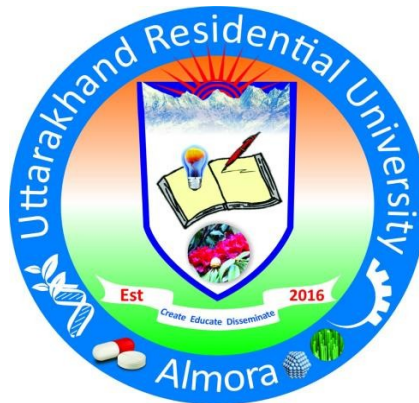


Uttarakhand Residential University

Almora



Syllabus

B.Voc. (Banking and Financial Management)

B.Voc. (Banking and Financial Management)

Semester-1

Paper 1- Environment and Management of Financial Services

Unit-1 Introduction

Definition (As per banking regulation act) and meaning of banking & importance of bank, structure of Indian banking system.

Unit-2 Commercial Banks

Meaning, Nature, Definition & Importance of commercial bank, Banking sector reforms & development in banking science the 1990'S, Relative Importance of public, private foreign banks.

Unit-3 (Cooperative Banks & Regional Rural Banks)

Cooperative Banks (Feature, types, structure), problem faced by cooperative bank in India, recent development in India's cooperative banking sector, Regional rural banks.

Unit-4(Reserve Bank of India)

Function of R.B.I.as India's Central Bank, Monetary policy (Meaning, Instrument of credit control, Quantitative and Qualitative Instrument).

Unit-5

Nationalization of Banks, Service by different Bank, Mutual fund (type of schemes, valuation of units, advantages of investing in a mutual fund in India)

Paper 2- Principal of Management

Unit-I Meaning and nature of Management

Concept, characteristics, objectives, levels & function of Management.

Meaning, nature/features, importance of management principle.

Fyol Principal of management

Scientific management developed by F.W.Taylor

Maslow need Hierarchy theory, Theory X and Y.

Unit-2 Planning

Meaning, nature, importance and limitation of planning.

Planning process

Types of plans

Unit-3 Organising

Meaning, Imp & Process of Organising

Organisational structure.

Formal and Informal organisation.

Delegation, centralization & decentralization of Authority.

Unit-4 Staffing

Meaning ,features components of staffing

Staffing process & H R M

Unit-5 Directing

Meaning, features, importance & principle of directing

Supervision, Motivation, leadership, communication.

Unit-6 Controlling

Meaning, Importance of controlling

Relationship between Planning and Controlling

Controlling Process

Paper 3- Business Economics

Unit- 1. Introduction

Microeconomics, central problem of an economy, production possibility curve & opportunity cost.

Unit-2 Consumer behaviour & demand

Consumer's equilibrium.

Demand, market demand, determinants of demand.

Demand schedule and curve movement along & shift in demand curve, price elasticity of demand.

Unit-3 producer Behaviour & Supply

Production function

Supply, market supply, determinant of supply, supply schedule, supply curve movement along & shift in supply curve, price elasticity of supply

Cost & revenue- short run cost total cost, total variable cost, total fixed cost, average fixed cost, average variable cost & marginal cost-meaning & their relationship.

Revenue-total average and marginal revenue

Producer equilibrium.

Unit-4 Forms of market & price determination

Forms of market

Price determination and perfect competition Equilibrium price, effect of shift in demand & supply.

Paper 4- Business Mathematics

Unit I - Introduction – Meaning, nature, limitation, statistical Investigation, types and collection of data, editing of collected data, classification and tabulation of data, diagrammatic and graphic presentation of data.

Unit II – Measures of Central tendency – mean, median, mode, geometric mean, Harmonic mean, Partition values

Unit III - Measures of dispersion and skewness- Range, quartile deviation, mean deviation, standard deviation, Lorenz curve, karl pearson's coefficient of skeweness, bowley's coefficient of skewness.

Unit IV – Measures of correlation, Index number - karl pearson's co-efficient of correlation, Spearman's rank difference method of correlation, Fixed base index number, average base index number, chain base index number, Laspeyre's Method.

Unit V – Mathematical Topics- Profit and loss, Percentage, Simple Interest, Compound interest, share

Paper 5- Introduction to Computer Systems

Unit-1 Introduction to Computers

Computer Definition, Data Processing, Characteristic & features of computers

Types of computers, Computer evolution to their present form

Computer generation, Characteristic & features of each computer generations

Unit-2 Basic Computer Organization

Basic operation performed by computers, Basic organization of computer system

Input unit & its functions, output unit & its functions, Storage unit & its functions

Types of Storage used in a computer system

ALU, CU, CPU, computer as a system

Unit-3 Primary & Secondary Storage

Primary Storage and its type, Limitations of primary storage

Secondary storage device and their needs, Classification of secondary storage

Difference b/w sequential & direct access of storage device, Basic principle of operations

Types and uses of secondary storage devices, storage hierarchy

Unit-4 I/O Devices

Input devices, Output devices, Other concept related to I/O devices.

