

Devrukh Shikshan Prasarak Mandal's
**Nya.Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce & Vid.
Dadasaheb Pitre Science College Devrukh.**

[Autonomous College]

SYLLABUS

Sr. No.	Heading	Particulars
1	Title of Course	B.Voc in Banking and Financial Services First Year
2	Eligibility for Admission	10+2 (of recognized board)
3	Passing Marks	40%
4	Ordinances/Regulations (if any)	-
5	No. of Years/Semesters	Three years/ Six semester
6	Level	U.G.
7	Pattern	Semester
8	Status	New Syllabus
9	To be implemented from Academic year	2020-21

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Syllabus for F.Y. B.Voc.

Program: B. Voc. (Banking and Financial Services)

(Credit Based Grading and Semester System with effect from
the academic year 2020-2021)

B.Voc Programme

The University Grants Commission (UGC) had launched a scheme for skills development based higher education as part of college/university education, leading to Bachelor of Vocation (B.Voc) degree with multiple entry and exit points. The B.Voc program is focused on providing undergraduate studies which would also incorporate specific job roles along with broad based general education. This would enable the graduates completing B.Voc to make a meaningful participation in accelerating India's economy by gaining appropriate employment, becoming entrepreneurs and creating appropriate knowledge. The duration of the B. Voc courses will be six semesters in three academic years. At the end of each Semester, the candidates shall be required to present themselves for examination. The student who completes first semester successfully and is opting out from further education in B.Voc program, will be conferred Certificate in respective subject/trade. The student who completes first year i.e. first two semesters successfully and is opting out from further education in B.Voc program, will be conferred Diploma in respective subject/trade. Similarly, the student who completes first two years i.e. four semesters successfully and is opting out from further education will be conferred Advanced Diploma. The degree of B.Voc shall be conferred on the candidate who pursues the prescribed course of study for six semesters. The B. Voc degree is equivalent to BA/B.Sc degree for higher studies and employment.

Objectives of the Course

Banking and financial services is one of the most important branch of knowledge which has highest potential of employment as far as the present Indian economic scenario is concerned. The economic policy, globalization of financial services increasing FII and FDI in Indian economic fast growing insurance sector, increasing interest of common man to invest in stock market and commodity market are the number of reasons for rapid growth of this sector.

This programme in Banking and Financial Services is the step forward towards grabbing this opportunity with highest potential employment. Konkan is a fast developing region with a dominant presence of agriculture, chemical and other manufacturing industries.

This course is designed to satisfy growing demand of skilled employees of financial sector with special emphasis on Banking and Insurance.

The course covers following objectives:-

- To propagate the ideas, practices and policies that constitutes the concept of banking and financial services
- To impart knowledge and proficiency in banking, finance and insurance.
- To empower the students with an economically viable, socially supportive and employment market oriented education.
- Develop communication and soft skills among students.
- Promote self-employment and income generation in the region.

Course Outcomes

- Enable the students to acquire knowledge on importance of banking and financial services
- Study the fundamentals of banking and financial services and insurance.
- Learn various skills required for banking, insurance and investment sector.
- Increase the employability of students.

PROGRAMME STRUCTURE

The B.Voc Programme shall include General Education components and Skill Components.

The credit distribution for the programme is shown below.

Normal Calendar Duration	Skill Component Credits	General Education Credits	Total Credits
One semester	18	12	30
Two Semesters	36	24	60
Four Semesters	72	48	120
Six Semesters	108	72	180

Year/Semester	NSQF Certification Level	Vocational Qualification	Title of Programme
First Year (Sem. I)	4	Certificate Course (Duration 6 Months)	Certificate course in Banking and Finance
First Year (Sem. II)	5	Diploma (Duration 1 Year)	Diploma in Banking and Finance
Second Year (Sem. III and IV)	6	Advanced Diploma (Duration two years)	Advanced Diploma in Banking and Finance
Third Year	7	B. Voc. (Banking and Finance)	B. Voc. in Banking and Finance

(Course Code details: BF – Banking and Finance)

1- First Semester,

1T-First Theory Paper,

2T- Second Theory Paper,

P- Practical,

G-General Education,

I- Internship/training/Project/Dissertation.

