

**SARDAR PATEL UNIVERSITY**  
**PROGRAMME: BACHELOR OF VOCATION (Banking & Financial Services)**  
**SEMESTER – V**  
**Syllabus with effect from: JUNE 2016**

<b>Paper Code: UB05FBVB01</b>	<b>Total Credit:</b>
<b>Title of Paper: Organization behavior-I</b>	<b>3</b>

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

**Programme: B.voc Sem V**

1.

<b>Paper Code: UB05FBVB02</b>	<b>Total Credit: 3</b>
<b>Title Of Paper: Self-development skills</b>	

2.

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

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

**SEMESTER – V**

<b>Paper Code: UB05FBVB03</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Aspects of Computer</b>	

<b>Unit</b>	<b>Description in detail</b>	<b>Weighting (%)</b>
<b>1</b>	<b>Components of a Computer System</b> Computer hardware and Software, Difference between hardware and software Main components of a general purpose computer: CPU, main internal memory (Including RAM and ROM), input devices, output devices and Secondary/backing storage. Basics of Windows operating systems: Nature and Function of OS, Basic Commands.	<b>25%</b>
<b>2</b>	<b>Input &amp; Output Devices</b> Input Devices: keyboards, numeric keypads, Pointing devices(mouse, touchpad), remote control, joysticks, touch screen, magnetic strip readers, chip readers, scanners, digital cameras, microphones, sensor, barcode reader, webcam, video camera etc Output Devices: Monitors(CRT, TFT, LCD), projectors, printers(laser, desk jet, dot matrix), plotters, speakers. Uses of output devices stating the advantage and disadvantage of each.	<b>25%</b>
<b>3</b>	<b>Storage Devices I</b> Common backing storage media (including CD and DVD (Rs and RWs), floppy disc, hard disc, memory sticks/pen drives, flash memory cards etc. Comparative advantages and disadvantages of using different backing storage media. Importance and need of backup.	<b>25%</b>
<b>4</b>	<b>Storage Devices II</b> Difference between main/internal memory and backing storage: relative benefits of each in terms of speed and permanence. Data Types Data Types: logical/Boolean, alphanumeric/text, numeric (real and integer), date, File, record, field and key field.	<b>25%</b>

**Basic Text & Reference Books**

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

**SEMESTER – V**

<b>Paper Code: UB05FBVB04</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Entrepreneurship Development</b>	

<b>Unit</b>	<b>Description in detail</b>	<b>Weighting (%)</b>
<b>1</b>	<b><u>Concept of Entrepreneurship</u></b> <ul style="list-style-type: none"><li>➤ Definition, nature, and characteristics of entrepreneurship</li><li>➤ Emergence of entrepreneurial</li><li>➤ women entrepreneurs</li><li>➤ Socio-economic environment and the entrepreneur</li></ul>	<b>25%</b>
<b>2</b>	<b><u>Forms of Entrepreneurship</u></b> <ul style="list-style-type: none"><li>➤ The concept of Joint Stock Company, Public company, Private Company, Government company, Partnership firm, Hindu undivided family.</li><li>➤ Characteristics of entrepreneur leadership, Risk taking, Decision making and business planning.</li><li>➤ Innovation and entrepreneurship, Entrepreneurial behavior and motivation.</li></ul>	<b>25%</b>
<b>3</b>	<b><u>Entrepreneurial Development Programmes</u></b> <ul style="list-style-type: none"><li>➤ Their relevance and achievements</li><li>➤ Role of government in organising such programmes.</li><li>➤ Critical Evaluation.</li></ul>	<b>25%</b>
<b>4</b>	<b><u>Small Business as a Seed Bed of Entrepreneurship</u></b> <ul style="list-style-type: none"><li>➤ Concept of business venture. The start-up process: Concept, Plan, Implementation, Initial Strategic Planning, Product and marketing scope</li><li>➤ Risk analysis and financial considerations.</li><li>➤ Profit planning in small enterprise, Growth strategies and diversification.</li></ul>	<b>25%</b>

**Basic Text & Reference Books**

- ❖ Hal, B. Pricke; and Royce L. Brahamson, “Small Busines Management”.
- ❖ Keneth R., Van Vorthis, “Entrepreneurship and Small Busines Management”.
- ❖ Hans Scholhammer and Arthur H. Kuril “Entrepreneurship and Small Business Management”.
- ❖ Joseph R. Mancuso, “How to Start, Finance and Manage Your Own Small Busines”.
- ❖ Dhar, P.N. and Lydal H.F., “The Role of Small Enterprises in Indian Economic Development”.

