DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY

CIRCULAR NO.SU/Commerce & Management/ B.Voc./44/2019

It is hereby inform to all concerned that, on the recommendation of the Dean, Faculty of Commerce & Management, the Hon'ble Vice-Chancellor in his emergency powers under Section-12 (7) of the Maharashtra Public Universities Act, 2016 has accepted **the revised Syllabus of B.Voc. programme under the Faulty of Commerce & Management. The said curriculum runs in Colleges shown as below.**

1.	B.Voc. Accounting	Rajarshi Shahu Arts, Commerce & Sci. College, Pathari.
2.	B.Voc. Banking	Rajarshi Shahu Arts, Commerce & Sci. College, Pathari.

This is effective from the Academic Year 2018-2019 and onwards.

All concerned are requested to note the contents of this circular and bring notice to the students, teachers and staff for their information and necessary action.

University Campus,
Aurangabad-431 004.
REF.NO. SU/ COMMERCE/2018-19 22896-04
Date:- 18-03-2019.

Deputy Registrar,
Syllabus Section.

Copy forwarded with compliments to :-

1] **The Principals, affiliated concerned Colleges, Dr. Babasaheb Ambedkar Marathwada University.**
2] The Director, University Network & Information Centre, UNIC, with **a request to upload this Circular on University Website.**

Copy to :-

1] The Director, Board of Examination & Evaluation,
2] **The Section Officer, [B.Com. Unit] Examination Branch,**
3] The Section officer, [Eligibility Unit],
4] **The Programmer [Computer Unit-1] Examinations,**
5] **The Programmer [Computer Unit-2] Examinations,**
6] The In-charge, [E-Suvidha Kendra], Rajarshi Shahu Maharaj Pariksha Bhavan, Dr. Babasaheb Ambekar Marathwada University.
7] The Public Relation Officer,
8] The Record Keeper.

No.MH/17/1984 Date 17/02/1984 F-1060
Mitra Sadhana Shikshan Prasarak Mandal, Pathri's

Rajarshi Shahu Arts, Commerce & Science College, Pathri

Tq.Phulambri, Dist. Aurangabad.- 431 111, (Maharshtra, India.)
Office - (0240) 2632386, Principal - 2632415 Website : www.rsacscollege.com Email :- rajrshishahu@gmail.com
Affillated to : Dr.Babasaheb Ambedkar Marathwada University, Aurangabad.
● Accreditation with NAAC 'B' Grade ● Recognition under section 2(F) & 12 (B) ● An ISO 9001:2015 & ISO 14001:2015 Certified.

Dr. S. B. Jadhav	Saw. U.D. Pathrikar	Shri. Dwarakadas Pathrikar
M.A.,B.Ed., Ph.D. (Geography)		
Principal	Secretary	President
Mob. : 9422744277		

Ref.RSCP/20 प्रति, 18-19/430 Date 26 /02/2019

मा. प्र-कुलगुरु,
डॉ. बाबासाहेब आंबेडकर मराठवाडा विद्यापीठ,
औरंगाबाद.

विषय :- यु.जी.सी. कडून मान्यता मिळालेल्या व विद्यापीठाकडून संलग्नीकरण प्राप्त B.Voc.च्या पदवी कोर्सेच्या सुधारित अभ्यासक्रमास मान्यता मिळणे बाबत.
1) B.Voc. in Banking, 2) B.Voc. in Accounting, 3) B.Voc. in Computer Hardware and Networking

संदर्भ :- 1) F.No. 5-1/2018 (NSQF) दि. 18 ऑगस्ट, 2018.
2) शैक्ष/संलग्न/वायएसपी/2018-19/12164-73 दि. 02.01.2019.
3) RSCP/2018-19/312दि. 15.01.2019.

महोदय,

वरील संदर्भीय विषयी सविनय सादर करण्यास कारण की, मित्र साधना शिक्षण प्रसारक मंडळ पाथ्री संचलित राजर्षी शाहू कला, वाणिज्य व विज्ञान महाविद्यालय पाथ्री, ता. फुलंब्री जि. औरंगाबाद या महाविद्यालयास शैक्षणिक वर्ष २०१८-१९ पासुन संदर्भीय पत्र क्र. ०१ अन्वये यु.जी.सी. कडून 1) B.Voc. in Banking, 2) B.Voc. in Accounting, 3) B.Voc. in Computer Hardware and Networking या पदवी कोर्सेसला मान्यता मिळालेली आहे.

