





**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

Course Code	UB05MABVB01	Title of the Course	INTERNATIONAL TRADE FINANCE
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"><li>1. To learn about analysis of financial statements through different ratios</li><li>2. To understand about international finance and its terms &amp; conditions</li><li>3. Letter of Credit and its parties as well as its types</li></ol>
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Course Content		
Unit	Description	Weightage* (%)
1.	<b>Analysis of Financial Statements</b> <ul style="list-style-type: none"><li>➤ Ratio Analysis.</li><li>➤ Balance Sheet Ratios.</li><li>➤ Profitability Ratios.</li><li>➤ Liquidity Ratios.</li><li>➤ Analyzing Companies using Ratios.</li></ul>	25
2.	<b>Types of International Finance</b> <ul style="list-style-type: none"><li>➤ Pre Shipment Finance.</li><li>➤ Post Shipment Finance.</li><li>➤ Terms and Conditions from various banks.</li></ul>	25
3.	<b>Letters of Credit</b> <ul style="list-style-type: none"><li>➤ What is Letter of Credit?</li><li>➤ International Norms and Conventions.</li><li>➤ Types of Letters of Credit.</li><li>➤ Parties to a Letter of Credit</li></ul>	25
4.	<b>Documentation in International Trade</b> <ul style="list-style-type: none"><li>➤ Bill of Lading.</li><li>➤ Insurance.</li><li>➤ Concept of High Seas.</li><li>➤ Pricing conventions interpretation – FOB etc.</li></ul>	25
5	<b>Types of Working Capital Requirements in International Trade Finance</b> <ul style="list-style-type: none"><li>➤ Letter of Credit Facility.</li><li>➤ Letter of Credit Discounting.</li><li>➤ Bill Discounting.</li><li>➤ Margins and Settlement.</li></ul>	



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**Syllabus with effect from the Academic Year 2025-2026**

6	Foreign Exchange <ul style="list-style-type: none"><li>➤ Theories of Foreign Exchange.</li><li>➤ Foreign Exchange Quoting Conventions.</li><li>➤ Foreign Exchange Markets.</li><li>➤ Hedging Foreign Exchange Risk.</li><li>➤ Forward Contracts.</li><li>➤ Future Contracts.</li></ul>	
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Teaching-Learning Methodology	Lecture, Recitation, Group discussion, Guest speaker, Debate, Assignments, Field trips, Seminar, Quizzes
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage

1.	Examination conduct by BFSI	100%
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Course Outcomes: Having completed this course, the learner will be able to	
1.	Analyzing Companies using Ratios.
2.	Terms and Conditions from various banks for international trade.
3.	Fundamentals of Letter of Credit
4.	Concept of High Seas in international trade.

Note: This Job Role is prepared by BFSI (Sector Skill Council) and after some time they may change this job role so we have to change the same in structure.



**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

Course Code	UB05MABVB 02	Title of the Course	Organizational Behaviour-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<p>1. To understand the key concepts of Organizational Behavior, including how personality, emotions, attitudes, and stress influence individual and group dynamics in the workplace, and how these factors impact organizational success.</p> <p>2. To gain the skills to manage and improve workplace behavior, by learning to identify different personality traits, understand job attitudes, and develop emotional intelligence, while effectively managing stress for both personal and professional growth.</p>
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Course Content		
Unit	Description	Weightage* (%)
1.	<p><b><u>Introduction:</u></b> Meaning, Conceptual foundations, Opportunities &amp; Challenges of OB, Significance of OB</p> <p><b><u>Personality:</u></b> Concept and determinants, The Big Five model of Personality Type A &amp; Type B Personality Key personality attributes influencing OB</p>	25
2.	<p><b><u>Attitudes:</u></b> Meaning, Formation of Attitudes Cognitive dissonance theory, overview of major job attitudes Job satisfaction Organizational commitment &amp; prejudice</p>	25
3.	<p><b><u>Emotions &amp; Moods</u></b> Nature &amp; Types of emotions Role of Emotions in OB Sources of emotions &amp; Moods Emotional Intelligence: Concept, Dimensions, Manage emotions at work</p>	25
4.	<p><b><u>Stress Management:</u></b> Concept, Types of Stress, Impact of stress on employees How to manage stress?</p>	25



