

**MAHATMA GANDHI UNIVERSITY  
KOTTAYAM**



**B.VOC.DEGREE PROGRAMME IN  
BANKING AND FINANCIAL SERVICES  
REGULATION, SCHEME AND SYLLABUS  
(2018 ADMISSION ONWARDS)**

## **REGULATION AND SCHEME FOR B.VOC. PROGRAMME UNDER MAHATMA GANDHI UNIVERSITY**

We are facing unprecedented challenges – Skill and knowledge, the driving forces of economic growth and social development for any country. Presently, the country faces a demand – supply mismatch, as the economy needs more ‘skilled’ workforce than that is available. In the higher education sphere, knowledge and skills are required for diverse forms of employment in the sector of education, health care manufacturing and other services. Potentially, the target group for skill development comprises all those in the labour force, including those entering the labour market for the first time, those employed in the organized sector and also those working in the unorganized sector. Government of India, taking note of the requirement for skill development among students launched National Vocational Education Qualification Framework (NVEQF) which was later on assimilated into National Skills Qualifications Framework (NSQF). Various Sector Skill Councils (SSCs) are developing Qualification Packs (QPs), National Occupational Standards (NOSs) and assessment mechanisms in their respective domains, in alignment with the needs of the industry.

The University Grants Commission (UGC) has launched a scheme on skills development based higher education as a part of college/university education, leading to Bachelor of Vocation (B.Voc.) Degree with multiple exits such as Diploma/Advanced Diploma under the NSQF (National skill Qualifications framework). The B.Voc. programme is focused on universities and colleges 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 proposed vocational programme will be a judicious mix of skills, professional education related to concerned vocation and also appropriate content of general education.

The **Mahatma Gandhi University** gave a strong momentum to the initiatives of UGC-NSQF in the very beginning itself. This University provides opportunities to its affiliating colleges since Academic Year 2014-15 to start skill based vocational Graduate programmes strictly under the guidelines of UGC and NSQF.

### **1. TITLE**

These regulations shall be called “**MAHATMA GANDHI UNIVERSITY REGULATIONS FOR B.VOC PROGRAMME 2018**”.

## 2. SCOPE

Applicable to all regular B.Voc Programme conducted by the University with effect from 2018 admissions onwards, except for B.Voc. Programmes, having scheme and syllabus already approved by MGU under 2014 regulation and scheme.

During the academic year 2019-20 admission onwards, all regular B.Voc Programme in affiliating colleges under MG University should strictly follow *Mahatma Gandhi University Regulations For B.Voc Programme 2018*.

## 3. ELIGIBILITY FOR ADMISSION AND RESERVATION OF SEATS

Eligibility for admissions and reservation of seats for various Undergraduate Programmes shall be according to the rules framed by the University and UGC in this regard, from time to time.

### 4. Type of Courses and Awards:

There will be full time credit-based modular programmes, wherein banking of credits for skill and general education components shall be permitted so as to enable multiple exit and entry.



The multiple entry and exit enables the learner to seek employment after any level of Award and join back as and when feasible to upgrade qualifications / skill competencies either to move higher in the job profile or in the higher educational system. This will also provide the learner an opportunity for vertical mobility to second year of B.Voc degree programme after one year diploma and to third year of B.Voc degree programme after a two year advanced diploma. The students may further move to Masters and Research degree programmes mapped at NSQF Level 8 – 10.

### 5. *Curricula and Credit System for Skill Based Courses*

In order to make education more relevant and to create 'industry fit' skilled workforce, the institutions recognized under B.Voc Degree programme offering skill based courses will have to be in constant dialogue with the industry and respective Sector Skill Councils (SSC's) so that they remain updated on the requirements of the workforce for the local economy. These institutions should also preserve and promote

the cultural heritage of the region, be it art, craft, handicraft, music, architecture or any such thing, through appropriately designed curriculum leading to gainful employment including self-employment and entrepreneurship development.

The curriculum in each of the semester/years of the programme(s) will be a suitable mix of general education and skill development components. The General Education Component shall have 40% of the total credits and balance 60% credits shall be of Skill Component.

The institution(s) shall prepare draft curriculum as per the UGC guidelines for Curricular Aspects Assessment Criteria and Credit System for Skill based Vocational Courses and place it for vetting by the UGC Advisory Committee constituted under these guidelines.

The Curriculum shall be finally approved by the Board of Studies (BoS) and Academic Council of the University / Autonomous College. The Universities where BoS for Vocational subjects has not yet been constituted, the curriculum may be considered by the BoS in allied subject area or an ad-hoc BoS may be constituted till the time regular BoS is notified in the university. The BoS should consider the programme wise curriculum based QP for skill component and relevant general education subjects *i.e.* the curricula for programmes in one broad subject area may vary from institution to institution in case the different progressive QPs are mapped with the programmes being offered. The choice of different progressive Job roles for a course may also be enabled under CBCS.

## 6. Structure of the Programme

6.1 Skill Development Components - 60% Weightage

6.2 General Education Component - 40% Weightage

The B.Voc Programme should comprise 60% Skill Development Components (60 % of total Credit) and 40% General Education Component (40% total Credit) as per guidelines of UGC and NSQF.

As an illustration, awards shall be given at each stage as per Table 1 below for cumulative credits awarded to the learners in skill based vocational courses.

**Table 1**

NSQF Level	Skill Component Credits	General Education Credits	Total Credits for Award	Normal Duration	Exit Points/ Awards
7	108	72	180	Six Semesters	B.Voc Degree
6	72	48	120	Four semesters	Advanced Diploma
5	36	24	60	Two semesters	Diploma
4	18	12	30	One semester	Certificate

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## 7. SCHEME AND SYLLABUS

7.1 B.Voc Programme should include ( **a** ) General Education Component, ( **b** ) Skill Education Component.

7.2 The B.Voc Programme should followed Credit and Semester System of MGU.

7.3 A separate minimum of 30% marks each for internal and external (for both theory and AOC) and aggregate minimum of 40% are required for a pass for a course.

For a pass in a programme, **Grade P** is required for all the individual courses. If a candidate secures **F Grade** for any one of the courses offered in a Semester/Programme, **only F grade** will be awarded for that Semester/Programme until he/she improves this to **P Grade** or above within the permitted period.

## 8. Assessment and Evaluation by MG University.

General Education Components and Skill Development Components shall be assessed and evaluated by MG University as per University Norms and UGC-NSQF guidelines.

## 9. Assessment and Certification by Sector Skill Council (SSC)

The affiliated colleges should make necessary arrangements for the simultaneous assessments and certification of Skill Development Component by aligned SSC having the approval of National Skill Development Corporation of India (NSDC).

## 10. EXAMINATIONS

10.1 The evaluation of each paper shall contain two parts:

- (i) Internal or In-Semester Assessment (ISA)
- (ii) External or End-Semester Assessment (ESA)

10.2. The internal to external assessment ratio shall be 1:4.

Both internal and external marks are to be rounded to the next integer.

All the courses (theory & AOC), grades are given **on a 7-point scale** based on the total percentage of marks, ( **ISA+ESA** ) as given below:-

Percentage of Marks	Grade	Grade Point
95 and above	O (Outstanding)	10
90 to below 95	A+ (Excellent)	9

80 to below 90	A (Very Good)	8
70 to below 80	B+ (Good)	7
60 to below 70	B (Above Average)	6
50 to below 60	C (Average)	5
40 to below 50	P (Pass)	4
Below 40	F(Fail)	0
	Ab (Absent)	0

### 11. CREDIT POINT AND CREDIT POINT AVERAGE Credit Point

(CP) of a paper is calculated using the formula:-

$$CP = C \times GP, \text{ where } C \text{ is the Credit and } GP \text{ is the Grade point}$$

**Semester Grade Point Average (SGPA)** of a Semester is calculated using the formula:- $SGPA = TCP/TC$ , where  $TCP$  is the Total Credit Point of that semester.

**Cumulative Grade Point Average (CGPA)** is calculated using the formula:- $CGPA =$

$$TCP/TC, \text{ where } TCP \text{ is the Total Credit Point of that programme.}$$

**Grade Point Average (GPA)** of different category of courses viz. Common Course I, Common Course II, Complementary Course I, Complementary Course II, Vocational course, Core Course is calculated using the formula:-

$$GPA = \frac{TCP}{TC}, \text{ where } TCP \text{ is the Total Credit Point of a category of course.}$$

$TC$  is the total credit of that category of course

Grades for the different courses, semesters and overall programme are given based on the corresponding CPA as shown below:

GPA	Grade	
9.5 and above	O	Outstanding
9 to below 9.5	A+	Excellent
8 to below 9	A	Very Good

7 to below 8	<b>B+</b>	<b>Good</b>
6 to below 7	<b>B</b>	<b>Above Average</b>
5 to below 6	<b>C</b>	<b>Average</b>
4 to below 5	<b>P</b>	<b>Pass</b>
Below 4	<b>F</b>	<b>Failure</b>

## 12. MARKS DISTRIBUTION FOR EXTERNAL AND INTERNAL EVALUATIONS

The external theory examination of all semesters shall be conducted by the University at the end of each semester. Internal evaluation is to be done by continuous assessment. For all courses total marks of external examination is 80 and total marks of internal evaluation is 20. Marks distribution for external and internal assessments and the components for internal evaluation with their marks are shown below:

### *For all Theory Courses*

- a) *Marks of external Examination* : 80  
b) *Marks of internal evaluation* : 20

<b>Components of Internal Evaluation – Theory</b>	<b>Marks</b>
Attendance	5
Assignment /Seminar/Viva	5
Test paper(s) (1 or 2) (1×10 =10; 2×5 =10)	10
Total	20

For all AOC Courses total marks for external evaluation is 80 and total marks for internal evaluation is 20.

### *For all AOC Courses*

- a) *Marks of external Examination* : 80  
b) *Marks of internal evaluation* : 20

<b>Components of Internal Evaluation – AOC</b>	<b>Marks</b>
Attendance	5
Record	5
Skill Test	5
Lab Performance / Punctuality	5
<b>Total</b>	<b>20</b>

\*Marks awarded for Record should be related to number of experiments recorded and duly signed by the teacher concerned in charge. All three components of internal assessments are mandatory.

## 12.1 PROJECT EVALUATION

- a) Marks of external Examination : 80  
b) Marks of internal evaluation : 20

<b>Components of Internal Evaluation</b>	<b>Marks</b>
Punctuality	5
Experimentation/Data Collection	5
Skill Acquired	5
Report	5
<b>Total</b>	<b>20</b>

\*Marks for dissertation may include study tour report if proposed in the syllabus.



<b>Components of External Evaluation</b>	<b>Marks</b>
Dissertation (External)	50
Viva-Voce (External)	30
<b>Total</b>	<b>80</b>

(Decimals are to be rounded to the next higher whole number)

### ***12.2. INTERNSHIP***

After the completion of every even semester, the student will undergo a minimum of two weeks Internship Programme in an Industry, having a good exposure in the concerned skill (Established at least two years prior), capable of delivering the skill sets to the students.

At the end of the Internship, the students should prepare a comprehensive report.

### ***12.3 Attendance Evaluation for all papers***

<b>Attendance Percentage</b>	<b>Marks</b>
Less than 75 %	1 Mark
75 % & less than 80%	2 Marks
80% & less than 85%	3 Marks
85% & less than 90%	4 Marks
90% & above	5 Marks

(Decimals are to be rounded to the next higher whole number)

### ***12.4. ASSIGNMENTS***

Assignments are to be done from 1st to 4th Semesters. At least one assignment per course per semester should be submitted for evaluation.

### ***12.5. INTERNAL ASSESSMENT TEST PAPERS***

Two test papers are to be conducted in each semester for each course. The evaluations of all components are to be published and are to be acknowledged by the candidates. All documents of internal assessments are to be kept in the college for one year and shall be made available for verification by the University. The responsibility of evaluating the internal assessment is vested on the teacher(s), who teach the course.

## ***12.6. GRIEVANCE REDRESSAL MECHANISM***

Internal assessment shall not be used as a tool for personal or other type of vengeance. A student has all rights to know, how the teacher arrived at the marks. In order to address the grievance of students, a three-level Grievance Redressal mechanism is envisaged. A student can approach the upper level only if grievance is not addressed at the lower level.

### **Level 1: Department Level:**

The Department cell chaired by the HOD, Department Coordinator, Faculty Advisor and Teacher in-charge as members.

### ***Level 2: College level***

A committee with the Principal as Chairman, College Coordinator, HOD of concerned Department and Department Coordinator as members.

