

BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Course Code	BVB03MAC01	Title of the Course	Financial Inclusion Officer
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. Enhance access to financial services for underserved populations. 2. Develop tailored financial products for marginalized communities. 3. Conduct financial literacy programs to empower decision-making. 4. Implement robust monitoring and evaluation mechanisms.
--------------------	---

Course Content	
Unit	Description
1.	<p>Basic Financial arithmetic</p> <ul style="list-style-type: none"> • Calculate percentage • Calculate simple interest and Compound interest • Calculate rate of Interest • Calculate present value of a sum receivable in future • Calculate future value of amount available today given a current rate of interest • Calculate future value using monthly compounding, Quarterly compounding, Half yearly compounding and Annual compounding. • Calculate present value of an Annuity. • Calculate future value of an Annuity.
2.	<p>Understanding basic Concepts</p> <ul style="list-style-type: none"> • Understand the basic concept of investment • Define and interpret the concept of inflation, Understand the concept of equity shares and debt instruments like bond and debentures • Classification of assets into physical and financial asset • Understand the features of physical assets such as gold and real estate and features of financial assets • Classify various modes of investments like equity, debt, FD, Derivatives, ETFs and gold property. • Understand the concept of a mutual fund • Brief history of mutual funds in India • Learn about the advantages and limitations of a mutual fund • Learn what is unit capital • Learn the concept of investment objective and risk appetite • Define NAV and time stamping, AUM, MTM and return on investment • Visualize the effect of compounding • Understand various types of risk • Categorize different types of mutual funds like equity, Debt,

BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

	<p>Hybrid, Closedended and open ended fund</p> <ul style="list-style-type: none"> • Explain the concept of systematic investment plan (SIP) and Systematicwithdrawals (SWP) • Classify mutual fund based on risk • Learn the basics of financial planning and financial goals • Understand investment horizon • Learn about international funds and fund of funds • Be hands on with tools to categorize investors needs • Differentiate between short term and long term capital gains and the effect oftaxes on them. • Learn about relevant sections of income tax act like 80C • Understand the difference between direct plans and regular plans. 	
3.	<p>Offer Document</p> <ul style="list-style-type: none"> • Know the regulations with respect to offer document for NFO. • Learn about the process of NFO and steps involved in marketing an NFO. • Interpret the objectives of information disclosure in an offer document. • Understand the objectives and contents of the statement of additional information (SAI) and related regulations. • Apprehend the objectives and contents of the scheme information document (SID) and related regulations. • Comprehend the key information memorandum (KIM) and related regulations 	
4.	<p>Communicate effectively and achieve customer satisfaction</p> <p>Listen effectively and paraphrase effectively in order to understand the customer.</p> <ul style="list-style-type: none"> • Be sensitive to language, gender, cultural and social differences in addressing customer’s superiors and colleagues. • Maintain positive attitude, correct body language, dress code, gestures and etiquette. • Understand work output requirement and received feedback with positive attitude. • Cooperate, coordinate and collaborate to achieve shared goals. • How to gain customer loyalty and satisfaction. 	

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

BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	External Examination Written / MCQ & Viva-voce	100%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Financial Arithmetic <ul style="list-style-type: none">• Simple interest, Compound Interest• Rate of return, present value and future value
2.	Basics of Assets Class <ul style="list-style-type: none">• Inflation and investment• Various modes of Investment• Unit capital, NAV
3.	Offer document
4.	Research on Market
5.	Assist to Purchase MF and post sales activity
6.	Communication and Customer Satisfaction
7.	Maintain Integrity & ethical standards
8.	Team work

Learning Outcome: Having completed this course, the learner will be able to	
1.	Investment pattern, rate of return, inflation and investment
2.	Risk-meter to judge potential risk in investment
3.	Communication to sell Mutual Funds
4.	Export sessions on topic by professional

Specific outcomes : Having completed this course, the learner will be able to	
1.	Basics of MF, SIP and Investment pattern
2.	Etiquettes for selling Mutual fund
3.	Complexities of Market

BACHELOR OF VOCATION

(Banking and Financial services) Semester:-III

Suggested References:

Sr. No.	References
1.	"Portfolios of the Poor: How the World's Poor Live on \$2 a Day" by Daryl Collins, Jonathan Morduch, Stuart Rutherford, and Orlanda Ruthven
2.	"Banker To The Poor: Micro-Lending and the Battle Against World Poverty" by Muhammad Yunus
3.	"The Economics of Microfinance" by Beatriz Armendáriz and Jonathan Morduch
4.	"Financial Inclusion at the Bottom of the Pyramid" by Carol Realini and Karl Mehta
5.	"Measuring Poverty around the World" by Anthony B. Atkinson
6.	"Inclusive Fintech: Blockchain, Cryptocurrency, and ICO" by David Lee Kuo Chuen, Linda Low