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Teaching-Learning Methodology	Lecture, Recitation, Group discussion, Guest speaker, Debate, Assignments, Field trips, Seminar, Quizzes
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage

1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%
3.	External Examination	70%

Course Outcomes: Having completed this course, the learner will be able to	
1.	To understand about personality of human and its determinants
2.	To learn about theories of attitude, & Organizational commitment
3.	To know about emotion and moods of human being on work
4.	To understand stress & stress management
Suggested References:	
Sr. No.	References
1.	L.M. Prasad-Organizational Behaviour, P.Subba Rao- Organizational Behaviour(Text, Cases & Games
2.	K. Aswathappa- Organizational Behaviour
3.	Udai Pareek- Understanding of Organizational Behaviour
4.	Timothy A. Judge, and Seema Sanghi- Organizational Behaviour



**B VOC BANKING & FINANCIAL SERVICES**

**SEMESTER V**

Course Code	UB05MABVB 03	Title of the Course	Financial Management
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	To impart knowledge to the students in the area of Financial Management
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Course Description		
Unit	Description	Weightage
1.	<b>Introduction</b> Meaning, Scope, Importance, Objectives of Financial Management, Finance Functions & its Classification – Managerial and Routine Functions, Role of Finance Manager.	25%
2.	<b>Sources of Finance</b> Long Term, Medium Term and Short term sources of finance Shares, Debentures and Bonds Public Deposits Commercial Banks Internal Financing Foreign Capital	25%
3.	<b>Capital Budgeting</b> Meaning, Characteristics of Capital Budgeting Decisions, Significance, Process, Types of Capital Budgeting decisions, Capital rationing (Theory Only), Techniques : PBP, ARR, NPV, IRR, PI (including examples)	25%
4.	<b>Working Capital Management:</b> Concepts: <ul style="list-style-type: none"><li>• Gross WorkingCapital.</li><li>• Net WorkingCapital.</li><li>• Fixed/ Permanent WorkingCapital</li><li>• Fluctuating WorkingCapital</li></ul> Needs for Working Capital, Sources of Working Capital Finance. Factors determining working capital requirement. Examples of estimation of working capital and operating cycle.	25%

\*Units will have the same Weightage in the evaluation as suggested in the course outline.

<b>Teaching-Learning Methodology</b>	<ul style="list-style-type: none"><li>• Lecture Method</li><li>• Online Lectures</li><li>• Group Discussion</li><li>• Practical Problem Solving</li></ul>
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<b>Evaluation Pattern</b>		
<b>Sr.No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
<b>1.</b>	Internal/Written Examination	<b>15%</b>
<b>2.</b>	Internal Continuous Assessment in the form of Practical , Viva-Voce, Quizzes, Seminars, Assignments, Attendance	<b>15%</b>
<b>3.</b>	University Examination	<b>70%</b>

\* Students will have to score a minimum of 40 (Forty) Percent to pass the course.

**Course Outcomes: Having Completed this course, the students will be able to**

- Understand the basic concepts and other aspects of Financial Management.
- Have an idea of various Sources of Finance
- Understand the term Capital Budgeting and solve the examples of various techniques of Capital Budgeting
- Have conceptual clarity of the term Working Capital and its various aspects, and solve problems related to it.

**Suggested References: (include Reference Material from where a student is expected to study the said content in APA Style) Reference Websites can also be included)**

<b>Sr. No</b>	<b>References</b>
<b>1.</b>	Financial Management :P.V.Kulkarni
<b>2.</b>	Financial Management : S. N.Maheshwari
<b>3.</b>	Financial Management : I. M.Pandey
<b>4.</b>	Financial Management : Prasanna Chandra
<b>5.</b>	Financial Management : R. S.Kulshreshta
	Financial Management : Khan &Jain

**On-Line Resources available that can be used as Reference Material**

[https://ugcmoocs.inflibnet.ac.in/view\\_module\\_pg.php/392](https://ugcmoocs.inflibnet.ac.in/view_module_pg.php/392)



