, Vasant (2008), "Fundamentals of the Indian Financial System", Himalaya Publishing House, Mumbai.
9. Mithani D.M. (2004), "Money and Financial System", Himalaya Publishing House, Mumbai.
10. Natrajan & Gordon (2008), Financial Markets & Services, Himalaya Publishing House, Mumbai.

Skill Education Components

Banking and Micro Finance –V (BAN 402-T)

Unit-I Banking & Micro Finance

Definition, importance of microfinance, Evolution of microfinance in India/Mainstream microfinance institutions, Different models of microfinance, SHGs – Needs and important, MFIs and legal forms/Typical organisation structure of MFs, Typical Products & Services/Customers served

Unit-II Indian Securities Markets

Introduction to Indian Securities Markets, Definition & characteristics of securities, Structure of Indian securities markets, Businesses and their capital requirements, Securities markets as allocators of capital, Different Types of Financial Securities, Financial securities – characteristics and types.

Unit-III Micro Finance Operations

Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies, Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections &Recoveries, Data Management

Unit-IV Mutual Fund Operations

Features of a mutual fund, Functioning of a mutual fund, Difference between various types of fund products, Structure and constituents of Mutual Funds, Mutual fund products

Suggested Books :

- 1) Bhole, L.M. (1999), Financial Institutions and Markets, TataMcGraw Hill company Ltd., New Delhi.
- 2) Bhole, L.M. (2000), Indian Financial System, Chugh Publications, Allahabad.
- 3) Edminster, R.O. (1986), Financial Institutions, Markets and Management, McGraw Hill, New York.
- 4) Goldsmith, R.W. (1969), Financial Structure and Development, Yale, London.
- 5) Hanson, J.A. and S. Kathuri (Eds.) (1999), India; A Financial Sector for the Twenty First Century, Oxford University Press, New Delhi.
- 6) Harker, P.T. and S.A. Zenios (2000) (Ed) Performance of Financial institutions, Cambridge, University Press, Cambridge.
- 7) Johnson, H.J. (1993), Financial Institution and Markets, McGrawHill, New York.
- 8) Khan, M.Y. (1996), Indian Financial System, Tata McGraw Hill New Delhi.
- 9) Machiraju M.R. (1999), Indian Financial System, Vikas PublishingHouse, New Delhi.
- 10) Ohison, J.A. (1987), The Theory of Financial Markets and Institutions, North Holland, Amsterdam.
- 11) Prasad, K.N. (2001), Development of India's Financial System, Sarup & sons, New Delhi.
- 12) Robinson, R.I. And D. Wrightman, 91981), Financial Markets, McGraw, Hill, London.

Skill Education Components

E-Commerce and Banking –VI (BAN 403-T)

Unit- I Introduction:

Meaning and Definition, E-Commerce and E-Business, Scope of E-Commerce, Basis of E-Commerce, Common Terms, e.g., MICR, OCR, OMR, etc. Computerization in Banks: Role of LANs in Bank, Security in Bank Computerization including Digital Signature and Digital Certificate, Indian Experiment in computerization of Banks. Automatic Teller Machine: Meaning and Process along with Flowchart depiction, ATMs in India.

Unit-II Electronic Funds Transfer:

Wire Transfers, FEDWIRE, BANKWIRE, CHIPS, SWIFT, POS System, EDI. Types of E-Banking: Telephone Banking,

Unit- III computerized banking:

Computerized Home Banking, Computerized Corporate Banking, Core banking, Internet Banking. Types of Cards: Debit Cards, Credit Cards and Smart Cards.

Unit- IV Technological changes in India Banking Industry:

Trends in Banking and information, Technology in Banking, lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated clearing house operations, Electronic whole sale Banking credit Transfer, credit Information Company Regulation Bill-Zoon, Automation in Indian Banks, Innovations, Products and services, Human Resource Development (HRD) – The Road Ahead

Suggested Books :-

- 1) Chhabra, T.N., Suri, R.K. and Verma, Sanjiv, E-Commerce: New Vistas for Business,
- 2) Dhanpat Rai & Co. (P) Ltd. Delhi, 2004-05.
- 3) David Whitelaw, E-Commerce: Strategy, Technologies and Applications, Tata McGraw Hill, New Delhi, 2001.
- 4) Efrain Turbans, Jar Lee, David King and Michael H. Chung, E-Commerce: A Managerial Perspective, Pearson Education, Delhi, 2003.
- 5) Elias M. Awad, Electronic Commerce: From Vision to Fulfilment, Pearson Education, New Delhi, 2006.
- 6) IIBF, "Principles and Practices of Banking", 2nd Edition, McMillian Publishers.
- 7) Paul and Suresh, "*Management of Banking and Financial Services*", 2007, Pearson Education.
- 8) Sunderam and Varshney, "*Banking Theory Law and Practices*", 2004, Sultan Chand and Sons.
- 9) Varshney, P.N, "*Banking Law and Practice*", 2012, Sultan Chand and Sons

Banking Practical- IV (BAN 404-P)

GST in India: An Introduction

Concept of GST, Need for GST in India, Framework of GST as introduced in India, Benefits of GST.

Supply under GST

Concept of supply, Composite and mixed supplies, Place of supply, Time of supply, Value of supply, E way bill,

Charge of GST and Input Tax Credit

Inter-state and Intra-state supply, Levy and collection of CGST, Levy and collection of IGST, Import and Export of goods and services, Exemption of GST, Eligibility and conditions for taking input tax credit, Apportionment of credit and blocked credits, Input tax credit in respect of Job Work.

Registration and Payment of tax and Returns

Persons liable for registration, Compulsory registration in certain cases, Persons not liable for registration, Procedure of registration, Amendment and cancellation of registration, Tax invoice, debit and credit notes, Accounts and records, Payment of tax, interest, penalty, Tax deduction at source and collection at source, Furnishing details of outward and inward supplies, Types of returns: first, final, annual, special, information.

Banking Practical- V (BAN 405-P)

Practical -I

Follow the work instructions and operating instructions ,Understanding of account opening process ,Understanding of operating standards and Standard Operating Procedures ,Understand the list of documents for account opening

Practical-II

Understand the document verification process ,Understand types of errors ,Understand the escalation process ,Execution of work

Practical- VI (BAN 406-P)

Practical:

The students are required to solve at least five case studies related with e-commerce in banking. They should visit a large professionally managed commercial bank and be familiarized with banking software for transactions processing.

E-banking Business Models:

Various models- home banking, online banking, Internet banking, mobile banking, SMS banking models of electronic payments, other business models.

Introduction of Techno Management:

Development life cycle, project management, Building Data centers, Role of DBMS in Banking, Data warehousing and Data mining RDBMS Tools

Technological changes in India Banking Industry:

Trends in Banking and information, Technology in Banking, lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated clearing house operations, Electronic whole sale Banking credit Transfer, credit Information Company Regulation Bill-Zoon, Automation, in Indian Banks, cheque cleaning using MICR technology, Innovations, Products and services, core-Banking solutions (CBS), Human Resource Development (HRD) – The Road Ahead.

Technology in banking Industry:

Teleconferencing, Internet Banking, Digital signature in banking, MICR-Facility for paper-based clearing, cheque Transaction, e-Banking- RBI-Regulations & supervision, Technology Diffusion.

PATTERN OF QUESTION PAPERS**Subject Code No: BAN----****Faculty of Commerce and Management****B. Voc. F. Y. (Sem. I) Examination Mar/Apr 2019****Banking****Subject: -----****[Time: Three Hours]****[Max. Marks: 80]**

Please check whether you have got the right question paper

N.B

- i) Q.1 is compulsory.
- ii) Use black and blue pen only.
- iii) Use of any signs attracting attentions is prohibited.

Q. 1. Answer the following questions in two or three sentences each. (2 X 10=20) 20

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)
- 10)

Q. 2. Write Short Notes On: (Any Three) (5 X 3 = 15) 15

- 1)
- 2)
- 3)
- 4)

Q.3 Attempt any Three of the following in details. (15 X 3= 45) 45

- 1)
- 2)
- 3)
- 4)

PATTERN OF QUESTION PAPERS**Subject Code No: BAN----****General Education Components****B. Voc. F. Y. (Sem. I) Examination Mar/Apr 2019****Banking / Accounting / Computer Hardwar & Networking Maintenance****Subject: -----****[Time: Three Hours]****[Max. Marks: 80]**

Please check whether you have got the right question paper

N.B

- i) Q.1 is compulsory.
- ii) Use black and blue pen only.
- iii) Use of any signs attracting attentions is prohibited.