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

**SEMESTER – V**

<b>Paper Code: UB05CBVB01</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Banking &amp; Financial Services V</b>	

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

**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.**

## SEMESTER – V

<b>Paper Code: UB05CBVB02</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Banking Exposure</b>	

### Objective of the Course

The purpose of this course is to enable the students for in-depth analysis relating to public sector as well as private sector banks.

For This the Students will choose his/her faculty guide in his/her area of interest and work on the topic jointly with the faculty. The Students will Work on their projects in group of two members only. In special case students allowed to do project individually. The Institute may help the student in selecting a faculty guide in case a student is not able to do so, or if a faculty member is chosen by too many students.

### The Learning Can be Carried out Through:

1 Study of Secondary data from Books, Journal and magazine Articles, Newspaper Articles, Websites, Electronic & Physical Databases, Etc.

OR

2 Primary Data Collection Through Interviews, Discussions & Other Research Instruments. Students are encouraged to Pursue the research in the public/ private sector banks.

### The Project Report can be on Any of the Following

1 Comprehensive Case Study of banking sectors. (Public/ Private sector)

2 Organizational Study aimed at Inter-bank Comparison / Validation of Theory / Survey of Management Practices with Reference to Particular Bank.

3 Field Study (Empirical Study) With Respect to any Research Issue related to banking sector.

4 Feasibility Study as banking exposure

### The Format of the Report Would Comprise Following Points:

Chapter	
1.	Title Page
2.	Preface
3.	Acknowledgement
4.	Certificate
5.	Table Of Content
6.	Introduction of Public sector/Private sector bank
7.	Literature Review
8.	Research Methodology
9.	Data Collection
10.	Data Analysis & Interpretation
11.	Recommendations & Conclusion
12.	Bibliography

<b>The Report must be prepared taking into following Guideline:</b>		
<b>Sr.No</b>	<b>Particular</b>	<b>Details</b>
1	Paper Size	A4
2	Margins	Left Side 1.5CM Right Side-1CM Top & Bottom- 1CM
3	Line Spacing	1.5CM
4	Font Type	Times New Roman
5	Font Size	12
6	Alignment	Page Justify
7	No of Copies	3Copies 1each for University, College & Student

### **Internal Evaluation**

The Performance of Students in the Course will be evaluated on a continuous basis through the faculty guide on the basis of the regularity and quality of work by the student under his/her guidance. The Internal evaluation will be for 30 Marks of the Course.

**External Evaluation** The University Examination will be based on oral presentation, Review of reports and a Viva – Voce which will carry 70 Marks for the Course Evaluation with a purpose to evaluate that how far students have been capable enough in fulfilling the objective of this Course. One Copy f Report (Computerized) should be submitted to the university by the student, before the commencement of his/her External Examination.

**SEMESTER – V**

<b>Paper Code: UB05CBVB03</b>	<b>Total Credit: 3</b>
<b>Title of Paper: Financial Management-I</b>	