Unit-5 Computer Software

Software definition, Types of Software:- System software and Application software

S/W & relationship with hardware, Relationship b/w H/W - S/W – App S/W

Step involved in s/w development

Unit-6 Operating System

Definition & need of OS, Function of OS, Process management, Memory management, File Management, Security Management, Command interpretation module, some commonly used OS.

Unit-7 Internet

Internet, Evolution and basic service on Internet, www

www browsers, uses of internet

Unit-8 Multimedia

Multimedia, Multimedia computers, main component of multimedia and their associated technologies, common multimedia applications.

Paper 6- Financial Accounting

Unit-1 Introduction

Definition, Meaning, Objective, Advantages of Accounting,

Basic terms of Accounting, Accounting Principles, Theory base of Accounting,

Accounting Equations

Unit-2 Accounting Process & Procedure

Transaction / Events, Journal, Ledger, Subsidiary books.

(Purchase / sale day book, Purchase return/ Sale return book, cash book/ Double & triple column),

Journal proper, Trial Balance

Unit-3

Bank reconciliation statements (Meaning, Needs, Importance of BRS), Reasons of Difference between cash book & passbook balances, Preparation of BRS.

Unit-4 Financial Statements

Capital & Revenue, Preparation of financial statements (Trading, P&L A/C, Balance Sheet) with Adjustment, Trend, Comparative.

Unit-5

Royalty account (Meaning, Needs, Importance & Practical Problem),

Hire Purchase System.

B.Voc. (Banking and Financial Management)

Semester-2

Paper 1- Financial Management

Unit 1- Overview of Financial Management

Meaning, importance, scope and function of Financial management

Principle of Financial Management

Difference between Accounting and Financial accounting

Use of financial management as a tool

Unit 2- Ratio Analysis

Accounting Ration (Liquidity Ration, solvency Ratio, Activity Ratio, Profitability Ratio)

Break even Analysis

PV Ratio, Composite Ratio, Margin of safety, Break even point (Graphene Representation)

Unit 3- Capital Expenditure decisions

Pay back period method, Discounted pay back period method, Rate of return method, Average Rate of Return method.

Unit 4- Cost of Capital

Cost of equality capital, cost of preference capital, cost of debit (redeemable and irredeemable debenture) Retained earning, weighted average cost of capital.

Unit 5- Sources of finance, Dividend policy

B.Voc. (Banking and Financial management)

Semester-2

Paper 2- Company Law and Accounts

Unit 1- Company

Meaning and Characteristics of a company

Kinds of company

Formation of company (MOA, AOA)

Unit 2- Share Capital

Meaning, nature and type of share

Distinction between Reserve capital & Capital Reserve

Issue of share

At par

At premium

At discount

Issue of share for a consideration other than cash

Call in arrears

Call in advance

Over subscription and under subscription

Forfeiture and Reissue of shares

Prorate allotment

Unit 3- Debentures

Meaning and Features of Debentures

Types of Debentures

Distinguish between a share & a Debenture

Issue of debentures and issue of Redemption

At Par

At Premium

At Discount

Issue of Debenture for consideration other than cash

Issue of Debenture as collateral security

Methods of Redemption of Debentures

Unit 4- Winding up of a company

Meaning and Liquidation of company

B.Voc. (Banking and Financial Management)

Semester-2

Paper-3 Business Economics (Macro)

Unit 1- National Income

Meaning, GDP, NDP, GNP, NNP, methods of measuring National Income, Importance of National income analysis, Need for calculating National Income, Practical problems

Unit 2- Income Determination

Aggregate Demand, Aggregate supply, Propensity to consume, propensity to save, investment function, Ex- Ante saving & Investment, EX- Post investment, Investment Multipliers

Unit 3- Overview of Financial System

Meaning, Role, functions, structure of Modern financial system (financial market, financial services, financial institution, regulatory institution)

Unit 4- Fiscal Policies

Definition, objective, Instruments, scope, deficit financing

Unit 5- Balance of payment

Meaning, definition, feature, components, Autonomous items, Accommodating items, deficit in BOP

B.Voc. (Banking and Financial Management)

Semester-2

Paper 4- Organisational Behaviour

Unit 1- Introduction of Organisational Behaviour

What is Organisational Behaviour (OB), importance of OB, level and scope of OB, Objectives of OB, contributing discipline, discipline to the OB field, Models of OB, Nature and limitations of OB

Unit 2- Motivation & Leadership

Introduction to Motivation, characteristics of Motivation, Process of Motivation, Importance of motivation.

