

BACHELOR OF VOCATION

Banking and Financial Services (to be implemented from 2022-23)

Semester-VI

Code	Paper	Credits	Lectures	L/Wk
General Component				
BUBFT61	Micro Finance Executive	3	45	3
BUBFT62	Company Final Account	3	45	3
BUBFT63	GST accounts Assistant	3	45	3
BUBFT64	Loan approval and credit analysis	3	45	3
Skill Component				
BUBFP61	Micro Finance Executive (Practical)	4	120	8
BUBFP62	Company Final Account (Practical)	4	120	8
BUBFP63	GST accounts Assistant (Practical)	4	120	8
BUBFP64	Loan approval and credit analysis (Practical)	4	120	8
BUBFP65	Internship / Research Project	2	60	4

Paper I: Micro Finance Management

Code: BUBFT61

Credits: 3

Lectures: 45

Objective: To equip students with skills required to manage Micro finance

Unit I: Introduction to Micro finance

- Meaning and history of micro finance
- Definition and main Characteristics
- Need of Microfinance
- Current scenario in Micro finance in India
- SHG and Micro finance

Unit II: Financial Inclusion

- Financial Inclusion/ Exclusion
- Rationale behind FI
- Role of Women in Economic upliftment of families
- Schemes of Government (like PMJDY, Atal Pension Yojana)
- RBI Guidelines on FI for Banks.
- RBI Guidelines for NBFC-MFIs 2015 and updates

Unit III: Deposit and Credit Products

- Deposit products offered by MFIs,
- Types of customers of MFI and their features
- Over view of Asset Products offered by MFI
- Features of each type of Asset product of MFI-

Unit IV: Documents and marketing of Micro Finance

- Documents required for micro credit
- Documents required for micro insurance
- Marketing of micro finance products
- Commercial bank and micro finance

References:

- Macmillan, Micro finance-Perspective and operation
- Deb Dutta Panda, Understanding Micro finance, Wiley publications, 2009
- V. Rengrajan Micro finance Principles and approaches, Notion Press, 2013
- M.M. Sulphrey, Vivek Viswan, Essential of microfinance, VIVA books, 2015

Paper II: Company Accounts

Code: BUBFT62

Credits: 3

Lectures: 45

Objectives: To make students familiar with company final Account

Module I: Issue of Share Capital

- Meaning and types of Shares
- Share issue process
- Journal Entries for issue of shares
- Issue at par, At premium and at discount

Module II: Issue of Debenture

- Meaning and types of Debentures
- Debenture issue process
- Accounting for issue of Debentures
- Pricing Strategies/Decisions of Debentures

Module III: Final Account of companies

- Preparation of Final Accounts – An overview of Companies Act 2013 provisions (Excluding Cash flow)
- Schedule VI - Preparation of P& L Account and Balance Sheet

Module IV: Buyback of shares

- Meaning
- Process of Buyback (including overview of SEBI directions)
- Accounting for buyback of shares

References:

Financial Accounting-S.C.Malhotra

Financial Accounting –P.C.Tulsian

Financial Accounting-V.C.Goyal

Paper III: GST

Code: BUBFT63

Credits: 3

Lectures: 45

Objective: To provide advance knowledge on GST

Module I: Registration under GST

- Person liable to get Registered
- Compulsory Registration
- Registration procedure
- Reverse charge mechanism
- Exemption from GST

Module II: Input Tax Credit

- Eligibility and conditions for ITC
- ITC in special circumstances
- Tax invoice
- Debit note
- Credit note

Module III: Calculation of GST

- Time of GST payment
- Computation of GST
- Payment Procedure

Module IV: registration under GST Law

- Persons liable for registration
- Persons not liable for registration
- Compulsory registration
- Procedure of registration
- Amendment in Registration
- Cancellation of registration
- Revocation of cancellation of registration

References:

- Step by step guide to GST-Compliances-Avinash Poddar
- A complete guide to GST- Sanjiv agarwal
- GST Law Manual- R.K.Jain
- Handbook on GST- Pratik Shah

Paper IV: Loan approval and credit analysis

Code: BUBFT64

Credits: 3

Lectures: 45

Objectives: Giving knowledge about loan approval process and loan documentation

Module I: Process of Loan Approval and Loan Application Documents

- Overview of lending process

- Processing steps in Loan application
- Pre- Sanction Scrutiny of Documents (Retail &-Corporate customers)
- verification process
- MAST principle of security evaluation
- Types of facilities- Funded-TL CCOD, Bills purchased and discounting

