

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE
Anand, Gujarat (Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)
Syllabus with effect from the Academic Year 2023-2024
PROGRAMME STRUCTURE (NEP-2020)
BACHELOR OF VOCATION
B.VOC
(Banking and Financial services)
Semester – I

Course Code	BVB01MAC01	Title of the Course	Business Correspondent and Business Facilitator
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. Apply proper methods to source customers for Banking Services 2. Employ proper practices to assist customers with bank application process 3. Apply proper procedure for providing services to customers 4. Prepare a sample periodic report on status of the sourced customers 5. Employ suitable practices to maintain data integrity and data privacy 6. Dramatize how to communicate effectively with guests, colleagues, and superiors to achieve a smooth workflow 7. Apply health, hygiene, and safety practices at the workplace 8. Use resources at the workplace optimally
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Course Content		
Unit	Description	
1.	Basic Financial Arithmetic <ul style="list-style-type: none"> • Calculate percentage • Calculate simple interest and compound interest • Calculate rate of return of an investment • Explain the concept of economy, finance and financial statements. 	
2.	Technical Knowledge about banking products and process <ul style="list-style-type: none"> • Differentiate between various banking products, namely loans, deposits, etc. • Distinguish between various types of deposits • Describe the various principles of lending for different loans, <ul style="list-style-type: none"> ○ Housing loans ○ Vehicle loans ○ Rural loans ○ Personal loans • Explain the role, function and structure applicable to • Explain banking regulations that are applicable to business correspondents • Explain the process of updation of records in the system • Explain the details of Government schemes like <ul style="list-style-type: none"> ○ Jan Dhan Yojana 	

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	<ul style="list-style-type: none"> ○ Atal pension yojana ○ Sukanya Samruddhi Yojana ○ Ayushman bima Yojana ○ Pradhan mantri MUDRA yojana ○ Pradhan mantri suraksha Bima Yojana ○ Pradhan Mantri jeevan Jyoti Bima Yojana 	
3.	<p>Source new customers</p> <ul style="list-style-type: none"> ● Describe the ways to segment prospective customers according to demographics for the area assigns ● Explain ways to approach prospective customers ● Explain ways to ascertain customer need and suggest appropriate products based on needs. ● Explain feature, terms and conditions of product to customer ● Explain the application process with timelines 	
4.	<p>Assist with application process</p> <ul style="list-style-type: none"> ● Describe the process of account opening application form and documentation. ● Explain the list of documents required for KYC and their relevance <ul style="list-style-type: none"> ○ Proof of income documents ○ Proof of age documents ○ Identity proof documents ● Demonstrate filling an Account opening form <p>Summarize the areas of critical importance while filling of application form and documentation.</p>	
5.	<p>Facilitate and/or execute cash or cashless transactions</p> <ul style="list-style-type: none"> ● Describe the process for cash withdrawals for cash deposits with documents required for the transaction. ● Explain the importance/relevance of recording transactions conducted on behalf of customers. ● Explain the SOP for security procedures for handling cash/cheque transactions. <p>Demonstrate ways of handling queries related to cash/non-cash transactions with customer.</p>	
6.	<p>Provide on-going services</p> <ul style="list-style-type: none"> ● Explain the importance of follow up visits for post-sale services and recovery of loan accounts ● Demonstrate the ways to handle queries and grievances related to regular banking transactions and loans. ● Describe the process for <ul style="list-style-type: none"> ○ Updating address <p>Updating nominee details in bank account, etc.</p>	

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7.	<p>Communicate effectively and maintain customer- centric service orientation</p> <ul style="list-style-type: none"> • Discuss the importance of gender sensitivity, culture and social factors w.r.t. communication. • Explain the ways to handle irate customer and the process of escalating customer concerns. • Discuss the importance of maintaining clarity, honesty and transparency in dealing with customers and colleagues. • Demonstrate different types of voice modulation • Discuss the importance of body language and its impact on communication 	
8.	<p>Maintain Integrity and Ethics</p> <ul style="list-style-type: none"> • Describe code of conduct and business ethics • Discuss rules and regulations of maintaining records and information security. • Demonstrate ways to avoid misrepresentation/misinformation about the organisation. 	
9.	<p>Focus On Team Work</p> <ul style="list-style-type: none"> • Discuss ways to develop healthy team environment • Discuss ways to share relevant inputs, feedback and insights to build mutual trust • Discuss ways to exchange, defend and rethink ideas. <p>Demonstrate support to team members to accomplish goals.</p>	