Q. 1 A) Select the right answer given below (1 X 10=10)**10**

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)
- 10)

B) Attempt the following in one or two sentence each (5 X 2= 10)**10**

- 1)
- 2)
- 3)
- 4)
- 5)

Q.2 Attempt any five of the following Questions . (12 X 5= 60)**60**

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर
(Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली
अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र

विषय :- Financial system in India

वर्ग :- B-Cov. Banking 1st year

पेपर क्र. :- BAN 201-T

BAN 204-P

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	डॉ. शांगुडे आर. वी.	मल्होदरी कूला मारा तिम्पुती	9421642125	येभरमन
०२	डॉ. व्ही. ई. काळे	अंकुर शब्द टोपे मारा. जालना	9420110875	रतदत्तम
०३	डॉ. ए. एस. तिडके	—	9763987235	रतदत्तम
०४	डॉ. देवामुख एस. जी.	मस्थोदरी इंजिनिअरिंग मारा. जालना	9881523239	रतदत्तम
०५				
०६				
०७				

मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर (Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र
विषय :- Reserve Bank of India

वर्ग :- B.ADC Banking Engg
पेपर क्र. :- BAN-202-T

BAN-20F-P

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	डॉ. देशभूष एस. झी.	महाराष्ट्र इंजिनियरिंग कॉलेज, नालंदा	9881513239	योग्यमान
०२	डॉ. व्ही. डी. कांडे	डॉक्टुराराध योजने कॉलेज, नालंदा	9420220875	संस्कृत
०३	डॉ. ए. एस. तिऱके	—	9763987235	संस्कृत
०४				
०५				
०६				
०७				

मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर
(Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली
अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र

विषय :- *Rural Banking*

वर्ग :- B-Voc Banking १st Year

पेपर क्र.:- BAN 203-T

BAN 206-9

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	डॉ. सांगुके भार. बी.	मात्रभोवडी कूला गां. तिर्थभुरी	9421642125	चीमरगां
०२	डॉ. ए. एस. तिंडो	अंग्रेजी शैक्षणिक गां. ताळां	9763987235	भास्य
०३	डॉ. देखागुरु एस. डी.	मात्रभोवडी इंजिनियरिंग कूला. ताळां	9881523239	सांग
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०७				

मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर
(Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली
अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र

विषय :- Functional Marathi

वर्ग :- B. VOL - Banking 2nd Year

पेपर क्र.:- BAN - 101 - T

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	डॉ. बैनोफेर आर. बी.	मंकुशारांण योगी महाविद्यालय	9420221498	वैद्यकी
०२	डॉ. बनस्तोडे के. भार.	—	9604446317	स्टेफल
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०५				
०६				
०७				

मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर (Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र

विषय :- Professional English

वर्ग :- B.Voc Banking २nd year
पेपर क्र. :- BAN 102 - T

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	डॉ. शायकवाड एस. एच.	अंगुश्चाराव येडी महा विद्यालय	9424482721	येडी महा विद्यालय
०२	डॉ. कुलकर्णे एस. एस	—u—	8275344087	सदस्य
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०६				
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मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ
औरंगाबाद

ऑक्टोबर / नोव्हेंबर २०१८ च मार्च / एप्रिल २०१९ च्या परीक्षेसाठी प्राशिनक, परीक्षक व मॉडरेडर
(Paper Setter, Examiner & Moderator) ची यादी तयार करण्यासाठी ४८(३) (ख) समितीने दिलेली
अध्यापकांची नामिका.

विद्याशाखेचे नाव :- वाणिज्य व व्यवस्थापन शास्त्र

वर्ग :- B.Voc Banking २nd year

विषय :- Computer fundamental &
MS - office - I

पेपर क्र. :- BAN-103T

अ. क्र.	अध्यापकाचे नाव	महाविद्यालयाचे नाव	मोबाईल क्र.	पदनाम
०१	कृष्णार्जुन एस. एसी	महाराष्ट्र शिक्षण विभाग	8275387379	चेफरमन
०२	पांडित जी. एसी	महाराष्ट्र इनियरिंग कृष्ण जालेना	9860809119	काम्पस
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मा. अधिष्ठाता तथा
अध्यक्ष ४८(३)(ख) समिती

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

सदस्य ४८(३)(ख) समिती
यांची स्वाक्षरी

Eligibility for Admission:

A Candidate shall be admitted to the I year of the B. Voc. (**Banking**) degree course only if he/she satisfies the following condition:

1. He/ She must have passed the higher secondary examination conducted by H.S.C. board Government of Maharashtra with science /Arts / Commerce / technical subjects Or an Examination of any statutory University and Board recognized as equivalent thereto.

OR

Candidate having offered prescribed vocational course (MCVC) .

2. He/ She must have passed at qualifying examination

Circular file

- 47 -

DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY

**CIRCULAR NO.SU/Commerce & Management/ B.Voc./23/2019**

It is hereby inform to all concerned that, Faculty of Commerce & Management, the Hon'ble Vice-Chancellor in his emergency powers under Section-12 (7) of the Maharashtra Public Universities Act, 2016 has accepted **the revised Syllabi of B.Voc. Courses under the Faculty of Commerce & Management. The said curriculum run in the Colleges shown as below.**

1.	B.Voc. Accounting IIInd Year	Rajarshi Shahu Arts, Commerce & Sci. College, Pathari.
2.	B.Voc. Banking IIInd year	Rajarshi Shahu Arts, Commerce & Sci. College, Pathari.
3.	B.Voc. Accounting IIInd Year	Ankushrao Tope College, Jalna.
4.	B.Voc. Banking IIInd year	Ankushrao Tope College, Jalna.

This is effective from the Academic Year 2019-2020 and onwards.

All concerned are requested to note the contents of this circular and bring notice to the students, teachers and staff for their information and necessary action.

University Campus,
Aurangabad-431 004.
REF.NO. SU/ COMM&MGT/2019-20
Date:- 16-11-2019. *4672-83*

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Deputy Registrar,
Syllabus Section.

Copy forwarded with compliments to :-

- 1] The Principals, affiliated concerned Colleges,
Dr. Babasaheb Ambedkar Marathwada University.
- 2] The Director, University Network & Information Centre, UNIC, with a request to upload this Circular on University Website.

Copy to :-

- 1] The Director, Board of Examination & Evaluation,
- 2] **The Section Officer, [B.Com. Unit] Examination Branch,**
- 3] The Section officer, [Eligibility Unit],
- 4] **The Programmer [Computer Unit-1] Examinations,**
- 5] **The Programmer [Computer Unit-2] Examinations,**
- 6] The In-charge, [E-Suvidha Kendra], Rajarshi Shahu Maharaj Pariksha Bhavan, Dr. Babasaheb Ambedkar Marathwada University.
- 7] The Public Relation Officer,
- 8] The Record Keeper.



Matsyodari Shikshan Sanstha's

Ankushrao Tope College, Jalna

B. Voc. & Community College

Affiliated to : Dr.Babasaheb Ambedkar Marathwada University, Aurangabad.
NAAC Re-Accredited with 'A' Grade, ISO 9001 : 2015 Certified.

Near Motibag, Railway Over Bridge, Jalna - 431 213. (Maharashtra)
Office - (02482) 225332, 223439, Fax - 02482-223439

Web:- www.mssartcollegejalna.com, Email:- mssjln@rediffmail.com



Dr.B.R.Gaikwad
PRINCIPAL

Rajesh Tope (MLA)
Ex.Minister, Higher & Technical Education (M.S.)
President

Ref.ATCJ/2019 - 20

Date : 16/8/2019

प्रति,
मा. प्र. कुलगुरु
डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ,
औरंगाबाद

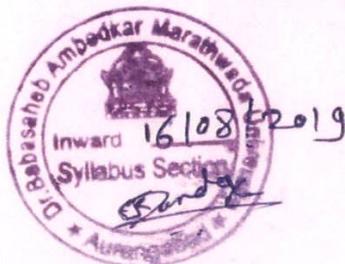
विषय:- B.Voc. (Banking) विद्यापीठ अनुदान आयोग नवी दिल्ली यांनी B.Voc. (Banking) पदवी अभ्यासक्रम सुरु करण्यास शैक्षणिक वर्ष २०१८-१९ पासून मान्यता दिली आहे.

विद्यापीठ अनुदान आयोगाच्या सुचनेनुसार आम्ही शैक्षणिक वर्ष २०१८-१९ पासून B.Voc. (Banking) पदवी अभ्यासक्रम सुरु केलेला आहे. व मागील वर्षी बी.व्होक. प्रथम वर्षाच्या अभ्यासक्रमाला आपली मान्यता मिळालेली आहे. या वर्षी बी.व्होक. विद्यापीठ अभ्यासक्रम व अभ्यासक्रम आराखड्यास आपल्या मान्यतेसाठी अभ्यासक्रम व अभ्यासक्रम आराखडा सादर करत आहोत. तरी सदरील विद्यापीठ वर्ष अभ्यासक्रमास (Syllabus) व कोर्स आराखड्यास (Structure) मान्यता द्यावी, ही विनंती.

सोबत:

- १)Course Structure
- २)Syllabus Copy
- ३)Eligibility
- ४)Pattern of Question Paper
- ५)Panel List


प्राचार्य
PRINCIPAL
Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna
B.Voc. & Community College



Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna

Course Structure
Bachelor of Vocation (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – III		General Education Components					
1	BAN 501	Business Commination Skills - I	4	0	20	80	4
2	BAN 502	Business Statistics	4	0	20	80	4
3	BAN 503	Personality Development	4	0	20	80	4
Semester- III		Skill Education Components					
1	BAN 601-T	Financial Regulatory Framework –VII	4	0	20	80	4
2	BAN 602-T	Microfinance and Social security–VIII	4	0	20	80	4
3	BAN 603-T	Insurance –IX	4	0	20	80	4
4	BAN 604-P	Banking Practical-VII	0	4	0	50	2
5	BAN 605-P	Banking Practical- VIII	0	4	0	50	2
6	BAN 606-P	Banking Practical – IX	0	4	0	50	2
			Total Credits				30

Course Structure
Bachelor of Vocation (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – IV		General Education Components					
1	BAN 701	Business Communication Skills - II	4	0	20	80	4
2	BAN 702	Organizational behavior	4	0	20	80	4
3	BAN 703	Environment Science	4	0	20	80	4
Semester- IV		Skill Education Components					
1	BAN 801-T	Indian Public Finance –X	4	0	20	80	4
2	BAN 802-T	Mutual Fund –XI	4	0	20	80	4
3	BAN 803-T	Risk Assessment and Internal Control–XII	4	0	20	80	4
4	BAN 804-P	Banking Practical- X	0	4	0	50	2
5	BAN 805-P	Banking Practical-XI	0	4	0	50	2
6	BAN 806-P	Internship Training – XII	0	4	0	50	2
			Total Credits				30

**Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna**



**Bachelor of Vocational
(Banking)**

Syllabus of
B. Voc. (Banking)

Second Year - Semester III and IV

Three Year Degree Course
(With Effective from: June 2018)

Semester – III**General Education Components****Business Communication Skills-I (BAN 501)****Credit-04****Marks-**
Theory-80
Internal-20**UNIT- I: Communication Theory**