BACHELOR OF VOCATION

Banking and Financial Services (to be implemented from 2020-21)

Semester-I

Code	Paper	Credits	Lectures	L/Wk
General Component				
BFT11	Introduction to Banking(Theory)	3	45	3
BFT12	Insurance – I (Theory)	3	45	3
BFT13	Basics of Accountancy (Theory)	3	45	3
BFT14	Computer Fundamentals for Office Automation(Theory)	3	45	3
Skill Component				
BFP11	Introduction to Banking (Practical)	4	120	8
BFP12	Insurance – I (Practical)	4	120	8
BFP13	Basics of Accountancy – (Practical)	4	120	8
BFP14	Computer Fundamentals for Office Automation (Practical)	4	120	8
BFP15	Fine Arts/Yoga/NCC/ Basics of Mathematics (Practical)	2	60	4

Semester-II

Code	Paper	Credits	Lectures	L/Wk
General Component				
BFT21	Banking Correspondent (Theory)	3	45	3
BFT22	Insurance – II (Theory)	3	45	3
BFT23	Basics of Accountancy – II (Theory)	3	45	3
BFT24	Communication Skills – I (Theory)	3	45	3
Skill Component				
BFP21	Banking Correspondent (Practical)	4	120	8
BFP22	Insurance – II (Practical)	4	120	8
BFP23	Basics of Accountancy – II (Practical)	4	120	8
BFP24	Communication Skills – I (Practical)	4	120	8
BFP25	Fine Arts/Yoga/NCC/ Basics of Mathematics (Practical)	2	60	4

SEMESTER I

Paper I : Introduction to Banking (Theory)

Code: BFT11

Credits: 3

Lectures: 45

Objectives

- To familiarize with the basic concepts of banking

Module 1. History of Banking in India:

- Pre-independence banking in India
- **RBI** (Its creation, Principal functions, its role in Indian economy over a period till recently, its structure, its **role in financial literacy** etc.) ,
- **SBI** (its evolution and its **role in Indian banking scenario**), Nationalisation of banks (need and their role & importance in Indian banking)
Narasimham Committee (1 &2- their fall out in Indian Banking)
Reforms in banking after – 1991

Module 2. Structure/Legal frame work and Organisation of Banks

- Definitions, Characteristics of banks
- Unit bank – branch bank – group bank
 - Different sections/Departments in bank offices

Important regulations governing banks in India (RBI Act/Banking Regulations Act/FEMA etc.) – Salient features

Module 3. Commercial Banking

- Concept, functions and operations
- Types of banking organisations (Commercial banks / Cooperative banks/Developmental (All-India Financial Institutions/Others) – Their roles
- Co-operatives (PACS) , Private, Nationalised and Foreign
- NBFCs (shadow banks – types and their role in finance and banking)

Module 4. Rural and Agriculture Finance

- Why agricultural finance? What is agricultural finance?
- Institutions involved in agricultural finance in India
- NABARD & its role in agricultural finance
 - Roles of RBI, various Co-operative Banks/Commercial banks
 - Schemes of agricultural/allied activities financing
 - SHG – Structure and Resources Mobilisation and Operations

Reference Books:

- Desai, Vasant, Principles of Bank Management, Himalaya Publication, 1993.
- Madhukar, R.K., Dynamics of Bank Marketing, UBS Publishers, 1990.

- Agrawal O. P., Banking and Insurance, Himalaya Publishing House, Bombay, 2011
- Clifford Gomez, Banking Theory and Practice, Ajith Publications, Kollam, 2007
- Dash B. M., Commercial Banking : Risk and Credit Management, Arise Publications, New Delhi.
- Shekhar K.C., and Lekshmy Banking Theory and Practice, Vikas Publishing House, New Delhi, 2005.
- Shrivastav Mohan, Banking Reforms and Globalization, APH Publishing Corporation, New Delhi, 2007.
- Sunderam and Varsheny Banking and Financial System, S. Chand & Company Ltd, New Delhi, 2001.
- Swain B. K., Commercial Banking in a Changing Scenario, Excell Book, New Delhi, 2006.