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Teaching-Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Technical Knowledge about Banking products with latest govt. schemes.
2.	Practical learning about whole process of prominent customer to bank's client i.e <ul style="list-style-type: none"> • Practical approach with prospective customer • Customers need and suggestions about products • Application process & documentation, KYC, updating address and nominee details.
3.	Execute cash and cashless transaction. <ul style="list-style-type: none"> • Recording transaction • Security procedure for cash and cheques • Dealing with relevant queries
4.	Execute loan services with recovery of loans
5.	Customer centric communication & body language
6.	Maintain integrity & ethical standards
7.	Team work

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Learning Outcome: Having completed this course, the learner will be able to	
1.	In depth learning about bank and structure of banking institute and various govt.schemes.
2.	Documentation required and KYC matters.
3.	Recording and maintaining Transaction.
4.	Too look into cash and E-transaction.

Specific outcomes : Having completed this course, the learner will be able to	
1.	Student visit banking institutes for internship which helps them to nurture their skill insaid domain.
2.	Student met with all complexities which arise during banking operation and learn to resolve them.

Suggested References:	
Sr. No.	References
1.	(e-Book) IIBF Exam Bank BC/BF Exam: book for IIBF EXAM AND BC/BF EXAM
2.	MODEL PAPER FOR BANK BC EXAM: Important Questions for Bank BC, Bank Mitra, Bank csp and IIBF exam.
3.	Inclusive Banking Thro' Business Correspondents (Payments Banks)

On-line resources to be used if available as reference material

On-line Resources

- On-line resources to be used as and when required

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Semester – I

Course Code	BVB01MAC02	Title of the Course	Business organization & Management-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. Principles of management have mainly objective of Coordination and proper administration of businesses. 2. Management is an essential function of Businesses. 3. It allows for ensuring that the work done by the individual elements of the firm are combined for the furtherance of the collective objective of the firm. 4. Most management principles aim at ensuring smooth functioning in Business Organisation.
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Course Content		
Unit	Description	Weightage* (%)
1.	Nature & Scope of Business <ul style="list-style-type: none"> • Concept of business • Characteristics of business • Classification of business activities • Interrelation ship between industry ,commerce, trade, • Functions of business 	25%
2.	Forms of business organization <ul style="list-style-type: none"> • Sole proprietorship: Concept, characteristics, merits and demerits • Partnership : Concept, characteristics, Types, advantages and disadvantages • Joints Stock Company :Concept, Features, types of companies, advantagesand disadvantages • Cooperative society: Concept, characteristics, distinction betweencooperative and company 	25%

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3.	Management <ul style="list-style-type: none"> • Meaning, nature, purpose, functions ,managerial process • Planning: Nature & purpose, objectives, strategies, polices and planningpremisses • Organizing: Nature & Purpose of organization, • Types of Organization :Line & Functional Organization 	25%
4.	Directing & Controlling <ul style="list-style-type: none"> • Directing : Meaning, characteristics & purpose • Motivation: Meaning & significance, theories of motivation-Maslow&Herzberg theory • Leadership: Meaning &Nature, Leadership styles • Controlling: Meaning characteristics, importance & process 	25%

Teaching-Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Fundamentals of management
2.	Management of resources in optimum manner
3.	How to organize effectively
4.	Social responsibility and business ethics

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Semester – I

Suggested References:

Sr. No.	References
1.	Business Organisation & Management — by R.K. Sharma
2.	Business Organisation & Management — by C.B. Gupta
3.	Principles of Business Organisation — by Y.K. Bhushan
4.	Essentials of Management — by Koontz & O'Donald
5.	Principal and Practice of Management — by L.M. Prasad