- 1) Concept: Definition of communication and its characteristics
- 2) Role Communication in Business:
- 3) Types of Communication: Vertical, Horizontal, Diagonal, Grapevine
- 4) Method of Communication: Verbal, Oral, Written
- 5) Written and Oral Communication: Nature Importance and Need

UNIT -II: Business Correspondence

- 1) **Personal Correspondence** Job Application, Writing covering letter, Resume b) Letter of Appointment
- 2) **Transactional Writing** :Standard Business Layout-,Letter of Complaint- Claims , Letter of order-Enquiry, Consumer Grievance letter and Drafting E-Mail,

UNIT-III: Business Communication-Group Communication- Discussion/ Meeting / Interview- Team Skill

- 1) **Meeting:** Preparing Notice and Agenda for the Meeting; Preparing Minutes for the Meeting
- 2) **Interview :** Taking Interview; Preparing for Interview
- 3) Note Making Practice

UNIT -IV: Prose For Business Inspiration

- 1) On the Education of the Man of Business Arthur Helps
- 2) India's Tech King , From www.Wipro.com
- 3) In the Office- A. S. Hornby
- 4) The Man Who Emailed The World Po Bronson
- 5) When Ideas Make Money – Shamila Ganeshan

UNIT -V: Grammar

- 1) The Sentence
 - A) Simple Sentences
 - B) Clauses and its Kinds
 - C) Complex Sentences
 - D) Compound Sentence
- 2) Use of Punctuation and Capitalization

PREScribed TEXT:

- 1) **English for Entrepreneurs.** Board of Studies in English, Cambridge University Press, 2004.
- 2) **English Grammar: A Book of Sentence Structure and Vocabulary.** Board of Studies in English, Cambridge University Press, 2004
- 3) **Basic English Grammar and Composition.** of Studies in English, macmillan Publishers India Ltd. Mumbai: 2013
- 4) **Communication Skills.** Nageshwar Rao and Rajendra P. Das. Reprinted. Himalaya Publishing House, Mumbai. 2006.
- 5) **Business Communication.** Urmila Rai and S. M. Rai. Tenth edit. Himalaya Publishing House, Mumbai. 2008.

RECOMMENDED READING:

Contemporary English Grammar Structure and Composition. Rev. Edition by David Green, Macmillan Publishers India Ltd, 2010.

Business Communication. Rajesh Viswanathan. First edit. Himalaya Publishing House, Mumbai. 2010.

Recommended Websites Links:

Communication Skills <https://nptel.ac.in/courses/109104031/>

Strategic Communication for Sustainable Development <https://nptel.ac.in/courses/110105073/>

Semester – III**General Education Components****Business Statistics (BAN 502)****Credit-04****Marks-**

Theory-80

Internal-20

Unit - I Introduction of Statistics:

Meaning and definition of statistics, Nature and Function of Statistics, Importance and scope of Statistics, Limitations of Statistics.

Unit - II Collection of Data:

Introduction, Types of Data, Primary Data, Secondary Data, Methods of Collecting Primary Data, Collection of Secondary Data,

Unit - III Measures of Central Tendency:

Introduction, Meaning of Average, Objective and Function of Average, Types of series - Simple, Discrete and Continuous series., Arithmetic mean- its merits and demerits., Median and Mode - its merits and demerits.

Unit- IV Measures of Dispersion:

Introduction, Meaning and definition of Dispersion, Range, Mean deviation, Standard deviation., Variance, Co-efficient of Variation.

Unit- V Correlation Analysis and Index Number:

Meaning and types of correlation., Karl Pearson's coefficient of correlation., Properties of correlation of coefficient. , Rank Correlation. Meaning of Index Number., Uses and limitations of Index Number., Lapser's, Pascha's and Fisher's Ideal index Numbers.

Reference Books:

1. Allen, I.-. G. D. (1974), Mathematical Analysis for Economists, Macmillan Press, London.
2. Croxton, F.13:., D.J. Cowden and S. Klein (1973), applied General Statistics, Prentice Hall, New Delhi.
3. Monga G.S. (1972), Mathematics and Statistics for Economists, Vikas Publishing House, New Delhi.
4. Speigal, M.I. (1972), Theory and problems of Statistics, McGraw Hill Book, London.
5. Good, A.M., Gupta M. K. and Dasgupta B. (1987), Fundamentals of Statistics, Vol. 1 (Sixth Revised ed.), The World Press Pvt. LLD.

Semester – III**General Education Components****Personality Development (BAN 503)****Credit-04****Marks-**
Theory-80
Internal-20**Unit-I Introduction:**

Definition & Basics of Personality, Determinants of Personality- biological, psychological and socio- cultural factors., Need for personality development Self-Awareness and Self-Motivation Self-analysis through SWOT and Johari window, Elements of motivation Techniques and strategies for self-motivation, Motivation checklist and Goal setting based on principle of SMART, Self-motivation and life, Importance of self-esteem and enhancement of self-esteem

Unit-II Power of positive thinking:

Nurturing creativity, decision-making and problem solving, Traits of positive thinkers and high achievers, Goals and techniques for positive thinking Enhancement of concentration through positive thinking, Practicing a positive life style. Public Speaking Skills: Importance of public speaking, Voice Modulation, Audience Analysis Speaking with confidence, Body Language

Unit- III Communication Process in Society:

Meaning, types: verbal & nonverbal Communication, Importance of body language, Interpersonal communication Barriers to effective communication; Listening: importance, causes of poor listening, strategies of effective listening, selective listening, Effective Public Speaking & Presentation Skills - Practical sessions, Introduction to Transactional analysis.

Unit IV Time Management, Career Guidance and career counseling, Interview:

types, characteristics, principles Techniques of interviewing, facing an interview Participatory Training Methodology: Planning, Conducting & Evaluating Training programs, Group discussions, Seminars, Workshops, Camps, Conferences, Meetings.

Unit-V Interpersonal Skills:

Concept of team in work situation, promotion of team spirit, characteristics of team player, Awareness of one's own leadership style and performance. Nurturing leadership qualities., Emotional intelligence and leadership effectiveness- self-awareness, self-management, self-motivation, empathy and social skills, Negotiation skills- preparation and planning, definition of ground rules, clarification and justification, bargaining and problem solving, closure and implementation

Reference Books:

1. Mile, D.J (2004). Power of positive thinking. Delhi: Rohan Book Company.
2. Pravesh Kumar (2005). All about self- Motivation. New Delhi: Goodwill Publishing House.
3. Dudley, G.A. (2004). Double your learning power. Delhi: Konark Press. Thomas Publishing Group Ltd.
4. Lorayne, H. (2004). How to develop a super power memory. Delhi: Konark Press. Thomas Publishing Group Ltd.
5. Hurlock, E.B (2006). Personality Development, 28th Reprint. New Delhi: Tata McGraw Hill.
6. Swaminathan. V.D & Kaliappan. K.V(2001). Psychology for Effective Living. Chennai. The Madras Psychology Society.
7. Robbins, S.B.(2005). Organizational Behavior. New Delhi: Prentice Hall of India.
8. Smith, B (2004). Body Language. Delhi: Rohan Book Company.
9. Hurlock, E.B (2006). Personality Development, 28th Reprint. New Delhi: Tata McGraw Hill.

SEMISTER- III**Skill Development Components****Financial Regulatory Framework –VII (BAN 601-T)****Credit-04****Marks-**
Theory-80
Internal-20**Unit-I Need and Importance**

Need and Importance of Regulatory Framework in Finance Field- Structure of Regulatory Framework in India

Unit-II Regulatory Bodies

Role and Function of Regulatory Bodies, RBI-SEBI-Insurance Regulatory and Development Authority-Pension Funds Regulatory and Development Authority-Board for Payment and Settlement Systems - Board for Financial Supervision.

Unit-III Banking Regulation

Regulation and Compliance: Provisions of RBI Act 1935, Banking Regulation Act 1949.-
Government and RBI's Power: Opening of new banks and branches, Banks shareholders and their rights, CRR/SLR concepts, Submission of returns to RBI, Corporate Governance.-Legal Aspects of Banking Operations: Responsibilities of paying/ collecting banker, Indemnities and guarantees.-
Laws Relating to Securities- Modes of charging securities- Lien, Pledge, Mortgage.

Unit-IV FEMA and Companies Act 1956

Foreign Direct Investment-Foreign Institutional Investments-Provision of FEMA Regarding acquiring Property outside India. Companies Act 1956-Prospectus- Share Capital- Borrowing Power- accounts and audit- directors-restructuring- winding up

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. Suraj Gupta , Monetary Theory And Practice
6. Websites - RBI, IRDA, SEBI

SEMISTER- III**Skill Development Components****Microfinance and Social security-VIII (BAN 602-T)****Credit-04****Marks-**
Theory-80
Internal-20**UNIT I: Introduction to Microfinance**

Basics – Need for microfinance - Characteristics of Microfinance clients – Demand and supply of microfinance in developing countries – Nature of Microfinance Markets - Microfinance as a development strategy and as an industry – Microfinance Tools – Role of Grameen Bank – Micro credit - Innovations - Group lending-Stepped lending & Repeat loan - Character & cash flow based lending -Flexible approaches to collateral-Frequent & public installment for loan & saving products

UNIT II: Financial and Operation Evaluation

Financial Evaluation – Analyzing & Managing Financial Performance of MFIs: Analyzing financial statements - Financial performance ratios - Liquidity & capital adequacy – Revenue models of Micro finance - Role of subsidies & Donors - Bench Marking - Rating MFIs. Operational Evaluation: Managing operational risks – Internal Control, Business Planning – Impact Assessment – CVP Analysis – Operating Expenses - Operating Efficiency

UNIT III: Other Evaluation of Microfinance

Market Evaluation – Managing MF Products & Services - methodologies in MF product design and pricing – Competition - Risks. Institutional Evaluation - Appraisals and ratings - Legal compliance- Issues in Governance Social Evaluation - Social performance Measurement - Indicators - Tools – Progress out of poverty index – Transparency – Ethics

Unit IV: Social Security:

Prime Minister Jivan Joyt Bima Yojana (PMJJBY), Prime Minister Jivan Surksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Sukanya Samrudhi Yojana(SSY), Prime Minister Jandhan Yojana.