सदरील B.Voc. च्या पदवी च्या कोर्सेसला डॉ. बा. आं. म. विद्यापीठाचे संलग्नीकरण मिळालेले आहे. त्याचबरोबर संदर्भीय पत्र क्र. ०३ अन्वये अभ्यासक्रमास मान्यतेसाठी विद्यापीठास प्रस्ताव सादर केलेला आहे. दरम्यान दि. १४ व २० फेब्रु. २०१९ रोजी विद्यापीठात झालेल्या बैठकीत अभ्यासक्रम पुरर्रचना (Syllabus) करण्याच्या सूचना दिल्या होत्या. त्यानुसार प्रथम वर्षाच्या अभ्यासक्रमात सुधारणा करुन सुधारित अभ्यासक्रम सादर करीत आहोत. अभ्यासक्रमास मान्यता द्यावी ही विनंती.

आपला विश्वासू,

PRINCIPAL
Rajarshi Shahu Arts, Comm. & Science College Pathri, Tq. Phulambri, Dist. Aurangabad, (M.S.) INDIA.- 431111

सोबत :- १) B.Voc. Course Structure.
(Accounting, Computer Hardware and Networking, Banking)
२) प्रथम वर्षाच्या सुधारित अभ्यासक्रमाची प्रत.
३) संदर्भीय पत्र क्र. ०३ ची सत्यप्रत.
४) संलग्नीकरण प्रत.
५) यु.जी.सी. कडून मान्यता मिळालेल्या पत्राची सत्यप्रत.
६) Grading System.
७) Eligibility Criteria.
८) Questin paper.

No.MH/17/1984 Date 17/02/1984 F-1060
Mitra Sadhana Shikshan Prasarak Mandal, Pathri's
Rajarshi Shahu Arts, Commerce & Science College, Pathri
Tq.Phulambri, Dist. Aurangabad.- 431 111, (Maharshtra, India.)
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Dr. S. B. Jadhav
M.A.,B.Ed., Ph.D. (Geography)
Principal
Mob. : 9422744277

Saw. U.D. Pathrikar
Secretary

Shri. Dwarakadas Pathrikar
President

Ref.RSCP/20 Date : 15 /01 / 2019

Duration and NSQF Level of the Programme Structure

The duration of program shall be given in the table below

Nomenclature	Duration	NSQF LEVEL	Skill base Credits	General Education Credits	Total Credits
Diploma	Two Semester	Level 5	36	24	60
Advance Diploma	Four Semester	Level 6	72	48	120
B. Voc Degree	Six Semester	Level 7	108	72	180

Principal
Jadhav
Dr. S.B. Jadhav
प्राचार्य
राजर्षी शाहू कला,वाणिज्य व विज्ञान
महाविद्यालय पाथ्री ता.फुलंब्री

No.MH/17/1984 Date 17/02/1984 F-1060
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Dr. S. B. Jadhav, M.A.,B.Ed., Ph.D. (Geography), Principal, Mob. : 9422744277
Saw. U.D. Pathrikar, Secretary
Shri. Dwarakadas Pathrikar, President

Ref.RSCP/2018/19- 430 Date : 28 / 2 / 2019

Eligibility Criteria for Admission 1. Computer Hardware & Networking 2. Banking Finance 3.Account Finance

A Candidate shall be admitted to the B.Voc degree In 1.Computer Hardware and Networking 2. Banking Finance 3.Account Finance course only if he/she satisfies the following condition:

1. He/ She must have passed the higher secondary (multipurpose) examination conducted by H.S.C. board Government of Maharashtra with Science / Arts/ Commerce / MCVC subjects Or an Examination of any statutory University and Board recognized as
equivalent thereto.

OR

He /She must have passed examination prescribed at the end of second year of the junior college conducted by the H.S.C. board, Government of Maharashtra with arts, commerce, science, Mcve subjects prescribed at the said examination as the optional or elective subjects or an examination recognized as equivalent thereto.

OR

2. He/ She must have passed at qualifying examination.

A candidate who has passed the B.C.A. (Science) examination of this university may be allowed to present himself subsequently at the degree examination in a subject or subjects other than those he has taken earlier provided that he puts in three years of attendance as a regular candidate for First, Second and Third year in the subject or subjects concerned excluding compulsory English, Second Language and remaining optional subject(s).

A candidate shall not be allowed to appear for such examination if he has passed the higher examination.

The Degree of Computer Hardware and Networking (B. Voc.) shall be conferred on candidate who has pursued a regular course of study consisting of six semesters in the relevant subject as prescribed and has appeared at the end examination and passed under the credit based system in all the examination prescribed for the Degree course in the faculty.