Paper II : Insurance - I

Code: BFT12

Credits: 3

Lectures: 45

Objectives

- To familiarize with the basic concepts of insurance

Module 1. Introduction to Insurance

- Historical Perspective – Definitions, Features and Importance
- Types, Insurance Contracts, Importance Concepts

Module 2. Insurance Products and Schemes

- Life Insurance Products
- General Insurance Products
- Marine Insurance Products

Module 3. Insurance Products II

- Cattle Insurance
- Crop Insurance
- Social Insurance Scheme
- Health Insurance

Module 4. Insurance Procedure

- Procedure to obtain policy – Life and General
- Computation of Premium – Rate and Bonus
- Procedure to obtain loan, claim settlement and surrender of policy

Reference :

- Gupta P.K. (2017), Principles of Insurance, Himalaya Publishing House.

- Gupta R.K. (2017), Fundamental of Insurance, Himalaya Publishing House.
- Haridas R. (2011), Life Insurance in India, New Century Publication New Delhi.
- P. Periasamy (2011), Principles and Practice of Insurance, Himalaya Publishing House.
- Mishra M.N. and Mishra S.B. (2007), Insurance Principles and Practice, S. Chand and Company Ltd.
- Pratchbal Shakti and Dwivedi N.P. (2017), Principles of Insurance, Himalaya Publishing House.
- Taxmann (2014), Insurance Laws and Manuals, An authorised publication of IRDA,

Paper III : Basics of Accountancy

Code: BFT13

Credits: 3

Lectures: 45

Objectives

- To provide a basic knowledge of accountancy

Module 1 : Introduction to Book Keeping and Accountancy

- Meaning, features and the importance of accounting
- Basic accounting concepts and terminology
- Analyze the role and benefits of book – keeping
- Overview of GAAP/IFRS
- Latest accounting standards

Module 2 : Meaning and Fundamental of Double Entry Book – Keeping

- Basic Accountancy Procedures / Principles of conservatism/Revenue recognition/Realization/Accrual & cash basis
- Fundamental principles of Double Entry System
- Classification and types of Accounts
- Golden rules to prepare classification tables
- Statement of analysis of transaction and accounting equation system

Module 3 : Journal

- Accounting documents
- Analyse the effect of each transaction
- Standard form and arrangement of Journal entries
- Calculate GST on purchase of goods
- Calculate GST on sale of goods
- Concepts of vouchers
- What is / why is provisioning (concept)

- Journal entries

Module 4 : Ledger

- Recording Books of original entry to ledger
- Balancing of various ledger accounts
- Preparation of Trial Balance

Reference :

- Tulsian P.C., Financial Accounting, Tata Mc.Graw- Hill Publishing Co. Ltd. New Delhi.
- Financial Accounting: By P. C. Tulsian (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)
- Financial Accounting: By A.Mukharji & M.Hanif (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)
- Financial Accounting: By S.N. Maheshwari & S.K. Maheshwari (Vikas Publishing House Pvt. Ltd)
- Advanced Accounts: By M.C.Shukla & S.P. Grewal (S.Chand & Co. Ltd. New Delhi)
- Advanced Accountancy: By S.P. Jain & K.N. Narang (Kalyani Publishers, New Delhi)
- Advanced Accountancy: By R.L.Gupta & M. Radhaswamy (Sultan Chand & Sons, New Delhi)

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Paper IV : Computer Fundamentals for Office Automation

Code: BFT-14

Credits: 3

Lectures: 45

1. Introduction to MS Word:

Introduction to word, the word window, Create a new document, Save, open and print document, Editing document, Formatting a Document, Insert elements to word document, Changing Layout of document, Working with Tables, Spelling and grammar check, Auto correct.

2. Spread Sheet Using MS Excel

Sheet Introduction, editing and formatting of cells and rows, Print Preview and Page Layout, Formula bar, Cell Referencing - Relative, Absolute, Mixed Useful functions from Function Library, What if Analysis, Calculative Examples like salary sheet, mark sheet etc., Conditional formatting, Data sorting and Filter, Types of different chart and editing charts.