Suggested Readings:

1. Adams, D. W. (1988). "The Conundrum of Successful Credit Projects in Floundering Rural Financial Markets." *Economic Development and Cultural Change* 36(2): 355-67.
2. Albee, A., and K.D. Reid. 1991. 'Women and Urban Credit in Sri Lanka', in *Women, Poverty and Family Survival*, Centre for Women's Research, Colombo.
3. Bhatt, N. and Tang, S. Y. (1998b). Group-based microfinance and economic development. In T. Liou (ed.), *Handbook of economic development* (pp. 115-138). New York, Marcel Dekker.
4. Donald, G., Credit for small farmers in developing countries (Boulder, Colorado: Westview Press, 1976).
5. Donald, Gordon. 1976. Credit for Small Farmers in Developing Countries.
6. Fernandez, AP (1993) *The Myrada Experience: Alternate Management Systems for Savings and Credit of the Rural Poor*, Bangalore, Myrada.
7. Fernando, Nimal A. 1988. "The Interest Rate Structure and Factors Affecting Interest Rate Determination in the Informal Rural Credit market in Sri Lanka." *Savings and Development* 12(3): 249-67.
8. Fisseha, Yacob. 1991. "Small-Scale Enterprises in Lesotho: Summary of a CountryWide Survey." GEMINI Technical Report No. 14. Bethesda, MD:Development Alternatives, Inc.
9. Gaile, G L (1997) Highlights and Recommendations from the Microenterprise Impact Virtual Meeting, Washington DC: Management Systems International
10. Gaile, G L and Foster, J (1996) *Review of Methodological Approaches to the Study of the Impact of Microenterprise Credit Programs*, Washington DC: Management Systems International
11. Harper, Malcolm and Kavil Ramachandran. 1984. *Small Business Promotion: Case Studies from Developing Countries*. London: IT Publications.
12. Harrington, R. *Asset and Liability Management*, OECD, 1987
13. Harriss, B. (1983). *Money and Commodities: Their Interaction in a Rural Indian Setting. Rural Financial Markets in Developing Countries*. J. D. Von Pishke, D. W. Adams and G. Donald. Baltimore, John Hopkins University Press.
14. Navajas, S., M. Schreiner, et al. (1998). *Microcredit and the Poorest of the Poor: Theory and Evidence from Bolivia*. Latin America and Caribbean Economic Association, Buenos Aires, Argentina.

SEMISTER- III**Skill Development Components****Insurance –IX (BAN 603-T)****Credit-04****Marks-**

Theory-80

Internal-20

Unit I Introduction to Insurance

Meaning, Definition & types of Insurance. Significance and Principles. Evolution and Importance of Life and General Insurance. Insurance Services and Service Providers, Role of Life Insurance and General Insurance in India Pre & Post independence period – Government approach towards Insurance Sector.

Unit II General Insurance

Meaning – Type – Need – Scope – Principles – Functions of General Insurance. Organization and Administration of General Insurance in India.

Unit III Life Insurance

Meaning – Need & Principles of Life Insurance. Type of major policies. Working of Life Insurance Corporation, Career options in Insurance Business

Unit IV Role of Insurance in Logistic

Meaning & Importance – Hazards – Protection – Social Security – Type of Risks and Accidents – Procedure for Settlement of Claims, Insurance Regulation Act 2000 - Insurance Regulatory & Development Authority

Suggested Readings:

1. Mishra M.N. Insurance-Principles and Practice, New Delhi, S.Chand & Company Ltd. 1993.
2. Kanwal, L.S. Text Book of Insurance, New Delhi, Kalyani Publishers, 1988.
3. Mohsin Mohammad; Investment of Life Insurance corporation's fund, Aligarh, Faculty of Commerce Publication Series, 1966.
4. Choudhary, Kulkarni, Role of the Life Insurance corporation in economic development of India., Mumbai, Himalaya Publishing House, 1991.
5. Mishra M.N., Life Insurance Administration and Management, Allahabad, Oriental Publishers, 1977.
6. Kothari, C.R. Research Methodology, New Delhi, Vikas Publishing House Pvt. Ltd. 1998.
7. Hillway, T., Introduction to Research, Boston, Houghton Mifflin, 1964.
8. Fox, James Harold, Criteria of Good Research, Phi Delta Kappa, 1958.
9. Wilkinson, T.S. and Bhandarkar, P.L. Methodology and techniques of social research, Bombay, Himalaya Publishing House, 1979.
10. Kish, Leslie, Survey Sampling, New York; John Wiley & Sons. Inc., 1965.

Banking Practical- VII (BAN 604-P)

Credit-02

Marks-50

Regulatory aspects Code N0304

Describe the Role and functions of RBI Learn Banking regulation act• Learn RBI Act-Learn Basics of Communication Apply various forms of communication• Make communication effective• Perform client Negotiations• Use appropriate Telephone etiquette• and Meeting etiquette Manage Services• Sell various banking products and• services to prospective clients using ethical and effective skills

RBI Guidelines BSC/Q0801

Knowledge of latest RBI Guidelines NBFC-MFI (RBI) Directives 2015.

Business Correspondent BSC/Q0301

Educate prospective clients about various banking products and services Initiate application process for various types of accounts on• behalf of clients Initiate application process for various types of loans on behalf• of clients Conduct KYC verification and collect documents to support the• verification Follow up with the bank's staff on processing of applications for• various accounts and loans Resolve queries that clients may have regarding various• products, status of their applications / loans, interest computations and so on Assist clients in executing payments / transfers• Assist clients in availing other banking services as required from• time to time Update the bank's MIS with daily / weekly status reports•

Banking Practical- VIII (BAN 605-P)**Credit-02****Marks-50****Accounts Payroll Executive BSC/Q0801**

Describe Financial Inclusion/ Exclusion Describe Role of Women in Economic up liftmen of families; Reasons for FI, Latest Schemes of Government like PMJDY, Atal Pension Yojana Explain deposit products offered by MFIs, types of customers who can avail of these products, features, application process. Explain retail loans, MSME loans, Agri• Loans, micro loans, features of each type of loan.

Reading, Writing & Analytical Skills - Form Filling- N0801

Filling the Application Forms, legible, error free and accurate information. Skills to read, understand and write required information field by field in Application Forms.

Back Office Process for Sanctioning - As per Company Norms N0802

Knowledge of the process involved in Organization to appraise the proposal submitted. Knowledge on reasons for Rejection.

Loan Documentation and Disbursement N0803

Required Documents for loan sanction, terms and conditions. Branch Confirmatory Meetings, Documents checking, obtaining signatures in relevant documents and disbursement of loan - process involved Settlement process, updating of MIS records, accounting for loans, review and follow up

Banking Practical- IX (BAN 606-P)

Credit-02

Marks-50

Source insurance clients BSC/N3801

- about different types of insurance covers, e.g., life, health, fire, engineering, marine, rural, liability, motor, re-insurance and miscellaneous
- basic features of similar products and services offered by other companies
- types of other substitute products available as an alternative to Insurance
- types of detailed payment plans and returns such as cash back, bonus, etc.
- procedure for obtaining marketing materials such as brochures, tablets, web log-in for presentations, etc.
- procedure for presenting/marketing products to potential clients.
- list of supporting documents required for applications

Provide post-policy services BSC/N3803

- Methods of research in order to develop market trends and for segmentation of clients
- products and services available that complement the purchase of the customer.
- Risk compliance and assessing risk associated with various products
- procedure in the case of customer grievance and point of contact to resolve issues
- Basics of securities/funds/instruments in which premium is invested
- Basic understanding of financial markets

Communicate effectively and achieve customer satisfaction BSC/N9902

- Methods for effective communication with various categories of people in different departments
- Significance of helping colleagues with specific issues and problems
- Communicate effectively with customers
- Significance of treating customers with respect and in a professional manner
- Standard operating procedure (SOP) for service delivery
- The variety of common and unscheduled requests to expect

SEMISTER- IV**General Education Components****Business Communication Skills-II (BAN 701)****Credit-04****Marks-**
Theory-80
Internal-20**UNIT -I: Communication Theory****1) Communication with Media:**

- Notice, Minutes, Manual, Leaflet, Complaints and suggestion;
- Visual media communication: slide Presentation, Pictures and Photograph, poster and advertisement
- Non-Verbal Media Communication

2) Written communication: Reports

- Types of report, characteristics of good report, essential requisites of good report writing; Planning the Report, Outlining Issues for Analysis, writing the report

UNIT-II: Business Correspondence

- 1) Handling Business complaint
- 2) Preparing Agenda for Meeting
- 3) Writing Minutes for Meetings
- 4) Making notes of Business Conversations
- 5) Business Promotions and language for Advertising

UNIT -III: Writing Skill

- 1) Letter Writing: Formal; Informal Email Writing
- 2) Essay writing
- 3) Precise and Comprehension
- 4) Paraphrasing and Expansion
- 5) Official Reports

UNIT -IV: Prose for Business Inspiration

- 1) India's Tech King- from www.wipro.com
- 2) A Speech by N. R. Narayan Murthy
- 3) Saving Money by M. Leaf
- 4) The Beauty Industry- Aldous Huxley
- 5) Facebook Booking is Making us Miserable- Daniel Gulati

UNIT-V: Grammar

- 1) Sentence Pattern
 - a) Subject + Intransitive verb
 - b) Subject + Transitive Verb+ Direct Object
 - c) Subject + Verb + Object + Adverb Particle
 - d) Subject +Verb+ Indirect Object + Direct Object
 - e) Subject + Verb + Direct Object + Preposition + Indirect Object
 - f) Subject + Verb + Object + Complements
 - g) Subject + to be + Complement
- 2) Word Formation
 - a) Use of Prefixes
 - b) Use of Suffixes

PRESCRIBED TEXT:

- 1) **English for Entrepreneurs.** Board of Studies in English, Cambridge University Press, 2004.
- 2) **English Grammar: A Book of Sentence Structure and Vocabulary.** Board of Studies in English, Cambridge University Press, 2004
- 3) **Basic English Grammar and Composition.** of Studies in English, macmillan Publishers India Ltd. Mumbai: 2013
- 4) **Communication Skills.** Nageshwar Rao and Rajendra P. Das. Reprinted. Himalaya Publishing House, Mumbai. 2006.
- 5) **Business Communication.** Urmila Rai and S. M. Rai. Tenth edit. Himalaya Publishing House, Mumbai. 2008.