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

On-line Resources

- <https://www.investopedia.com/terms/f/financial-inclusion.asp>

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE**(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)****Syllabus with effect from the Academic Year 2024-2025****PROGRAMME STRUCTURE (NEP-2020)****BACHELOR OF VOCATION****(Banking and Financial services)****Semester – III**

Course Code	BVB03MAC02	Title of the Course	Human Resource Management-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To understand Nature of Human Resource Management2. How to do a planning for Human Resource Planning3. To understand career planning Development4. Learn Six sigma of Human Resource Management
--------------------	---

Course Content		
Unit	Description	Weightage* (%)
1.	<u>Nature & Scope of Human Resource Management</u> <ul style="list-style-type: none">• Concept of Human Resource Management• Characteristics of Human Resource Management• Objectives of Human Resource Management• Importance of Human Resource Management• Scope of Human Resource Management• Functions of Human Resource Management• Evolution of the concept of Human Resource Management	25%
2.	<u>Human Resource Planning</u> <ul style="list-style-type: none">• Concept of Human Resource Planning• Objectives of Human Resource Planning• Need & Importance of Human Resource Planning• Process of Human Resource Planning• Problems in Human Resource Planning <u>Job Design:</u> <ul style="list-style-type: none">• Concept of Job Description & Job Specification• Job Description v/s Job Specification• Concept & methods of Job Design	25%

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE

(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)

Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services)

Semester – III

3.	<u>Career Planning and Development</u> <ul style="list-style-type: none">• Meaning of Career Planning• Objectives of Career Planning• Process of Career Planning• Advantages and Limitation of Career Planning	25%
4.	<u>Human Resource Development</u> <ul style="list-style-type: none">• Concept of Human Resource Development• Difference between HRM & HRD• Need and Significance of HRD• Principles of HRD• Employee Counselling• Six Sigma	25%

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

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

Course Outcomes: Having completed this course, the learner will be able to	
1.	Learn Recruitment and Selection
2.	Understand Performance Management
3.	Develop Employee Relations
4.	Learn Employee Engagement

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE

(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)

Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services)

Semester – III

Suggested References:

Sr. No.	References
1.	K. Aswathappa, “Human Resource Management – Text & Cases”, Tata McGraw Hill, Companies, New Delhi, 7th Reprint 2008
2.	L. M. Prasad, “Organisational Behaviour”, Sultan Chand and Sons, New Delhi, 4th Edition – Reprint 2008.
3.	P. Subba Rao, “Personnel and Human Resource Management – Text and Cases”, Himalaya Publishing House, Mumbai, 5th Edition 2010.
4.	S. S. Khanka, “Human Resource Management- Text and Cases”, Sultan Chand and Sons, New Delhi, First Edition – Reprint 2008.
5.	S. V. Ganakar and C. B. Mamoria, “Personnel Management: Text and Cases,” Himalaya Publishing House, Mumbai, 28th Edition 2008.
6.	Vikas Arora & Seema Arora, “ Human Resource Management”, Global Vision Publishing House, New Delhi, First Edition – 2011

On-line resources to be used as and when required

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

- <https://ncert.nic.in/ncerts/l/lebs102.pdf>
- https://www.tutorialspoint.com/management_principles/management_principles_tutorial.pdf
- <https://d3bxy9euw4e147.cloudfront.net/oscms-prodcms/media/documents/PrinciplesofManagement-OP.pdf>

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE**(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)****Syllabus with effect from the Academic Year 2024-2025****PROGRAMME STRUCTURE (NEP-2020)****BACHELOR OF VOCATION****(Banking and Financial services)****Semester – III**

Course Code	BVB03MIC03	Title of the Course	Banking Laws & Practice
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To Understanding Regulatory Framework2. To Compliance with Anti-Money Laundering Laws3. To Assess of Government and RBI Powers4. To Establishing Strong Banker-Customer Relations5. To Embracing Electronic Banking and IT6. To know Basel norms
--------------------	--

Course Content		
Unit	Description	Weightage* (%)
1.	Overview of banking Regulatory Framework <ul style="list-style-type: none">• Provision of RBI act 1935, Banking Regulation Act 1949• Prevention of Money Laundering Act,2002• Government and RBI's Power opening new banks• Amalgamation and Mergers power of control advances• Corporate governance	25%
2.	Legal Aspects of banking Operations <ul style="list-style-type: none">• Indemnities of Guarantees• Obligation of banker,• law relating to Securities• special features of Recovery of Debts Due to banks and financial institutions Act,2013	25%