3. Presentation Using MS Power Point

Introduction to Power point, Inserting new slide, Different layout of slide, Inserting date, slide number, movie, sound, object, header and footer, Designing slide, Theme and background, Custom animation, Slide transition, Rehearse timings, Slide show, Setup slide show, Hide slide, Different views of slide, Use of slide master, Printing hand out, slide.

4. Internet:

Introduction to Internet, Use of Internet, Applications of Internet, World wide web (web page, web site, web client and web server), Web browsers, Search engines, Email, Blogs and forums, Social media and chatting, Bookmarks, Internet Search, Basic search, Tips and Tricks for search, How to download and upload?

References :

1. Windows-98 6 in 1 Practice Hall Publications.
2. ABC of Word 97 by BPB Publication.
3. ABC of Excel by BPB Publication.
3. Computer Fundamentals P.K. Sinha by BPB Publication.
4. Internet-An Introduction, TATA McGraw Hill Publication.

Skill Components

Paper I : Introduction to Banking (Practical)

Code: BFP11

Credits: 4

Hours: 120

Practicals :

1. Visit to different types of banks
2. Organizational structure of different types of banks
3. Visit to commercial bank
4. Induction to working banking institution
5. Visit to NBFC
6. Visit to rural agricultural bank
7. Visit to NABARD funded projects and funding procedure, review
8. Study of scheme of agriculture finance and the procedure for applying.

Paper II : Insurance – I (Practical)

Code: BFP12

Credits: 4

Hours: 120

Practicals :

1. exposure with various Insurance products
2. Procedure of cattle and crop insurance
3. Procedure of social insurance schemes
4. Procedure of health insurance schemes
5. Calculation of premium, bonus
6. the procedure of loan and claim settlement
7. procedure of surrender of policy and its documentation

Paper III: Basics of Accounting – I (Practical)

Code: BFP-13

Credits: 4

Hours: 120

Practicals :

- Preparation of types of accounts
- Applying accounting standards to accounting procedure, case study in banks
- Registering the double entry system examples from bank ledger
- prepare and read accounting statements
- prepare accounting documents
- Prepare and analyses effect of transactions
- calculate GST on purchase and sales of goods
- Preparation of ledger accounts and trial balance of banking transactions

Paper IV : Computer Fundamentals for Office Automation (Practical)

Code: BFP-14

Credits: 4

Hours: 60

1. Create a new document, save, open and print document in MS Word.
2. Editing and formatting of a word document.
3. Insert elements to a word document viz. Insert and delete page break, Insert page numbers, Insert symbols, Insert Shapes, Clip art, Insert picture, resize and reposition a picture),
4. Change Layout of a word document viz. adjust page margin and page size, Change page orientation, Set and change indentation, Insert and clear tabs.
5. Inserting and formatting of a table in a word document viz. Insert a table, Navigate and select text in a table, Resize parts of a table, Align text in a table, Format a table, Insert and delete columns and rows, Borders and shading, Merge table cells),
6. Use of Spelling and grammar check and auto correct options in MS word.
7. Create a spread sheet and format rows and columns viz. selecting row, column, cell, Inserting and deleting row, column and cell, hide and unhide row & column, changing height and width of row and column.
8. Use of formula bar for various applications
9. Calculative Examples of spread sheet like salary sheet, mark sheet, sorting and filtering of data.
10. Create different types of charts and editing of charts in spread sheet.
11. Create a new Power point presentation - Inserting new slide, different layout of slide, inserting date, slide number, movie, sound, object, header and footer,
12. Designing of slides in power point - Theme and background, Custom animation, Slide transition, Rehearse timings,
13. Use of Slide show, setup slide show, hide slide, different views of slide, use of slide master, printing hand out in power point.
14. Use of Internet – different web browsers, search engines.
15. Use of Email, Blogs and forums, Social media and chatting.
16. Bookmarking, Internet Search, Basic and advanced search.
17. Downloading and uploading of the documents.