RECOMMENDED READING:

Contemporary English Grammar Structure and Composition. Rev. Edition by David Green, Macmillan Publishers India Ltd, 2010.

Business Communication. Rajesh Viswanathan. First edit. Himalaya Publishing House, Mumbai. 2010.

Recommended Websites:

International Business Communication <https://nptel.ac.in/courses/110105052/>

Business English Communication <https://nptel.ac.in/courses/109106129/>

SEMISTER- IV
General Education Components
Organizational behavior (BAN 702)

Credit-04

Marks-
Theory-80
Internal-20

Unit. I. Introduction of Organizational Behavior

Definition, key elements of OB, Nature and Scope of OB, need for studying OB, contributing disciplines to OB, challenges faced by management, organizational Behavior process, models of organizational Behavior.

Unit II. Approaches to organizational Behavior

Historical perspective, Scientific management, Behavioral Approach to Management, contingency Approach, Hawthorns Studies.

Unit III. Individual Behavior

Individual differences, Determinates of personality, Types, Theories of personality, How Personality Develops, Perception, Factors affecting perception, Perception and its application in OB, Attitude Concepts, types, measurement of attitude, meaning of learning, learning principles.

Unit IV. Motivation Concepts

Meaning and definition of Motivation, Motivation cycle or process, types of motivation, theories of motivation.

REFERENCE BOOKS:

- (1) M.N. Mishra :- 'Organisational Behaviour' Vikas Publishing.
- (2) Subba Rao :- 'Organisational Behaviour' Himalaya Publishing.
- (3) S.S. Khanka :- 'Organisational Behaviour' S. Chand and Co.
- (4) J.S. Chandan :- 'Organisational Behaviour' Vikas

SEMISTER- IV
General Education Components
Environment Science (BAN 703)

Credit-04

Marks-
Theory-80
Internal-20

Unit I: Environment Science:

Definition of environment science, Nature & Scope of environment, Types of environment.

Unit II: Natural Resources:

Renewable and non-renewable resources Forest resources, Water resources, Mineral resources, Food resources, Energy resources & Land resources

Unit III: Ecosystems:

Concept of an ecosystem, Structure & 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 ecosystems, Grassland ecosystem, Desert ecosystem

Unit IV: Biodiversity:

Introduction, Definition, genetic, species and ecosystem diversity, Value of biodiversity: consumptive use, productive use, social, ethical & values. Biodiversity at Global, National & local levels, Hotspots of biodiversity, Conservation of biodiversity

Unit V: Environmental Pollution & Social issues

Pollution: Definition, Types of Pollution: Air Pollution, Water Pollution, Soil Pollution, Sound Pollution. Social issues: From unsustainable to sustainable development, Water conservation, rain water harvesting, watershed management, Climate change, global warming, acid rain, ozone layer depletion.

Reference:

1. Biodiversity of India, Bharucha, Erach, 2003, the Mapping Publishing.
2. Eco-Economy: Building an Economy for the Earth, Brown, Lester R., 2002, Orient Longman.
3. Environmental Biology, Agarwal K C., 2001, Nidi Publishers.
4. Amphibians of Peninsular India, Daniels, R. J., 2004, Universities Press.
5. Disaster Management, Harsh K Gupta (ed.), 2003, Universities Press.
6. Universities Press Dictionary of Biology (3rd Edition), Hine, R. (Ed.), 2000, Universities Press.

SEMISTER- IV**Skill Development Components****Indian Public Finance –X (BAN 801-T)****Credit-04****Marks-**

Theory-80

Internal-20

Unit – I: Public Revenue and Expenditure:

Sources of public revenue-Taxation -Direct and Indirect tax, objectives of taxation, canons of taxation, classification of taxes. Division of tax burden - The benefit theory and ability to pay theory, impact and incidence and effects of taxation. Meaning and classification of public expenditure. Principles of public expenditure role of public expenditure in developing economy, effects of public expenditure.

Unit-II: Trends and Issues in Tax Reforms:

Changing paradigms of tax policy and reform, evaluation of Indian tax system, reform of central taxes, reform of direct taxes, Direct Taxes Code (DTC), reform of indirect taxes, Goods and Services Tax (GST), state level tax reforms.

Unit – III: Fiscal Responsibility and Fiscal Policy:

Fiscal Responsibility and Budget Management (FRBM) Act 2003, -India's medium-term fiscal policy, expenditure reforms, public debt targeting, recent trends in fiscal, revenue and primary deficit, monetary policy response to fiscal goals.

Unit – IV: Indian Income Tax Act, 1961

Definitions – Person, Assesses, Assessment, Assessment Year, previous year Income, Agricultural Income, Company, Indian Company, Business, Capital Asset, Short Term capital Asset.- Capital and Revenue: capital ; Expenditure, Revenue Expenditure, Capital loss and revenue loss Residential Status & Tax Liability: Residential Status of the Assessed- Individuals, Hindu undivided families, Firm & Association of persons, Companies, other persons. Scope of total Income, Classification of Income problems on Residence and Tax Liability

Suggested Readings:

- 1)Atkinson A.B. and J.E. Stiglitz (1980), Lectures of Public Economics, Tata McGraw Hill, New York.
- 2) Buchanan J.M. (1970), The Public Finance, Richard D Irwin, Home wood.
- 3) Goode R. (1986), Government Finance in Developing Countries, Tata McGraw Hill, New York.
- 4) Jha R. (1998), Modem Public Economics, Routledge, Londan.
- 5) Musgrave, R.A. (1959), The Theory of Public Finance, McGraw Hill,Kogakhusha, Tokyo.
- 6) Shoup C.S. (1970), Tax Policy; Handbook, Tax Division, Fiscal Affairs Department, International Monetary Fund, Washington D.C.
- 7) Sreekantardhya B.S. (1972), Public Debt. and Economic Development in India, New Delhi.
- 8) American Economic Association (1955), Readings in Fiscal Policy, George Allen and Unwin, London.
- 9) Chelliah Raja, I. (1971),Fiscal Policy in Underdeveloped Countries, George Allen and Unwin, London.
- 10) Government of India, (1985) , Long Term Fiscal Policy, New Delhi.
- 11) Bhargava R.N. (1967), The Theory and Working of Union Finance in India, Chitanya Publishing house, Allahabad.
- 12) Bhargava P.K. (1982), Center – State Resource Transfer in India, The Academic Press, Gurgaon.
- 13) Chelliah Raja J. et. Al (1981), Trends and Issues in India's Federal Finance National Institute of Public Finance and policy, New Delhi.
- 14) Gulati, I.S. (1979), Center- State Finaical Relations; an Assessment of the Role of Finance Commissions, M.S. University of Baroda, Baroda.
- 15) Lakdawala, D.T. (1967), Union-State Financial Relations; Lalwani Publishing House, Mumbai.
- 16) Musgrave, R.A. (1977), Essays in Fiscal Federalism, Greenwood, West Port.

SEMISTER- IV**Skill Development Components****Mutual Fund –XI (BAN 802-T)****Credit-04**

Marks-
Theory-80
Internal-20

Unit I: Introduction to Mutual Fund

History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. - Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement, Accounting, Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.

Unit II Classification of Mutual Fund

Types of Mutual Fund- (introduction and Characteristics) Functional/Operational – Open ended, close ended, Interval Portfolio – Income, Growth, Balanced, MMMF Geographical/ Location – Domestic, Offshore • Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan- Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.

Unit III: Fund Selection Criteria

A Fund Rating and Ranking – Its need and importance. Basis of Ratings, Interpretation of Funding Rating by CRISIL, CARE and ICRA, Selection Criteria – (Size, Stability, Credit Portfolio, Performance) -Performance Measurement – Rolling Returns and Benchmarking, Yield To Maturity and Bond Valuation

Unit IV: Financial Planning in Mutual fund

Basics of Financial Planning – Financial Planning Steps, Life Cycle, Wealth Cycle, Risk Profiling, Asset Allocation, Contingency Funds. Investors Guide Towards Financial Planning – Eligibility for investment in MF, KYC (Individuals, Micro SIPs, Institutional Investors-Fund Category Guidance (Long Bond Funds, Short Bond Funds, Ultra Short Bond Funds) , Need for Financial Advisor, Difference between Advisor and Distributor, Color Coding MF products, Bank FD's V/s Mutual Funds, Dividend V/s Growth Option- Developing Model Portfolio for Investors – Model Portfolios meaning, Step by Step Approach of Building Model Portfolio.