- The rules for admission to the subsequent (next) semesters will be the same as per the University guidelines.
- For Each course the concerned teacher will have to conduct Class tests after completion of 15 and 20 lectures. The mark list of the same is to be submitted to the university authority within 7 working days after the completion of class tests.
- Final Examination will be conducted by the University based on the complete syllabus.
- Final Practical Examination will be conducted by the university and examiners will submit the mars in the prescribed format of students for practical examination to the university.

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Saw. U.D. Pathrikar
Secretary

Shri. Dwarakadas Pathrikar
President

Ref.RSCP/2018/19-430 Date : 26 /2 /2019

Grading System

At the end of every semester, a latter grade will be awarded in each course for which a student had registered. A student's performance will be measured by the number of credits that he/she earned by weighted Grade Point Average (GPA). The SGPA (Semester Grade Point Average) will be awarded after completion of respective semester and the CGPA (Cumulative Grade Point Average) will be awarded at exist point.

The grade points and their equivalent range of marks are shown in below:

Sr. No	Marks Obtained (%)	Grade Point	Grade	Description
1	90-100	9.00-10	O	Outstanding
2	80-89	8.8 – 90	A ++	Excellent
3	70-79	7.00- 7.90	A+	Exceptional
4	60-69	6.00 – 6.90	A	Very Good
5	55-59	5.50 -5.90	B+	Good
6	50-54	5.00 – 5.40	B	Fair
7	45-49	4.50 – 4.90	C+	Average
8	41-44	4.1 – 4.40	C	Below Average
9	40	4.0	D	Pass
10	< 40	0.0	F	Fail

Grade Card

Results will be declared by the center and Grade card (Containing the grades obtained by the students along with SGPA) will be issued by the university after completion of every semester. The grade card will consisting of following details.

- Title of the course along with code opted by the student
- Credits associated with the course
- Grades and grade points secured by the students
- Total credits earned by the students in particular semester
- Total credits earned by the student till that semester
- SGPA of the student
- CGPA of the students (at respective exit point)

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NAME OF FACULTY MEMBER

Faculty Id	Title	First Name	Last Name	Designation	Qualification	Date of Appointment	Mobile Number	Email Id	Course Name
4122521574	Mr.	PAVANSING	GOMLADU	Assistant Professor	MCA	01-07-2018	9,92,37,75,829	PGOMLADU7678@GMAIL.COM	IT/ITES (HARDWARE AND NETWORKING)
4122521575	Mr.	RAJENDRA	SHELAR	Assistant Professor	M.COM PHD	17-07-2018	8,37,99,12,999	SHELAR_777333@GMAIL.COM	ACCOUNTING
4122521576	Miss	SHUBHANGI	KUMAWAT	Assistant Professor	M.COM	26-08-2018	9,02,89,47,849	SHUBHANGI_KUMAWAT29@GMAIL.COM	BANKING AND TALLY
4122521580	Mr.	KAILAS	INGLE	Assistant Professor	MA PHD	05-09-2005	9,42,16,56,907	DRKAILASRINGLE@GMAIL.COM	IT/ITES (HARDWARE AND NETWORKING)
4122521581	Mr.	PRAVIN	BERAD	Assistant Professor	MA NET	13-01-2015	9,54,59,44,526	PRAVINBERAD@REDIFF.COM	ACCOUNTING

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Mitra Sadhna Shikshan Prasarak Mandal's

Rajarshi Shahu Art's, Commerce and Science College, Pathri,

Tq. Phulambri Dist. Aurangabad

Bachelor of Vocational Degree Programme course (B.VOC)

Time Table

~~Accounting~~/Banking/I~~T Computer Hardware & Networking~~

Day/Time	9:00 10:00	10:00 11:00	11:00 12:00	12:00 1:00	1:00 2:00	2:00 5:00
Mom	Fun Mar I	Fun Eng. I	Mar PW	Thy-I	Thy-II	Practical on Paper - I
Thu	Fun Mar I	Fun Eng. I	Mar PW	Thy-I	Thy-II	Practical on Paper - I
Wed	Fun Mar I	Fun Eng. I	Eng. PW	Thy-I	Thy-II	Practical on Paper - II
Thue	Fun Mar I	Fun Eng. I	Eng. PW	Thy-I	Thy-III	Practical on Paper - II
Fri	Mar PW	Eng. PW	Thy-II	Thy-III	Thy-III	Practical on Paper – III
Sat	Mar PW	Eng. PW	Thy-II	Thy-III		Practical on Paper – III

Principal

Sadhu

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Rajarshi Shahu Arts, Comm. & Science
College Pathri, Tq. Phulambri,
Dist. Aurangabad, (M.S.) INDIA.- 431111

Course Structure

Bachelor of Vocation (B. Voc)

Banking (Finance)