**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

Course Code	UB05MIBVB0 1	Title of the Course	Banking & Financial Services-V
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"><li>1. To help students understand the basics of retail and merchant banking, including their roles in the economy and the challenges they encounter</li><li>2. To explore the vibrant world of capital and money markets, empowering students to connect their functions to real-world economic growth.</li></ol>
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Course Content		
Unit	Description	Weightage* (%)
1.	<b>Retail Banking:</b> Meaning, Types of Retail Banking, Role of Retail banking in Economy, Importance of Retail Banking, Challenges of Retail Banking	25
2.	<b>Merchant Banking:</b> Meaning, Scope, Functions, Difference between Merchant banking & Commercial Banking	25
3.	<b>Paying and Collecting Bankers:</b> Meaning Roles & Responsibilities Difference of Paying & Collecting Bankers	25
4.	<b>Capital Market and Money Market:</b> Meaning, Definition Features of Capital & Money Market Role in economic Development	25

Teaching-Learning Methodology	Lecture, Recitation, Group discussion, Guest speaker, Debate, Assignments, Field trips, Seminar, Quizzes
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%
3.	External Examination	70%

Course Outcomes: Having completed this course, the learner will be able to	
1.	To Understand retail banking's roles, services and challenges in financial sector
2.	To provide Students with solid understanding of merchant banking.
3.	To provide outline the roles & responsibilities of Paying & collecting bankers to the students.
4.	To Provide students the outline of Capital & Money Market.
Suggested References:	
Sr. No.	References
1.	D. S. V. R. Rao- Retail Banking in India- Challenges and Opportunities, Fundamental of Retail Banking- O.P. Agrawal
2.	K.B. Chavan-Retail Banking: Business and Management
3.	Dr. Himanshu & Dr. Mona Sharma-Banking & Insurance
4.	E.Gordon & Dr. K. Natarajan- Commercial Banking
5.	S.Gurusamy- Indian Financial System, Dr. Hemant & Dr. Mona Sharma –Banking & Insurance



**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

Course Code	UB05MIBVB02	Title of the Course	Contemporary Research-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none"><li>1. To equip students with the foundational knowledge of research principles and techniques.</li><li>2. To develop critical thinking and analytical skills for identifying and solving research problems.</li></ol>
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Course Content		
Unit	Description	Weightage* (%)
1.	<b>Introduction to Research:</b> 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.	<b>Problem Identification:</b> Defining the research problem, Selecting the research problem, Techniques for defining a problem, Necessity of defining the problem, Research proposal	25
3.	<b>Research Design:</b> Meaning of research design, Need for research design, Features of a good design, Important concepts in research design, Different types of research design, Basic principles of experimental designs	25
4.	<b>Interpretation of Data:</b> Meaning, Importance of interpretation, Techniques of interpretation, Precautions in interpretation	25

Teaching- Learning Methodology	Lecture, Recitation, Group discussion, Guest speaker,
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%
3.	External Examination	70%

Course Outcomes: Having completed this course, the learner will be able to

1.	Define a research problem and develop a research proposal.
2.	To apply various research methods and designs to solve practical problems.
3.	Interpret research data effectively and draw meaningful conclusions.
4.	Differentiate between various research methodologies and choose the appropriate one for their study.

Suggested References:

Sr. No.	References
1.	Donald Cooper & Pamela Schindler - Business Research Methods - TMGH, 9th edition
2.	Alan Bryman & Emma Bell - Business Research Methods - Oxford University Press.
3.	C.R.Kothari - Research Methodology

On-line resources

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**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

<b>Course Code</b>	UB05SEBVB01	<b>Title of the Course</b>	BUSINESS ETIQUETTES & PRESENTATION SKILLS
<b>Total Credits of the Course</b>	02	<b>Hours per Week</b>	02

<b>Course Objectives:</b>	The programme has been designed to acquaint the learner with the creative use of the English language commercial communications. It also introduces the learner to the basic concepts and practices of business writing with essentials of writing effectively in the English Language.
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<b>Course Content</b>		
	<b>Description</b>	<b>Weightage</b>
1.	<b>Interviews:</b> <ul style="list-style-type: none"><li>• Introduction &amp; Objectives</li><li>• Preparing for Interviews</li><li>• Types of Interviews</li><li>• Job Interviews</li><li>• Stages of Interview</li><li>• Face-to-face Interviews: Campus and On Site</li></ul>	50%
2.	Business Reports: Drafting of Individual and Committee Reports on the following topics: <ul style="list-style-type: none"><li>• Selection of Site (Feasibility Report)</li><li>• Labour Problem/Labour Unrest/Workers Grievances'</li><li>• Decline in Sales</li><li>• Fire and Accidents</li></ul>	50%