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE

(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)

Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

BACHELOR OF VOCATION

(Banking and Financial services)

Semester – III

3.	Banker- Customer Relations <ul style="list-style-type: none">• The legal relationship between banker and customer Unincorporated bodies• Financial advice, letters of introduction and other services Rendered by banks• Special features of the relationship between banker and customer• The mutual rights and duties, Power to combine Different accounts	25%
4.	Electronic banking & IT in Banks <ul style="list-style-type: none">• Introduction,• IT applications in banking , computer based information systems for banking• Basel Norms for Banking System• Customer relationship management	25%

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

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

Course Outcomes: Having completed this course, the learner will be able to	
1.	Understand Important points of Banking Regulation
2.	Learn how banking operations can be done
3.	Learn Banker & Customer relations
4.	Implement IT Uses in Banking system

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE
(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30)
Syllabus with effect from the Academic Year 2024-2025
PROGRAMME STRUCTURE (NEP-2020)
BACHELOR OF VOCATION
(Banking and Financial services)
Semester – III

Suggested References:

Sr. No.	References
1.	Kuchhal, M C and vivek K kuchhal, Business Law, Vikas Publishing house, New Delhi
2.	Maheshwari & Maheshwari, Business Law, National publishing House, New Delhi
3.	Avtar Singh, Introduction to Company Law, Eastern Book company

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

On-line Resources

- <https://unacademy.com/content/upsc/study-material/general-awareness/banking-law-and-practice/>
- <https://www.drishtias.com/to-the-points/paper3/basel-norms>

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE

(Reaccredited with 'A+' Grade by NAAC (CGPA3.30))

Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

Banking and Financial Services

Semester-III

Course Code	BVB02MDC04	Title of the Course	Banking & Financial services-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"> 1. To learn about Negotiable Instruments 2. To Know Financial Services 3. To know about various credit rating agency. 4. Working methods of public & Private Banks
--------------------	---

Course Content		
Unit	Description	Weightage *(%)
1.	Negotiable Instrument Act and Payment of Cheques <ul style="list-style-type: none"> • Definition, • Characteristics, • Types, • Classifications, • Special Parties, • Negotiation Vs. Assignment 	25%
2.	Financial services <ul style="list-style-type: none"> • Meaning, • Scope, • Importance, • New Financial Products And Services, • Innovative Financial Instruments, • Present Scenario 	25%
3.	Credit Rating <ul style="list-style-type: none"> • Meaning and Definition • functions of credit rating • Benefits of credit rating(Investors & companies) • Credit rating agencies in India • Indian scenario 	25%
4.	Privatization of Banks <ul style="list-style-type: none"> • Guidelines for Private sector banks • Factors favoring Privatization • Factors Against Privatization • Progress of Private Sector banks • Current Issues 	25%

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE

(Reaccredited with 'A+' Grade by NAAC (CGPA3.30))

Syllabus with effect from the Academic Year 2024-2025

PROGRAMME STRUCTURE (NEP-2020)

Banking and Financial Services

Semester-III

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

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

Course Out comes: Having completed this course, the learner will be able to	
1.	Understand Negotiable Instruments
2.	Learn Financial services
3.	Understand operations of Credit Ratings
4.	Identify privatization of banks

Suggested References:	
Sr. No.	References
1.	Bank Management by V.S.P.Rao
2.	Financial Services by M Y Khan
3.	E.gordon & K.Natrajan : banking theory, law & practice

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE
(Reaccredited with 'A+' Grade by NAAC (CGPA3.30))
Syllabus with effect from the Academic Year 2024-2025
PROGRAMME STRUCTURE (NEP-2020)
Banking and Financial Services
Semester–III

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

On-line Resources

1. <https://www.investopedia.com/ask/answers/030415/what-distinguishes-financial-services-sector-banks.asp>

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Course Code	BVB03AEC05	Title of the Course	Soft skills for Business
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ul style="list-style-type: none"> The paper is designed to enhance the communicative skills of the students. It focuses on some theories and detailed tips to improve usage of language effectively Language.
--------------------	---

Course Content		
Unit	Description	Weightage* (%)
1.	Interview Techniques <ul style="list-style-type: none"> Importance Types of Interview Art of conducting and giving interviews Interview Skills Corporate readiness 	50%
2.	Communication skills <ul style="list-style-type: none"> Significance, process & Forms of communication communication gap Listening skills, basics of managerial speaking skills Body language- how to develop matter for a speech Effective use of presentation aids' Preparation of Resume & CV GD & Interview 	50%