### ***Level 3: University Level***

A Committee constituted by the Vice-Chancellor as Chairman,

Pro-Vice-Chancellor, Convener - Syndicate Standing Committee on Students Discipline and Welfare, Chairman-Board of Examinations as members and the Controller of Examination as member-secretary.

The College Council shall nominate a Senior Teacher as coordinator of internal evaluations. This coordinator shall make arrangements for giving awareness of the internal evaluation components to students immediately after commencement of first semester

The internal evaluation marks/grades in the prescribed format should reach the University before the 4th week of October and March in every academic year.

## ***12.7. EXTERNAL EXAMINATION***

The external examination of all semesters shall be conducted by the University at the end of each semester.

Students having a minimum of 75% average attendance for all the courses only can register for the examination. Condonation of shortage of attendance to a maximum of 10 days in a semester subject to a maximum of 2 times during the whole period of the programme may be granted by the University on valid grounds. This condonation shall not be counted for internal assessment. Benefit of attendance may be granted to students attending University/College union/Co-curricular activities by treating them as present for the days of absence, on production of participation/attendance certificates, within one week, from competent authorities and endorsed by the Head of the institution. This is limited to a maximum of 10 days per semester and this benefit shall be considered for internal assessment also. Those students who

are not eligible even with condonation of shortage of attendance shall repeat the **semester** along with the next batch after obtaining readmission.

- Benefit of attendance may be granted to students attending

University/College union/Co-curricular activities by treating them as present for the days of absence, on production of participation/attendance certificates, within one week, from competent authorities and endorsed by the Head of the institution. This is limited to a maximum of 10 days per semester and this benefit shall be considered for internal assessment also.

- Those students who are not eligible even with condonation of shortage of attendance shall repeat the course along with the next batch.
- There will be no supplementary exams. For reappearance/ improvement, the students can appear along with the next batch.
- Student who registers his/her name for the external exam for a semester will be eligible for promotion to the next semester.
- A student who has completed the entire curriculum requirement, but could not register for the Semester examination can register notionally, for getting eligibility for promotion to the next semester.
- A candidate who has not secured minimum marks/credits in internal examinations can re-do the same registering along with the University examination for the same semester, subsequently.

### 13.PATTERN OF QUESTIONS

Questions shall be set to assess knowledge acquired, standard and application of knowledge, application of knowledge in new situations, critical evaluation of knowledge and the ability to synthesize knowledge. The question setter shall ensure that questions covering all skills are set. She/he shall also submit a detailed scheme of evaluation along with the question paper. A question paper shall be a judicious mix of short answer type, short essay type /problem solving type and long essay type questions.

#### 13.1 Pattern of questions for External examination – Theory paper

Question Type	Total no. of questions	Number of questions to be answered	Marks of each question	Total marks
Very short answer type	12	10	2	20
Short answer (Not to exceed 60 words)	9	6	5	30
Long essay	4	2	15	30
<b>TOTAL</b>	<b>25</b>	<b>18</b>		<b>80</b>

#### 13.2Pattern of questions for external examination – AOC

<b>Question Type</b>	<b>Total no. of questions</b>	<b>Number of questions to be answered</b>	<b>Marks of each question</b>	<b>Total marks</b>
Theory Assessment- Short Answer Type	8	5	4	20
Skill Assessment- Practical	1	1	60	60
<b>TOTAL</b>	<b>9</b>	<b>6</b>		<b>80</b>

### 13.3 Mark division for external AOC/ LAB examination

Record	Theory/ Procedure/ Design	Activity/ Neatness	Result	Viva	Total
10	10	20	10	10	60

### 14. RANK CERTIFICATE

The University publishes rank list of top 10 candidates for each programme after the publication of 6<sup>th</sup> semester results. Rank certificate shall be issued to candidates who secure positions from 1<sup>st</sup> to 3<sup>rd</sup> in the rank list. Candidates who secure positions from fourth to tenth in the rank list shall be issued position certificate indicating their position in the rank list.

Candidates shall be ranked in the order of merit based on the CGPA scored by them. Grace marks awarded to the students should not be counted fixing the rank/position. Rank certificate and position certificate shall be signed by the Controller of Examinations.

### 15. Mark cum Grade Card

The University shall issue to the students grade/marks card (by online) on completion of each semester, which shall contain the following information:

- Name of University
- Name of the College
- Title & Model of the B. VOC Programme
- Semester concerned
- Name and Register Number of student
- Code, Title, Credits and Max. Marks (Int, Ext & Total)of each course opted in the semester
- Internal marks, External marks, total marks, Grade, Grade point (G) and Credit point in each course in the semester
- Institutional average of the Internal Exam and University Average of the External Exam in each course.
- The total credits, total marks (Max & Awarded) and total credit points in the semester (corrected to two decimal places)
- Semester Credit Point Average (SCPA) and corresponding Grade ●  
Cumulative Credit Point Average (CCPA)

The final Grade/mark Card issued at the end of the final semester shall contain the details of all courses taken during the entire programme and shall include the final grade/marks scored by the candidate from I<sup>st</sup> to 5<sup>th</sup> semester, and overall grade/marks for the total programme.

#### **16.READMISSION**

Readmission will be allowed as per the prevailing rules and regulations of the university.

There shall be **3 level monitoring** committees for the successful conduct of the scheme.

They are:

1. Department Level Monitoring Committee (DLMC),comprising HOD and two senior-most teachers as members.
2. College Level Monitoring Committee (CLMC),comprising Principal, Dept. – Co-Ordinator and A.O/Superintendent as members.
3. University Level Monitoring Committee (ULMC),headed by the Vice – Chancellor and Pro–Vice – Chancellor ,Convenors of Syndicate subcommittees on Examination, Academic Affairs and Staff and Registrar as members and the Controller of Examinations as member-secretary.

#### **17.TRANSITORY PROVISION**

Notwithstanding anything contained in these regulations, the Vice Chancellor shall, for a period of one year from the date of coming into force of these regulations shall be applied to any programme with such modifications as may be necessary.

## PROGRAMME STRUCTURE

<b>Semester I</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs / Week</b>	<b>Credits</b>
1	BOCG101	Listening and Speaking Skills in English(T)	GC	4	4
2	BOCG102	Information Technology for Business (AOC)	GC	3	4
3	BFSC101	Business operations and administrations (T)	GC	3	4
4	BFSC102	Mutual Funds(T)	SC	5	6
5	BFSC103	Financial accounting (T)	SC	5	6
6	BFSC104	Banking Theory and Practices (T)	SC	5	6

<b>Semester II</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs/ Week</b>	<b>Credits</b>
1	BOCG201	Writing and Presentation Skills in English (T)	GC	4	4
2	BFSC201	Indian Economy (T)	GC	4	4
3	BFSC202	Basics of Micro Finance (T)	GC	5	4
4	BFSC203	Indian Securities Market (T)	SC	6	6
5	BFSC204	Banking Theory and Practice II (T)	SC	6	6
6	BFSC205	Internship-I	SC		6

<b>Semester III</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs/Week</b>	<b>Credits</b>
1	BOCG301	Principles of Management(T)	GC	4	4
2	BFSC301	Business Communication(T)	GC	4	4
3	BFSC302	Statistics For Banking (T)	GC	4	4
4	BFSC303	Financial Consultant Management(T)	SC	4	6
5	BFSC304	Indian Securities Market (T)	SC	4	6
6	BFSC305	Banking Operations and Principles of Insurance (T)	SC	5	6

<b>Semester IV</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs/Week</b>	<b>Credits</b>
1	BOCG401	Soft skills and personallity Development (T)	GC	4	4
2	BFSC401	Practical Auditing and Regulations ( T )	GC	4	4
3	BFSC402	Corporate Accounting 1 (T)	GC	5	4
4	BFSC403	Introduction to Behavioural Finance(T)	SC	6	6
5	BFSC404	Finance Management ( T )	SC	6	6
6	BFSC405	Internship II	SC	0	6

<b>Semester V</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs/Week</b>	<b>Credits</b>
1	BOCG501	Environmental Studies (T)	GC	4	4
2	BFSC501	Customer Relationship Management (T)	GC	4	4
3	BFSC502	Research Methodology(T)	GC	4	4
4	BFSC503	Corporate Accounting - II (T)	SC	4	6
5	BFSC504	Retail Management and Operations (T)	SC	4	6
6	BFSC505	International Trade Finance(T)	SC	5	6

<b>Semester VI</b>					
<b>Sl No</b>	<b>Course Code</b>	<b>Title</b>	<b>GC/SC</b>	<b>Hrs/Week</b>	<b>Credits</b>
1	BOCG601	Entrepreneurship Development (AOC)	GC	4	4
2	BFSC601	Fundamentals of Business Mathematics (T)	GC	4	4
3	BFSC602	Livelihood Management (T)	GC	5	4
4	BFSC603	Cost and Management Accounting (T)	SC	6	6
5	BFSC604	Advanced Corporate Accounting(T)	SC	6	6
6	BFSC605	Internship-III	SC		6



## **B.Voc. Banking and Financial Services Detailed Syllabus**

### **SEMESTER – I**

#### **GP101: LISTENING AND SPEAKING SKILLS IN ENGLISH**

**Objectives:** *To introduce the students to the speech sounds of English in order to enable them to listen to English and speak with global intelligibility. To enable the students to speak English confidently and effectively in a wide variety of situations. To help the students to improve their reading efficiency by refining their reading strategies.*

#### **MODULE – I**

**Speech Sounds:** Phonemic symbols – Vowels – Consonants – Syllables – Word stress – Stress in polysyllabic words – Stress in words used as different parts of speech – Sentence stress – Weak forms and strong forms – Intonation

#### **Sample activities:**

- 1- Practice reading aloud. Use a variety of texts including short stories, advertisement matter, brochures, etc*
- 2- Read out a passage and ask the students to identify the stressed and unstressed syllables.*

#### **MODULE – II**

**Basic Grammar:** Articles - Nouns and prepositions - Subject-verb agreement - Phrasal verbs - Modals - Tenses - Conditionals – Prefixes and suffixes – Prepositions -Adverbs – Relative pronouns - Passives - Conjunctions - Embedded questions - Punctuation –Abbreviations-concord- collocations-phrasal verbs- idiomatic phrases

#### **Sample activities:**

- 1- Ask students to write a story/report/brochure, paying attention to the grammar.*

#### **MODULE – III**

**Listening:** Active listening – Barriers to listening – Listening and note taking – Listening to announcements – Listening to news on the radio and television.

#### **Sample activities:**

- 1- Information gap activities (e.g. listen to a song and fill in the blanks in the lyrics given on a sheet)*
- 2- Listen to BBC news/ a play (without visuals) and ask the students to report what they heard.*

**MODULE– IV** Speaking- **Fluency and pace of delivery – Art of small talk – Participating in conversations – Making a short formal speech – Describing people, place, events and things – Group discussion skills, interview skills and telephone skills.**

**Sample activities:**

- 1- *Conduct group discussion on issues on contemporary relevance.*
- 2- *Ask students to go around the campus and talk to people in the canteen, labs, other departments etc. and make new acquaintances.*
- 3- *Conduct mock interviews in class.*
- 4- *Record real telephone conversations between students and ask them to listen to the recordings and make the corrections, if any are required.*

**MODULE – V**

**Reading:** Theory and Practice – Scanning – Surveying a textbook using an index – reading with a purpose – Making predictions – Understanding text structure – Locating main points – Making inferences – Reading graphics – Reading critically – Reading for research.

**Books for Reference:**

1. V. Sasikumar, P. Kiranmai Dutt and Geetha Rajeevan, .Communication Skills in English. Cambridge University Press and Mahatma Gandhi University.
2. Marilyn Anderson, Pramod K Nayar and Madhuchandra Sen. Critical Thinking, Academic Writing and Presentation Skills. Pearson Education and Mahatma Gandhi University.

**For Further Activities**

1. A Course in Listening and Speaking I & II, Sasikumar, V., Kiranmai Dutt and Geetha Rajeevan, New Delhi: CUP, 2007
2. Study Listening: A Course in Listening to Lectures and Note-taking Tony Lynch New Delhi: CUP, 2007.
3. Study Speaking: A Course in Spoken English for Academic Purposes. Anderson, Kenneth, Joan New Delhi: OUP, 2008

## SEMESTER- I

### BOCG102: Information Technology for Business ( AoC)

*Objectives: The objective of the course is to help the student understand and appreciate the critical role of Information Systems in today's organizations*

#### MODULE – I

**Introduction to Information Technology:** Information and Communication Technology (ICT), Information systems E-World - Computer Architecture: Input Hardware - Processing & Memory Hardware, Storage Hardware, Output Hardware, Communication Hardware - Concept of operating system - Understanding your computer customization configuring screen, mouse, printer.