Paper V: Fine Arts / Yoga / NCC / Basics of Mathematics (Practical)

Code: BFP-15

Credits: 2

Hours: 60

Practical's based on Fine Arts /Yoga /NCC / Basics of Mathematics

SEMESTER II
General Components

Paper I: Banking Correspondent (Theory)

Code: BFT21

Credits: 3

Lectures: 45

Objectives

- To provide an overview of applied banking

Module 1. Basics of banking, types of banking Accounts, Interest Rates. Know your customer Documents and Procedures, Form Filling–Manual and Electronic

Module 2. Account Opening Process, Cheque acceptance and pay-in-slip process

Module 3. Banking in the digital era, Understanding wallets, BHIM, UPI

Module 4. Understanding NEFT/ RTGS, Risks in Online Banking

References :

- Ulpak R. K., Banking Sector Reforms : A Fresh Outlook, Mahamaya Publishing House, New Delhi, 2009.
- Toor N.S. (2017), Handbook of Banking Information, Skylark Publication, New Delhi.
- Indian Institute of Banking Finance (2005), General Bank Management, Macmillan India Ltd.
- Bhasin Niti (2014), Indian Financial System, New Century Publication, New Delhi.
- Desai Vasant (1991), Indian Banking – Nature, Performance and Problems, Himalaya Publishing House.
- Desai Vasant (1987), Indian Banking – Nature and Problems, Himalaya Publishing House.
- Johri and Jauhari (1994), Role of Computers in Banking Operation Systems, Himalaya Publishing House, New Delhi.

Paper II : Insurance – II (Theory)

Code: BFT22

Credits: 3

Lectures: 45

Objectives

- To provide an overview of advanced concepts in insurance

Module 1. Insurance Intermediaries

- Insurance Agent
- Insurance Broker
- Surveyor and Loss Assessor
- Third party administration
- Code of conduct for intermediaries
- Training of intermediaries

Module 2. Insurance Legislation

- LIC Act, 1956
- GIC Act, 1972
- Marine Insurance Act, 1963
- IRDA 1999
- Consumer Protection Act with reference to Insurance (1986)

Module 3. Insurance Marketing

- Concept, Need, Types and Strategies of Marketing
- Marketing Mix for Insurance
- Present market scenario

Module 4. CRM in Insurance

- Concept, Importance, Techniques of CRM
- Challenges of CRM in Insurance - Strategies

Reference :

- Ghorpade Nitin (2015), Insurance, Success Publication, Pune.
- Gupta L.P. (2018), Insurance Claims Solutions- A Guide to Life and General Insurance Claims, DR L.P Gupta Publisher.
- Gupta P.K. (2017), Principles of Insurance, Himalaya Publishing House.
- Gupta R.K. (2017), Fundamental of Insurance, Himalaya Publishing House.
- Haridas R. (2011), Life Insurance in India, New Century Publication New Delhi.
- P. Periasamy (2011), Principles & Practice of Insurance, Himalaya Publishing House.
- Mishra M.N. and Mishra S.B. (2007), Insurance Principles and Practice, S. Chand and Company Ltd.
- Pratchbal Shakti and Dwivedi N.P. (2017), Principles of Insurance, Himalaya Publishing House.
- Taxmann (2014), Insurance Laws and Manuals, An authorized publication of IRDA,

Paper III : Basics of Accounting – II (Theory)

Code: BFT-23

Credits: 3

Lectures: 45

Objectives

- To provide a basic knowledge of accountancy

Module 1 : Bank Reconciliation Statement

- Meaning, Definition and Utilities of Accounting Documents
- Meaning, Definition, Need and Importance of Bank Reconciliation Statement
- Reasons for difference between Cash Book balance and Pass Book balance
- Specimen of Bank Reconciliation Statement
- Preparation of Bank Reconciliation Statement

Module 2 : Rectification of Errors

- Meaning and Effects of errors
- Types of Errors
- Detection and Rectification of errors
- Preparation of Suspense Accounts
- Capital & Revenue Expenditure – Distinction & Treatment – Concept of
- Deferred Revenue Expenditure

Module 3: Bills of Exchange

- Bills of Exchange – Introduction, Meaning, Definitions of Bills of Exchange
- Draft / format of bills of exchange
- Honouring of a bill, dishonouring of bill, noting and protesting of bill, Notary Public and noting charges
- Accounting treatment of bill by drawer and drawee

Module 4: Final Accounts of a Proprietary Concern

- Meaning, Objectives and Importance of Final Accounts
- Preparation of Trading Account
- Preparation of Profit and Loss Account
- Effects of following adjustments