Motivational Theories (content & process theory)

Introduction of leadership, features of leadership, different styles of leadership, importance of leadership, Quality of a good leader, Leadership theories (Trait theory, Behavioural theory, fielder's contingency theory, path goal theory)

Unit 3- Communication

Importance of communication, communication process, importance of communication, forms of organisational communication, Barrier to effective communication, improving communication effectiveness.

Unit 4- Individual and Group Behaviour

What is individual behaviour, cause of individual behaviour, factors affecting individual behaviour.

What is group behaviour, types of group behaviour, stages of group dynamics, learning theories (classical conditioning theory, operant conditioning theory, social learning theory)

Unit 5- Organisational structure and culture

Concept of organizational structure, steps in formation of organisational structure.

Concept of organisational culture, element and characteristics of organisational culture, function of organisational culture.

Unit 6- Development and change

Concept of organizational change and development

Meaning, characteristics of organizational change

Process of planned change

Resistance to change

Kurt Lewin model

Meaning and characteristics of organizational development

B.Voc. (Banking and Financial Management)

Semester-2

Paper 5- Business Law

Unit 1- Concept of Law

Meaning, Definition, objective, types and need of Law

Unit 2- Indian Contract Act 1872

Meaning of contract, Agreement, promise, offer, acceptance, consideration, free consent, wager control, capacity of control, discharge of control, type of contract, Quasi contract, guarantee

Unit 3- Consumer Protection Act 1986

Meaning and objectives of consumer act, rights of consumer, consumer responsibilities, feature of consumer protection Act, scope of consumer protection Act, Appeal

Unit 4- Indian Partnership Act 1932

Definition, element of partnership, formation of partnership, difference between (partnership and co-ownership, partnership and company, partnership and joint hindu family business type, right and duties of a partners, dissolution and reconstitution of a partnership)

Unit 5- Sales and Goods Act 1930

Definition, types of goods, sale and agreement to sell, perishing of goods, price of goods, transfer of ownership, right of unpaid seller, remedies for breach of contract of sale, condition and warranties, doctrine of "CAVEAT EMPTOR", Auction of sale

B.Voc. (Banking and Financial management)
Semester-2

Paper 6- Laws Governing Banking and Insurance

Unit 1-Banking Regulation act 1949

Reserve Bank of India Act
Function or role of RBI
Monetary policy (Qualitative & Quantitative Instrument)

Unit 2- Negotiable Instrument Act

Meaning, Features, types of Negotiable Instrument
Methods/Modes of Negotiation

Unit 3- Insurance Act 1938

Meaning and purpose of insurance
Characteristics, role and importance, principle, functions of insurance
Types of Insurance (Life insurance and general Insurance)

Unit 4- IRDA (Insurance Regulatory and Development Authority)

Mission, objectives and Functions of IRDA
Provision of companies act related to banking

B.Voc. (Banking and Financial management)

Semester-3

Paper 1- Income tax Law and Accounts

Unit I- income, agricultural income, person assessee, assessment year, previous year, residence and tax liability, incomes exempted from tax.

Unit II- allowances, perquisites, computation of income from salary

Unit III- computation of income from house property

Unit IV- computation income from business profession

Unit V- computation income from other sources and capital gain

B.Voc. (Banking and Financial management)

Semester-3

Paper 2- Basics of indirect tax

Unit I - Service tax (concepts and general principles, Charge of service tax and taxable services, Valuation of taxable services, Payment of service tax and filling of returns, penalties, CENVAT Credit)

Unit II- VAT (concepts and general principles, Calculation of VAT liability including input Tax Credits, Small Dealers and Composition Scheme, VAT procedures)

Unit III- Central Excise (Central excise Law in brief- Goods, excisable goods, Manufacturer, Valuation, CENVAT, Basic Procedures , Export, SSI, Job Work)

Unit IV- Customs laws (Basic concepts of customs law, Territorial waters, high seas, Types of custom duties- Basic, countervailing and Anti-Dumping duty, safeguard duty, valuation, customs procedures, Import and export procedures, baggage, exemptions.