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – I		**General Education Components**					
1	BAN 101	Functional Marathi – I	4	0	20	80	4
2	BAN 102	Functional English – I with Language Lab	3	1	20	80	4
3	BAN 103	Professional Work – Computer Fundamentals & MS- Office- I	2	2	20	80	4
Semester - I		**Skill Education Components**					
1	BAN 201	Financial System in India	4	0	20	80	4
2	BAN 202	Reserve Bank of India	4	0	20	80	4
3	BAN 203	RURAL BANKING	4	0	20	80	4
4	BAN 204	Practical - I	0	4	0	50	2
5	BAN 205	Practical – II	0	4	0	50	2
6	BAN 206	Practical - III	0	4	0	50	2
			Total Credits				**30**

Sadhu

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Course Structure

Bachelor of Vocation (B. Voc)

Banking (Finance)

Sr. No.	Course Code	Name of the Course	Contact Hrs Per Week		Evaluation Scheme		Credit
			L	P	CIA	SEE	
Semester – II		**General Education Components**					
1	BAN 301	Functional Marathi – II	4	0	20	80	4
2	BAN 302	Functional English – II with Language Lab	3	1	20	80	4
3	BAN 303	Professional Work – Ms- Office –II & Internet	2	2	20	80	4
Semester - II		**Skill Education Components**					
1	BAN201	LEGAL AND REGULARITY ASPECTS OF BANKING OPRATIONS	4	0	20	80	4
2	BAN 202	Banking And Micro Finance	4	0	20	80	4
3	BAN 203	E-Commerce and Banking	4	0	20	80	4
4	BAN 206	Practical - IV	0	4	0	50	2
5	BAN 207	Practical - V	0	4	0	50	2
6	BAN 208	Practical - VI	0	4	0	50	2
			Total Credits				**30**

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Mitra Sadhna Shikshan Prasarak Mandal's

Rajarshi Shahu Arts, Commerce & Science College, Pathri, Tq. Phulambri

Bachelor of Vocation in Banking (Finance)

Syllabus

Semester I

Skill Education Components

(BAN 201) Financial System in India - I

Unit I: Introduction to Banking

Evolution and definition of Banks, Types of Bank, Role and functions of Bank, Principles of Banking, list of products and services offered by banks (retail and wholesale), Determining various types of customers in Banks and important features that distinguish each type of customer, Describing KYC requirements for each type of customer, Banking system in India

Unit II: Financial System in India

Financial concepts, structure and functions of financial system, Indicators of financial development, Equilibrium in financial markets, financial system and economic development.

Unit III: Development Financial Institutions in India

Organization - Operations and Role of various Development, financial institutions viz IDBI, IFCI, ICICI, NABARD, SFCs, SIDBI.

Unit IV: Bank Deposits

Meaning, types of bank deposit, procedure for account opening, operation and closing of accounts, basic information on cheque, types of cheque, Electronic transfer of fund.

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Reference :

1. Indian Financial System :Dr.S.C.Bihari - International Book House-Pvt. Ltd, New Delhi , Daryagang.

2. Money , Banking, International Trade & Public Finance - Dr.D.M. Mithani- Himalaya Publishing House, New Delhi.

3. Banking & Finance - B.S. Sreekantaradhya- Deep & Deep Publications Pvt.Ltd, New Delhi.

4.Banking , Theory Law & Practices -E. Gordan & Natrajan. Himalaya Publishing House, Bombay

5.Pulic Sector Banks in India - R.K. Raut & Jaynal UddinAhmed-Kalpaz Publishing , New Delhi.

6. Bhasin Niti (2007), "Banking and Financial Markets in India (1947 to 2007)", New Century Publications, New Delhi.

7. Bhole, L.M. (2009), "Financial Institutions and Markets", Tata McGraw Hill Company Ltd., New Delhi.

8. Edminster, R.O. (1986), "Financial Institutions Markets and Management", McGraw Hill, New York.

(BAN 204) Practical - I

Introduction to Banking, Customers and KYC norms BSC/Q0401

Realizing importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale), Determining various types of customers in Banks and important features that distinguish each type of customer, Describing KYC requirements for each type of customer, detailed document lists, Describing Anti money laundering and provisions of PMLA, 2002.

Attending to the customer requests for financial products BSC/Q2203

guide the customer towards the token counter, direct the customer to the relevant service desk or person, understand the customer's product and service requirement, explain the financial products that best meet the customer's needs, inform about any statutory or regulatory requirements to be met, inform about 'know your customer' KYC norms, inform about fees, rates and charges, tenures, risks and any hidden costs, handover the form(s) required to be filled by the customer, help the customer in filling up the required forms, inform about supporting documents required, collect the application form and supporting documents.

