



B VOC BANKING & FINANCIAL SERVICES
SEMESTER VI

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| Course Code | UB06AEBVB01 | Title of the Course | Self-Development Skills - I |
| Total Credits of the Course | 02 | Hours per Week | 02 |

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| Course Objectives: | 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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| Course Content | | |
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| | Description | Weightage |
| 1. | Self-Management <ul style="list-style-type: none">• Self-management Skills and Social Competency• Self-Management• Social Competency Behaviour• Value Orientation• Life Goals | 50% |
| 2. | Drafting of Questionnaires to survey the following: Marketability/Launching of a new product Habits/Attitudes of college students Socio-economic conditions of a particular class of people (E.g. Factory Workers, Slum Dwellers, Primary Teachers etc.) | 50% |

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| Teaching- Learning Methodology | Learner-centered Instructional methods Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning, use of e-resources, including films |
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| Course Outcomes: After completion of the course, the learner | |
| 1. | <ul style="list-style-type: none">• Students will investigate the cultural and historical contexts of each story.• Students will evaluate how language choices in the stories affect reader engagement and interpretation.• Students will develop skills in drafting effective questionnaires to gather information on various topics such as marketability of new products, habits and attitudes of college students, and socio-economic conditions of specific demographic groups. |

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

On-line resources to be used as and when required.
SWAYAM-https://onlinecourses.swayam2.ac.in/nou24_cm21/preview



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SEMESTER VI

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| Course Code | UB06MABVB01 | Title of the Course | CREDIT ADMINISTRATION AND MONITORING MANAGER |
| Total Credits of the Course | 04 | Hours per Week | 04 |

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| Course Objectives: | <ol style="list-style-type: none"> 1. To know the principles of Risk Management 2. Evaluation of Project Reports. 3. To learn about Capital Structures |
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| Course Content | | |
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| Unit | Description | Weightage* (%) |
| 1. | Principles of Risk Management <ul style="list-style-type: none"> ➤ Risk Assessment. ➤ Risk vs. Return. ➤ Individual Risk vs. Portfolio Risk. | 25 |
| 2. | Project Assessment <ul style="list-style-type: none"> ➤ Evaluation of Project Reports. ➤ Technical Evaluation. ➤ Financial Evaluation. | 25 |
| 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. | 25 |
| 4. | Capital Structures <ul style="list-style-type: none"> ➤ Debt vs. Equity. ➤ Preference Shares. ➤ Evaluating Capital Structures. | 25 |
| 5 | Capital Structures <ul style="list-style-type: none"> ➤ Debt vs. Equity. ➤ Preference Shares. ➤ Evaluating Capital Structures. | |
| 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 ➤ Forward Contracts. ➤ Future Contracts. | |

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| Teaching-Learning Methodology | Lecture, Recitation, Group discussion, Guest speaker, Debate, Assignments, Field trips, Seminar, Quizzes |
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SARDAR PATEL UNIVERSITY
Vallabh Vidyanagar, Gujarat
(Reaccredited with 'A' Grade by NAAC (CGPA 3.11))
Syllabus with effect from the Academic Year 2025-2026

| Evaluation Pattern | | |
|--------------------|--|-----------|
| Sr. No. | Details of the Evaluation | Weightage |
| 1. | Examination conduct by BFSI/UNIVERSITY/COLLEGE (MCQ) | 100% |

| Course Outcomes: Having completed this course, the learner will be able to | |
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| 1. | Risk Assessment |
| 2. | Project Assessment and evaluation |
| 3. | Evaluating Capital Structures |
| 4. | Project evaluation through different techniques |

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 VI

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|-----------------------------|-------------|---------------------|-----------------------------|
| Course Code | UB06MABVB02 | Title of the Course | Organizational Behaviour-II |
| Total Credits of the Course | 04 | Hours per Week | 04 |

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| Course Objectives: | <ol style="list-style-type: none"> 1. Understand the key principles of group and team dynamics, and gain insights into effective decision-making, team management, and contemporary challenges in organizational settings. 2. Explore the nature of interpersonal behavior, develop strategies for building trust, and analyze organizational effectiveness and change, along with key conflict management approaches and the impact of deviant behavior in organizations. |
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| Course Content | | |
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| Unit | Description | Weightage* (%) |
| 1. | <p><u>Group and Team Dynamics</u> Defining and classifying groups Stages of group formation, Group dynamics, Group decision making, Types of teams, Contemporary issues in managing teams.</p> | 25 |
| 2. | <p><u>Interpersonal Behaviour</u> Nature of interpersonal behaviour; Psychological Contract: Concept and types Trust: Concept, Types and Building trust among employees.</p> | 25 |
| 3. | <p><u>Organizational Effectiveness & Change:</u> Concept of OE Managerial Effectiveness Approaches to measure effectiveness (Goal & Behavior approach) <u>Organizational Change:</u> Concept, Factors in Organizational change</p> | 25 |
| 4. | <p><u>Conflict & Transactional Analysis</u> Conflict: Concept, Consequences, Sources, Approaches of conflict Management Deviant organizational behaviour: Concept, Dimensions And categories of deviant organizational behaviour.</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 |