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Teaching-Learning Methodology	<p>Learner-centered Instructional methods</p> <p>Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-resources, including films</p>
-------------------------------	---

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.	How to communicate professionally
2.	Understand Interview Techniques
3.	Student learn how to correspondence

Suggested References:	
Sr. No.	References
1.	Business Communication - K. K. Sinha - Galgotia Publishing Company, New Delhi.
2.	Media and Communication Management - C. S. Rayudu - Himalaya Publishing House, Bombay.
3.	Business Communication (Principles, Methods and Techniques) Nirmal Singh - Deep
4.	Business Communication - Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra

On-line resources to be used as and when required

On-line Resources

- <https://hbr.org/topic/subject/business-communication>
- https://ddceutkal.ac.in/Syllabus/MA_English/Paper_21.pdf
- <https://www.indeed.com/career-advice/career-development/importance-of-business-communication>

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE**(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30))****Syllabus with effect from the Academic Year 2024-2025****PROGRAMME STRUCTURE (NEP-2020)****BACHELOR OF VOCATION****(Banking and Financial services)****Semester – III**

Course Code	BVB03SEC06	Title of the Course	On the Job Training Project Report-III
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ol style="list-style-type: none">1. The Purpose of this Course is to Enable the Students for In-Depth analysis of a topic relating to his/her area of Specialization2. Develop and develop a comprehensive understanding on the same. For This the Students will Choose his/her faculty guide in his/her area of specialization and work on the topic jointly with the faculty.3. The Students will Work on their projects individually and not in pairs or teams.4. The Institute may help the student in selecting a faculty guide in case a student is not able to do so, or if a faculty member is chosen by too many students.
--------------------	---

Course Content		
Unit	Description	Weightage* (%)
1.	<ul style="list-style-type: none">• The students have to undergo for internship/ on the job training under any Concerned Organization in the areas of QP/NOS• A presentation as well as report has to be prepared and presented for the viva-voce and submit it to the concerned faculty.	100%

Teaching-Learning Methodology	ICT through (e.g Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study	
Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	External Examination in the form of Practical, Viva-voce and Reports	100%

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE
(Reaccredited with 'A+' Grade by NAAC (CGPA 3.30))
Syllabus with effect from the Academic Year 2024-2025
PROGRAMME STRUCTURE (NEP-2020)
BACHELOR OF VOCATION
(Banking and Financial services)
Semester – III

Course Outcomes: Having completed this course, the learner will be able to

- | | |
|----|---|
| 1. | Create project Report |
| 2. | Enhance the confidence for future aspects |

Suggested References:

Sr. No.	References
1.	"Designing Effective Instruction" by Gary R. Morrison, Steven M. Ross, Jerrold E. Kemp, Howard K. Kalman
2.	"Training and Development for Dummies" by Elaine Biech
3.	"Effective On-the-job Training: Developing an OJT Program" by Joseph A. Benkowski

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

On-line Resources

1. <https://www.simplilearn.com/how-to-create-a-project-report-article>

BACHELOR OF VOCATION

(Banking and Financial services) Semester – III

Course Code	BVB03IKS07	Title of the Course	Climate Change & Sustainable Development
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ul style="list-style-type: none"> • To aware students about Environment Pollution • To aware students about Environmental problem and ways to create sustainability
--------------------	--

Course Content		
Unit	Description	Weightage* (%)
1.	Environmental Pollution <ul style="list-style-type: none"> • Solid waste Management: Causes, effects and control measures of urban and industrial wastes. • Role of an individual in prevention of pollution • Disaster management: floods, earthquake, cyclone and landslides, Tsunami, Drought 	50%
2.	Challenges to Sustainable Development <ul style="list-style-type: none"> • Sustainable Urban future – Rural Development • Agriculture, Population & Food Security • Public Health and Nutrition • Effect of Climate Change • Business Responsibility • Case Studies 	50%

Teaching-Learning Methodology	<p>Learner-centered Instructional methods</p> <p>Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-resources, including films</p>
-------------------------------	---

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.	Learn solid waste management
2.	Understand Development with Sustainability

Suggested References:	
Sr. No.	References
1.	"This Changes Everything: Capitalism vs. The Climate" by Naomi Klein
2.	"Climate Justice: Hope, Resilience, and the Fight for a Sustainable Future" by Mary Robinson
3.	"The Uninhabitable Earth: Life After Warming" by David Wallace-Wells

On-line resources to be used as and when required

<p>On-line Resources</p> <ul style="list-style-type: none"> https://www.sciencedirect.com/science/article/abs/pii/S1469306203001013
--