Processing the customer/ investor's financial service request BSC/Q2203

assess the form and documents given by the customer for accuracy, check that all KYC requirements are being met e.g., address proof, ID proof, check if the customer request can be met in the branch itself, if yes then, process and maintain a record for the same, if not then, forward for processing to the designated authority, update the customer regarding the status or tracking of request, ensure that the request is addressed within the time frame specified in the company guidelines.

Maintain customer/ investor relationship BSC/Q2203

make note of assigned customers for maintaining relationship, seek feedback on portfolio performance or product returns, receive feedback on service quality, connect customer to designated research or product management cell for specific queries, sell/cross-sell new products and services or offer investment tips, handle customer objections and try to convert into successful sale, seek references of new/ potential clients, relay feedback to designated department to improve product satisfaction, maintain confidentiality of information received from customer as per company's rules or regulatory standards prescribed, ensure regular interaction with customer, deliver products and services at home as per company's policy.

Skill Education Components

(BAN 202) Reserve Bank of India- II

Unit – I: Reserve Bank of India:

Meaning, Organization, and Functions of Reserve Bank of India , Monetary regulation and instruments of monetary policy, Meaning, Objectives , Methods of Credit Control – Qualitative and Quantitative. Money measures – M1, M2, M3, & M4. Monetary Policy – Money measures – M1, M2, M3, & M4.

Unit –II Money & Capital Market in India:

Meaning, Structure and Functions, Components of Money Market, Types of Money Market, Role of the Money Market,-Money Market Reforms in India.

Unit III Capital Market in India:

Capital Market – Meaning and functions of Indian Capital Market. , Stock Market – Meaning and functions of stock Market. , Functions of Securities Exchanges Board of India (SEBI)

Unit IV Indian Insurance Market -

Nationalization of Insurance business in India-Insurance sector reforms in India-Regulation and controls of Insurance business-Role of Insurance Regulatory and Development Authority (IRDA)

References :

Basu, (1978), Central Banking in a planned Economy, Tata McGraw Hill, New Delhi.

2) Deshmukh, (1948), Central Banking in India, Gokhale Institute of Politics and Economics, Pune.

3) Rau, B.R., (1993) Banks and Money Markets, Lalchand & Sons, Culcutta.

4) Vaswani, Bankar and Balance sheet.

5) Choudhary, K.M. Bank rate and credit control in India, Amar Prakashan, New Delhi.

6) Shekher, K.C. (1994), Banking: Theory and Practice (Revised) vikas, New Delhi.

7) Desai, Vasant, (1995), Banking and Financial systems, Himalaya Publishing House, Bombay.

8) Kolte, Sharad, Banking Vyavasayachi Tatve ani Pranali, Suvichar Prakashan Mandal, Pune.

(BAN 205) Practical - II

Regulatory aspects (BSC/Q0301) BSC/Q0401

Describe the Role and functions of RBI, Learn Banking regulation act, Learn RBI Act, Describe RBI master circular - loans and advances, master circular - exposure norms, master circular - capital adequacy.

Organizational Context BSC/Q2203

company's policy and work instructions on quality standards, regulatory guidelines, company's mission and business target areas, company's personnel management and incentives rules, importance of the individual's role in the workflow, reporting structure.

Technical Knowledge BSC/Q2203

Basic finance, Different types of financial instruments and products, Different types of financial services companies, forms required for different products and services, e.g., for account opening, changes requests, tax exemptions, lost and found, duplicates, redemption request, documentation required for fulfilling service requests, update frequency and amendments in requirements, regulatory standards for company's norms for meeting service requests, e.g., KYC norms, different types of processes, such as loan application processing, account opening processing, claims processing, online requests processing, complaint processing, refund processing, importance of turnaround time for meeting service requests, new financial products and services in the competitive market.

Professional Skills BSC/Q2203

Accept or reject the forms after checking for completion of documentation, what financial products to offer to the customer, schedule the sequence of work process, arrange for all supporting documents to arrive on decision, communicate to persons involved in the process as per company's standards, explain and emphasise the need of documentation, explain all fees, charges, taxes, and hidden costs, ensure high level of customer satisfaction, resolve work related problems for smooth workflow, resolve customer complaints regarding work processes by escalating to senior, analyse customer feedback for improving quality of service, assess risks involved in offering specific products and services to the customer, address recurrent problems or complaints of customers.

Banking Products and Customers (BSC/Q0301)

Differentiate types of Customers Recognize Bank-Customer, relationship Learn about Deposit Products.

Skill Education Components

(BAN 203) RURAL BANKING- III

Unit I: An Introduction to Rural banking

Role of Rural banking, Lead bank scheme, Regional Rural Banks, NABARD.