Module II: Analysis of financial statements

- Analysis of Financial Statements (Techniques/ Methodology for Corporate Borrowers)
- Analyzing Personal financial statement - present and future financial position, repayment capability.
- Analysis of Financial Statements (Techniques/ Methodology for Retail Borrowers)

Module III: Appraisal of Borrowers

- Management Appraisal/Promoter Appraisal
- Credit rating of the organization.
- 5C of borrower assessment
- Financial Appraisal (This will include Ratio analysis, Break-even analysis, etc.)
- Appraisal of Retail borrowers (Analysis of income, age, dependents, existing liabilities, work profile etc).
- Sources of Credit rating in India (the process of Obtaining credit ratings from credit rating agencies.)
- CIBIL
- Purpose of CIBIL score and its interpretation.

Module IV: Loan Documentation

- Post- Sanction Documentation (Types of Documentation/ Agreements etc.)
- Salient features of loan documentation (Loan disbursement and repayment schedule. Release schedule, Securities Schedule)
- DO s and DON'Ts of Documentation (documentation basics - stamp paper, franking, and registration concepts)
- Steps to be followed after loan application is submitted

References:

- Credit Appraisal,risk analysis and decision making , V rajaraman, 2022
- Credit Appraisal and analysis of financial statements, R.K.Gupta and Himanshu Gupta,
- Bankers handbook on credit management, IIBF,2018

Skill Component
Paper I: Micro Finance Management

Code: BUBFP61

Credits: 4

Lectures: 120

1. Case study on micro finance Institutions
2. Filling the Application Forms, legible, error free and accurate information.
3. Documents required for micro finance
4. Visit to a micro finance institute
5. Skills to read , understand and write required information field by field in Application Forms.
6. Knowledge of the process involved in Organization to appraise the proposal submitted.
7. Knowledge on reasons for Rejection
8. Study of micro loans offered by MFI in India
9. Case study on MFI
10. Study on Micro insurance schemes by Government

Paper II: Company Final Account

Code: BUBFP62

Credits: 4

Lectures: 120

1. Study the Share issue process
2. Study the debenture issue process
3. Case study on IPO by Companies
4. Study Final Accounts of various companies
5. Preparation of Final Account of Company
6. To study procedure of buyback of shares
7. Study on SEBI guidelines for buyback of shares

Paper III: GST

Code: BUBFP63

Credits: 4

Lectures: 120

1. Prepare GST Ledger
2. Calculate GST for taxable person
3. Understanding Registration process under GST
4. Understanding the payment procedure of GST
5. Study of various documents required for registration
6. Study process of cancellation of registration of GST
7. Filing of GSTR-1
8. Filing of GSTR2B,
9. Filing of GSTR3B
10. Filing of GSTR 9
11. Filing of GSTR 10
12. Interviewing a GST practitioner

Paper IV: Loan approval and credit analysis

Code: BUBFP64

Credits: 4

Lectures: 120

1. Bank's format of financial statements
2. Working Capital Assessment / Financing Fixed Assets
3. Describing steps to be followed after loan application is submitted by the client.
4. Ascertaining documents
5. required for processing of each type of loan (Retail and wholesale)
6. verification process
7. Lendable fund calculations
8. Case studies on Credit Rating agencies in India
9. Process of CIBIL score calculation for personal loan
10. Process of CIBIL score calculation for Home loan
11. Process of CIBIL score calculation for loan against property
12. Requirement of Pre- Sanction Documents
13. Post- Sanction Documentation

Paper V: Internship/Research Project

Code: BUBFP65

Credits: 2

Lectures: 60

A research project preparation

A project on work duties to be performed during internship

A list of Research Project:

1. Financial performance analysis of public sector bank
2. Financial performance analysis of private sector bank
3. A comparative study of Financial performance of public sector bank and private sector banks
4. Study on financial literacy
5. A comparative study on services provided by public sector bank and private sector banks
6. A comparative study on services provided by public sector bank and Co operative banks
7. A study on Financial Appraisal of an individual
8. A study on Analysis of Borrowers financial Statement
9. A Study on GST returns
10. A study on Financial Markets in India