

BACHELOR OF VOCATION

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

Semester-II

Code	Paper	Credits	Lectures	L/Wk
General Component				
BUBFT21	Banking Correspondent (Theory)	3	45	3
BUBFT22	Insurance – II (Theory)	3	45	3
BUBFT23	Basics of Accountancy – II (Theory)	3	45	3
BUBFT24	Communication Skills – I (Theory)	3	45	3
Skill Component				
BUBFP21	Banking Correspondent (Practical)	4	120	8
BUBFP22	Insurance – II (Practical)	4	120	8
BUBFP23	Basics of Accountancy – II (Practical)	4	120	8
BUBFP24	Communication Skills – I (Practical)	4	120	8
BUBFP25	Fine Arts/Yoga /Maths (Practical)	2	60	4

SEMESTER II

Paper I : Banking Correspondent (Theory)

Code: BUBFT21

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.

- BhasinNiti (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: BUBFT22

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 :

- GhorpadeNitin (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 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 Accounting – II(Theory)

Code: BUBFT-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

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 : Communication Skills(Theory)

Code: BUBFT-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

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Skill Components

Paper :Banking Correspondent (Practical)

Code: BUBFP21

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/debitcard
15. Completion of cheque related formalities
16. Fill a pay inslip.
17. Services availableonline.
18. navigate various websites ofbanks.
19. regulations aroundwallets.
20. transfer money from wallets to bank accounts.
21. operate UPI andBHIM.
22. NEFT, RTGS andIMPS.
23. Use of passwords, strong passwords, weak passwords.

Paper II :Insurance – II(Practical)

Code: BUBFP22

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: BUBFP-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: BUBFP24

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
- Creatingmodel of feedback
- interview skills- organization of mock interviews

Paper V : Fine Arts/Yoga/NCC/NSS (Practical)

Code: BUBFP-25

Credits: 2

Hours: 60

Fine Arts

Model I: Basics of figurative drawing

Module II: Composition

Module III: Color theory and practical

Module IV: Color scheme and composition