Suggested Readings:

- 1)Agarwal Vinod B, Prather Larry J, 1997, Economic Rent and Mutual Fund Performance: An Empirical Investigation, Journal of Economics and Finance,
- 2)Bhalla V K, 1999, Security Analysis and Portfolio Management, S Chand & Company Limited, New Delhi.
- 3)Avadhani V.A. (1998), "Investment and Securities Markets in India",Himalaya Publishing House, Mumbai.
- 4)Avadhani V.A. (1999), "Securities Analysis and Portfolio Management",Himalaya Publishing House, Mumbai.
- 5)Avadhani V.A. (2006), "Investment Management", Himalaya PublishingHouse, Mumbai.
- 6)Batra G.S, (2002), "Financial Services and Markets", Deep and DeepPublication Pvt Ltd, New Delhi,
- 7)Bhalla V.K.(2002), "Management of Financial Services", AnmolPublication PVT Ltd, New Delhi.
- 8)Desai Vasant, (2006), "Banks and Institutional Management", Himalaya Publishing House, Mumbai.
- 9) Gala Jitendra & Gala Ankit. (2007), "Guide to Indian Mutual Fund",Buzzing Stock Publishing House, Mumbai.
- 10) Outlook Money (2004), "The layman"s guide to Mutual Funds", Outlook Publishing (India) Pvt Ltd, New Delhi.
- 11) Pandey I. M (2009), "Financial Management", Vikas Publishing House, New Delhi.
- 12)Pandian Punithavathy (2006), "Security Analysis and Portfolio Management", Vikas Publishing House Pvt Ltd, New Delhi.

Related Website

www.amfiindia.com
www.finance.indiamart.com
www.mastermarts.com
www.moneycontrol.com
www.mutualfundsindia.com
www.myiris.com

Banking Practical- X (BAN 804-P)

Credit-02

Marks-50

Understanding GST Concepts BSC/N0910

- Describe Goods & Services with their cross linkages
- Identify the Fundamental Concepts of GST
- Identify cases where CGST and SGST will work simultaneously
- Explain how IGST is levied
- Identify whether a transaction is taxable under CGST, IGST or SGST
- Identify the Incidence of Taxation
- Learn about Time of Supply of Goods
- Learn on Purpose of place of supply
- Define Location of supplier of goods
- Define the recipient with respect to supplies involving payment and supplies not involving payment

Registration BSC/N0911

- Outline the PAN based Registration
- Process, its rules, and the Purpose of registration
- Explain single or separate registration for business vertical
- Identify whether registration should be done centrally or selectively in each state
- List the details to be furnished during registration
- Identify common mistakes made during registration
- Differentiate between Taxable Person vs. Registered Person
- Identify the Registration Timelines
- Migrations
- Explain the benefits of registration
- Demonstrate form filling with case studies
- Define Input Credit
- Identify Input Tax Credit eligibility using case studies
- Explain the concept of reversal of VAT
- Define tax liability for Goods in Transit
- Define Consideration
- Value transactions having nonmonetary consideration
- Maintain different types of ledgers
- Prepare documents such as Invoice, Credit Note and Debit Note
- Identify the different types of returns and their applicability to the business
- Monthly Returns, Quarterly Returns
- Navigate the GST Websites-GSTN, CBEC etc.
- File periodic returns online

Banking Practical- XI (BAN 805-P)

Credit-02

Marks-50

Update knowledge on mutual fund: BSC/Q0601

• market Keep up to date on regulations and guidelines Impact of Macro Economic factors on mutual fund market Approach and market various mutual funds schemes to prospective customer identified Assist customer with determining most suitable mutual fund scheme according to needs Receive approval for initiating purchase process Assist customer with the application process for purchasing the mutual fund Collect and ensure payments are processed at the bank/organization Deliver proof of purchase and plan follow-up sessions Develop long-term relationships with customers Respond to customer queries and clarifications and advise the customers on existing product and new schemes Assist in termination of investment.

Market and Sell Mutual Funds N 0602

Approach prospective customers from leads given by supervisor/manager or through referral network to market the mutual funds -Respond to new customers who approach organization for purchasing mutual funds -Educate first-time prospective customers on mutual fund schemes and the functioning of the mutual fund market - Inform the investor on the various schemes and products offered by the organization -Use market analysis conducted to share market trends and insights into the mutual fund market -. Listen to prospective customer's needs and financial requirements to understand their financial goals -. Map the prospective customer's goals to appropriate mutual fund schemes available - Suggest schemes and highlight their benefits and success factors -. Provide details of the suggested mutual fund scheme's past and projected performance - Conduct a risk profiling of prospective customer to verify if their risk appetite is in line with the mutual fund scheme's risk rating - Disclose details of discussed schemes including risk level of the investment options.

Internship Training – XII (BAN 806-P)

Eligibility for Admission:

A Candidate shall be admitted to the I year of the B. Voc. (**Banking**) degree course only if he/she satisfies the following condition:

1. He/ She must have passed the higher secondary examination conducted by H.S.C. board Government of Maharashtra with science /Arts / Commerce / technical subjects Or an Examination of any statutory University and Board recognized as equivalent thereto.

OR

(C) Candidate having offered prescribed vocational course (MCVC) .

2. He/ She must have passed at qualifying examination

PATTERN OF QUESTION PAPERS**Subject Code No: BAN---****Faculty of Commerce and Management****B. Voc. E. Y. (Sem. III) Examination****Banking****Subject: -----****[Time: Three Hours]****[Max. Marks: 80]**

Please check whether you have got the right question paper

N.B

- i) Q.1 is compulsory.
- ii) Use black and blue pen only.
- iii) Use of any signs attracting attentions is prohibited.

Q. 1. Answer the following questions in two or three sentences each. (2 X 10=20)**20**

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)
- 9)
- 10)

Q. 2. Write Short Notes On: (Any Three) (5 X 3 = 15)**15**

- 1)
- 2)
- 3)
- 4)

Q.3 Attempt any Three of the following in details. (15 X 3= 45)**45**

- 1)
- 2)
- 3)
- 4)

Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna.



Bachelor of Vocation
(Banking)

Syllabus of
B. Voc. (Banking)
Third Year - Semester V & VI
Choice Based Credit System (CBCS)
Three Year Degree Course

(With Effective from the Academic Year 2020-2021 & Onwards)

Matsyodari Shikshan Sanstha's
Ankushrao Tope College, Jalna
Course Structure
Bachelor of Vocation (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – V		General Education Components					
1	BAN901	Business Management	4	0	20	80	4
2	BAN 902	Research Methodology	4	0	20	80	4
3	BAN 903	Stress Management	4	0	20	80	4
Semester- V		Skill Education Components					
Core Course							
1	BAN 1001-T	Banking and Financial Services XIII	4	0	20	80	4
Elective Course							
2	BAN 1002-T	Financial Management XIV OR Investment Management XIV	4	0	20	80	4
3	BAN 1003-P	Banking and Financial Services -Practical XIII	0	4	0	50	2
4	BAN 1004-P	Financial Management- XIV Practical OR Investment Management XIV Practical	0	4	0	50	2
5	BAN 1005-P	Project Report - I	0	4	0	50	2
6	BAN 1006-P	In-plant Training-II	120	100	0	4	
			Total Credits				30

Course Structure
Bachelor of Vocational (B. Voc.)
Banking

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – VI		General Education Components					
1	BAN 1101	E-Commerce	4	0	20	80	4
2	BAN 1102	Soft Skills for Business	4	0	20	80	4
3	BAN 1103	Auditing	4	0	20	80	4
Semester- VI		Skill Education Components					
Core Course							
1	BAN 1201-T	Microfinance Operations XVI	4	0	20	80	4
Elective Course							
2	BAN 1202-T	International Financial Market-XVII OR Commercial and Merchant Bank XVII	4	0	20	80	4
3	BAN 1203-P	Microfinance Operations -Practical XVI	0	4	0	50	2
4	BAN 1204-P	International Financial Market-XVII Practical OR Commercial and Merchant Bank XVII Practical	0	4	0	50	2
5	BAN 1205-P	Project Report - II	0	4	0	50	2
6	BAN 1206-P	In-plant Training-III	120	100	0	4	
			Total Credits				30

**Syllabus of
B. Voc. (Banking) Semester- V
General Education Components**

BAN901: Business Management

Credit: 04

Marks: 80 + 20 = 100

Unit -I. Introduction to Management

Meaning, Definitions, Nature, Characteristics, Importance of Management, Scope and functions of Management.

Unit -II. Planning & Decision Making

Meaning, Definitions, Characteristics & Importance of Planning, Limitations of planning, Types of plans, **Decision Making**- Meaning, Definitions, Characteristics &, Technique of decision making. Problems in decision making.

Unit -III. Organizing & Co-ordination

Meaning, Definitions, Importance of organization. The Process of organization, Types of organization, principles of organization. **Co-ordination**: Meaning, Definition, features and Importance of Co-ordination. The elements of coordination, Steps for achieving effective co-ordination.

Unit – IV. Staffing

Meaning, Definitions, objectives, Characteristics & Importance of staffing. Man power planning, source of recruitment, selection procedure, **Training**- types of training, Performance appraisal – meaning & importance.

Unit -V. Leadership & Controlling

Meaning, Definitions, Characteristics & Importance of Leadership, Types of leaders. **Controlling**: **Meaning**, Definitions, Elements of control, The control process, importance of control, Essential Steps in control Procedure, control technique, requirement of good Control system.

References/Suggested Books Reading:

1. Principles of Management; - J. K. Mitra, Oxford University Press.
2. Principles of Management; -T. Ramaswami, Himalaya Publishing House.
3. Principles of Management; - L. M. Prasad, Sultan Chand & Sons
4. Principles & Practice of Management -Vol. I ;-Saxena S.C.
5. Principles and Functions of Management; - Prof. Suresh Bhirud., Prof. Bhaskar Naphade, Diamond Publications.

B. Voc. (Banking) Semester- V
General Education Components

BAN902: Research Methodology

Credit: 04

Marks: 80 + 20 = 100

Unit I- Introduction

Meaning, nature, Scope and objective of social science research- hypothesis, stages of scientific research, Motivating factors of social research.

Unit II- Research Design

Meaning and need of Research Design- Types of Research Design (only introduction)- descriptive, diagnostic and experimental.

Unit III- Methods of Data collection

Primary Data- Observation Interview, questioner, schedule

Secondary Data – Personal documents, Public documents and its limitations.

Unit IV- Data Presentation and Analysis

One – dimensional diagrams, Two - dimensional diagrams, Graphs of time series.