#### MODULE – II

**Word Processing Package:** Introduction - Features - Word User Interface Elements; Creating new Documents; Basic Editing, Saving a Document; Printing a Document; Print Preview, Page Orientation - Viewing Documents; Setting tabs - Page Margins; Indents; Ruler, Formatting Techniques; Font Formatting, Paragraph Formatting; Page Setup; Headers & Footers; Bullets and Numbered List; Borders and Shading; Find and Replace; Page Break & Page Numbers; Mail Merging-Spelling and Grammar Checking; Tables; Formatting Tables;

#### MODULE – III

**Spreadsheet Package:** Introduction, Excel User Interface, working with cell and cell addresses, Selecting a Range, Moving, Cutting, Copying with Paste, Inserting and Deleting cells, Freezing cells, Adding, Deleting and Copying Worksheet within a workbook, Renaming a Worksheet. Cell Formatting Options, formatting fonts, Aligning, Wrapping and Rotating text, Using Borders, Boxes and Colors, Centering a heading, Changing row/column height/width, Formatting a Worksheet Automatically, Insert Comments, Clear contents in a cell. Using print Preview, Margin and Orientation, Centering a Worksheet, Using header and footer.

#### MODULE – IV

**Advanced Features of Spreadsheet Package:** All Functions in Excel, Using Logical Functions, Statistical functions, Mathematical etc. Elements of Excel Charts, Categories, Create a Chart, Choosing chart type, Edit chart axis - Titles, Labels, Data series and legend, Adding a text box, Rotate text in a chart, Saving a chart.

#### MODULE –V

**Presentation Package:** Ms-PowerPoint: Advantages of Presentation Screen layout creating presentation inserting slides adding sounds & videos-formatting slides -slide layout views in presentation -slide transition Custom animation Managing slide shows - using pen Setting slide intervals

#### Books for Reference:

1. Antony Thomas. Information Technology for Office. Pratibha Publications
- 2 Gini Courter & Annette Marquis. Ms-Office 2007: BPB Publications

<b>MODULE I</b>	<b>Introduction to Business Operations.</b> Concept and definition of Business Operations - Types of Business Operations-Management of Business Operation.
<b>MODULE II</b>	<b>Business Environment.</b> Understanding Business Environment - Internal and External Factors of Business Environment.
<b>MODULE II</b>	<b>Products and Services</b> Concept, Definition and Features of Product. - Classification of Products. Concept, Definition and Features of Services. -Difference between Product and Service. -Meaning of Consumer, Identifying Consumer Needs, Classification of Consumers.
<b>MODULE V</b>	<b>Types of Organization</b> Meaning and Definition of Organization. -Principle-Characteristics and Significance of Organization-Delegation and decentralization. -Structure of Organization
<b>MODULE V</b>	<b>Formation of Partnership Firm and Joint Stock Company.</b> Introduction to Partnership Firm-Steps in Formation of a Partnership Firm- Meaning, Definition and Characteristics of Joint Stock Company-Types of Companies-Formation of a Joint Stock Company.
<b>MODULE VI</b>	<b>Business Correspondence.</b> Meaning and Significance of Business Correspondence-Principles of Business Correspondence-Forms and Types of Common Business Letters.
<b>MODULE VII</b>	<b>Practical</b> A two-week organizational study in any banking sector at the discretion of the students to enable them to have a basic understanding about the organizational structure of the banks.

References :

1. Business Operations Environment –Jan Baan - Himalyapublications
2. Quality IT and Business operations –P K Kapoor,Udaykumar, Ajith Kumar Verma – Springer Publications

**MODULE I Basics of Mutual Funds**

Basics of stock markets & market instruments, mutual funds and structures of funds in India, the evolution of mutual funds in India and the status of the Industry- role, rights and duties of unit holders / trustees -Understand the structure of mutual funds in India-Know the role of sponsor, trustee and AMC-- Understand the role of AMFI and SEBI in the mutual fund industry

**MODULE II Different modes of investing**

Meaning of KYC and documents are required for KYC- Understand the Role of KRA's-Identify how to do KYC for minors and NRI's-Learn about FATCA and implications-different modes of payment – ECS, bank mandate, cheque, cash- Understand the meaning of investor folio and statement of account-Know the meaning of units and learn how are they calculated-Understand NAV and how to calculate NAV

**MODULE III Types of Funds & Systematic Transactions**

Different types of funds in India-Open ended and close ended Funds-Active Funds and Passive Funds-Growth Fund and Income Funds- Equity Funds-Debt Funds-Hybrid Funds-Interval Funds-Liquid Funds-Sectorial Funds-Balanced funds-ELSS funds

**MODULE IV Financial Planning & Measuring Risk and Return**

Financial Planning meaning-Introduction to risk analysis –Risk likelihood and impact-Regulatory models-Types of Risks-Control of Risks

**MODULE V Systematic Investing Plan**

Meaning- advantages of investing in a SIP- how to start an SIP- Understand the difference between lump sum investment and SIP- SIP Top-up facility- the meaning of SWP and STP-advantages of SWP and STP-micro-SIPs

**References:**

1. Indian Mutual Funds – SundarSankaran–
2. Mutual Funds in India – Joydeep Sen –SPD publications.
3. Guide to Indian Mutual Fund –Jiterndra Gala, Ankit Gala.

- MODULE I Introduction to Accounting**  
Definition-Meaning and importance – Types of accounts- Basic Accounting Terms-Accounting principles and Conventions-Limitations-Accounting Equation-Journalizing – ledger- Trial balance
- MODULE II Final accounts of Sole – Proprietor.**  
Meaning and Importance - Adjusting entries - Trading account – Manufacturing Account-Profit and loss account – Balance sheet.
- MODULE III Single Entry System of Accounting.**  
Definition and Meaning – difference between Single entry and Double entry – Statement of affairs method – Conversion method.
- MODULE IV Royalty Account**  
Definition and meaning – Types of Royalty – Journal entries in the books of Lessor and Lessee – ledger accounts- minimum Rent- Short workings account – Copyright Royalty – patent Royalty.
- MODULE V Consignment Account**  
Introduction – consignor and Consignee – Accounts sale- Journal entries and ledger accounts- Types of commission – Normal and Abnormal Loss- Invoice price method.

References:

1. Systematic approach to Financial Accounting- Dr.KGC Nair, Dr.Jayan S Chand Publications
2. Financial Accounting – Jain &Narang – Kalyani Publications.
3. Financial Accounting 1 – Dr. Jayan – Prakash publications.

**SEMESTER 1  
BFSC104**

**BANKING THEORY AND PRACTICES**

- MODULE I      Introduction to Banking**  
Origin and Evolution of Banks- Meaning and definition – Classification of Banks-Functions of Commercial Banks- Credit creation – Nationalization – Credit creation- RBI – Functions of RBI
- MODULE II      Banking System in India**  
Broad understanding of the banking structure – commercial banks – cooperative banks – Financial institutions – Regional rural banks – role of Public and private sector banks – Lead bank .
- MODULE III      Account Opening Process in Banks**  
account opening, filling up of forms, KYC formalities - loan application forms- necessary documents - submission of documents, verification, and account opening - smart card/debit card.
- MODULE IV      Banker and customer**  
Meaning-Definition-Types of Relationship-General lien and particular lien. Different types of account – cheque- dishonor of a cheque- crossing - Endorsement
- MODULE V      Trends in banking sector**  
E- banking-ATM-CDM-telephone banking- Mobile Banking- ECS-EFT-NEFT- RTGS- SWIFT-CORE Banking- Cheque Truncation System- Credit and Debit Card- e-Wallet

References:

1. Systematic Approach to Banking and Insurance – Dr. K.G.C Nair – Dr. Dipa Krishnan – Mr. Mathew V. George -S Chand Publications
2. Modern Banking – vineeth K.M – Gayathri Publications
3. Banking Theory and practices – Dr. Ajimon George – Prakash Publications.



## Sessemester II

### WRITING AND PRESENTATION SKILLS IN ENGLISH BOCG201

*Objectives: To make the students aware of the fundamental concepts of critical reasoning and to enable them to read and respond critically, drawing conclusions, generalizing, differentiating fact from opinion and creating their own arguments. To assist the students in developing appropriate and impressive writing styles for various contexts. To help students rectify structural imperfections and to edit what they have written. To equip students for making academic presentations effectively and impressively.*

#### MODULE – I

**Letter Writing:** Letters - letters to the editor - resume and covering letters - parts and layout of business letters - business enquiry letters offers, quotation - orders and execution - grievances and redressal - sales letters - follow-up letters - status enquiry - collection letters - preparation of power of attorney for partnership - job application letters - resume - CV - reference and recommendation letters - employment letters.

#### MODULE II

**Other types of Academic and business Communication (written):** Seminar papers - project reports - notices - filling application forms - minutes, agenda - reports - essays.

#### MODULE – III

**Presentation Skills:** Soft skills for academic presentations - effective communication skills – structuring the presentation - choosing appropriate medium – flip charts – OHP – Power Point presentation – clarity and brevity - interaction and persuasion.

*\*Compulsory activity: PowerPoint presentations to be conducted by each student in class*

#### MODULE IV

**Non-verbal communication** - Body language - Kinesics, Proxemics - Para language  
Channels - Barriers - Principles of effective communication

#### MODULE V

Online writing and Netiquette - Writing e-mails - use of language – writing for blogs – social media etiquette - professional networking online (LinkedIn, E-factor etc.)

*Compulsory activity: Each student should create a blog and/or profile in LinkedIn.*

**Books for Reference:**

- 1- Marilyn Anderson, Pramod K Nayar and Madhucchandra Sen. *Critical Thinking, Academic Writing and Presentation Skills*. Pearson Education and Mahatma Gandhi University.
- 2- Antony Thomas, Business Communication and MIS, Pratibha Publications.  
Bhatia R.C. Business Communication
- 3- Salini Agarwal Essential communication skill. Reddy P.N, and Apopannia, Essentials of Business communication.
- 4- Sharma R.C, KRISHNA Mohan, Business Communication and Report writing  
Leod, M.C., Management Information system

## **SEMESTER II**

**BFSC201**

## **INDIAN ECONOMY**

### **Module I – Economic Development Strategy Since Independence**

Indian Economy in the post independence period - Sectoral composition of GDP Analysis - Macro Economic Reforms Implemented Since 1991-Structural Adjustment Programmes - Globalisation, Liberalisation and Privatisation –Performance of Indian Economy before and after Economic Reforms

### **Module II- Demographic Features-**

Population–size, structure (sex and age) – characteristics – population change – rural–urban migrations, occupational distribution, problems of over population, population dividend, population policy, Gender inequality, women empowerment

### **Module III: Agriculture, Industry and Service Sector**

Role of Agriculture in Indian Economy-Land Reforms-New Agricultural Strategy - Green Revolution — Need for Second Green Revolution - Agricultural Growth and Performance - New Agricultural Policy – Changes in Land use and Cropping Pattern-Agricultural Finance and Issues - Agriculture during Economic Reform Period - WTO and Indian Agriculture. Industrial growth during pre reform and post reform period-Industrial Policy Resolution of 1956 and 1991 - Role of Micro, Small and Medium Scale Industries (MSMEs) in Indian Economy Its problems and remedies- Role and Performance of Service sector in Indian Economy

### **Module IV: Economic Planning and Development Issues**

Meaning and rationale of Planning-Basic Strategies, Objectives and Achievements of Planning in India-Strategies of 12th Plan, Inclusive Development-NITI Aayog - Trends in India's National Income – Magnitude of poverty and inequality in India - unemployment, black money and corruption

### **Module V: Kerala Economy**

Features, Kerala model of development - Structural change and economic growth in Kerala - Land reforms - current issues in agriculture – food crisis – changes in cropping pattern – agricultural indebtedness – unemployment - IT sector in Kerala - fiscal crisis in Kerala, Gulf migration, energy policy and energy crisis, decentralized planning in Kerala

### **Readings**

1. Misra and Puri ( recent edition ), Indian Economy, Himalaya Publishing House, Mumabai.
2. Gaurav Datt & Ashwani Mahajan ( recent Edition), Datt & Sundharam Indian Economy, S. Chand & Co., New Delhi
3. Meera Bai M. (ed) (2008), Kerala Economy, Serials Publication, New Delhi.
4. Prakash B A (2004) Kerala's Economic Development, Sage Publications, New Delhi
5. George K K (1993) Limits to Kerala Model of Developemnt, CDS, Trivandram
6. B A Prakash (2009), The Indian Economy since 1991: Economic reforms and performance , Pearson Education

.