On-line resources to be used as and when required

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Course Code	BVE01MIC03	Title of the Course	Marketing Management
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. Recognize the importance of marketing in an organization, how marketing relates to other business functions, and the role of marketing in society at large. 2. Evaluate/analyze the marketing strategy for an existing product and/or services. Know the basic marketing concepts and theories. 3. To enhance your knowledge about marketing theories, principles, strategies and concepts and how they are applied; 4. To provide you with opportunities to analyze marketing activities within the firm 5. To allow you to apply marketing concepts and theories to realistic marketing situations.
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Course Content		
Unit	Description	Weightage* (%)
1.	Introduction <ul style="list-style-type: none"> • Meaning Definition, Core – Concept Philosophies or Orientation of Marketing • Scope, Importance, Process Selling & Marketing Mix 	25%
2.	Product& Pricing <ul style="list-style-type: none"> • Product: Concept Product Mix, Product Life Cycle , New Product Development • Pricing : Objectives , Strategies & Policies 	25%

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(Export & Import Management)
Semester – I

3.	Distribution & Promotion <ul style="list-style-type: none"> • Distribution : Types and Factors Affecting • Promotion : Promotion Tool : Advertising, Sales Promotion , Personal Selling ,Publicity, Direct Marketing 	25%
4.	Consumer Behavior & Market Segmentation <ul style="list-style-type: none"> • Consumer Behavior : Factors Affecting Consumer behavior and Process • Market Segmentation : Factors Affecting Marketing Segmentation 	25%

Teaching-Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Product analysis
2.	Price strategies
3.	Place analysis for business
4.	Promotion & Distribution policies of product

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Suggested References:	
Sr. No.	References
1.	Marketing management by Philip Kotler
2.	Fundamentals of Marketing by Stanton, Etzel & Walker
3.	E-Commerce by S. Jaiswal
4.	Case studies in Marketing by Dr Srinivasan

On-line resources to be used if available as reference material

On-line Resources

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Semester – I

Course Code	BVB01MDC04	Title of the Course	Computer Application-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. To develop computer skill in commerce students. 2. Computer skill helps commerce students to meet the needs of modern business. 3. Computer skilled students can efficiently use Information and Communication Technology as modern businesses are highly rely on it. 4. Computer skill increase the chances of getting hired
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Course Content		
Unit	Description	Weightage* (%)
1.	<p>Components of a computer system</p> <ul style="list-style-type: none"> • Computer, computer Hardware and software, Difference between Hardware and Software, History of Computer, Computer Generation, Types of computer, Block Diagram of Digital computer and function of its each part, post-power on self-test. Application of computer, characteristics of computer, limitations of computer. • Memory: Types of Memory, primary Memory (RAM, DRAM, SRAM, SDRAM, DDR, SDRAM, ROM, PROM, EPROM, EEPROM), Auxiliary, memory, cache Memory. 	25%

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Semester – I

2.	<p>Input, output and storage Devices</p> <ul style="list-style-type: none">• Input Devices: Keyboard, scanners, Joy Stick, Barcode reader, DigitalCamera, Microphone, webcam, pointing Devices (Mouse, Touchpad).Touch Screen, Light Pen, OMR, OCR, MICR, Digitizer, Trackball• Output Devices: Monitors (CRT, TFT, LCD, LED), printers (Laser,inkjet, Dot Matrix, line, MFP, Bar Code, plotter), speakers projector.• Storage Devices: CD,DVD, Blue Ray Disc, Floppy Disc, Hard Disk, Memory Sticks/Pen Drives, Flash Memory Cards etc. Difference between Main/Primary Memory and Secondary/Auxiliary Memory. Relative benefits of each in terms of speed and performance.	25%
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Semester – I

3.	<p>Introduction to Software, Operating System and Windows</p> <ul style="list-style-type: none"> • Introduction of Software, Types of Software and its Examples. Introduction of Operating System, Overview of Various Types of Operating Systems. Introduction of various version of Windows Operating System, Overview of Windows 7, Concept of booting and How to start Desktop Computer. • Desktop: Working with desktop Icons (Computer, My Documents, Recycle Bin, Start Menu (Parts of Start Menu), Browser, Taskbar Overview (Start Button, Quick Launcher toolbar, the notification are), Parts of window (Minimize-Maximize and close button, Menu bar, scroll bar, Borders and Corners), Switching between Windows. • Windows Explorer: Viewing of files, Folders and its concern operations (Open, Copy, Move, Rename, Delete, Cut, Paste, Create Shortcut, Properties, Print), Searching forFiles/Folders. 	25%
4.	<p>Windows Accessories</p> <ul style="list-style-type: none"> • Notepad, Wordpad, Paint, Calculator, Use of Snipping Tool, Use of Sound Recorder, Windows Photo Gallery, Connect to Projector, Sticky Note. • Windows Control Panel: Mouse, Fonts, Date/Time, Display, Printer, Manage User Accounts, Regional Settings, How to Add Languages, Folder Options, Task bar and Start Menu. Windows Trouble Shootings. 	25%