**B.Voc. (Banking and Financial management)
Semester-3**

Paper 3- Banking Law Practices

Unit I – Banking Act

Banking Regulation act 1949,

Banking Companies act 1970 and act 1980 (acquisition and transfer of undertakings),

Unit II – Banking Rules

Banking regulation Rules 1949, Banking Companies Rules 1985 (nomination and period of preservation of rules),

Unit III Co-operative Banks Rules –

Co-operative Banks Rules 1985 (nomination and period of preservation of rules)

Unit IV Banking Scheme-

Banking ombudsman Scheme 2006.

**B.Voc. (Banking and Financial management)
Semester-3**

Paper 4- Auditing

Auditing

Unit I- concept of true and fair, distinction between report and certificate, contents of the audit report, types of auditor's report

Unit II- Meaning and purpose of investigation, investigation to detect frauds, Misappropriations and Defalcations

Unit III- Audit of Banks, Insurance companies and cooperative societies.

Unit IV- management audit, its meaning, need and procedure, audit committees

Unit V- cost audit concept, need, procedure, cost audit report.

B.Voc. (Banking and Financial Management)

Semester-4

Paper 1- Income Tax

Unit 1- Total Income and aggregate income

Clubbing of Income

Set off and carry forward losses

Deduction from total Income under section 80 C to 80 U

Unit 2- Assessment of Individual

Procedure of computing total income or taxable income

Computation of total Income of Individual

Procedure of assessment of individual

Unit 3- Assessment of Hindu undivided family

Definition of HUF, Schools under Hindu law

Main features of assessment of HUF

Computation of adjusted total income

Computation of tax Payable of HUF

Unit 4- Assessment of Firms and Assessment of company

Meaning of Partnership, partners and firm

Computation of firm book profit

Computation of total income of the firm

Meaning of company

Computation of total income of the company

Unit 5- Collection of Tax at sources, advance payment of tax, penalties and interest, Income tax authorities.

B.Voc. (Banking and Financial Management)

Semester-4

Paper 2- Advance Cost Accounting

Unit 1- Cost Accounting

Definition, nature, Objective, Importance, Limitation

Unit 2- Unit Costing

Preparation of cost sheet, types of calculating cost sheet and statement of cost, computation of Quotation price, Tender price, Practical problems

Unit 3- Process Costing

Accounting treatment of normal and abnormal wastage, Meaning, importance of process costing, Practical problem

Unit 4- Budget and Budgetary control

Definition, objective and importance, fixed and flexible budget, Practical problems

Unit 5- Variance Analysis

Definition, feature, standard costing, Direct material and direct labour cost variances, Practical problems

B.Voc. (Banking and Financial Management)

Semester-4

Paper 3- Human Resources Management in Banking and Insurance

Unit 1- HRM

Meaning, Scope Role, Goal, Nature, Objective, Importance, and functions of HRM

Role of HR manager

Challenges of HRM in Indian Economy

Unit 2- Personal Policies

Meaning, importance, objectives, scope of personnel policies

Formulation of HR Policies (Steps)

Unit 3- Participative management

Definition, features, importance, advantages and disadvantages of participative management

Methods of participative management

Pre-requisites for successful participative

Employee empowerment- meaning and principle, conditions for successful empowerment, stages in empowering process

Collective Bargaining- meaning, features, advantages, types and process of collective bargaining

Team building

Unit 4- HRM in banks and financial institutes and in insurance sector

Importance

Unit 5- Corruption, fraud and scams in financial Institutions

Meaning of fraud, corruption and scams

Bank fraud

Types of Fraud

Money Laundering

Fraud Triangle

Example of fraud, corruption and scams

Reasons of fraud, corruption and scams

B.Voc. (Banking and Financial Management)
Semester-4

Paper 4- Goods and Services Tax and rules

Unit 1- Introduction of GST, Regular and composition schemes

About GST
Cascading efforts
Registration under GST Law
Difference between composition and regular scheme

Unit 2- Tax collection and Timing

Collection of Tax
Time and value of supply
Input tax credit
What is CGST, SGST and IGST

Unit 3- Credit and Direct notes and other record

Credit and Debit notes
Accounts and other records
Inter state and Intra state supply

Unit 4- Tax payments

Payment of Taxes
Difference between VAT, GST
Return GSTR-1, GSTR- 3B and GSTR- 4

B.Voc. (Banking and Financial Management)

Semester-5

Paper 1- Financial Markets

UNIT 1 – An introduction to financial system and its components

Financial markets and institution, Financial Intermediaries, financial system and economic development.

An overview of Indian Financial system.

Financial Regulatory in India – RBI, Ministry of corporate affairs, SEBI , IRDA

UNIT 2 – Financial market

Money Market – function, organization and instruments.