<b>Teaching- Learning Methodology</b>	<b>Learner-centered Instructional methods</b> Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning, use of e-resources, including films
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<b>Course Outcomes:</b> After completion of the course, the learner	
1.	<ul style="list-style-type: none"><li>• Students will gain a foundational understanding of the significance, nature, and stages of team building, and will differentiate between teams and staff.</li><li>• Participants will implement effective team building guidelines and strategies, including crafting agendas and overcoming common challenges.</li><li>• Students will evaluate the effectiveness of various business reports, assessing how well they address the issues, provide actionable insights, and support decision-making processes.</li><li>• Students will apply theories of non-verbal communication and communication barriers to practical scenarios</li></ul>

Sr. No.	References
	<ul style="list-style-type: none"><li>• Essentials of Business Communication - Rajendra Pal and J S Korlahalli (Sultan Chand &amp; Sons)</li><li>• Principles and Practice of Business Communication - Rhoda A Doctor &amp; Aspi H Doctor (A R Sheth &amp; Company, Mumbai)</li><li>• Business Communication - U S Rai &amp; S M Rai (Himalaya Publishing House, Mumbai) • Developing Communication Skills - Krishna Mohan &amp; Meera Benerjee (Macmillan)</li><li>• Effective Business Communication - Asha Kaul (Prentice Hall - Economy Edition)</li><li>• Business Communication - Asha Kaul (Prentice Hall of India Pvt. Ltd, New Delhi)</li><li>• Effective Business Communication - M V Rodrigues (Concept Publishing House) • Business Communication and Report Writing - R P Sharma and Krishna Mohan (Tata McGraw Hill 2002)</li><li>• Contemporary Business Communication - Scot Ober ( Biztantra)</li><li>• Communication Skills – Sanjay Kumar &amp; Pushp Lata (OUP)</li><li>• Research Methodology Methods and Techniques C R Kothari ( New Age International Publishers)</li><li>• Communication for Business A Practical Approach Shirley Taylor (Pearson Education)<ul style="list-style-type: none"><li>• Technical Communication: Principles and Practice Second Edition, Meenakshi Raman (Oxford University Press)</li></ul></li></ul>

On-line resources to be used as and when required.  
SWAYAM-[https://onlinecourses.swayam2.ac.in/nou24\\_cm21/preview](https://onlinecourses.swayam2.ac.in/nou24_cm21/preview)





**B VOC BANKING & FINANCIAL SERVICES**

**SEMESTER V**

<b>Course Code</b>	UB05SEBVB02	<b>Title of the Course</b>	HR ANALYTICS
<b>Total Credits of the Course</b>	02	<b>Hours perWeek</b>	02

<b>Course Objectives:</b>	To provide an overview of evolution of HRM and its journey towards Analytics and highlight the need, concepts and scope of HR Analytics linked with business outcomes. ▪ To elucidate the methods of capturing, examining & purifying data and to introduce the aspect of HR Metrics in the context of HR Analytics
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Course Content		
	Description	Weightage
1.	<b>Introduction to HR Analytics:</b> <ul style="list-style-type: none"> <li>• HR Analytics and Changing Role of HR Professionals.</li> <li>• Importance and Scope of HR Analytics.</li> <li>• Significance of HR Analytics.</li> <li>• Benefits of HR Analytics.</li> <li>• Levels of Analysis and Conducting analytics.</li> </ul>	50%
2.	<b>Understanding HR Analytics: Conducting HR/Workforce Analytics:</b> <ul style="list-style-type: none"> <li>• Models of HR Analytics.</li> <li>• How to Conduct HR Analytics.</li> <li>• Understanding HR Data: Importance of Data, Types and Scales of Data Methods of Capturing Data.</li> <li>• Data Examination &amp; Purification.</li> </ul>	50%

