

BACHELOR OF VOCATION

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

Semester-I

Code	Paper	Credits	Lectures	L/Wk
General Component				
BUBFT11	Introduction to Banking(Theory)	3	45	3
BUBFT12	Insurance – I (Theory)	3	45	3
BUBFT13	Basics of Accountancy (Theory)	3	45	3
BUBFT14	Computer Fundamentals for Office Automation(Theory)	3	45	3
Skill Component				
BUBFP11	Introduction to Banking (Practical)	4	120	8
BUBFP12	Insurance – I (Practical)	4	120	8
BUBFP13	Basics of Accountancy – (Practical)	4	120	8
BUBFP14	Computer Fundamentals for Office Automation(Practical)	4	120	8
BUBFP15	Fine Arts/Yoga /Maths (Practical)	2	60	4

SEMESTER I

Paper I :Introduction to Banking(Theory)

Code: BUBFT11

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

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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: BUBFT12

Credits: 3

Lectures: 45

Objectives

- To familiarizewith 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: BUBFT13

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)



Paper IV : Computer Fundamentals for Office Automation

Code: BUBFT-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.

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Skill Components

Paper I :Introduction to Banking (Practical)

Code: BUBFP11

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:BU 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: BUBFP-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: BUBFP-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/NSS (Practical)

Code: BUBFP-15

Credits: 2

Hours: 60

Fine Arts

Module I: Art and craft definition similarities and differences

Module II: Fundamental of art line shapes form

Module I II: Design principle of design

Module IV :Types of design