- MODULE I      Introduction to MicroFinance**  
Meaning and Definition-Principles of Micro Finance-Characteristics and Features Phases of Micro Finance- Economic Empowerment –Micro finance and Woman Empowerment – benefits and limitations.
- MODULE II      Micro Finance Products andservices**  
Micro Credit- Types of Micro Credit-Micro Savings-Micro insurance-Micro Leasing-Money Transfer- Micro finance services-NABARD
- MODULE III      Micro finance Institutions**  
Joint Liability Group (JLG) -Self Help Group (SHG) -The Grameen Bank Model. Rural Cooperatives- Micro finance organizations- ESSAF
- MODULE IV      Micro Entrepreneurship**  
Introduction and meaning- Definition-Factors contributing to development of Entrepreneurship- Advantages.
- MODULE V      Revenue Models of Microfinance:**  
Profitability, Efficiency and Productivity

**Refrences:**

1. Micro Finance –v. Neelamegam - Himalya Publishing House
2. Micro finance – O.C Rana ,Hema Raj -Himalya Publishing House
3. Micro Finance – Perspectives and Operations – MACMILLAN- Indian institute of Banking and Finance

**MODULE I Introduction to Securities Market**

Definition and Characteristics of Securities – structure of Indian securities – Primary market and secondary market -Business and their capital requirements- Role and Importance of securities market –Financial Sector reforms- Role of NSE in Indian securities market.

**MODULE II Securities Market and Legal Aspects**

Introduction – Mobilization of savings – IOUs – Characteristics of securities – legal basis of markets – New issue market – Prospectus – Law regarding dividends- amendments in the company’s act –Law and practice relating to contracts – Securities Contracts Act

**MODULE III Savings and investment**

Meaning – investment activity – Savings and investment – Objectives of investors – Investment and speculation-KYC-Form filing

**MODULE IV Introduction and meaning – History -steps in dematerialization –**

Advantages and disadvantages – DEMAT account -Trading and settlement. meaning and definition- DEMAT Account Opening Process- Benefits of DEMAT Account.

**MODULE V Instruments of Issue And Trading**

Issue of securities – government securities – corporate securities – corporate debentures – commercial PAPERS – legal provisions – dispatch of share certificates – Equity share – Bonus share – right share – preference share – CCP – government and semi government bonds-risk in equity market-methods of reducing risk-client portfolio review-make changes in portfolio-models of portfolio

**Activity**

Vocational trading practices in trading and investments. A practical exposure will be given to students with regard to the online share trading by developing a Virtual Share Market.

**References:**

1. Indian securities Market – National stock Exchange of India
- 2.Indian Securities Market- Tadashi Endo - Vision Books (2003)
- 3.Capital Market – Sashi K Gupta , Nisha Agarwal – Kalayani Publications.

- MODULE I      **Banking Operations****  
Nature of banking Business – negotiable instruments and their features – mandatory functions of a banker – rights and duties of a drawee – banker and drawer – endorsements – types of endorsements .
- MODULE II      **Bill OfExchange****  
Types of bill of exchange – genuine bills of trade and accommodation bill – Discounting of bills – Dishonor of Bills noting and protesting .
- MODULE III      **Types Of Customer And AccountHolders****  
Procedures and practices in opening and conducting the accounts of customers – individuals - Joint account holders – Minors – partnership firms – Joint stock companies – executors and trustee – clubs and association. HUF – Nonresident accounts.
- MODULE IV      **Marketing Of Bank Services****  
Customer Services – recommendations of Talwar committee – MICR technology – Branch mechanization – Deposit mobilization – Motivation of Staff.
- MODULE V **Investment Banking and Other Services****  
Primary types of services: raising capital, advising in mergers and acquisitions, executing securities sales and trading, and performing general advisory services.

**Refrences:**

1. Banking Theory and Practice – K C Shekar – Lekshmyshekar - S Chand..
2. Indian Banking – S Natarajan , Dr. R Parameswaran – S Chand Publications.
3. Banking Theory and Practice – Dr. P K Srivastava – Himalaya Pyblishing House.

**SEMESTER 2: BFSC205: INTERNSHIP**

**No. of credits: 6;**

Students have to undergo Internship in a banking / Financial service instituion as part of their programme. They have to submit a training report after the internship

## SEMSTER III

BOCG301

## PRINCIPLES OF MANAGEMENT

*Objective: This course is a basic introductory and foundational management course. It is designed for students who desire to equip themselves with key knowledge, skills, and competencies in various aspects of management. The course encompasses the core components of management including planning, organizing, leading and controlling the organizations*

### MODULE – I

**Nature and Process of Management:** Schools of Management Thought – Management Process School, Human Behavioural School, Decision Theory School, Systems Management School, Contingency School – Managerial Role – Basics of GlobalManagement.

### MODULE – II

**Planning:** Objectives – Types of plans - single use plan and repeated plan – MBO, MBE– strategic planning and formulation. Decision making - types and process of decision making – forecasting.

### MODULE – III

**Organising:** Types of organisation - formal and informal, line and staff, functional – organisation structure and design – span of control, delegation and decentralisation of authority and responsibility – organisational culture and groupdynamics.

### MODULE – IV

**Staffing:** Recruitment, Selection, Induction, Training, Maintenance and retrenchment Systems approach to HRM – Performance appraisal and career strategy – HRD - meaning and concept.

### MODULE – V

**Directing:** Motivation – meaning - need for motivation. Theories of motivation - Herzberg and McGregor. Leadership- importance – styles of leadership, Managerial Grid by Blake and Moun-ton, Leadership as a Continuum by Tannenbaum and Schmidt  
Path Goal Approach by Robert House (in brief) **Controlling** - Concept, Significance, Methods of establishing control.

**Books for Reference:**

1. Moshal.B.S . *Principles of Management*, Ane Books India,New Delhi.
2. Bhatia R.C. *Business Organization and Management*, Ane Books Pvt. Ltd., NewDelhi.
3. Richard Pettinger. *Introduction to Management* , Palgrave Macmillan, New York.
4. **Koontz and O'Donnel.** *Principles of Management* ,Tata McGraw-Hill Publishing Co.Ltd. New Delhi.
5. Terry G.R. *Principles of Management*, D.B.Taraporevala Sons & Co.Pvt.Ltd., Mumbai.
6. Govindarajan.M and Natarajan S. *Principles of Management*, PHI, New Delhi.
7. Meenakshi Gupta . *Principles of Management*, PHI, New Delhi.



## **SEMSTER III**

### **BFSC301 BUSINESS COMMUNICAITONS**

#### **MODULE I Basis of communication**

Meaning, importance & process, Need & objectives of communication, 7c's of communication, Barriers of communication, How to overcome communication Barrier.

#### **MODULE II Means /Media of communication**

verbal & Non-verbal communication channel of communication formal & informal communication. Types of communication. Downward, upward, Horizontal or lateral, Diagonal or cross.

#### **MODULE III Listening as a communication Tool**

Importance types of listening, Barriers to effective Listening. How to make listening effective.

#### **MODULE IV Groups**

Business Letter Writing: - Need, Functions and kinds, Letters, Request Letters, Sales Letters, Complaints and adjustments, Departmental Communication: Meaning, Need and Types, Interview Letters, Promotion Letters, Resignation Letters, News Letters, Circulars, Agenda, Notice, Office Memorandums, Office Orders.

#### **MODULE V New Trends in Businesscommunication.**

E mail, Teleconferencing, video conferencing, SMS.

#### **Refrences:**

1. Business communication R.C. Bhatia. Ane Books Pvt. Ltd.
2. Business communication R.K. MadhukarVikas Publishing House Pvt Ltd.
- 3 Effective Technical Ashraf Rizvi McGraw Hill communication Education (India) Private Limited.
4. Business communication Courtland Bovée Pearson, 2015 essentials And John Thill
5. Fundamentals of P D Chaturvedi, Pearson, 2012 business communication MukeshChaturvedi.

## SEMSTER III

BFSC302

## STATISTICS FOR BANKING

### *Module I*

**Introduction to Statistics** -Meaning- definition- Statistics as data- Statistics as methods- Empirical and quantitative analysis- Descriptive statistics and Inferential statistics- Functions of statistics-, Planning and Business- Limitations of Statistics.

### *Module II*

**Uni-Variate Data Analysis I** -Measures of Central Tendency – Concept –Functions of an average- Characteristics- Arithmetic Mean –Simple mean- Weighted mean- Combined mean- Properties of mean- Median –Quartiles and other partition values- Mode- Empirical relation between mean, median and mode- Geometric Mean-Harmonic Mean-relation between Arithmetic mean, Geometric mean and Harmonic Mean Application of various measures- Merits and Demerits of various measures of central tendency.

### *Module III*

**Uni-Variate Data Analysis II**- Measures of dispersion - Concept-Properties of a good measure of dispersion- Absolute and Relative Measure-Range-Inter Quartile Range- Quartile Deviation-Mean Deviation-Standard Deviation-Lorenz curve- Merits and Demerits of various measures-Relevance and Applications in Business.

### *Module – IV*

**Bi-Variate Data Analysis- I & II** Correlation - Concept- Correlation and Causation -Types of Correlation- Methods- Scatter diagram and Correlation graph- -Karl Pearson's Co-efficient of Correlation-Spearman's Rank Correlation Co-efficient- - Probable Error-Concurrent Deviation Method-*Regression Analysis– Concept-Utility- Comparison of correlation and regression- Lines of Regression- Regression Equations and regression co-efficient- Standard Error.*

### *Module – V*

**Index Numbers**-Meaning-Importance- Characteristics and uses of Index Numbers- Types of index numbers- Problems in construction of index numbers- Methods of constructing price index, quantity index and value index- : Unweighted Index numbers- Simple aggregative method and Simple average of price relatives method- Weighted Index numbers- Weighted average of price relative method- Weighted aggregative method applying Laspeyer's, Paasche's and Fishers methods- Cost of Living Index Numbers and its Uses- Construction of cost of living index numbers- Aggregate expenditure method and family budget method- Concepts of Fixed base index numbers, chain based index numbers, base shifting, deflating and splicing (*theory only*)-Limitations of index numbers.

### *Suggested Readings*

1. Richard, Levin & Rubin, David, S., Statistics for Management, *Prentice Hall of India, New Delhi.*
2. Spiegel, M.R., Theory and Problems of Statistics, *Schaum's Outlines Series, McGraw Hill Publishing Co.*
3. Kothari, C.R., Research Methodology, *New Age Publications, New Delhi.*
4. Sharma, J. K., Business Statistics, *Pearson Education.*
5. Gupta, S.C., Fundamentals of Statistics, *Himalaya Publishing House.*
6. Gupta, S.P. & Gupta, Archana, Elementary Statistics, *Sultan Chand and Sons, New Delhi.*

7. Elhance D N, Elhance, Veena and Aggarwal B M *Fundamentals of Statistics* , Kitab Mahal
8. Gupta, C B and Gupta, Vijay., *An Introduction to Statistical Methods*, Vikas Publishing House
9. Pillai, R S N and Bagavathi, V ., *Statistics* , S Chand & Co

**MODULE 1 Introduction**

concepts of Income, Savings and Consumption- Understand the importance of Savings- Understand the difference between savings and investments-Present Value-Future value-Relevance of time preference for money- Reasons for changing time value of money- Annuities- Calculations of EMI-

**MODULE 2 Tax Planning**

Introduction to Financial Planning- Importance of financial planning- Objectives of financial planning- Need for financial planning-Personal Income Tax Rates-Personal Income Tax Deductions – Scope of Section 80 C of Income Tax Act-Instruments available for Tax Planning-Insurance – Life-Medical Insurance-Housing Loan-NPS

**MODULE 3 Insurance Planning**

Concept of Risk-Concept of Insurable Interest-Human Life Value-Importance of Medical insurance-Endowment Products-Money Back Products-Pension Products-Unit Linked Insurance Products

**MODULE 4 Retirement Planning**

Concept of Retirement Planning-Defined Benefit Plans vs. Defined Contribution Plans-Public-Provident Fund-Employee Provident Funds-Pension Plans of Insurers-National Pension Scheme

**MODULE 5 Goal Setting and Asset Classes**

Setting Customers Goals-Short Term, Long Term and Medium Term Goals-Vacations-Marriage-Buying a House-Buying a Car-Children's education-Children's marriage-Retirement-Quantifying Goals-Identifying different Asset Classes for Investments-Debt as an Asset Class-Equities as an Asset Class-Real Estate as an Asset Class-Mutual Funds as an Asset Class-Gold as an Asset Class.