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| 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 | | |
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| 1. | To learn about group and team dynamics | |
| 2. | To learn about how interpersonal behavior works in the organization. | |
| 3. | To understand organizational effectiveness & Organizational change | |
| 4. | To know about Conflict & Transactional Analysis | |
| 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 | |
| 5. | Tata McGraw Hill, Organizational Behaviour | |



B VOC BANKING & FINANCIAL SERVICES
SEMESTER VI

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|-----------------------------|-------------|---------------------|---------------------------------|
| Course Code | UB06MABVB03 | Title of the Course | Banking & Financial Services-VI |
| Total Credits of the Course | 04 | Hours per Week | 04 |

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| Course Objectives: | <ol style="list-style-type: none">1. To help students understand the basics of retail and merchant banking, including their roles in the economy and the challenges they encounter2. To explore the vibrant world of capital and money markets, empowering students to connect their functions to real-world economic growth. |
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| Course Content | | |
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| Unit | Description | Weightage* (%) |
| 1. | Digital Banking: Meaning, Methods of Digital Banking (Credit & Debit cards, UPI, Bank Transfer & Internet Banking, Mobile wallets, QR code Payment) Benefits of Digital Banking Limitations of Digital banking Digital Banking in India | 25 |
| 2. | Endorsement: Meaning Types of Endorsement Process of Endorsement Factors affecting Endorsement | 25 |
| 3. | Corporate Banking Meaning Role of Banks in Corporate sectors Products and services offered by bank Benefits and limitation | 25 |
| 4. | AI and banking: Meaning, Roles of AI in banking Limitations of AI in banking Whether AI is Good Or bad? | 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 | |
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| 1. | To Provide the knowledge of digital banking |
| 2. | To provide the knowledge of endorsement |
| 3. | To provide outline of the corporate banking. |
| 4. | To Provide knowledge of AI and role of AI in banking. |
| Suggested References: | |
| Sr. No. | References |
| 1. | Tony boobier- Digital Banking: The transformation of Financial Service |
| 2. | E.Gordon & Dr. K. Natarajan- Commercial Banking |
| 3. | J.K. Vasanth- Corporate Banking |
| 4. | Tanuja. M – AI in banking practical implementation and applications |
| 5. | R.M. Grant-Banking in digital age: The transformation of Banks and Financial services |



B VOC BANKING & FINANCIAL SERVICES

SEMESTER VI

| | | | |
|-----------------------------|-------------|---------------------|--------------------------|
| Course Code | UB06MIBVB01 | Title of the Course | Contemporary Research-II |
| Total Credits of the Course | 04 | Hours per Week | 04 |

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| Course Objectives: | <ol style="list-style-type: none">1. To introduce students to various methods of data collection and help them understand how to effectively gather both primary and secondary data.2. To enhance students' understanding of research reporting and the role of computers in modern research. |
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| Course Content | | |
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| Unit | Description | Weightage* (%) |
| 1. | Collection of data: Primary data - Personal interviews, Telephone interviews, Mail & Self-administered questionnaires, Schedule v/s Questionnaire | 25 |
| 2. | Secondary data: Advantages of secondary data, Sources of secondary data, Classification & Limitations | 25 |
| 3. | Research Report: Significance of research report, Types of research report, Steps in writing a research report, Precautions in writing a research report, Synopsis of research report, Limitations of research report | 25 |
| 4. | Role of Computer in Research: Introduction to computers in research, Characteristics of Computer applications in research, Computer applications, Computer Researchers | 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

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| 1. | Apply appropriate methods of data collection, distinguishing between primary and secondary data. |
| 2. | Design and write a comprehensive research report, presenting findings in a clear and structured manner. |
| 3. | Identify and use secondary data sources effectively while understanding their limitations. |
| 4. | Utilize computer applications for data analysis and report writing in research. |

Suggested References:

| Sr. No. | References |
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| 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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