Unit V- Report Writing

Nature, types and contents of reports- Stapes in drafting the reports.

References/Suggested Books Reading:

1. Micheal V.P., Research methodology in management, Himalaya Publishing house 2009.
2. Thanulingam N., Research methodology, Himalaya Publishing house.
3. Nandgopal R., Research methodology in business, Himalaya Publishing house.
4. Kothari C.R., Research methodology Method and Techniques, New delhi.

B. Voc. (Banking) Semester- V
General Education Components

BAN903: Stress Management

Credit: 04

Marks: 80 + 20 = 100

Unit-I. Scientific Concept of Stress

The History of the Stress Concept /Pioneers of the field, Scientific Definitions of the Stress Concept, Theoretical Constructs of the Stress Concept, Identification of the Main Stressor as a Dependent Variable, Intervening Variable and Independent Variable

Unit-II Comprehensive Stress Management

An Insight to Comprehensive Stress Management, Eustress, Life-Situation & Intrapersonal Interventions, Eliminating Unnecessary Stressors, Interpersonal Techniques, Assertiveness Conflict Resolution, Effective Time Management and Communication, Perception, Interventions: The role of Personality

Unit-III Decreasing Stressful Behaviours

Introduction to Meditation, Autogenic Training and Imagery Progressive Relaxation
The Role of Biofeedback, Physiological Arousal and Behaviour Change Interventions

Unit-IV Process of Stress and Adjustment

Specific Applications - a Review, Occupational Stress – its Causes and Consequences, Stress and the College Student, Family Stressors, Adjustment in the Later Years – Stress and the Elderly

Unit-V Stress Management Programs.

An Evaluation of Stress Management Programs, Implications of Stress Management Programs, Group Coaching Programs, Designing Stress Management Program

References/Suggested Books Reading:

- Greenberg, Jerrold, S. *Comprehensive Stress Management*. NY:McGraw-Hill, latest edition.
- Cooper, C.L. & Payne, R.P (1994). *Causes,Coping & Consequences of Stress at Work*. Wiley.
- Arling, G. (1987) Strain, Social Support and Distress in Old Age. *Journal of Gerontology*, 42, 107-113.
- Giga, S., Cooper, C.L. & Faragher, B. (2003). The Development of a Framework for a Comprehensive Approach to Stress Management: Interventions at Work. *International Journal of Stress Management*, 10, 280-296

WWW RESOURCES

The American Institute of Stress

www.stress.org

Distress

www.distress.com

www.aabt.org

Self Improvement Resources

www.selfgrowth.com

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1001-T: Banking and Financial Services XIII

Credit: 04

Marks: 80 + 20 = 100

Unit -I Credit Appraisal

Meaning - Importance - Procedure

Unit -II Management of Non-performing Assets (NPAs)

Concept - Factors contributing to NPAs - Management of NPAs

Unit -III Merchant banking

Definition, services of Merchant banks - Qualities required for merchant bankers - Merchant bankers commission - Scope of merchant banking - Problems of Merchant bankers

Unit -IV Depository system

Meaning & Definition - Objectives of a Depository -Depository process in India - Benefits of depository system - Drawbacks

Unit -V Rights of a banker and Investors protection

Right to set off - Right to close an account →-Right to appropriate payments- Need for investor's protection - Factors affecting investors interest - Investor's protection Measures.

Reference Books

- 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
- 6) Desai Vasant Indian Banking –Nature and problems , sultanchand and sons
- 7) Jain L C : Indigenous Banking in India
- 8) Vasant desai : central Banking and economic Development
- 9) E. gordon & K.Natrajan : banking theory, law & practice

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1002-T: Financial Management XIV

Credit: 04

Marks: 80 + 20 = 100

Unit -I Finance & Financial Management

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

Unit -II Introduction to Risk Management

Elements of Uncertainty, Sources of Risk, - Types of Risk, -Process of risk management - Approaches to risk management.

Unit -III Financial Risk Management and Tools

Meaning of financial risk management - Causes of financial risk management. -Current scenario- Hedging - Forward, Future, Options and Swap.

Unit -IV Identifying Major Financial Risk

Factors affecting Foreign Exchange Risk, -Interest rate risk, Commodity risk, Credit risk - Operational risk, Liquidity risk, Systematic risk.

Unit -V Capital Budgeting

Meaning, Process, importance -Techniques: Traditional and modern methods of capital budgeting. - Limitations of Capital budgeting.

References/Suggested Books Reading:

- 1) Williams, C. Arthur, Smith Michael, Young Peter, "Risk Management & Insurance"
- 2) McGraw Hill.
- 3) Rajwade A.V. "Foreign Exchange, International Finance & Risk Management",
- 4) Academic of Business Studies.
- 5) Hull, John C., "Introduction to Futures & Options", Prentice Hall.
- 6) Horcher, Karen A., " Essentials of Financial Risk Management" Wiley Publications.
- 7) Berk, Jonathan and DeMarzo, Peter, "Financial Management", Person Education, Dorling
- 8) Kindersley (India) Pvt Ltd.
- 9) Bhattacharya, Hrishikas, "Working Capital Management: Strategies and Techniques".
- 10) Prentice Hall, New Delhi.
- 11) Brealey, Richard A and Stewart C. Myers, "Corporate Finance", McGraw Hill.Int. Ed,
- 12) New York. w Chandra, Prasanna, "Financial Management", Tata McGraw Hill, Delhi
- 13) Hampton, John, "Financial Decision Making", Prentice Hall, Delhi
- 14) Pandey, I, M: "Financial Management", Vikas Publishing House, Delhi.
- 15) Van Horne. J.G. and J.M. Wachowicz Jr, "Fundamentals of Financial Management".
- 16) Prentice-Hall, Delhi.
- 17) Van Horne, James G , "Financial Management and Policy", Prentice Hall, Delhi,

OR
B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1002-T: Investment Management XIV

Credit: 04

Marks: 80 + 20 = 100

Unit -I 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.

Unit -II 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.

Unit -III 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.

Unit -IV 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.

Unit -V Investment programme

Investment media - Factors favourable for investment - Features for an investment programme - Indian scenario

References/Suggested Books Reading:

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

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1003-P: Banking and Financial Services -Practical XIII

Credit: 02

Marks: = 50

- 1.Understand the Depository system
2. Understand the Investor's protection Measures.
- 3.Understand types of errors
4. Understand the Management of NPAs
5. Practical work on some banks NPA analysis
- 6.Visit to Bank office for understanding the various information about Merchant bankers commission & its Problems.
7. Understanding of Operating Standards and Standard Operating Procedures
8. PPT on Management of NPAs

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1004-P: Financial Management XIV- Practical

Credit: 02

Marks: = 50

1. Project work on 'financial risk-identification and measurement.'
2. Case study on 'risk management practices in manufacturing concerns.'
3. To understand the Process of risk management.
4. To know the concept of Traditional and modern methods of capital budgeting.
5. PPT on Foreign Exchange Risk.

OR

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1004-P: Investment Management XIV- Practical

Credit: 02

Marks: = 50

1. To Understand the account opening process for Saving and Investment account.
2. To understand the Process of Investment.
3. Project work on Financial indicators.
4. Seminar on successful brokers.
5. To know the concept of Investment portfolio for average household.
6. Understand the list of documents for account opening.
7. To know the procedure of opening D-MAT account.
8. Assignment to students about Collection of List of Stocks of NSE & BSE.
9. Collection of Various Samples of Share Certificate.

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1005-P: Project -I

Credit: 02

Marks: = 50

GUIDELINES FOR PROJECT REPORT

The final report should be presented in the following sequence:

- Title page
- Student's Declaration (Annexure-I)
- Supervisor's Certificate (Annexure-II)
- Acknowledgements
- Table of Contents
- Chapter Scheme
- Bibliography

B. Voc. (Banking) Semester- V
Skill Education Components

BAN 1006 -P: In-plant Training-II

Credit: 04

Marks: = 100

1. Students have to undertake 120 contact hours internship in respective Banks, local industries during semester.
2. Student should submit report of the in-plant training within seven days after completion of training.

B. Voc. (Banking) Semester- VI
General Education Components

BAN1101: E -Commerce

Credit: 04

Marks: 80 + 20 = 100

Unit I. Introduction to Electronic Commerce –Evolution and Models

Introduction, History/Evolution of Electronic Commerce, Roadmap of E-Commerce in India, Functions and Scope of E-Commerce, Benefits and Challenges of E-Commerce, E-Commerce Business Strategies for Marketing, Sales and Promotions.

Unit II. Business Models of E-Commerce & E-enterprise

Characteristics of Business to Business(B2B), Business to Consumers (B2C), Business to Government (B2G), Concepts of other models of E-commerce. Applications of E-commerce and E-enterprise, Managing the E-enterprise- Introduction, Managing the E-enterprise, Organisation of Business in an E-enterprise, Benefits and Limitations of E-enterprise

Unit III. World Wide Web and EDI

World Wide Web-Reasons for building own website, Benefits of Website, Registering a Domain Name, Role of web site in B2C E-commerce; push and pull approaches; Web site design principles, EDI and paperless trading; Pros & Cons of EDI; Related new technologies use in Ecommerce.

Unit IV. E-marketing

E-Marketing- Scope and Techniques of E-Marketing, Traditional web promotion; Web counters; Web advertisements, Role of Social media, E-Commerce Customer Strategies for Purchasing and support activities, Planning for Electronic Commerce and its initiates, The pros and cons of online shopping, Justify an Internet business.

Unit V Electronic Payment System

Electronic Payment System-Characteristics of E-payment system, SET Protocol for credit card payment, prepaid e-payment service, post-paid E-payment system, Types of payment systems, Operational, credit and legal risks of E-payment system, Risk management options for E-payment systems, Set standards / principles for E-payment.