References:

- Tulsian P.C., Financial Accounting, Tata Mc.Graw- Hill Publishing Co. Ltd. New Delhi.
- Financial Accounting: By P. C. Tulsian (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)

- Financial Accounting: By A.Mukharji & M.Hanif (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)
- Financial Accounting: By S.N. Maheshwari & S.K. Maheshwari (Vikas Publishing House Pvt. Ltd)
- Advanced Accounts: By M.C.Shukla & S.P. Grewal (S.Chand & Co. Ltd. New Delhi)
- Advanced Accountancy: By S.P. Jain & K.N. Narang (Kalyani Publishers, New Delhi)
- Advanced Accountancy: By R.L.Gupta & M. Radhaswamy (Sultan Chand & Sons, New Delhi)

Paper IV : Communication Skills (Theory)

Code: BFT-24

Credits: 3

Lectures: 45

Objectives

- To familiarize with different business communication methods

Module 1

- The concept of communication
- The objectives of communication
- Channels of communication
- Methods of communication
- Media and modes
- Barriers to communication
- Listening skills(breaking the barriers)

Module 2

- Communication basics
- Art of speaking
- Art of writing
- Art of discussing and presenting
- Group presentation
- Interim assessment and doubt clearing

Module 3

- Art of persuasion and influence
- Facing and rejection and non-conversion
- Art of having a sales conversation
- Integrated session with banking and insurance
- Collection letters

Module 4

- Art of giving feedback
- Customer service skills
- Power of belief
- Interview skills
- Mock interviews

Skill Components

Paper I: Banking Correspondent (Practical)

Code: BFP21

Credits: 4

Hours: 120

Practicals

1. Study and compare financial services offered by a nationalised bank and a co-operative bank
2. Study and compare the different payment mechanisms of a commercial bank
3. Visit a primary credit co-operative society to understand the various sources of revenue and prepare a report.
4. Interview a branch manager of a commercial bank.
5. Different types of deposits in the Bank.
6. different interest rates
7. KYC form preparation
8. documents required for KYC.
9. Various forms.
10. Account opening, filling up of forms, KYC formalities.
11. Filling up of loan application forms
12. opening of fixed deposits.
13. Documents, verification
14. Operation of smart card/debit card
15. Completion of cheque related formalities
16. Fill a pay in slip.
17. Services available online.
18. navigate various websites of banks.
19. regulations around wallets.
20. transfer money to wallets
21. transfer money from wallets to bank accounts.
22. operate UPI and BHIM.
23. NEFT, RTGS and IMPS.
24. Use of passwords, strong passwords, weak passwords.

Paper II : Insurance – II (Practical)

Code: BFP22

Credits: 4

Hours: 120

Practicals:

1. Dialogue with different types of intermediaries in Insurance sectors
2. Application of legal provisions regarding PPA, Insurance Broker- case study
3. Preparation of suitable marketing mix
4. important legal provision of various insurance act and its implications - case study
5. Applying CPA for insurance - case study
6. Registering training contents
7. Dialogue with CRM Manager in Insurance company
8. Applying CRM techniques – project study

Paper III : Basics of Accounting – II (Practical)

Code: BFP-23

Credits: 4

Hours: 120

Practicals:

1. Preparation of bank reconciliation statements
2. Learn to prepare bank reconciliation statements
3. Rectification of errors of a bank record
4. To prepare format of bill of exchange
5. Procedure of accounting treatment for a bill
6. Prepare trading account, profit and loss account and balance sheet

Paper IV : Communication Skill (Practical)

Code: BFP24

Credits: 4

Hours: 120

Practicals :

- Media, modes and barriers to communication – case study
- Listening skills – listening audio - video
- The art of speaking, writing and presenting – creating various documents and speech competitions
- Group discussion skills – organizing group discussions
- Gales conversation
- Creating model of feedback
- interview skills - organization of mock interviews

Paper V: Fine Arts / Yoga / NCC / Basics of Mathematics (Practical)

Code: BFP-15

Credits: 2

Hours: 60

Practical's based on Fine Arts/Yoga/NCC/ Basics of Mathematics