Teaching-Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Semester – I

Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Basic Knowledge of Computer
2.	Fundamental of software and Hardware
3.	Use of computer in daily life

Suggested References:	
Sr. No.	References
1.	Computer course windows 7 and office 2010 by R.K.Taxali Publisher Tata McGrawHill.
2.	Computer fundamentals by Anita Goel Pearson Publication New Delhi.
3.	Sinha, P.K.(2003), "Computer Fundamentals",3th Ed.,BPB Publications
4.	Rajarama, V, "Fundamentals of Computers",PHI

On-line resources to be used if available as reference material

On-line Resources
On-line resources to be used as and when required

BACHELOR OF VOCATION

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(Banking and Financial services)

Semester – I

Course Code	BVB01AEC05	Title of the Course	Business Communication-I
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ul style="list-style-type: none"> • To make the learner proficient in the use of the English language. • To develop the skills of independent reading and writing with comprehension. • To introduce learner is to the basic concepts of business communication.
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Course Content		
Unit	Description	Weightage* (%)
1.	Introducing Business Communication <ul style="list-style-type: none"> • Concepts, Definition & Attributes of Communication • Objectives Of business communication • Process of communication • Importance of effective communication in business 	25%
2.	Business Etiquettes <ul style="list-style-type: none"> • Concept & Importance • Etiquettes for : <ul style="list-style-type: none"> A) Meeting B) Telephone/ Cell phone Conversation • Etiquettes at work place(internal-superiors, peers &subordinates)Etiquettes with stakeholders (external-Suppliers & customers) 	25%

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Semester – I

	<p>Practical The students are required to do Dictation, Narration, Listening Comprehension, Note Making/ Note Taking as given by concerned faculty</p>	
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<p>Teaching-Learning Methodology</p>	<p>Learner-centered Instructional methods Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-resources, including films</p>
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	How to communicate professionally
2.	Etiquettes of Communication
3.	Student learn how to correspondence

Suggested References:	
Sr. No.	References
1.	Essentials of business communication –Rajendra pal & JS Korlahalli
2.	Developing Communication skills –Krishan mohan & Meera Benerji
3.	Effective Business Communication – Asha Kaul
4.	Communication Skills – Sanjay Kumar & Pushp Lata

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On-line Resources

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 (Banking and Financial services)
Semester – I

Course Code	BVB01SEC06	Title of the Course	On the Job Training Project Report-I
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ol style="list-style-type: none"> 1. To understand the importance of Bank training and development needs of an organization 2. To discuss the various types of Banking training methods adopted by a bank, its pros and cons, and its effectiveness 3. To discuss importance of mentoring, selection of mentor, implementation of mentoring and its benefits to the organization
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Course Content		
Unit	Description	Weightage* (%)
1.	<ul style="list-style-type: none"> • The students have to undergone for internship/ on the job training under any Concerned Organization in the areas of QP/NOS • A presentation as well as report has to prepared and presented for the viva-voce and submit it to the concerned faculty. 	100%

Syllabus as per NEP 2020 With Effect From June – 2023
Bachelor of Vocation (Banking & Financial Services)
SEM- I

Course Code	BVB01IKC07	Title of the Course	Ancient Indian Knowledge System
Total Credits Of the Course	2	Hours per Week	2