*Suggested Readings*

1. CA RAJ K AGARWAL-HANDBOOK ON INCOME TAX-BHARATH PUBLICATIONS
2. MISHRA KANINIKA -FUNDAMENTALS OF LIFE INSURANCE -PHI PUBLICATIONS
3. R K MOHAPATRA -RETIREMENT PLANNING-BLUE ROSE PUBLICATION

- MODULE I Institutional Structure In Capital Market**  
Development and investment institutions – UTI and its objectives – activities of UTI – investment pattern – schemes offered by UTI – IDBI – Schemes of IDBI assistance – sources of funds – ICICI – IFCI – LIC – general insurance companies – Credit rating Crisil – ICRA – CARE - Factors affecting rating – Advantages.
- MODULE II Capital Market Reforms**  
Introduction – Narasimham committee – free entry to capital market – liberalization measures – new instruments – sebi guidelines – strengthening of sebi – changes in listing guidelines – electronic trading – stock exchange reforms – BOLT system – depository system- pending reforms.
- MODULE III The security and exchange board of India**  
Introduction – Objectives – SEBI and free pricing of Equity Shares – SEBI powers .
- MODULE IV Stock Markets in India**  
History of stock exchanges – regulation of stock exchange – licensed dealers – present recognized stock exchange – qualification for membership – functions of stock exchange – Patel committee.
- MODULE V Over The Counter Exchange of India (OTCEI) And NSE**  
OTCEI Defined – OTCEI and Stock exchange – Role of OTCEI – objectives of OTCEI – establishment of OTCEI-listing on OTCEI - NSE – NSE operations – settlement system.

References :

- 1.Indian securities Market – National stock Exchange of India
- 2.Indian Securities Market- Tadashi Endo - Vision Books (2003)
- 3.Capital Market – Sashi K Gupta , Nisha Agarwal – Kalayani Publications.

**MODULE I Sourcing of Bank Accounts**

Prospective customers – meaning - understanding of profile and needs - appropriate deposit products and investments – Self-help groups.

**MODULE II Innovations and reforms in Indian banking**

Growth of banking system in India- phases of Indian banking system- decline in productivity and profitability- financial and banking sector reforms- non banking financial companies- CIBIL-KYC -Banking sector reforms-Capital adequacy norms- NPA-NBA\_ Basel Norms- Financial inclusion

**MODULE III Facilitation and Execution of Transactions**

Types of cash receipts and payments - small value deposits - small value loans- loan repayments –technology enabled devices Authenticating transactions- updating of records and details- On-Going Services- accessing different services of the bank - Cross sell products and services - Resolve queries and complaints - MicroATMs.

**MODULE IV Recent trends in Indian Banking**

Capital adequacy requirements-Risk weighted -The New Basel capital Accord-Income Recognition-Supervisory Framework- recent trends in central banking –transparency in monetary policy-state and central bank-central bank and economic development with particular reference to developing economics-CAMELS

**MODULE V Insurance Evolution and Terminology**

Basic characteristics of insurance, its evolution, how insurance operates today, different classes of insurance importance of insurance for individuals and for business units in view of unexpected eventualities. Terms of an insurance contract, Fundamental principles of insurance contract – principle of insurable interest, principle of indemnity, principle of subrogation, principle of contribution, principle of disclosure of all relevant information, principle of utmost good faith. Relevance of proximate cause, Common terms used in insurance

**ACTIVITIES: An organizational study in any insurance company.**

References:

1. Modern commercial Banking – H R Machiraju - New Age International Publishers
2. Indian Banking - Indian Banking – S Natarajan , Dr. R Parameswaran – S Chand Publications
3. Basics of Banking – Indian institute of banking and finance.
4. Principles of insurance – Dr. ajimon George – Prakash publications.
5. Banking Theory and Practice – K C Shekar – Lekshmy Shekher

**SOFT SKILLS AND PERSONALITY DEVELOPMENT**

**Module – I**

**Personal Skills:** Knowing oneself- confidence building- defining strengths- thinking creatively-personal values-time and stress management.

**Module – II**

**Social Skills:** Appropriate and contextual use of language- non-verbal communication-interpersonal skills- problem solving.

**Module – III**

**Personality Development:** Personal grooming and business etiquettes, corporate etiquette, social etiquette and telephone etiquette, role play and body language.

**Module – IV**

**Presentation skills:** Group discussion- mock Group Discussion using video recording - public speaking.

**Module – V**

**Professional skills:** Organisational skills- team work- business and technical correspondence-job oriented skills-professional etiquettes.

**Books for Reference:**

1. Matila Treece: Successful communication: Allyun and Bacon Pubharkat.
2. Jon Lisa Interatid skills in Tourist Travel Industry Longman Group Ltd.
3. Robert T. Reilly – Effective communication in tourist travel Industry Dilnas Publication.
4. Boves. Thill Business Communication Today Mcycans Hills Publication.
5. Dark Studying International Communication Sage Publication.
6. Murphy Hidderandt Thomas Effective Business Communication Mc Graw Hill.

MODULE 1 Introduction to Audit

Concept of Audit-Internal Audit vs. External Audit-Statutory Audit-Responsibilities of an auditor-Duties of an auditor- Concept of Internal Audit-Segregation of Duties Maker – Checker Concept-Importance of Scoping-Concept of Sampling-Pareto Principle- Knowledge of periodic reports to be submitted to RBI- SEBI-IRDA

MODULE 2 Information Technology in Audit

Checking Technology Dependencies-Access Control Matrix-Approval Matrix-Establishing an audit trail- Documentation and importance

MODULE 3 RBI Regulations

Regulations on Customer acquisition-Regulations on Know Your Customer-Regulations on Wallets, Digital Accounts and Electronic modes of payment

MODULE 4 IRDA Regulations

IRDA Regulations on Payment of Commissions-IRDA Regulations on Projection of Returns  
IRDA Regulations on Customer Acquisition

MODULE 5 SEBI Regulations

SEBI Regulations for Mutual Funds-SEBI Regulations for Brokers-SEBI Regulations for Independent Financial Advisors

### *Suggested Readings*

1. Tandon, B.N., Sudharsanam, S., & Sundharabahu, S., *A Handbook of Practical Auditing*, S.Chand & Compaly Ltd, New Delhi.
2. Arun Jha, *Auditing– University Edition*, Taxman Publications
3. Saxena, R. G., *Principles and Practice of Auditing*, Himalaya Publishing House, Mumbai
4. Sharma, T. R., *Auditing* Sahitya Bhawan Publication Agra
5. Saxena, R. G., *Principles and Practice of Auditing*, Himalaya Publishing House, New Delhi.



**MODULE I      The Joint Stock Company**

Introduction.- Meaning and Definition of a Company-Essential-Characteristics of a Company.- Kinds of Companies.-Difference between Company and Partnership-Distinction between Private and Public Limited Companies- Formation of Company-Allotment of Shares.(THEORY ONLY)

**MODULE II      Shares and Share Capital**

Meaning- types of shares-classes of share capital -Share Capital-Accounting Entries- Full Subscription.-Under subscription. Oversubscription-Three Alternative Methods. Calls in Advance-Calls in Arrears-Issue of Shares at Premium.-Issue of Shares at Discount-Forfeiture of Shares.-reissue of shares -Issue of Two Classes of Shares.(PRACTICAL PROBLEMS INCLUDED)

**MODULE III      Debentures**

Meaning – features-difference between share and debenture Classification of Debentures - Issue of Debentures-Variou cases in issue and redemption- (PRACTICAL PROBLEMS INCLUDED)

**MODULE IV      Company Final Accounts**

Books of Account.- Introduction to Company Final Accounts. Formats of Financial Statements: Schedule III (Companies Act 2013). Familiarity with the Items of Financial Statements. (Preparation of Company Financial Statements is not required). .(THEORY ONLY)

**MODULE V      Financial Statements: Analysis and Interpretation**

Meaning and Types of Financial Statements- Nature of Financial Statements.-Limitations of Financial Statements-Analysis-horizontal and vertical analyses-comparative statement analyses and common size statement analysis and Interpretation of Financial Statements -Ratio Analysis- liquidity ratios-solvency ratios-profitability ratio-turnover ratio-Advantages of Ratio Analysis.- Limitations of Ratio Analysis.

**Activities**

Visit a Sole Proprietary Firm and present Reports regarding:  
Collect and go through.  
• A Partnership Deed.  
• Share Certificate & Debenture Certificate of a Company.  
• Annual Accounts of aCompany.

**References:**

- 1.Financial Accounting- Dr.KGC Nair, Dr.Jayan  
S Chand Publications
- 2.Financial Accounting – Jain &Narang – Kalyani Publications
3. Advanced Financial accounting – SN Maheshwari – SC Chand Publications

SEMESTER IV  
BFSC403

**INTRODUCTION TO BEHAVIOURAL FINANCE (SKILL)**

**MODULE I**

**Behaviour and Decision Making**

Introduction-Foundations of Behaviour-Cognition-Emotional Bias-  
Behavioural Models-Perception-Causes of Behaviour Differences-  
Motive- Behaviourial Decision Making

**MODULE II Evolution of Behavioural Finance**

Assumptions of Behavioural Finance- Elimination of Uncertainty-History  
of Behavioural Finance

**MODULE III**

**Financial Market Anomalies**

Fundamental Anomalies-Technical Anomalies- Accounting Anomalies

**MODULE IV**

**Theories of Behavioural Finance**

Asymmetric Information-Egocentricity- Human Behavioural Theories-  
Prospect heory

**MODULE V**

**The Way Forward**

Value Investing-Debiasing-Appling Behavioural Finance- Behavioural  
Investing- Future Scope

References:

1. Behavioral Finance – Adriana morris – wiley Publications.
2. Value investing and behavioral finance – Parag Parikh - Tata Mcgraw.
3. Behavioral finance for Private Banking – Kremeena bachmaan ,Enricho G – wiley.

- MODULE I Finance Functions**  
Definition and scope of finance functions – Profit maximization v/s wealth maximization goal - Organisation of Finance Function- short term - Bank sources - Long term - shares - debentures, preferred stock – debt
- MODULE II Working Capital Management**  
Concept - Determinants – cash management - Receivables management (Basic problems only).
- MODULE III Financing Decisions**  
Cost of Capital - cost of specific source of capital - Equity - preferred stock - debt - reserves - weighted average cost of capital. Capital structure - factors influencing capital structure capital optimum capital structure -Theories of capital structure – Leverage, meaning and types (Basic problems)
- MODULE IV Dividend decision**  
Meaning and significance of dividend decision - Modigliani and Miller Approach - theory of relevance – Walter’s model – Gordon’s model – Corporate Dividend practice in India (Avoid problems)
- **MODULE V Evaluation of Project Reports- Technical Evaluation- Financial Evaluation- Calculation on Internal Rate of Return- Calculation of Payback Period- Using Net Present Value to Accept / Reject a Project- Using DCF techniques to evaluate projects- Scensitivity Analysis**
  - 
  -

References:

1. Pandey, I. M., Financial Management, Vikas publishing House Pvt. Ltd. New Delhi.
2. Khan, M.Y. & Jain, P.K., Financial Management, McGraw Hill (India) Private limited; New Delhi.
3. OP Agarwal, Financial Management, Himalaya Publishing House, Mumbai.

**SEMESTER 4: BFSC405: INTERNSHIP**

**No. of credits: 6;**

Students have to undergo Internship in a banking / Financial service institution as part of their programme. They have to submit a training report after the internship

## SEMESTER V

### BOCG501: ENVIRONMENTAL STUDIES

#### AIM

- To bring in proper awareness among the students on Environmental Issues

#### OBJECTIVES

- To build a pro-environmental attitude and a behavioral pattern in society based on sustainable lifestyles
- To impart basic knowledge on pollution and environmental degradation.

#### MODULE 1

(15hrs)

Introduction to Environment Science : Development and Environment, Human Population and the Environment : Population growth, variation among nations-Population explosion – Case Studies.Sustainable Development – Concept, Policies, Initiatives and Sustainability strategies, Human Development Index, Gandhian Principles on sustainability.