Unit II: Rural Financial System

Indigenous Bankers, Commercial Banks and Rural Credit, Rural Banking and Financial Intermediaries, Financial inclusion in rural areas.

Unit III: Financing for Agricultural and Allied Activities

Crop loan, Term loans for irrigation, Crop insurance, Financing for Horticulture, Dairy and Cold storage.

Unit IV: Problems and Prospectus of Rural Banks

Problems of rural branches of commercial banks, Emerging trends in rural banking, Micro Credit- Self - Help Groups (SHGs), Latest guidelines of GOI.

References

1. Rural Banking in India- An Empirical Study- G. Savaraiah – Daya Publishing House, Delhi N. B. Gosavi –Chandralok Prakashan
2. Commercial Banks and Rural Development, K.C. Padhye-Asian Publication Services, Delhi
3. Role of Financial Institutions in Regional Development of India, Dr. P.K. Kotia-Prateeksha Publication Jaypur.
4. Rural Money Markets in India- Subrata Ghatak , Macmillan Company, Delhi

7. Johnson, H.J. (1993), "Financial Institutions and Markets", McGraw Hill, New Delhi.

8. Khan M.Y. (1996), "Indian Financial System", Tata McGraw Hill, New Delhi.

9. Machiraju, M.R. (1999), "Indian Financial Systems", Vikas Publishing House, New Delhi.

(BAN 206) Practical - – III

Introduction to Banking, and Banking Structure BSC/Q0501

Describe Commercial banking, SME banking, Agri-banking, Microcredit, Social banking. Analysis of SME industry, Number of players, Nature of players, Funding requirement, Future growth projections.

Deposit products and MSME Loan Products BSC/Q0501

Analyze demand deposit and time deposit products, Describe steps involved for appraising a loan, Describe loan products for MSME sector.

Priority Sector Lending and MSME Schemes BSC/Q0501

Analyze concept of priority sector lending, sectors included, need for PSL, Sectoral targets, Describe Schemes for financing small and medium enterprises.

Borrower profile analysis BSC/Q0501

Ascertaining Management profile, promoter profile, credit rating of the organization, Analysis of annual report of the company, Analysis of income, age, dependants, existing liabilities, work profile etc.

Lending Products and Project Finance BSC/Q0401

Describing 5Cs model of lending, Determining RBI prudential norms on lending, Detailing each type of loan, nature, purpose for which it can be availed, tenor, and other requirements, Clear understanding of Project finance vs. corporate lending and purposes for which project finance is availed.

Loan Documentation BSC/Q0501

Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule, Use documentation basics - stamp paper, franking, and registration concepts.

Loan Disbursement Process BSC/Q0501

Facilitate Planning & Organising, seamless and hassle free disbursement to customer, Expedite Branch Confirmatory Meetings, Documents checking, Obtaining signatures in relevant documents and disbursement of loan - process involved.

Process Corporate Loans BSC/Q2304

Understand and review the credit history and available collateral of the borrower, Learn to evaluate the sanction limit based on the documents analysed, List down the terms of loan, total amount to be financed, type of collateral applied, terms of repayment, etc., in the letter of intent, Ensure that the entire documentation is complete and submitted for loan approval, Learn to provide the loan in form of a draft, electronic wire transfer to the borrower's bank account or cashier's check.

Semester II

Skill Education Components

(BAN201) LEGAL AND REGULARITY ASPECTS OF BANKING OPRATIONS -IV

Unit I: Social Security:

Prime Minister Jivan Joyty Bima Yojana (PMJJBY), Prime Minister Jivan Surksha Bima Yojana (PMSBY), Atal Pension Yojana(APY), Sukanya Samrudhi Yojana(SSY), Prime Minister Jandhan Yojana.

Unit II Regulation and Compliance

Regulation and Compliance: Provisions of RBI Act 1935, Banking Regulation Act 1949. Government and RBI's Power: Opening of new banks and branches, Banks shareholders and their rights, CRR/SLR concepts, Submission of returns to RBI, Corporate Governance., Legal Aspects of Banking Operations: Responsibilities of paying/ collecting banker, Indemnities and guarantees. , Laws Relating to Securities- Modes of charging securities- Lien.

Unit III Banking Related Laws

Banking Related Laws: Law of limitation, Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, SARFAEI Act, 2002, Banking ombudsman, Anti money laundering, Commercial Laws with Reference to Banking Operations: Features of Indian contract Act 1872, Indian Partnership Act 1932- Definition of partnership, Minor admitted to the benefits of partnership., Transfer of Property Act, Right to Information Act, Information Technology Act.