Course Objectives:	<p>The course will enable the student teachers to</p> <ol style="list-style-type: none"> 1. Examine the concept of Bhartiya concept to spirituality and its various paths. 2. Examine the Bhartiya philosophy of life derived from Shashtras (ancientscriptures) and its implications for the Bhartiya life style. 3. Analyse the concept of Indian Knowledge Systems (IKS) and emphasize its importance in preserving and disseminating in digenous knowledge. 4. Highlight the contributions of IKS to the world, particularly in the field so mathematics and astronomy. 5. Explore the Bhartiya wisdom related to life sciences. 6. StudythescienceofarchitectureinancientIndiawithreferencetosignifican tsites. 7. Provide an overview of Ayurveda, including its concepts, branches, important books, and pioneers in the field. 8. Explore Bhartiya literature and the Bhartiya theory of aesthetics and rasain various art forms.
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Course Content		
Unit	Description	Weightage* (%)
1	<p>Spiritual Bharat and Introduction to IKS</p> <ul style="list-style-type: none"> - Bhartiya Concept of Spirituality : Gyaan Marg, Bhakti Marg, Karmmarg, Yog Marg - Bhartiya Spiritual Thinking Leading to Unity - Bhartiya Philosophy of Life Derived from Shashtras and its Implications for Bhartiy Life Style - Introduction to IKS and Its Importance - Introduction of Various Indian Knowledge Systems 	50 %

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2	Contribution of IKS to the World <ul style="list-style-type: none"> - Bhartiya Contribution in Mathematics and Astronomy - Bhartiya Wisdom related to Life Science: Physics, Chemistry, Botany - Bhartiya Science of Architecture with reference to Lothal, Mohan Jo Daro, Dholavira, Temple Architecture - Ayurveda : Concept, Branches, Books and Pioneers - Bhartiya Literature and Bhartiya Theory of Aesthetics and Rasa 	50 %
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Teaching-Learning Methodology	Lecture-cum-discussion, Group Discussion, Presentations, Seminars, tutorials, Research Exercises
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance	50%
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Understand the diverse paths of spirituality in Bhartiya culture, including Gyaan Marg, Bhakti Marg, Karm Marg, and Yog Marg, and recognize their significance in individual and collective spiritual growth.
2.	Evaluate the Bhartiya philosophy of life derived from Shashtras and analyze its implications for contemporary Bhartiya lifestyles, fostering a deeper understanding of the connection between spirituality and everyday life.
3.	Explain the concept of Indian Knowledge Systems (IKS) and recognize its importance in preserving and promoting indigenous knowledge, fostering a sense of cultural identity and pride.
4.	Demonstrate knowledge of various Indian knowledge systems, such as Ayurveda, Vedic sciences, Yoga, Vedanta, and Jyotish, and appreciate their contributions to human knowledge and well-being.
5.	Recognize and appreciate the significant contributions of IKS to the world, particularly in the fields of mathematics and astronomy, and understand their impact on modern scientific advancements.

6.	Analyze the Bhartiya wisdom related to life sciences, including physics, chemistry, and bot any,as described in ancient texts, and understand the irrelevance and potential applications in contemporary scientific research.
7.	Identify and analyze the unique architectural features and principles of ancient Indian sites like Lothal, Mohenjo-daro, Dholavira, and temple architecture, understanding their cultural, historical, and spiritual significance.

Suggested References:	
Sr. No.	References
1.	Radha Krishnan, S.(1992).The Hindu View of Life. Harper Collins Publishers.
2.	Singh, A. P., &Yagnik, S.(Eds.).(2019). Indian Knowledge Systems: Understanding the Human Uniqueness. Springer.
3.	Frawley, D., & Ranade, S. (2001). Ayurveda, Nature's Medicine. Lotus Press.
4.	Lad, V., & Frawley, D. (1986). The Yoga of Herbs: An Ayurvedic Guide to Herbal Medicine. Lotus Press.
5.	Das gupta, S. (1947). A History of Indian Philosophy. Cambridge University Press.
6.	Pollock, S. (2006). The Language of the Gods in the World of Men: Sanskrit, Culture, and Power in Pre modern India. University of California Press.
7.	Sarma, K. V. (2008). Indian Astronomy: A Source-Based Approach. National Council of Education Research and Training.
8.	Narlikar, J.V., & Padmanabhan, T.(Eds.).(2016). Development of Physics in India. Springer.
9.	Mahdi Hassan, S. (1982). Ancient Indian Botany: Its Bearing on Art and Literature. Deccan College Post- Graduate and Research Institute.