<b>Unit</b>	<b>Description in detail</b>	<b>Weighting (%)</b>
<b>1</b>	<b><u>Finance &amp; Financial Management</u></b> <ul style="list-style-type: none"><li>➤ Meaning and nature</li><li>➤ Financial goal-profit vs. wealth maximization</li><li>➤ Finance functions- Investment, Financing, Liquidity and dividend decisions.</li></ul>	<b>25%</b>
<b>2</b>	<b><u>Capital Structure Theories</u></b> <ul style="list-style-type: none"><li>➤ Conceptual framework, Determinants,</li><li>➤ Net income approach, Net operating income approach,</li><li>➤ Intermediary approach and M.M. approach</li></ul>	<b>25%</b>
<b>3</b>	<b><u>Cost of Capital</u></b> <ul style="list-style-type: none"><li>➤ Meaning and significance of cost of capital</li><li>➤ Calculation of cost of debt</li><li>➤ Preference capital, Equity capital and retained earnings</li></ul>	<b>25%</b>
<b>4</b>	<b><u>Capital Budgeting</u></b> <ul style="list-style-type: none"><li>➤ Meaning, Process, importance</li><li>➤ Techniques: Traditional and modern methods of capital budgeting.</li><li>➤ Limitations of Capital budgeting</li></ul>	<b>25%</b>

**Basic Text & Reference Books**

- ❖ Berk, Jonathan and DeMarzo, Peter, “Financial Management”, Person Education, Dorling
- ❖ Kindersley (India) Pvt Ltd.
- ❖ Bhattacharya, Hrishlkas, “Working Capital Management: Strategies and Techniques”.
- ❖ Prentice Hall, New Delhi.
- ❖ Brealey, Richard A and Stewart C. Myers, “Corporate Finance”, McGraw Hill.Int. Ed,
- ❖ New York.
- ❖ Chandra, Prasanna, “Financial Management”, Tata McGraw Hill, Delhi
- ❖ Hampton, John, “Financial Decision Making”, Prentice Hall, Delhi
- ❖ Pandey, I, M: “Financial Management”, Vikas Publishing House, Delhi.
- ❖ Van Horne. J.G. and J.M. Wachowicz Jr, “Fundamentals of Financial Management”.
- ❖ Prentice-Hall, Delhi.
- ❖ Van Horne, James G , “Financial Management and Policy”, Prentice Hall, Delhi,
- ❖ Khan MY, Jain PK, “Financial Management”, Tata McGraw Hill, New Delhi.

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



**SEMESTER – V**

<b>Paper Code: UB05CBVB04</b>	<b>Total Credit: 3</b>
<b>Title of Paper: E Banking</b>	

Unit	Description in detail	Weighting (%)
<b>1</b>	<b><u>Electronic Banking</u></b> <ul style="list-style-type: none"> <li>➤ Meaning, Features,</li> <li>➤ Benefits, Limitations</li> <li>➤ Types of E-Banking</li> <li>➤ Traditional banking Vs E banking</li> </ul>	<b>25%</b>
<b>2</b>	<b><u>On line Banking &amp; Information Technology</u></b> <ul style="list-style-type: none"> <li>➤ Features and benefits of online banking</li> <li>➤ SWIFT</li> <li>➤ Current scenario</li> </ul> <b>Impact of Technology on Banks</b> <ul style="list-style-type: none"> <li>➤ Impact of technology on Customers and service quality</li> <li>➤ Indian scenario</li> </ul>	<b>25%</b>
<b>3</b>	<b><u>Risk and Security Issues in E-Banking</u></b> <ul style="list-style-type: none"> <li>➤ Risk concern areas</li> <li>➤ Security problems of E-banking</li> <li>➤ Types of threats, Control procedure.</li> </ul>	<b>25%</b>
<b>4</b>	<b><u>Regulatory Framework:</u></b> <ul style="list-style-type: none"> <li>➤ Recommendations of RBI group on internet banking, technology and security standards, Basel committee's electronic banking group.</li> <li>➤ Information System Security(ISS) – Need and objectives of ISS, Controls required in ISS</li> </ul>	<b>25%</b>

**Basic Text & Reference Books**

- ❖ Joshi, V.C. and Joshi, V.V., “*Managing Indian Banks*”, Sage Publications.
- ❖ IIBF, “*Principles and Practices of Banking*”, McMillian publishers.

**Note: The students will be trained in the practical aspects of e-banking.**