<b>Teaching- Learning Methodology</b>	<p style="text-align: center;"><b>Learner-centered Instructional methods</b></p> Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning, use of e-resources, including films
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<b>Course Outcomes:</b> After completion of the course, the learner	
1.	<ul style="list-style-type: none"><li>• Gain an understanding of the relevance of HR Analytics in the current business scenario.</li><li>• Have an understanding of the models of conducting HR Analytics and understanding of the methods of capturing, examining &amp; purifying data for conduction of HR Analytics. Students will evaluate the effectiveness of various business reports, assessing how well they address the issues, provide actionable insights, and support decision-making processes.</li></ul>

Sr. No.	References
	<ul style="list-style-type: none"><li>• Rama Shankar Yadav &amp; Sunil Maheshwari, HR Analytics, Wiley, 2021.</li><li>• Pratyush Banerjee, Jatin Pandey &amp; Manish Gupta, HR Analytics: Practical Applications of HRAnalytics, Sage, 2019.</li><li>• Dipak Kumar Bhattacharya, HR Analytics, Sage, 2017.</li><li>• Ramesh Soundrarajan &amp; Kuldeep Singh, Winning on HR Analytics, Sage, 2017.</li><li>• Nishant Uppal, Human Resource Analytics, Pearson, 2021.</li><li>• Bharti Motwani, HR Analytics: Practical Approach Using Python, Wiley, 2021.</li></ul>

On-line resources to be used as and when required.  
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**B VOC BANKING & FINANCIAL SERVICES**  
**SEMESTER V**

<b>Course Code</b>	UB05SEBVB03	<b>Title of the Course</b>	Public Speaking
<b>Total Credits of the Course</b>	02	<b>Hours perWeek</b>	02

<b>Course Objectives:</b>	To equip students with the skills they need to communicate effectively as managers. This includes skills such as public speaking, presenting, writing, and listening.
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<b>Course Content</b>		
	<b>Description</b>	<b>Weightage</b>
1.	<b>Public Speaking and Oral Presentation:</b> <ul style="list-style-type: none"><li>• Preparatory Steps</li><li>• Structuring the Contents</li><li>• Audience Awareness</li><li>• Modes of delivery, Vocal Aspects, Time Management,</li><li>• Evaluating Speech and Oral Presentation</li></ul>	50%
2.	<b>Art of Public Speaking:</b> <ul style="list-style-type: none"><li>• Language, and Communication Skills</li><li>• Techniques of Public Speaking</li><li>• Audience Applause Technique</li><li>• Practice with a mini-audience</li><li>• Practice in front of camera</li><li>• Soft Sale Storytelling Strategy.</li></ul>	50%

<b>Teaching- Learning Methodology</b>	<b>Learner-centered Instructional methods</b> Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning, use of e-resources, including films
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<b>Course Outcomes:</b> After completion of the course, the learner	
1.	<ul style="list-style-type: none"><li>• To develop an understanding of the theories and principles of communication in a management context.</li><li>• To develop skills in active listening and empathetic communication to better understand and respond to stakeholders' needs and concerns.</li><li>• Communicates effectively, both orally and in writing.</li></ul>

Sr. No.	References
	<ul style="list-style-type: none"><li>• Davidson, Jeff, The Complete Guide to Public Speaking, Breathing Space Institute, 2003</li><li>• DiSanza, J. R., &amp; Legge, N. J, Business and professional communication: Plans, processes, and performance (3rd ed.). Needham Heights, MA: Allyn &amp; Bacon, 2005.</li><li>• Goleman, Daniel, Working with Emotional Intelligence, London: Bantam Books, 1998</li><li>• Hall, Calvin S, et.al., Theories of Personality, New Delhi: Wiley, rpt.2011</li><li>• Hamilton, C, Essentials of public speaking (5th ed.). Belmont, CA: Wadsworth Cengage Learning, 2012</li><li>• Holtz, Shel, Corporate Conversations, New Delhi: PHI.2007</li><li>• King, Dale, Effective Communication Skills: The Nine-Keys Guidebook for Developing the Art of Persuasion through Public Speaking, Social Intelligence, Verbal Dexterity, Charisma and Eloquence, Hamatea Publishing Studio, 2020</li></ul>

On-line resources to be used as and when required.  
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