Unit IV: Consumer Protection Act

Definition, Consumer protection councils, Consumer disputes redressal agencies, District Forums, State commission and National commission, their powers.

(BAN 210)Banking Practical

1. To verify the sanction of terms, issue of the sanction letter to the borrower.

2. To start the documentation for the loan sanctioned as per the documents mentioned in the sanctioned note.

3. Stamping of the documents & execution of the documents by the borrower.

4. Filing of charges (form 8 & 13) in the case of company (Hypothecation of Vehicle, Current assets etc)

5. Recital of documents in the document execution register (entering & witnessing the execution)

6. Creation of Em or regd.mortgage in case of land. - Calculation of Drawing power – both TL & CC

7. a) Calculation of interest on monthly basis b) penal interest, in case of delay of servicing of interest/installment

8. In case of a term loan, fixing the EMI

9. In case it is an advance against authorized security i.e, (gold, fixed deposit receipt NSC RD etc) Discharged fixed deposits receipt a) Arising at the advance value of the security b) In case of TDR, NSC RD-Marking of lien c) NSC lien to be marked in the post office.

10. Processing Fee, valuation charges advocate fee to be collected for loans other than cash credit, TL Particularly Housing Loans, Vehicle, loans, and consumer loans, personal loans. a) Post-dated cheques for EMI to be taken b) Cheque of facility (Employer to give an under taking for deducting instalments from the salary & payment to the bank c) Standing instructions

Reference :-

1. Ghosh, D.N. (1979), "Banking Policy in India – An Evaluation", Allied Publishers.

2. Goldsmith, R.W. (1969), "Financial Structure and Development".

3.Harker, P.T. and S.A. Zenios (2000) Ed., "Performance of Financial Institutions", Cambridge University Press, Cambridge

4. Prasad, K.N. (2001), "Development of India's Financial System", Sarup and Sons, New Delhi.

5. Reserve Bank of India, "Functions and Working" (4th Edition) , 1983.

6. "Report of the Committee on the Financial System" (Narasimhan Committee), 1991, R.B.I. Bombay.

7. Singh S.K. (2009), "Bank Regulation", Discovery Publishing House, New Delhi.

8. Desai, Vasant (2008), "Fundamentals of the Indian Financial System", Himalaya Publishing House, Mumbai.

9. Mithani D.M. (2004), "Money and Financial System", Himalaya Publishing House, Mumbai.

10. Natrajan & Gordon (2008), Financial Markets & Services, Himalaya Publishing House, Mumbai.

Skill Education Components

(BAN 202) BANKING AND MICRO FINANCE -V

Unit-I Banking & Micro Finance

Definition, importance of microfinance, Evolution of microfinance in India/Mainstream microfinance institutions, Different models of microfinance, SHGs – Needs and important, MFIs and legal forms/Typical organisation structure of MFs, Typical Products & Services/Customers served

Unit-II Indian Securities Markets

Introduction to Indian Securities Markets, Definition & characteristics of securities, Structure of Indian securities markets, Businesses and their capital requirements, Securities markets as allocators of capital, Different Types of Financial Securities, Financial securities – characteristics and types.

Unit-III Micro Finance Operations

Credit & Credit Operations, Aspects of MFI Credit, Credit delivery methodologies, Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections &Recoveries, Data Management

Unit-IV Mutual Fund Operations

Features of a mutual fund, Functioning of a mutual fund, Difference between various types of fund products, Structure and constituents of Mutual Funds, Mutual fund products

References :

Bhole, L.M. (1999), Financial Institutions and Markets, TataMcGraw Hill company Ltd., New Delhi.

2) Bhole, L.M. (2000), Indian Financial System, Chugh Publications,Allahabad.

3) Edminster, R.O. (1986), Financial Institutions, Markets andManagement, McGraw Hill, New York.

4) Goldsmith, R.W. (1969), Financial Structure and Development,Yale, London.

5) Hanson, J.A. and S. Kathuri (Eds.) (1999), India; A Financial,Sector for the Twenty First Century, Oxford University Press, NewDelhi.

6) Harker, P.T. and S.A. Zenios (2000) (Ed) Performance of Financial

institutions,Cambridge, University Press, Cambridge.

7) Johnson, H.J. (1993), Financial Institution and Markets, McGrawHill, New York.

8) Khan, M.Y. (1996), Indian Financial System, Tata McGraw HillNew Delhi.

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10) Ohison, J.A. (1987), The Theory of Financial Markets and Institutions, North Holland, Amsterdam.

11) Prasad, K.N. (2001), Development of India's Financial System,Sarup & sons, New Delhi.

12) Robinson, R.I. And D. Wrightman, 91981), Financial Markets,

McGraw, Hill, London.