**Natural systems** -Earth –structure, soil formation- factors affecting, soil types, Atmosphere – structure and composition, Hydrosphere – Oceans, rivers, estuaries, Lakes etc., Physical environment of aquatic systems

**Resource utilization and its impacts on environment** -Renewable and non-renewable resources, Forest resources : Use and over-exploitation, Timber extraction, mining, dams and their effects on forest and associated biota., Water resources : Use and over-utilization of surface and ground water, conflicts over water, River valley projects and their environmental significance- Case studies – Sardar Sarovar, Mineral resources : Use and exploitation, environmental impacts of extraction and use of mineral resources, case studies – sand mining, metal mining, coal mining etc

**Food resources** : World food issues, changes caused by - overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, and salinity. Case studies Energy resources : Growing energy needs, renewable and non renewable energy sources, use of alternate energy sources. Case studies.

**Land resources** : Land as a resource, land degradation, soil erosion and desertification.

**Ecosystems**

Concept of an ecosystem-Structure and function of an ecosystem-Producers, consumers and decomposers-Energy flow in the ecosystem-Ecological succession-Food chains, food webs and ecological pyramids.

Ecological interactions Types, characteristic features, structure and function of the following ecosystem : Forest, Grassland, Desert, Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries). Significance of wetland ecosystem – Classification, Ecology and Biogeochemistry. Threats and Management

Biodiversity and its conservation

Introduction – Definition : genetic, species and ecosystem diversity, Biogeographical classification of India, Value of biodiversity : consumptive use, productive use, social, ethical, aesthetic and option values, Biodiversity at global, National and local levels, India as a mega-diversity nation Hot-spots of biodiversity, Threats to biodiversity : habitat loss, poaching of wildlife, man-wildlife conflicts., Endangered and endemic species of India, Conservation of biodiversity : In-situ and Ex-situ conservation of biodiversity. People's participation in biodiversity conservation- Biodiversity Register; Global Climate change and Biodiversity.

**Environmental Pollution**

Air pollution: sources- mobile, stationary, fugitive; type of pollutants- primary and secondary air pollutants, Smog- classical smog and photochemical smog, Acid rain; Ozone depletion; impacts of air pollutants on environment; control measures.

Water pollution: Sources- Point and non-point sources; Types – chemical, biological and physical; impacts on the environment; water quality – water quality standards ; control measures.

Soil pollution: sources and impacts

Noise pollution: sources, impacts on health, management strategies

Thermal pollution and Nuclear pollution - sources and impacts Solid wastes – types, sources, impacts on Environment.

Municipal Solid waste Management: Essential steps- source segregation ,collection ,Processing and Disposal of residues.

Environmental Pollution - case studies

Natural and anthropogenic Disasters and their management : floods, earthquake, cyclone and landslides.

**History of environment protection**

Silent spring, Ramsar Convention, Stockholm conference, Montreal protocol, Kyoto protocol, earth summit, Rio+10, Rio+20, Brundtland commission Report, Sustainable development Environmental movements in India, Global initiatives for Environmental protection Environmental education – basics ,Tbilisi conference, Environment Management Systems Environment Information Systems, Environmental Impact assessment (EIA) – definition and significance, EIA notification; National and state level Authorities; role of public in EIA of a development project

Social Issues and the Environment Environmental movements From Unsustainable to Sustainable development-Urban problems related to energy- Water conservation- Rain water harvesting; Watershed management Environmental ethics : Issues and possible solutions.  
Environmental Economics, Green house effect and Climate change

Natural and Anthropogenic disasters

Disaster Management ,Wasteland reclamation-Consumerism and waste products- Environmental Laws – General introduction; Major laws in India.Environment Protection Act- Air (Prevention and Control of Pollution) Act-Water (Prevention and control of Pollution) Act-Wildlife Protection Act- Forest Conservation Act-Issues involved in enforcement of environmental legislation-Public awareness

## TEXT BOOK

*Textbook for Environmental Studies For Undergraduate Courses of all Branches of Higher Education – ErachBharucha for University Grants Commission*

Further activities

- Fieldwork
- Visit to a local area to document environmental assets river/forest/grassland/hill/mountain
- Visit to a local polluted site-Urban/Rural/Industrial/Agricultural/ Solid waste dump yards
- Study of common plants, insects,birds.
- Study of simple ecosystems-pond, river, hill slopes, etc. (Field work Equal to 5 lecture hours)

SEMESTER V

**BFSC501** CUSTOMER RELATIONSHIPMANAGEMENT

- MODULE I Introduction to customer relationship management**  
Introduction-Strategic CRM- Operational CRM-Analytical CRM – Collaborative - Misunderstandings about -Defining CRM 1-CRM constituencies- Commercial contexts of CRM - Models of CRM.
- MODULE II Understanding Relationships**  
What is a relationship-Relationship quality -Why companies want relationships with customers -Why companies do NOT want relationships with customers -Customer satisfaction, loyalty and business performance- Researching the satisfaction–profit chain- Relationship management theories.
- MODULE III Implementing Customer Relationship Management Projects**  
CRM implementation  
Phase 1: Develop the CRM strategy  
Phase 2: Build CRM project foundations  
Phase 3: Needs specification and partner selection  
Phase 4: Project implementation  
Phase 5: Evaluate performance.
- MODULE IV Developing, Managing And Using Customer-Related Databases**  
Introduction -Customer-Related Database- Developing a customer-related database-database technology and hardware platform-Maintain the database- Desirable data attributes -Data integration-Data warehousing- Data marts-Data access and interrogation -Data mining.
- MODULE V Customer Portfolio Management**  
Portfolio of customer- Basic disciplines for CPM- Market Segmentation- Sales forecasting -Activity-based costing - Lifetime value estimation-Data mining- CPM in the business-to-business context -Additional customer portfolio management tools -Strategically significant customers The seven core customer management strategies.

References:

1. Customer relationship Management – V.Kumar,Werner Reintraz-Springer.
2. Customer relationship Management – Francis Buttle –Springer.
3. Customer relationship Management – H Peeru mohamad ,A sagadevan – Vikas Publication.

- MODULE I**      **Research Methodology**  
Research, meaning, objectives, significance-Research process- different steps, criteria for good research. Types of research-descriptive, analytical, applied, fundamental, quantitative, qualitative, empirical and conceptual.
- MODULE II**      **Research design**  
meaning-need, concepts-elements Sampling design-steps and criteria of selecting a sampling procedure-sampling process
- MODULE III**      **Types of data**  
Primary data -meaning-advantages-disadvantages-methods of Collecting primary data-sources. Secondary data- meaning, advantages-disadvantages-sources.
- MODULE IV**      **Analysis and Interpretation**  
Meaning-techniques-of interpretation. Report writing-significance-types of reports; (technical and popular) steps-layout-oral presentation.
- MODULE V**      **Preparation of Research Report**  
Types of Reports- Purpose of Research Report- Structure of Research Report.

References:

1. Research Methodology Ranjith Kumar Pearson, 2nd edition
2. Research Methods for management DrS.Shajahan Jaico Publishing House
3. Research Methodology. methods and techniques C.R.Kothari New Age International publishers
4. Research Methods Ram Ahuja Rawat publications 5 Research Methodology K.R.Sharma National Publishing House.



SEMESTER V  
BFSC503

CORPORATE ACCOUNTING II

- MODULE I**      **Accounting for Shares**–  
Redemption of Preference Shares– ESOP-Rights Issue – Bonus Issue –  
Buyback of Shares.
- MODULE II**      **Underwriting of Shares and Debentures**–  
Marked and Unmarked Applications – Firm Underwriting–  
Determining the Liability of Underwriters in respect of an Underwriting  
Contract – Complete  
Underwriting – Partial Underwriting – Firm Underwriting
- MODULE III**      **Final Accounts of Joint Stock Companies**  
(Vertical form- As per provisions of Companies Act 2013)  
– Preparation of Company Final Accounts including Balance Sheet –  
Calculation of Managerial  
Remuneration- Profit (Loss) Prior to Incorporation.
- MODULE IV**      **Investment Account**  
Cum-interest- Ex-interest- Cum-dividend- Ex-dividend- Accounting  
entries, Preparation of Investment Accounts- Treatment of Bonus Share  
and Right Shares – Preparation of  
Investment Accounts.
- MODULE V**      **Insurance claims**  
Loss of stock- computation of claim for loss of stock- Application of  
average  
clause- elimination of abnormal/defective items – Loss of profit policy-  
Calculation of claim

References :

1. Jain, S.P., & Narang, K.L. , Advanced Accountancy, Kalyani Publishers, New Delhi
2. Maheswari, S.N & Maheswari, S.K., Advanced Accounting, Vikas Publishing House, New Delhi
3. Shukla, M.C., & Grewal, T. S., Advanced Accountancy S. Chand and Company Pvt. Ltd, New Delhi
4. Shukla, S.M., & Gupta, S.P., Advanced Accounting, Sahitya Bhavan Publications, Agra
5. Raman B S Corporate Accounting United Publisher

<b>MODULE I</b>	<b>Introduction to Retailing</b> Meaning and Characteristics – Functions – Retailing in India – retailing formats- Wheel of Retailing
<b>MODULE II</b>	<b>Strategic planning in Retailing</b> Retail environment – Micro – Macro –Consumer behavior –factors affecting consumer behavior- retail research – retail audit.
<b>MODULE III</b>	<b>Retail Operations Management</b> Resource allocation – retail budgeting – working capital – Retail store layout-Visual merchandising.
<b>MODULE IV</b>	<b>Retail Marketing Mix</b> Introduction- Product Mix, Price Mix, Promotion Mix, Place Mix, Process People and Physical Evidence.
<b>MODULE V</b>	<b>Merchandising Management</b> Introduction, Source of Merchandise, Functions of Merchandising, Handling of Merchandising, Duties and Responsibilities of Merchandiser

References:

1. Retail Management & World Krishnaveni Muthiah Himalaya Sea borne Trade Publishing House, Mumbai
2. Logistical Management Donald J Tata McGraw Bowersox & David J Hill Publishing Co.

## MODULE I

Pre Shipment Finance-Post Shipment Finance-Terms and Conditions from various banks

## MODULE II

What is Letter of Credit-International Norms and Conventions-Types of Letters of Credit-Parties to a Letter of Credit

## MODULE III

Bill of Lading- Insurance-Concept of high seas-Pricing conventions interpretation – FOB etc.

## MODULE IV

Letter of Credit Facility-Letter of Credit Discounting-Bill Discounting-Margins and Settlement

## MODULE V

Theories of Foreign Exchange-Foreign Exchange Quoting Conventions-Foreign Exchange Markets Hedging Foreign Exchange Risk-Forward Contracts-Future Contracts

### References:

1. INTERNATIONAL BANKING-ANDREW W MULLINEUX-EDWARD ELGAR PUBLICATION
2. INTERNATIONAL TRADE -KWAI WING-CITY UNIVERSITY PRESS
3. INTERNATIONAL TRADE AND FINANCE-ANDERS GRATH-KOGAN PAGE LTD

## ENTREPRENEURSHIP DEVELOPMENT

*Objective: To familiarize the students with the concept and overview of entrepreneurship with a view to enhance entrepreneurial talent. To impart knowledge on the basics of entrepreneurial skills and competencies to provide the participants with necessary inputs for creation of new ventures. To explore new vistas of entrepreneurship in 21st century environment to generate innovative business ideas*

### Module – I

To make the students understand about entrepreneurs and different classifications. Entrepreneur and entrepreneurship - Definition; traits and features; classification; Entrepreneurs; Women entrepreneurs; Role of entrepreneur in Entrepreneurs in India.

### Module – II

Create an awareness about EDP. Entrepreneurial development programme concept; Need for training; phases of EDP; curriculum & contents of Training Programme; Support systems, Target Groups; Institutions conducting EDPs in India and Kerala.

### Module – III

General awareness about identification of project financing new enterprises. Promotion of a venture; opportunity Analysis Project identification and selection; External environmental analysis economic, social, technological and competitive factors; Legal requirements for establishment of a new unit; loans; Overrun finance; Bridge finance; Venture capital; Providing finance in Approaching financing institutions for loans.

### Module – IV

To identify different Discuss opportunities in small business. Small business Enterprise - Identifying the Business opportunity in various sectors - formalities for setting up of a small business enterprise - Institutions supporting small business enterprise - EDII (Entrepreneurship Development Institute of India), 0 SLDO (Small Industries Development Organization NSIC (National small Industries Corporation Ltd. (CNSIC) NIESBUD (National Institute for Entrepreneurship and small Business Development) Sickness in small business enterprise causes and remedies.

