

SARDAR PATEL UNIVERSITY
Programme: Bachelor of Vocation (Banking and Financial Services)
Semester: V
Syllabus with effect from: JUNE 2023

Course Type	New Course Code	Name Of Paper	T/P	Credit	Exam Duration in hrs	Contact Hrs Per Week	Component of Marks			Evaluation Responsibility
							Internal	External	Total	
							Total/ Passing	Total/ Passing	Total/ Passing	
General Component	UB05FBVB21	Organization behavior-I	T	3	2	3	30/12	70/28	100/40	University / College
	UB05FBVB22	Self development skills	T	3	2	3	30/12	70/28	100/40	University / College
	UB05FBVB23	Contemporary Research-I	T	3	2	6	30/12	70/28	100/40	University / College
	UB05FBVB24	Banking & Financial Services-V	T	3	2	3	30/12	70/28	100/40	University / College
Skill Component	UB05CBVB21	International trade finance	P	18	–	150 hours in semester	–	–	100/40	SSC

SARDAR PATEL UNIVERSITY
BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – V

Syllabus with effect from: JUNE 2023

Paper Code: UB05FBVB21	Total Credit: 3
Title of Paper: Organization behavior-I	

Unit	Description in detail	Weighting (%)
1	<p><u>Introduction</u></p> <ul style="list-style-type: none"> ➤ Conceptual foundations, Significance, ➤ Challenges ➤ Opportunities for OB. <p><u>Personality</u></p> <ul style="list-style-type: none"> ➤ Concept and determinants, The Big five model ➤ Type A and Type B personality ➤ Key personality attributes influencing OB 	25%
2	<p><u>Attitudes</u></p> <ul style="list-style-type: none"> ➤ Sources and types; Theories of attitude; Cognitive dissonance theory, Overview of Major job attitudes: ➤ Job satisfaction, ➤ Organizational commitment and prejudice. 	25%
3	<p><u>Emotions and Moods</u></p> <ul style="list-style-type: none"> ➤ Nature and types, Sources of emotions and moods, ➤ Managing emotions at work ➤ Emotional intelligence: Concept and dimensions. 	25%
4	<p><u>Perception</u></p> <ul style="list-style-type: none"> ➤ Nature and significance of perception, ➤ Factors influencing perception ➤ Perceptual process, Perceptual distortions and improving perception. 	25%

Basic Text & Reference Books

- ❖ Robbins, Stephen P.; Judge, Timothy A.; and Sanghi, Seema, “*Organisational Behaviour*”, Pearson Education, New Delhi.
- ❖ McShane, Steven L.; Glinow, Mary Ann Von; Sharma, Radha R,
- ❖ “*Organisational Behaviour*”, Tata McGraw Hill, New Delhi.
- ❖ Aswathappa, K., “*Organisational Behaviour, Text, Cases and Games*”, Himalaya Publishing, Delhi.
- ❖ Pareek, Udai, “*Understanding Organizational Behaviour*”, Oxford University Press, New Delhi.

Note: Latest Edition of Text books may be used.

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BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – V

Syllabus with effect from: JUNE 2023

1.

Paper Code: UB05FBVB22	Total Credit: 3
Title Of Paper: Self-development skills	

2.

Unit	Description in detail	Weighting
1	Interpersonal skills <ul style="list-style-type: none"> ➤ Assertiveness, stress management, time management ➤ team development Skills i.e. team talk dynamics, ➤ communication in teams, leadership skills, giving feedback 	25 %
2	Attitude and emotional intelligence <ul style="list-style-type: none"> ➤ Importance of Attitude, ➤ Meaning of positive thinking and positive attitude ➤ Ways to build positive attitude, effects of negative attitude and measures to 	25 %
3	Vision, Goal setting & Time management <ul style="list-style-type: none"> ➤ Meaning of vision ➤ Doing things for the right purpose ➤ Setting and achieving goals ➤ Importance of goal setting ➤ Methods to achieve set goals ➤ General principles of stress management and time management 	25 %
4	Career planning <ul style="list-style-type: none"> ➤ Career of planning ➤ Awareness of different ➤ Sources of information ➤ Choosing a career and career counseling. 	25 %

Basic Text & Reference Books:

- Rajendra Pal and J S Korlahalli, Essentials of Business Communication, Sultan Chand & sons
- www.britishcouncil.com
- Meenakshi Raman & Sangita Sharma, Technical Communication; Principles and Practice , Oxford University Press
- On We Go, BBC's audio-visual course

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BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – V
Syllabus with effect from: JUNE 2023

Paper Code: UB05FBVB23	Total Credit: 3
Title of Paper: Contemporary Research-I	

Unit	Description in detail	Weighting (%)
	The students are required to prepare a research project based on any topic related to industries/insurance sector/Banking/financial services/ Supply chain distribution sectors.	
1.	Introduction: Meaning of research Objectives of research Motivation in research Types of research Significance of research Research methods v/s Research methodology Stages of the research process	25%
2.	Problem Identification: Defining the research problem Selecting the problem Techniques involved in defining a problem Necessity of defining the problem Research proposal	25%
3.	Research Design Meaning of research design Need for research design Features of a good design Important concepts relating to re Different research design Basic principles of experimental designs	25%
4.	Interpretation Meaning Importance of interpretation Techniques of interpretation Precautions in interpretation	25%

Reference books

1. Business Research Methods – Donald Cooper & Pamela Schindler, TMGH, 9th edition
2. Business Research Methods – Alan Bryman & Emma Bell, Oxford University Press.
3. Research Methodology – C.R.Kothari
4. Select references from the Internet

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BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – V

Syllabus with effect from: JUNE 2023

Paper Code: UB05FBVB24	Total Credit: 5
Title of Paper: Banking & Financial Services V	

Unit	Description in detail	Weighting (%)
1	Depository system <ul style="list-style-type: none"> ➤ Meaning & Definition ➤ Objectives of a Depository ➤ Depository process in India ➤ Benefits of depository system ➤ Drawbacks 	25%
2	Rights of a banker <ul style="list-style-type: none"> ➤ Right to set off ➤ Right to close an account ➤ Right to appropriate payments 	25%
3	Investors protection <ul style="list-style-type: none"> ➤ Need for investor's protection ➤ Factors affecting investors interest ➤ Investor's protection Measures 	25%
4	Securities and Exchange board of India <ul style="list-style-type: none"> ➤ Malpractices in securities market ➤ Deficiencies in the market ➤ Functions of Securities and exchange board of India ➤ Recent guidelines 	25%

Basic Text & Reference Books

- ❖ Desai Vasant Indian Banking –Nature and problems , sultanchand and sons
- ❖ Jain L C : Indigenous Banking in India
- ❖ Vasant desai : central Banking and economic Development
- ❖ E.gordon & K.Natrajan : banking theory, law & practice

Note: Latest Edition of Text books may be used.

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BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – V

Syllabus with effect from: JUNE 2023

Paper Code: UB05CBVB21	Total Credit: 18
Title of Paper: International trade finance	

Unit	Description in detail
1	Analysis of Financial Statements <ul style="list-style-type: none"> ➤ Ratio Analysis. ➤ Balance Sheet Ratios. ➤ Profitability Ratios. ➤ Liquidity Ratios. ➤ Analyzing Companies using Ratios.
2	Types of International Finance <ul style="list-style-type: none"> ➤ Pre Shipment Finance. ➤ Post Shipment Finance. ➤ Terms and Conditions from various banks.
3	Letters of Credit <ul style="list-style-type: none"> ➤ What is Letter of Credit. ➤ International Norms and Conventions. ➤ Types of Letters of Credit. ➤ Parties to a Letter of Credit.
4	Documentation in International Trade <ul style="list-style-type: none"> ➤ Bill of Lading. ➤ Insurance. ➤ Concept of High Seas. ➤ Pricing conventions interpretation – FOB etc.
5	Types of Working Capital Requirements in International Trade Finance <ul style="list-style-type: none"> ➤ Letter of Credit Facility. ➤ Letter of Credit Discounting. ➤ Bill Discounting. ➤ Margins and Settlement.
6	Foreign Exchange <ul style="list-style-type: none"> ➤ Theories of Foreign Exchange. ➤ Foreign Exchange Quoting Conventions. ➤ Foreign Exchange Markets. ➤ Hedging Foreign Exchange Risk. ➤ Forward Contracts. ➤ Future Contracts.