References/ Suggested Book Readings:

1. Bharat Bhasker, Electronic Commerce – Frame work technologies and Applications, 3rd Edition- Tata McGraw Hill Publications, 2008.
2. Pandey, Srivastava and Shukla, E-Commerce and its Application, S. Chand
3. Kamlesh K. Bajaj and Debjani Nag, Ecommerce- the cutting edge of Business, Tata McGraw Hill Publications, 2008
4. E- Commerce Strategies, Technology and applications (David) Tata McGraw Hill

B. Voc. (Banking) Semester- VI
General Education Components

BAN1102: Soft Skill for Business

Credit: 04

Marks: 80 + 20 = 100

Unit I Elements of communication

Meaning, importance, objectives of communication, Process of communication, Types, Nonverbal Communication-Body language, gestures, postures, Facial expression, Dress code. The cross-cultural Dimensions of business communication Listening & speaking. Eliciting Response, Business and social etiquette

Unit II Public speaking

Importance, principles of effective speaking & presentations, Speech for introduction of a speaker, Speech for vote of thanks, Occasional speech, Use of technology

Unit III Interview Techniques

Importance, Art of conducting and giving interviews, Placement interviews, Discipline interview.

Unit IV Meeting

Importance, Participating and conducting group discussions, Brain storming, e-meeting, Preparing Agenda and minutes of the meeting.

Unit V Skill development

Preparation of bio data and career plan.

References/Suggested Books Reading:

- 1) Essentials of Business communication- Rajendra Pal & J S Korlahalli
- 2) Effective Business Communication-Asha Kaul
- 3) Communication skills- Sanjay kumar & Pushp lata
- 4)The Functional aspects of Communication skills- Dr. P Prasad

B. Voc. (Banking) Semester- VI

General Education Components

BAN1103: Auditing

Credit: 04

Marks: 80 + 20 = 100

Unit-I. Introduction

Meaning, objectives, scope of Auditing, Importance & Types of Auditing, General principles, types of errors and frauds, Audit programme, Audit note book.

Unit-II. Internal check system:

Meaning of Internal check system, Internal control System: meaning, objectives and significance, Internal check auditors.

Unit-III: Vouching:

Meaning, Definition & objectives of Vouching, vouching of cash & credit transactions, Duties of Auditor relating to vouching.

Unit IV. Verification & Valuation of Asset & liabilities

Meaning, Definition of Verification, Difference between Vouching & Verification, verification of asset and liabilities. Valuation of Assets & Liabilities, Need and significance of Valuation., Duties of Auditor relating to Verification & Valuation.

Unit V. Audit of Limited Companies

Company Auditors –appointment of Auditor, power, duties and liabilities of auditor, remuneration of Auditor, and removal of Auditor.

Audit reports: meaning and definition of auditor's report, types of reports, standard report and qualified report.

References/Suggested Books Reading:

1. Tondon B.N.; Contemporary Auditing, Tata McGraw, New Delhi.
2. Pagare Dinkar; Principles of Auditing, S. Chand & Company, New Delhi.
3. Sharma T.R.; Auditing Principles and Practice, Sahitya Bhavan, Agra.
4. Jagdish Prasad; Auditing Principles
5. S.K. Basu; Auditing, Vikas Publication.

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1201-T: Microfinance Operations XVI

Credit: 04

Marks: 80 + 20 = 100

UNIT – I Introduction

Need for & importance of microfinance, what is microfinance? - Communication and Interviewing Skills/Borrower Profiling Skill, Counselling and Financial Advising Skills/Time Management Skill

UNIT – II Evolution of microfinance

Evolution of microfinance in India, Mainstream microfinance institutions - Sales & Marketing Skills/Cross Selling Skills, Understanding the role & importance of back office operations in an MFI

UNIT – III Organization structure of MFs

Different models of microfinance/SHGs – what they are and why they are important, MFIs and legal forms/Typical - organization structure of MFs

UNIT – IV Micro– finance Services

Typical Products & Services/Customer service - Understanding the importance of data management in the back office,

UNIT – V Micro– finance and Banking.

Customer Account Management Overview of Management Information Systems, Role of MIS in Micro– finance and Banking.

References/Suggested Books Reading:

- 1) Financial Inclusion – Sameer Kochchar
- 2) Financial Inclusion – RBI Notes
- 3) Financing of SMEs – G Gopala Krishna Murthy
- 4) Managing Risk and Creating Value with Microfinance; Mike Goldberg, Eric Palladini; August 2010
- 5) Banker to the Poor: Micro– Lending and the Battle AgainstWorldPoverty; Muhammad Yunus; October 2003
- 6) The Fortune at the Bottom of the Pyramid: Eradicating PovertyThrough Profits; C.K. Prahalad; October 2009

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1202-T: International Financial Markets XVII

Credit: 04

Marks: 80 + 20 = 100

UNIT I

International financial markets – nature and functions – Money and capital market – Growth of international financial markets- Emerging trends in international financial markets – international financial instruments – features.

UNIT II

Exchange rate regime – Gold standard – IMF and World Bank –Foreign Exchange markets – features – transactions – Spot, Forward, Futures, Options and Swaps.

UNIT III

International Bond markets – procedure of issue – types of bonds – international stock markets – trading system – NASDAQ, AMEX, TSE etc.- Euro issues – Euro currency market- Euro Deposit, Euro – bond and Euro-credit markets – GDR and ADR – issue procedure – recent developments in international capital market.

UNIT IV

Offshore Banking Centres and offshore centres in India – characteristics International Banking – Euro dollar market – mechanism – Euro Commercial paper and certificate of deposits- medium term notes. Syndicated credit – procedure- External commercial borrowing (ECB)

UNIT V

Foreign Currency options _ Interest rate risk and Swaps – managing Interest rate risk – Hedging exchange risk.

References/Suggested Books Reading:

1. H.R. Machiraju, International financial markets and India, second edition, New age international publishers
2. Shapiro, Alan C. Multinational Financial Management, Prentice Hall, 4 th edition
3. Jeevanandham C. Foreign Exchange & Risk management, Sultan chand & sons.
4. Giddy, Global Financial Markets, AITBS publishers

OR
B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1202-T: Commercial and Merchant Bank XVII

Credit: 04

Marks: 80 + 20 = 100

Unit-I: Investment Management

Nature of bank investment; Liquidity and profitability Preparation of cheques; Bills; Endorsement; Government securities; Documents of title to goods: railway-receipt; Bill of lading; Book debts; Securities - Government and commercial.

Unit-II: Management of Finance

Bank accounts; Records; Reports; Statement of advances; Evaluation of loan applications; Profit and loss account;
Balance sheet and statutory reports regarding cash revenue.

Unit-III: Mutual Funds

Introduction; Classification; Mutual funds in India.
Portfolio management- introduction, principles, steps, qualifications, and obligations;
Responsibilities of portfolio manager.

Unit-IV Venture capital

introduction, scope, steps to provide venture capital, mode of funding.
Mergers and Acquisitions: Need, types of mergers; Financial, legal and human considerations in mergers and acquisitions; Effectiveness of mergers and acquisitions.

Unit-V Depository and Custodial Services

Depository -introduction, concept, constitution of depository system;
Functioning of depository system; Depository system in India; Custodial services -meaning; Registration; Obligations and responsibilities of custodians;
Code of conduct.

References/Suggested Books Reading:

1. Tandan ML: Banking -Law and Practice in India; Indian Law House, New Delhi.
2. Radhaswami M. and Basudevan A: Textbook of Banking; S. Chand & Co. New Delhi.
3. Panikar K.K: Banking -Theory & System: So Chand & Co. New Delhi.
4. Vinayakan N: Banking by 2000 A.D; Kanishka Publishers, Delhi.
5. Jessup P.F: Innovations in Bank Management.
6. Reed E.W: Commercial Bank Management.
7. Desai Vasant: Principles of Bank Management.
8. Khubchandan B.S.: Practice and Law of Banking; Macmillan, New Delhi.
9. Khan M.Y. & Jain P.K: Financial Management; Text and Problems, Tata McGraw Hill, New Delhi.

10. Pandey I.M: Financial Management; Vikas Publishing House, New Delhi.
11. Khan M.Y: Financial Services; Tata McGraw Hill. New Delhi.
12. Rustagi R.P: Financial Management- Theory Concepts and Problems – Incorporating the Emerging Trends in Capital Market; Galgotia, New Delhi.

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1203-P: Microfinance Operations- Practical XVI

Credit: 02

Marks: 50

1. Assignment based on case study on customer profiling in Micro Finance Institutions.
2. Understanding the importance of data management in the back office.
- 3 Project work on 'Microfinance'.
4. Evaluating microfinance role and Self-Help Groups in emerging economies – Study paper.
5. Essay on data management in back office.
6. To understand the Organization structure of MFs

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1204-P: International Financial Markets XVII -Practical

Credit: 02

Marks: 50

1. Follow the work instructions and operating instructions
2. To Understanding the Hedging exchange risk.
3. To Understanding of operating standards and Standard Operating Procedures
4. To collect the list of documents International Bond.
5. To Understanding the international financial instruments.
6. PPT Preparation of international stock markets – trading system.

OR

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1204-P: Commercial and Merchant Bank XVII- Practical

Credit: 02

Marks: 50

1. Understand the document verification process
2. Identification of errors
3. Escalation of errors
4. Execution of work
5. To Understanding the Evaluation of loan applications.
6. To Understanding the Profit and loss account.
7. To collect the list of Mutual funds in India.
8. To Understanding the Balance sheet and statutory reports regarding cash revenue.

B. Voc. (Banking) Semester- VI
Skill Education Components

BAN 1205-P: Project-II

Credit: 02

Marks: = 50

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B. Voc. (Banking) Semester- VI

Skill Education Components

BAN 1206 -P: In-Plant Training- Practical -III

Credit: 04

Marks: 100

1. Students have to undertake 120 contact hours internship in respective Banks, local industries during semester.
2. Student should submit report of the in-plant training within seven days after completion of training.