### Module – V

To understand about a project report relating to a small business. Project formulation - Meaning of a project report significance contents formulation planning commissions guidelines for formulating a project report - specimen of a project report, problems of entrepreneurs case studies of entrepreneurs.

### Books for Reference:

1. Clifton, Davis S. and Fyvie, David E., Project Feasibility Analysis, John Wiley, New York, 1977.
2. Desai A. N., Entrepreneur and Environment, Ashish, New Delhi, 1990.

3. Drucker, Peter, Innovation and Entrepreneurship, Heinemann, London, 1985
  4. Jain Rajiv, Planning a Small Scale Industry: A guide to Entrepreneurs, S.S. Books, Delhi, 1984
  5. Kumar S. A., Entrepreneurship in Small Industry, Discovery, New Delhi, 1990
- McClelland, D. C. and Winter, W. G., Motivating Economic Achievement, Free Press, New York, 1969

<b>MODULE 1</b>	<b>Set Theory</b> Definition, elements and types of sets, operations on sets and Cartesian product of two sets
<b>MODULE 2</b>	<b>Algebra-1</b> Number system-Natural numbers, prime numbers, integers, rational and irrational numbers, Ratio, proportion and variation Sequences
<b>MODULE 3</b>	<b>Algebra-2</b> Permutations and combinations, Logarithm, and depreciation.
<b>MODULE 4</b>	<b>Matrices</b> Matrices, matrix operations, Determinant of a square matrix (expansions only) and Rank of a matrix
<b>MODULE 5</b>	<b>System of linear equations</b> Inverse of square matrix (problems only). Solution of system of linear equations using matrices.

References:

1. Business Mathematics -S.Saha – Sultan Chand & Sons
2. Business Mathematics -D.C. Sanchet& V.K Kapoor (Sultan Chand & Sons)
3. Business Mathematics –Lloyd D Brooks, AITBS Publishers anddistributers,

SIXTH SEMESTER

BFSC602

LIVELIHOOD MANAGEMTN

**MODULE I**            **Concept of Livelihood Management**

**MODULE II**            **Categories of LivelihoodManagement**

**Self Employed** – Employed through wages

**MODULE III**            Legal Frame Work

**Minimum Wage Act** -Factories Act WorkmenCompensation-      Child  
Labor.

**MODULE IV**            **Ethical practices**

**MODULE V**            Corporate social responsibility-business responsibility towards stakeholders-  
argument in favour and against-whilst blowing-corporate scams

Refrences:

- 1.Disaster Impact on Livelihood – Michele companion – CBC
- 2.Diversification and sustainable Livelihood – H S Shylendre, Umma Rani.

<b>MODULE I</b>	<b>Cost Accounting</b> Meaning, Definition, Scope, Objectives- Distinction between Cost and Financial Accounting- Preparation of Cost Sheets.
<b>MODULE II</b>	<b>Material Cost</b> Purchasing Procedure- Stores Control- E.O.Q, Stock Levels- Pricing of Material Issues- Labour Cost- Labour Turnover- Methods of Wage Payment.
<b>MODULE III</b>	<b>Overhead Cost</b> Allocation and Apportionment- Reconciliation of Cost and Financial Accounts.
<b>MODULE IV</b>	<b>Management Accounting</b> Meaning, Definition, Scope, Objectives-Management Accounting as distinct from Cost Accounting and Financial Accounting- Budgetary Control- Classification of Budgets(Emphasis on theory).
<b>MODULE V</b>	<b>Cost- Volume- Profit Analysis</b> Standard Costing- Analysis of Material and Labour Variances.

References:

1. Cost and Management Debarshi Pearson Accounting Bhattacharyya(Ratul)
2. Advanced Management Accounting J Madegowda Himalaya Publishing House, Mumbai.
3. Cost Accounting – S.P Jain & Narang – Kalyani Publications
4. Management Accounting- Shashi Gupta – Kalyani Publications.



- MODULE I      Accounts of Insurance Companies**  
Insurance Companies – Special Terms – Final Accounts of Life Insurance – Revenue Account - Profit and Loss Account and Balance Sheet (As per IRDA Regulation Act, 2002) – Determination of Profit in Life Insurance Business – Valuation Balance Sheet – Accounts of General Insurance Companies (Fire and Marine only) – Revenue Account – Profit and Loss Account and Balance Sheet (as per IRDA Regulation Act)
- MODULE II      Accounts of Banking Companies**  
– Meaning – Important Provisions of Banking Companies Act, 1949 – Preparation of Final Accounts of Banking Companies – Profit and Loss Account, Balance Sheet – Transactions of Special Type – rebate on bills discounted- Asset Classification and Provisions – Non Performing Assets- Capital Adequacy.
- MODULE III      Internal Reconstruction–**  
Alteration of Share Capital- Capital Reduction –Accounting procedure Surrender of Shares- Accounting Treatment – Revised Balance Sheet.
- MODULE IV      Amalgamation, Absorption and External Reconstruction** – Meaning- Amalgamation in the nature of Merger, Purchase , External Reconstruction – Applicability of AS 14- Calculation of Purchase consideration (all methods) – Journal Entries in the books of Transferor and Transferee Companies, Revised Balance Sheet (excluding inter - company holdings)
- MODULE V      Liquidation of Companies**  
Meaning-Types – Contributories-Preferential Creditors- Fraudulent Preference- Preparation of Liquidator’s Final Statement of Account (Statement of Affairs excluded)

References:

1. Jain, S.P & Narang, K.L., Advanced Accountancy, Kalyani Publishers, New Delhi .
2. Maheswari, S.N & Maheswari, S.K., Advanced Accounting, Vikas Publishing House, New Delhi 3.  
Shukla, M.C., & Grewal, T.S., Advanced Accountancy, S Chand and Company Pvt. Ltd, New Delhi.
4. Shukla, S.M., & Gupta, S.P, Advanced Accounting , Sahitya Bhavan Publications, Agra.
5. MA Arulanandam and KS Raman, Advanced Accountancy, Himalaya Publishing House, Mumbai.
6. Raman B S, Corporate Accounting United Publishers
7. The Chartered Accountant (Journal), Institute of Chartered Accountants of India, New Delhi.

## **SEMESTER 6: BFSC605: INTERNSHIP**

**No. of credits: 6;**

Students have to undergo Internship in a banking / Financial service institution as part of their programme. They have to submit a training report after the internship

Core Course No	Course Code	Paper Title	No of Credit	No of Teaching Hours
		<b>PROJECT WORK</b>		

Students will have to do projects related to banking and financial sector and it will be an individual work in the sixth semester. This is a one month implant training and project study to be conducted in the month of December. Each individual student has to undergo one month implant training plus project study in a reputed organization (with established functional departments). 30 day implant training certificate is mandatory with the project report. Project study on an identified skill need to be conducted during this period in the contest of the organization. Project dissertation and report writing (minimum 50 pages) at the conclusion of the study. The project report should satisfy all the requisite of the research methodology theory. There will be two evaluations, one internal (20 marks) and another external (80 marks) based on the report

# **FIRST SEMESTER MODEL QUESTION PAPER**

**Mahatma Gandhi University**  
**Model Question Paper**  
**First Semester B. Voc Banking and Financial Services EXAMINATION**  
**COMMON COURSE – LISTENING AND SPEAKING SKILLS IN ENGLISH**  
**COURSE CODE – BOCG101**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Describe an auto rickshaw.
2. What is intensive reading?
3. What is the difference between a definite article and an indefinite article?
4. What is rising tone?
5. What is an index?
6. What is a phrasal verb?
7. Who is a good reader?
8. What is an embedded question?
9. Write a few phrases which can be used to express mild disagreement.
10. What are the three functions of conjunctions?
11. What are grammatical words?
12. What are people skills?

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. What is telephone etiquette?
14. Who is an active listener?
15. Prepare a vote of thanks to be presented for the residents' association meeting.
16. Write short note on conjunctions.
17. What are the features of fluent speech?
18. You are a project leader. Introduce the members of your team to a visiting dignitary.
19. Write a short note on reading for a purpose.
20. What are the steps in cancelling and rescheduling appointments?
21. Describe the qualities of your college to your friends

**5 x 6 = 30**

**Part C (Long Essays)**  
**Answer Any two of the following**  
**Each question carries 15 Marks**

22. Discuss 'the importance of social media' with two other participants in a group discussion.
23. a) Write a conversation with your panchayat member, complaining about the lack of streetlights.  
b) Write a model interview you make with an actor.
24. Write a note on subject-verb agreement.
25. What are the roles and functions in a group discussion? **15 x 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**First Semester B. Voc Banking and Financial Services EXAMINATION**  
**Core Course – Business Operations and administration**  
**COURSE CODE – BFSC101**

**Time: Two Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define Business operations.
2. What do you understand by operations management?
3. Define business environment.
4. What do you understand by services?
5. Explain the term delegation.
6. What do you mean by Specialization?
7. What do you understand by Micro environment?
8. What do you understand by operations management?
9. Define business environment.
10. What do you understand by services?
11. Explain the term delegation.
12. What do you mean by Specialization

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. State the importance of analyzing business operations of a firm.
14. Explain various types of business operations.
15. Differentiate between formal communication and informal communication.
16. State the difference between delegation and decentralization.
17. Draft a letter to the supplier of a leading textile Manufacturing company requesting a regular and frequent supply of quality cloth at the most reasonable price.
18. What are the importance of decentralization?
19. Explain various types of business operations.
20. Differentiate between formal communication and informal communication.
21. State the difference between delegation and decentralization

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. Define services. State the important features of services. Also discuss the problems encountered in marketing of services.
23. What do you understand by business environment? Explain the importance of analyzing the business environment. Also state the different types of business environment.
24. Explain in detail the various organization structure in the organization. Also state the merits and demerits of each structure.
25. Define Delegation. State the elements of delegation. Also explain the importance of delegation to the organization. **15 X 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**First Semester B. Voc Banking and Financial Services EXAMINATION**  
**Core Course –MUTUAL FUNDS**  
**COURSE CODE – BFSC102**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

- 1)What is mutual fund?
- 2)Explain KYC?
- 3)What you meant by SEBI?
- 4)What do u meant by open ended mutual fund?
- 5)What is Equity mutual fund?
- 6)What is SIP?
- 7) What is NAV?
- 8)Explain ELSS funds?
- 9)What is Hybrid fund?
- 10)What are liquid fund in mutual funds?
- 11) Explain Balanced Fund?
- 12)What is AMFI?

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

- 13)Explain the evolution of mutual fund in India?
- 14)How to calculate NAV with an example?
- 15)Explain different type of Risk?
- 16) Briefly explain the advantages of investing in a SIP?
- 17)Explain how to start an SIP investment?
- 18)Explain the difference between lump-sum investment and SIP?
- 19)Explain the role of SEBI in mutual fund?
- 20)Explain the role of AMFI in mutual fund investment?
- 21)Explain the different types of mutual fund?

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

- 22)What do you meant by SIP? How to start an SIP and Advantages of SIP?



- 23) What is mutual fund? Briefly Explain different type of Mutual fund in India?  
 24) Briefly explain the role of AMFI and SEBI in the mutual fund industry?  
 25) Elaborate the mutual fund structure in Indian?

**Mahatma Gandhi University**  
**Model Question Paper**  
**First Semester B. Voc Banking and Financial Services EXAMINATION**  
**Core Course – Financial Accounting – 1**  
**COURSE CODE – BFSC103**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define Accounting.
2. What do you mean by journalizing?
3. What do you understand by trial balance?
4. Give a brief note on Capital Expenditure.
5. Define consignment accounting.
6. Explain GAAP.
7. What do you understand by single entry system of accounting?
8. What is non – recurring expenses?
9. Give a short note on Royalty.
10. What do you understand by Short workings?

Opening Stock = 10,000  
 Purchases = 1,50,000  
 Wages = 60,000  
 Closing stock = 8,000  
 Sales = 2,45,000.