SARDAR PATEL UNIVERSITY
Programme: Bachelor of Vocation (Banking and Financial Services)
Semester: VI
Syllabus with effect from: JUNE 2023

Course Type	New Course Code	Name Of Paper	T/P	Credit	Exam Duration in hrs	Contact Hrs Per Week	Component of Marks			Evaluation Responsibility
							Internal	External	Total	
							Total/ Passing	Total/ Passing	Total/ Passing	
General Component	UB06FBVB21	Organization behavior-II	T	3	2	3	30/12	70/28	100/40	University / College
	UB06FBVB22	Vibrant skills for business	T	3	2	3	30/12	70/28	100/40	University / College
	UB06CBVB23	Contemporary Research-II	T	3	2	3	30/12	70/28	100/40	University / College
	UB06FBVB24	Banking & Financial Services-VI	T	3	2	3	30/12	70/28	100/40	University / College
Skill Component	UB06CBV21	Credit administration and monitoring manager	P	18	2	120 hours in semester	—	—	100/40	University / College

SARDAR PATEL UNIVERSITY
BACHELOR OF VOCATION
Banking & Financial Services
SEMESTER – VI
Syllabus with effect from: JUNE 2023

Paper Code: UB06FBVB21	Total Credit: 3
Title of Paper: Organization behavior-II	

Unit	Description in detail	Weighting (%)
1	<u>Group and Team Dynamics</u> <ul style="list-style-type: none"> ➤ Defining and classifying groups ➤ Stages of group development, ➤ Group dynamics, Group decision making, Types of teams ➤ Contemporary issues in managing teams. 	25%
2	<u>Interpersonal Behaviour</u> <ul style="list-style-type: none"> ➤ Dynamics of interpersonal relationship; Psychological ➤ Contract: Concept and types ➤ Trust: Concept, Types and Building trust among employees. 	25%
3	<u>Organizational Citizenship Behaviour</u> <ul style="list-style-type: none"> ➤ Concept, Forms and suggestions for promoting organizational citizenship behaviour ➤ Whistle–Blowing ➤ Co-operation: Concept and determinants, 	25%
4	<u>Conflict & Transactional Analysis</u> <ul style="list-style-type: none"> ➤ Conflict: Concept, Consequences, Sources, Approaches of conflict management ➤ Deviant organizational behaviour: Concept, Dimensions And categories of deviant organizational behaviour. 	25%

Basic Text & Reference Books

- ❖ Robbins, Stephen P.; Judge, Timothy A.; and Sanghi, Seema, “*Organisational Behaviour*”, Pearson Education, New Delhi.
- ❖ McShane, Steven L.; Glinow, Mary Ann Von; Sharma, Radha R, “*Organisational Behaviour*”, Tata McGraw Hill, New Delhi.
- ❖ Aswathappa, K., “*Organisational Behaviour, Text, Cases and Games*”, Himalaya Publishing, Delhi.
- ❖ Pareek, Udai, “*Understanding Organizational Behaviour*”, Oxford University Press, New Delhi.

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Banking & Financial Services
SEMESTER – VI
Syllabus with effect from: JUNE 2023

1.

Paper Code: UB06FBVB22		Total Credit: 3
Title Of Paper: vibrant skills for Business		
Unit	Description in detail	Weighting
1	Problem solving <ul style="list-style-type: none"> ➤ Solve your problem of day to day life ➤ Meaning and definition Problem solving skill ➤ Problem solving process ➤ Importance of problem in business 	25 %
2	Leadership Skill <ul style="list-style-type: none"> ➤ General leadership skill ➤ Understanding the power ➤ Develop leadership skills ➤ Importance of leadership skill in Business 	25 %
3	Decision Making <ul style="list-style-type: none"> ➤ How to make better decision ➤ Definition and meaning of decision making ➤ Financial decision ➤ Importance of decision making skill ➤ Impact of ethics and values on decision 	25 %
4	Learning Skill <ul style="list-style-type: none"> ➤ Personal learning skill(Mind map, power of observation, note taking) ➤ Understanding how people learn ➤ Developing Environment to work with other ➤ Developing health relationship with other 	25 %

Basic Text & Reference Books:

- Rajendra Pal and J S Korlahalli, Essentials of Business Communication, Sultan Chand & sons
- www.britishcouncil.com
- Sunita Mishra and C.Murali Krishna, Communication Skills for Engineers, Pearson Education
- Meenakshi Raman & Sangita Sharma, Technical Communication; Principles and Practice , Oxford University Press On We Go, BBC’s audio-visual course

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Banking & Financial Services
SEMESTER – VI
Syllabus with effect from: JUNE 2023

Paper Code: UB06FBVB23	Total Credit: 3
Title of Paper: Contemporary Research-II	

Unit	Description in detail	Weighting (%)
	The students are required to prepare a research project based on any topic related to industries/insurance sector/Banking/financial services/ Supply chain distribution sectors.	
1.	Collection of data Primary data : Personal interview Telephone interview Mail & Self administered questionnaire Schedule v/s Questionnaire	
2.	Secondary data: Advantages of secondary data Sources of secondary data Classification & Limitations	
3.	Research Report Significance of research report Types of research report Steps of research report Precautions for research report Synopsis of research report Limitations of research report	
4.	Role of Computer in Research Introduction Characteristics Computer applications Computer and Researchers	

Reference books

1. Business Research Methods – Donald Cooper & Pamela Schindler, TMGH, 9th edition
2. Business Research Methods – Alan Bryman & Emma Bell, Oxford University Press.
3. Research Methodology – C.R.Kothari
4. Select references from the Internet

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BANKING & FINANCIAL SERVICES
SEMESTER – VI
Syllabus with effect from: JUNE 2023

Paper Code: UB06FBVB24	Total Credit: 3
Title of Paper: Banking & Financial Services VI	

Unit	Description in detail	Weighting (%)
1	Credit Appraisal ➤ Meaning ➤ Importance ➤ Procedure	25%
2	Factoring and forfeiting ➤ Meaning, ➤ Functions ➤ Importance ➤ Indian scenario	25%
3	Management of Non-performing Assets(NPAs) ➤ Concept ➤ Factors contributing to NPAs ➤ Management of NPAs	25%
4	Merchant banking ➤ Definition, services of Merchant banks ➤ Qualities required for merchant bankers ➤ Merchant bankers commission ➤ Scope of merchant banking ➤ Problems of Merchant bankers	25%

Basic Text & Reference Books

- ❖ Basu, Sam N “*Strategic Credit Management*”, Wiley Publications.
- ❖ Bullivant, Glen “*Credit Management*” Gower Publications.
- ❖ Edwards, Burt “*Credit Management Handbook*” Gower Publications.
- ❖ Khan, M.Y. “Financial Services”, Tata McGraw Hill Publications, New Delhi.
- ❖ IIBF ‘Advance Bank Management’, McMillian Publishing House

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SARDAR PATEL UNIVERSITY
BACHELOR OF VOCATION
BANKING & FINANCIAL SERVICES
SEMESTER – VI
Syllabus with effect from: JUNE 2023

Paper Code: UB06CBV21	Total Credit: 18
Title of Paper: Credit Administration and Monitoring Manager	

Unit	Description in detail
1	Principles of Risk Management <ul style="list-style-type: none"> ➤ Risk Assessment. ➤ Risk vs. Return. ➤ Individual Risk vs. Portfolio Risk.
2	Project Assessment <ul style="list-style-type: none"> ➤ Evaluation of Project Reports. ➤ Technical Evaluation. ➤ Financial Evaluation.
3	Project Evaluation <ul style="list-style-type: none"> ➤ Calculation of Internal Rate of Return. ➤ Calculation of Payback Period. ➤ Using Net Present Value to Accept / Reject a Project. ➤ Using DCF techniques to evaluate projects. ➤ Sensitivity Analysis.
4	Capital Structures <ul style="list-style-type: none"> ➤ Debt vs. Equity. ➤ Preference Shares. ➤ Evaluating Capital Structures.
5	Credit Risk Assessment and Monitoring <ul style="list-style-type: none"> ➤ Identification of Red Flags. ➤ Using Ratio analysis to judge health of a customer. ➤ Assigning a Credit Rating to a Customer.
6	Defining and Monitoring Non-Performing Assets <ul style="list-style-type: none"> ➤ Extension of Credit or Pulling the Plug. ➤ Restructuring Stressed Assets. ➤ Creating Provisioning.