Role of central bank in money market; Indian money market – overview

Capital market –function, organization and instrument. Indian Debt market, Corporate Debt market.

Indian Equity market – Primary and Secondary market

Role of Stock Exchange in India, Role of Foreign Exchange .

UNIT 3- Financial services

Objectives of financial services, types of financial services – capital and money market services,

Financial services sector problems and reforms, securities market.

UNIT 4- Financial institution

Development Financial institutions (DFI's), An overview and role in Indian economy .

Life and non life insurance companies in India, Mutual Funds – introduction and their role in Capital market development .

Non Banking Financial companies (NPFC's) , Regional Rural Banks , Urban Cooperative Bank , Rural Co-operative Credit Institution , Pension Fund Regulatory and Development authority.

Paper 2- Central Banking

UNIT 1 – Overview of Central Banking, Needs, functions of Central Bank, Credit Control Method by Central Bank (Qualitative and Quantitative methods), Instrument of Central Banks .

UNIT 2- Reserve Bank of India (Introduction, Function, Mint and Press), Banking Regulation Act 1949, Objectives & Reasons for Establishment of RBI, structure of Banking in India.

UNIT 3- Credit Creation & Money Supply Determination, Central Banking in Open end market oriented economies.

Unit 4- Financial Sector Reforms & the role of RBI , Development Bank of India , Issues of Financial Stability and autonomy independence of Central Banking .

Paper 3- Strategic Management

UNIT 1- Introduction to strategies

Introduction, Fundamental of Strategies, Importance of Strategies, Purpose of Business, Differences between Goals and Objectives of Business, Strategic intent through Vision and Mission Statements .

UNIT 2 – Strategic management

Introduction of Strategic Management, Needs, Features and importance of Strategic Management, Roles of Strategist in Decision Making, Strategist at various management levels, Types of Strategies, Limitation of Strategic management, Phases of Strategic Management .

UNIT 3- Strategic analysis

Introduction, strategic analysis and its importance, Environment Appraisal and Scanning Techniques, Organisational Position & Strategic advantages Profile , Strategic Management Model

UNIT 4- Strategic formulation and implementation

Introduction to strategy formulation, Strategy Implementation and its stages, Reasons for Strategy Failure and Method to overcome, Strategy Leadership & Strategy Implementation, Strategic Business Unit (SBU)

UNIT 5- Strategic control and evaluation

Introduction to strategy Evaluation, Strategy Control.

Paper 4- E- Commerce

Unit 1-Introductuion

Meaning, nature, concept, advantages, disadvantages & reasons of e-commerce, types of E-commerce, E-business models (introduction, key elements of a business model and categorizing major E-commerce Business Models), Force behind E-commerce

Technology used in e-commerce; the dynamic of world wide web and internet (Meaning, Evolution , and features)

UNIT 2 – Security and Encryption

Need and concept , The e-commerce Security environment (dimension , definition and scope of e-security), Security threats in the e-commerce environment (security intrusion and branches , attaching methods like hacking , sniffing , cyber vandalism et) , Technology solution (Encryption , security channels of communication, protecting network and protecting services and clients).

UNIT 3 – IT Act 2000 and Cyber Crimes

IT Act 2000 ; Definition , digital signature , Electronic Governance , Attributions , acknowledgment and dispatch of electronic record, Regulation of Certifying Authorities, Digital signature Certificates , duties of Subscriber, penalties and Adjudication , Appellate Tribunals , Offences and Cyber Crime .

UNIT 4 – E – Payment System

Models and methods of e-payment(debit card, credit card, smart card, E- money), Digital signature(procedure, working and legal positions) , payment gateways , online Banking (Meaning , concept , importance, electronic fund Transfer , Automated Clearing House) Risk Involve in E – payments ,

UNIT 5 – Online business Transaction

Meaning, Purpose, advantages and disadvantages of Transacting online, E- commerce application in various industries like (banking, insurance , payment of utility bills , online marketing)

E- Tailing (popularity, benefits, problems and features), online services (financial travel and career) , online learning , publishing and entertainment

Online shopping (AMAZON, SNAPDEAL, ALIBABA, FLIPKART, MYNTRA etc.)

B.Voc. (Banking and Financial Management)
Semester-6

Industrial Training

Training will be provided to the students of 6th semester in different financial organizations, insurance and banking sector as per their performance level in last 5th semesters.

The different organizations for training can be:-

1. Accounting firms.
2. Accounting work under CA and Lawyer.
3. Different industries using ERP.
4. Accounting exposure in different industries.
5. Stock broking companies (Mutual funds, SIP)
6. Banking and insurance sector etc.