(BAN 211)Banking Practical

Practical

Follow the work instructions and operating instructions ,Understanding of account opening process ,Understanding of operating standards and Standard Operating Procedures ,Understand the list of documents for account opening

Practical

Understand the document verification process ,Understand types of errors ,Understand the escalation process ,Execution of work

Skill Education Components

(BAN 203) E-Commerce and Banking -VI

Unit- I Introduction:

Meaning and Definition, E-Commerce and E-Business, Scope of E-Commerce, Basis of E-Commerce, Common Terms, e.g., MICR, OCR, OMR, etc. Computerization in Banks: Role of LANs in Bank, Security in Bank Computerization including Digital Signature and Digital Certificate, Indian Experiment in computerization of Banks. Automatic Teller Machine: Meaning and Process along with Flowchart depiction, ATMs in India.

Unit-II Electronic Funds Transfer:

Wire Transfers, FEDWIRE, BANKWIRE, CHIPS, SWIFT, POS System, EDI. Types of E-Banking: Telephone Banking,

Unit- III computerized banking:

Computerized Home Banking, Computerized Corporate Banking, Core banking, Internet Banking. Types of Cards: Debit Cards, Credit Cards and Smart Cards.

Unit- IV Technological changes in India Banking Industry:

Trends in Banking and information, Technology in Banking, lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated cleaning house operations, Electronic whole sale Banking credit Transfer, credit Information Company Regulation Bill-Zoon, Automation in Indian Banks, Innovations, Products and services, Human Resource Development (HRD) – The Road Ahead

Reference :-

1) Chhabra, T.N., Suri, R.K. and Verma, Sanjiv, E-Commerce: New Vistas for Business,
2) Dhanpat Rai & Co. (P) Ltd. Delhi, 2004-05.
3) David Whitelay, E-Commerce: Strategy, Technologies and Applications, Tata McGraw Hill, New Delhi, 2001.
4) Efrain Turbans, Jar Lee, David King and Michael H. Chung, E-Commerce: A Managerial Perspective, Pearson Education, Delhi, 2003.
5) Elias M. Awad, Electronic Commerce: From Vision to Fulfilment, Pearson Education, New Delhi, 2006.
6) IIBF, "Principles and Practices of Banking", 2nd Edition, McMillian Publishers.
7) Paul and Suresh, "*Management of Banking and Financial Services*", 2007,Pearson Education.
8) Sunderam and Varshney, "*Banking Theory Law and Practices*", 2004, Sultan Chand and Sons.
9) Varshney, P.N, "*Banking Law and Practice*", 2012, Sultan Chand and Sons

(BAN 212) Practical

Practical:

The students are required to solve at least five case studies related with e-commerce in banking. They should visit a large professionally managed commercial bank and be familiarized with banking software for transactions processing.

E-banking Business Models:

Various models- home banking, online banking, Internet banking, mobile banking, SMS banking models of electronic payments, other business models.

Introduction of Techno Management:

Development life cycle, project management, Building Data centers, Role of DBMS in Banking, Data warehousing and Data mining RDBMS Tools

Technological changes in India Banking Industry:

Trends in Banking and information, Technology in Banking, lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated cleaning house operations, Electronic whole sale Banking credit Transfer, credit Information Company Regulation Bill-Zoon, Automation, in Indian Banks, cheque cleaning using MICR technology, Innovations, Products and services, core-Banking solutions (CBS), Human Resource Development (HRD) – The Road Ahead.

Technology in banking Industry:

Teleconferencing, Internet Banking, Digital signature in banking, MICR-Facility for paper-based clearing, cheque Transaction, e-Banking- RBI-Regulations & supervision, Technology Diffusion.

PATTERN OF QUESTION PAPERS

Subject Code No: BAN----

Faculty of Commerce and Management

B. Voc. F. Y. (Sem. I) Examination Mar/Apr 2019

Banking

Subject: -------

[Time: Three Hours] **[Max. Marks: 80]**

Please check whether you have got the right question paper

N.B i) Q.1 is compulsory.

ii) Use black and blue pen only.

iii) Use of any signs attracting attentions is prohibited.

Q. 1. Answer the following questions in two or three sentences each. (2 X 10=20) **20**

1)
2)
3)
4)
5)
6)
7)
8)
9)
10)

Q. 2. Write Short Notes On: (Any Three) (5 X 3 = 15) **15**

1)
2)
3)
4)

Q.3 Attempt any Three of the following in details. (15 X 3= 45) **45**

1)
2)
3)
4)

PRINCIPAL
Rajarshi Shahu Arts, Comm. & Science
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