

**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	
<b>General Component</b>	UB06FBVB51	Organization behavior-II	T	3	2	3	30/12	70/28	100/40	University / College
	UB06FBVB52	Vibrant skills for business	T	3	2	3	30/12	70/28	100/40	University / College
	UB06CBVB53	Contemporary Research-II	T	3	2	3	30/12	70/28	100/40	University / College
	UB06FBVB54	Banking & Financial Services-VI	T	3	2	3	30/12	70/28	100/40	University / College
<b>Skill Component</b>	UB06CBVB51	Credit administration and monitoring manager	P	18	2	120 hours in semester	—	100/40	100/40	University / College
	UB06CBVB52	On the job Training Project Report-VI (Project Submission + viva)	P	0	—	150 hours in semester	-	100/40	100/40	Covered in Viva Voce

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**Bachelor of Vocation**  
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**Course Outcome**

**Organization behavior-II**

- To learn about group and team dynamics
- How interpersonal behavior works in the organization?
- To understand about organizational citizenship behaviour.
- To know about Conflict & Transactional Analysis

**Vibrant skills for Business**

- Problem solving skills in Business
- To learn about leadership skill in Business
- How decision making skill works in Business?
- To understand about Personal Learning Skill

**Contemporary Research-II**

- To learn about Primary data collection methods
- To understand about secondary data
- How to prepare Research Report?
- To know the role of Computer in Research

**Banking & Financial Services VI**

- To learn about Credit Appraisal
- To understand about Factoring and Forfeiting
- To know about Management of Non-performing Assets
- Fundamentals of Merchant banking

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

<b>Paper Code: UB06FBVB51</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Organization behavior-II</b>	

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

**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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**SEMESTER – VI**  
**Syllabus with effect from: JUNE 2023**

1.

<b>Paper Code: UB06FBVB52</b>		<b>Total Credit: 3</b>
<b>Title Of Paper: vibrant skills for Business</b>		
<b>Unit</b>	<b>Description in detail</b>	<b>Weighting</b>
<b>1</b>	<b>Problem solving</b> <ul style="list-style-type: none"> <li>➤ Solve your problem of day to day life</li> <li>➤ Meaning and definition Problem solving skill</li> <li>➤ Problem solving process</li> <li>➤ Importance of problem in business</li> </ul>	<b>25 %</b>
<b>2</b>	<b>Leadership Skill</b> <ul style="list-style-type: none"> <li>➤ General leadership skill</li> <li>➤ Understanding the power</li> <li>➤ Develop leadership skills</li> <li>➤ Importance of leadership skill in Business</li> </ul>	<b>25 %</b>
<b>3</b>	<b>Decision Making</b> <ul style="list-style-type: none"> <li>➤ How to make better decision</li> <li>➤ Definition and meaning of decision making</li> <li>➤ Financial decision</li> <li>➤ Importance of decision making skill</li> <li>➤ Impact of ethics and values on decision</li> </ul>	<b>25 %</b>
<b>4</b>	<b>Learning Skill</b> <ul style="list-style-type: none"> <li>➤ Personal learning skill(Mind map, power of observation, note taking )</li> <li>➤ Understanding how people learn</li> <li>➤ Developing Environment to work with other</li> <li>➤ Developing health relationship with other</li> </ul>	<b>25 %</b>

**Basic Text & Reference Books:**

- Rajendra Pal and J S Korlahalli, Essentials of Business Communication, Sultan Chand & sons
- [www.britishcouncil.com](http://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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**BACHELOR OF VOCATION**  
**Banking & Financial Services**  
**SEMESTER – VI**  
**Syllabus with effect from: JUNE 2023**

<b>Paper Code: UB06CBVB53</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Contemporary Research-II</b>	

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.	
<b>1.</b>	<b>Collection of data</b> Primary data : Personal interview Telephone interview Mail & Self administered questionnaire Schedule v/s Questionnaire	
<b>2.</b>	<b>Secondary data:</b> Advantages of secondary data Sources of secondary data Classification & Limitations	
<b>3.</b>	<b>Research Report</b> Significance of research report Types of research report Steps of research report Precautions for research report Synopsis of research report Limitations of research report	
<b>4.</b>	<b>Role of Computer in Research</b> 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**

<b>Paper Code: UB06FBVB54</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Banking &amp; Financial Services VI</b>	

Unit	Description in detail	Weighting (%)
<b>1</b>	<b>Credit Appraisal</b> <ul style="list-style-type: none"> <li>➤ Meaning</li> <li>➤ Importance</li> <li>➤ Procedure</li> </ul>	<b>25%</b>
<b>2</b>	<b>Factoring and forfeiting</b> <ul style="list-style-type: none"> <li>➤ Meaning,</li> <li>➤ Functions</li> <li>➤ Importance</li> <li>➤ Indian scenario</li> </ul>	<b>25%</b>
<b>3</b>	<b>Management of Non-performing Assets(NPAs)</b> <ul style="list-style-type: none"> <li>➤ Concept</li> <li>➤ Factors contributing to NPAs</li> <li>➤ Management of NPAs</li> </ul>	<b>25%</b>
<b>4</b>	<b>Merchant banking</b> <ul style="list-style-type: none"> <li>➤ Definition, services of Merchant banks</li> <li>➤ Qualities required for merchant bankers</li> <li>➤ Merchant bankers commission</li> <li>➤ Scope of merchant banking</li> <li>➤ Problems of Merchant bankers</li> </ul>	<b>25%</b>

**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

**Note: Latest Edition of Text books may be used.**



**B.Voc. (Banking and Financial services) - Semester VI**  
**Subject: Credit Administration and Monitoring Manager**  
**Syllabus with effect from: JUNE 2023**

**COURSE OUTCOME**

1. To know the principles of Risk Management
2. Evaluation of Project Reports.
3. How to Project Evaluation?
4. To learn about Capital Structures
5. Credit Risk Assessment and Monitoring
6. Defining and Monitoring Non-Performing Assets

**Learning Outcome**

1. Risk Assessment
2. Project Assessment and evaluation
3. Evaluating Capital Structures
4. Assigning a Credit Rating to a Customer
5. Restructuring Stressed Assets.

**Specific Outcome**

1. Risk and project assessment
2. Project evaluation through different techniques
3. Capital Structure and Credit Risk Assessment
4. Monitoring Non- Performing Assets



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**SEMESTER – VI**  
**Syllabus with effect from: JUNE 2023**

<b>Paper Code: UB06CBVB51</b>	<b>Total Credit: 18</b>
<b>Title of Paper: Credit Administration and Monitoring Manager</b>	

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

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**SEMESTER – VI**  
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<b>Paper Code: UB06CBVB52</b>	<b>Total Credit: 00</b>
<b>Title of Paper: On the job Training Project Report-VI (Project Submission + viva)</b>	

<b>Unit</b>	<b>Description in detail</b>	<b>Weighting (%)</b>
<b>1</b>	<ul style="list-style-type: none"><li>➤ The students have to undergone for internship/ on the job training under any Concerned Organization in the areas of QP/NOS</li><li>➤ A presentation as well as report has to prepared and presented for the viva-voce and submit it to the concerned faculty.</li></ul>	<b>100%</b>