11. Find out Gross profit.
12. What do you understand by Account Sales? **2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. State the objectives of Accounting in business.
14. Explain the steps in calculating profit under Single entry system of accounting.
15. Give Short notes on:
  1. Revenue Expenditure
  2. Asset
  3. Drawings
  4. Recoupment of Short workings.
16. journalize the following transactions
 

a. Ram Started business with cash	Rs. 50,000
b. Purchased goods from Ravi on credit	Rs. 10,000
c. Sold goods on cash	Rs. 20,000
d. Paid Rent	Rs. 5,000
e. Received Commission	Rs. 2,500
f. Deposited in to bank	Rs. 5,000

17. From the following prepare total debtors account.
 

Debtors on 1.1 .2019	=	20,000
Credit Sales	=	45,000
Cash received from debtors	=	76,000
Bad debts	=	1,200

Sales return = 2,400  
Discount allowed = 600.

18. Explain the accounting treatment of the following:

a.) Prepaid expense b) provision for bad debts. c) Salary outstanding. d) depreciation

19. Mr. Stalin of Alappuzha consigned 100 radio sets of rs 1200 each to Mr. Abin at perumbavoor. on a commission of 5% on sales. Mr. Stalin spent Rs. 1000 rs for carriage 200 for loading and 300 for insurance. After taking the delivery of the goods, Mr. Abin spent rs. 200 for loading and 300 for insurance. He also spent rs.700 for go down rent. He sold 80 radio sets for rs .1500 each. Prepare consignment account.

20. From the following prepare accounting equation.

1. Started business with cash - 2,00,000.
2. Purchased goods for cash - 50,000.
3. Sold goods for Cash - 45,000
4. Sold goods to Siby - 2,500
5. Purchased goods from justin - 15,000
6. Paid rent 10,000
7. Recieved commission 5,000

21. Differentiate between Balance Sheet and statement of affairs.

**5 x 6 = 30**

**Part C (Long Essays)**  
**Answer Any two of the following**  
**Each question carries 15 Marks.**

22. From the following trial balance as on 31 .12.2018 and adjustments prepare Trading and profit and loss a/c.

<b>PARTICULARS</b>	<b>DEBIT</b>	<b>CREDIT</b>
CAPITAL		25,000
DRAWINGS	3,000	
WAGES	2,000	
SALARIES	3,000	
CARRAIGE INWARDS	1,300	
FACTORY FUEL	700	
PURCHASES	60,000	
SALES		90,000
OPENING STOCK	15,000	
RENT	2,500	
LOOSE TOOLS	3,500	
PLANT AND MACHINERY	15,000	
DEBTORS and CREDITORS	20,000	10,000
CASH BALANCE	4,000	
COMMISSION		1,000

GENERAL EXPENSE OUTSTANDING		2,000
GENERAL EXPENSES	5,400	
BANK LOAN		8,000
INTEREST ON LOAN	600	
<b>TOTAL</b>	<b>1,36,000</b>	<b>1,36,000</b>

Adjustments:

- |                          |            |
|--------------------------|------------|
| 1. Stock on 31.12.2019   | Rs. 26,000 |
| 2. Wages are outstanding | Rs. 400    |
| 3. interest on loan due  | Rs. 300    |
| 4. Carriage outstanding  | Rs. 1000.  |

23. Explain in detail accounting principles and conventions.

24. Punjab Cycle Co. of Ludhiana consigned 100 tricycles to Kanpur Cycle Co. of Kanpur costing Rs 1,500 each. The consignor paid freight Rs 10,000 and insurance in transit Rs 1,500. During transit, Kanpur Cycle Co. took delivery of tricycles and paid Rs 1,530 for octroi duty. Kanpur Cycle Co. sent a bank draft to Punjab Cycle Co. for Rs 50,000 as advance and later on sent an account sales showing that 80 tricycles had been sold @ Rs 2,200 each. Expenses incurred by Kanpur Cycle Co. on godown rent were Rs 2,000. Kanpur Cycle Co. is entitled to a commission of 5% on sales and. Prepare consignment account, and give journal entries.

25. S.K. Collieries Co. Ltd. took from M/s Bihari Bros, a lease of a coal field for a period of 25 years from 1st April, 2007 on a royalty of Rs 25 per ton of coal extracted with a Dead Rent of Rs 2,20,000 a year with power to recoup short-workings during the first five years of the lease. The company closes its books of account on 31st March every year.

The output in the first five years of the lease was as follows:

<b>Year ended 31st March, 2008</b>	...	<b>2,000</b>	<b>tonnes</b>
<b>Year ended 31st March, 2009</b>	...	<b>3,600</b>	<b>"</b>
<b>Year ended 31st March, 2010</b>	...	<b>9,000</b>	<b>"</b>
<b>Year ended 31st March, 2011</b>	...	<b>15,000</b>	<b>"</b>
<b>Year ended 31st March, 2012</b>	...	<b>20,000</b>	<b>"</b>

Pass journal entries for all the transactions relating to royalties for the five years in the books of S.K. Collieries C. Ltd. And prepare necessary accounts.

**15 x 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**First Semester B. Voc Banking and Financial Services EXAMINATION**  
**Core Course – Banking – Theory and Practice 1**  
**COURSE CODE – BFSC104**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define Banking.
2. What do you understand my banking ombudsman?
3. What is overdraft?
4. What do you mean by cheque truncation?
5. Define general lien.
6. What do you mean by crossing of cheques?
7. Explain KYC.
8. What do you understand by CORE banking?
9. Elucidate RTGS.
10. What do you understand by PMJY?
11. Explain crossing of cheques.
12. What do you mean by endorsement?

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. Explain the process of credit creation.
14. What are the functions of commercial banks in the economy?
15. What are the different types of deposits?
16. Give a short note on:  
1. RTGS 2. Financial inclusion. 3. SWIFT. 4. ECS
17. Discuss briefly BASEL Norms.
18. Differentiate between Conventional banking and E Banking.
19. Differentiate between General crossing and special crossing of cheques.
20. State the objectives of banking ombudsman scheme.
21. Explain the merits and demerits of internet banking.

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. What do you understand by Central Bank. Also explain in detail the functions of Central Bank.
23. Define endorsement and explain different kinds of endorsement with suitable examples.
24. Explain in detail recent trends and innovations in baking sector.
25. Explain the general and special relationship between banker and customer. **15 x 2 = 30**

# **SECOND SEMESTER MODEL QUESTION PAPER**

**Mahatma Gandhi University**  
**Model Question Paper**  
**Second Semester B. Voc Banking and Financial Services EXAMINATION**  
**COMMON COURSE –WRITING AND PRESENTATION SKILLS IN ENGLISH**  
**COURSE CODE – BOCG201**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. What is a resume?
2. What is a group discussion?
3. What is a project report?
4. What is proxemics?
5. What is a letter of enquiry?
6. What is a flip chart?
7. What is a seminar?
8. What is a power of attorney?
9. What is netiquette?
10. What are narrative essays?
11. What are the components of a typical seminar paper?
12. What is para language?

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. What are the important points to be considered while sending collection letters?
14. What is a channel of communication? What are the different types of channel of communication?
15. Write a letter to the editor about the street dog menace in your city.
16. You want to sell your book collection. Prepare a notice to be put up in the college notice board.
17. Write a short note on Kinesics.
18. Prepare an agenda for the monthly board meeting of your firm.
19. What are the points to be remembered while filling an application form?
20. You are the owner of a supermarket. Write a letter inviting quotations from a wholesale dealer.
21. Write a short note on visual aids that are often used in presentations.

**5 x 6 = 30**

**Part C (Long Essays)**  
**Answer Any two of the following**  
**Each question carries 15 Marks**

22. You are Ravi/Jaya. Prepare an application letter and a resume for the post of an assistant engineer.
23. Write an essay arguing for or against single sex educational institutions.
24. What are the barriers to effective communication? How can we overcome them?
25. Write a descriptive essay about your favorite place. **15 x 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**Second Semester B. Voc Banking and Financial Services EXAMINATION**  
**CORE COURSE –INDIAN ECONOMY**  
**COURSE CODE – BFSC201**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define GDP
2. Define Sectoral composition
3. What do you mean by LPG?
4. What is demography?
5. What do you sex ration?
6. Define green revolution.
7. What is cropping pattern.
8. Explain WTO.
9. What is MSME?
10. What do mean by service sector?
11. What do you mean by rural cooperatives?
12. Name any two micro finance institutions.

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. What are the characteristics of indian economy.
14. Explain the new economic reforms.
15. Explain the role of agriculrure in indian economy.
16. What are the advantages of globalisation.
17. Explain various agricultural credits.
18. What are the important objectives of NABARD.
19. Explain the secondary secotr in india.
20. What are the types of micro credit.
21. What are the advantages of rural co-operatives.

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. Expalin the economic regorms of 1991.
23. What are the factors contributing to unemployment in Kerala
24. Explain the objectives of five year planning in India.
25. Explain the magnitude of poverty and inequality in India

**15 x 2 = 30**



**Mahatma Gandhi University**  
**Model Question Paper**  
**Second Semester B. Voc Banking and Financial Services EXAMINATION**  
**CORE COURSE –BASICS OF MICRO FINANCE**  
**COURSE CODE – BFSC202**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define Micro Finance.
2. Define women empowerment.
3. What do you understand by economic environment?
4. What is a micro credit?
5. What do you mean by NABARD?
6. Define Self Help Group.
7. What is joint liability group.
8. Explain ESSAF.
9. What is Micro Entrepreneurship?
10. What do you understand by Micro Efficiency?
11. What do you mean by rural cooperatives?
12. Name any two micro finance institutions.

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. What are the characteristics of micro finance.
14. Explain the phases of micro finance.
15. Explain the role of women empowerment in the economy.
16. What are the advantages of micro finance.
17. Explain various micro finance services.
18. What are the important objectives of NABARD.
19. Explain the role of Joint Liability Group.
20. What are the types of micro credit.
21. What are the advantages of rural co-operatives.

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. Explain various micro finance organizations.
23. What are the factors contributing to entrepreneurship development.
24. Explain the revenue models of micro finance.
25. Explain the benefits and limitations of micro finance.

**15 x 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**Second Semester B. Voc Banking and Financial Services EXAMINATION**  
**CORE COURSE – INDIAN SECURITIES MARKETS – I (SKILL)**  
**COURSE CODE – BFSC203**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define securities market.
2. What do you understand by financial sector?
3. Define NSE.
4. What are the legal aspects of Indian securities market?
5. Define lag industries.
6. What do you understand by SEBI?
7. What do you understand by investment?
8. What is a prospectus?
9. What do you understand by dividend?
10. What is gross savings and net savings.
11. Explain securities contract act
12. What are IOUs.

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. Explain the objectives of NSE
14. Explain the characteristics of savings.
15. What are the objectives of securities contract act?
16. What are the amendments in the company's act?
17. Differentiate between primary and secondary market.
18. Differentiate between investment and speculation.
19. What are various types of investment activity?
20. Explain the laws relating to contracts.
21. What are various types of dividend?

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. Define securities market. Explain the structure of Indian securities market.
23. What is new issue market. What are the methods of floating a new issue market?
24. Explain the power and functions of SEBI.
25. Explain the factors involved in the development of gross and net savings.

**15 x 2 = 30**

**Mahatma Gandhi University**  
**Model Question Paper**  
**Second Semester B. Voc (Banking and Financial Services) EXAMINATION**  
**CORE COURSE –BANKING THEORY AND PRACTICES – II**  
**COURSE CODE – BFSC204**

**Time: Three Hours**

**Maximum: 80 Marks**

**Part A (Short Answer Questions)**

**Answer any 10 questions (each questions carries 2 marks each)**

1. Define banking operations.
2. What are negotiable instruments?
3. What is discounting of bills?
4. What is dishonor of bill noting.
5. What is an accommodation bill?
6. Define endorsements.
7. Who is a drawee.
8. Define customer.
9. What is a HUF?
10. What are NON resident Accounts?
11. What is branch mechanization?
12. Explain mergers.

**2 x 10 = 20 Marks**

**Part B (Descriptive / Short Essay Questions)**

**Answer any 6 of the following questions**

**Each question carries 5 Marks**

13. What are the various types of exchange.
14. What are the procedures in opening an cureent account.
15. Explain the recommendations of talwar committee.
16. State the objectives of branch mechanization.
17. What are the various types of services.
18. Explain various types of bills of exchange.
19. Differentiate between trustee and executors.
20. Explain the objectives of mergers.
21. Give a short note on MICR technology.

**5 x 6 = 30**

**Part C (Long Essays)**

**Answer Any two of the following**

**Each question carries 15 Marks**

22. Differentiate between drawer and a drawee. Also explain the right and duties of drawer.
23. What do you understand by banker? Explain the mandatory functions of a banker.
24. Explain various types of endorsements.

25. What are the factors affecting merger and acquisitions?

**15 x 2 = 30**