



जम्मू केंद्रीय विश्वविद्यालय

Central University of Jammu

राया-सूचानी, बागला, जिला सांबा-181143 जम्मू, जम्मू एवं कश्मीर
Rahya- Suchani (Bagla), District Samba-181143, Jammu (J &K)
Ph.No. 01923-2649658 and website: www.cujammu.ac.in

No. CUJ/Acad/II-14-26/2020/114

12th March, 2020

NOTIFICATION No. 23 /2020

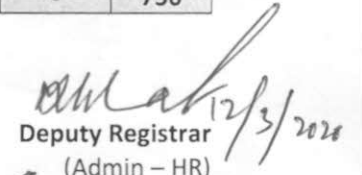
Sub: Course Scheme and Syllabus Notification of 2nd semester / Level 5 of B.Voc. (Banking and Financial Services) w.e.f. Academic session 2019-20

It is hereby notified for the information of all concerned that, on the recommendation of Head, Dept. of Human Resource Management and Behavioural Organisation and Dean, School of Business Studies, the Vice Chancellor in anticipation of Academic Council has approved the **Course Scheme and Syllabus of 2nd semester/ Level 5 of B. Voc. (Banking and Financial Services) w.e.f. Academic Session 2019-20.**

The approved Course Scheme and syllabus is as under:

Job Role: Dealer – BFSI

Course Code	Course Title	Credit	CIA	MSE	ESE	Max. Marks
General Education Component						
UGBF2G001T	Legal and Regulatory Aspects of Banking	4	25	25	50	100
UGBF2G002T	Indian Financial System	4	25	25	50	100
UGBF2G003T	Managerial Economics	4	25	25	50	100
Skill Component						
PGBVF2S001T	Basics of Capital Markets	4	-	-	-	100
PGBVF2S002T	Banking Operations Simulation Lab/s	2	-	-	-	50
PGBVF2S003T	On – Job – Training (OJT) as per Qualification Pack(s)	12	-	-	-	300
Total		30	-	-	-	750


Deputy Registrar
(Admin – HR)

Encl: Syllabus of Level – 5 / 2nd Semester of B. Voc. (Banking and Financial Management)

To:

Head, Department of HRM&OB
Nodal Officer, B.Voc Programs
Coordinator, B.Voc (Banking and Financial Services)

Copy to:

Controller of Examinations

Course Structure and Syllabi of Bachelor of Vocational (Banking and Financial Services)
for the academic year 2019-20, 2020-21

LEVEL-5/SEMESTER-II

Job Role: Dealer- BFSI

Course Code	Course Title/Education Component	Credit	CIA	MSE	ESE	Max. Marks
General Education Component						
	Legal and Regulatory Aspects of Banking	4	25	25	50	100
	Indian Financial System	4	25	25	50	100
	Managerial Economics	4	25	25	50	100
Skill Component						
	Basics of Capital Markets	4	-	-	-	100
	Banking Operations Simulation Lab/s	2	-	-	-	50
	On-Job-Training (OJT) as per Qualification Pack(s)	12	-	-	-	300

Note: Each student shall study 30 credits of General and Skill Education Components as per NSQF scheme.
Each general education paper carries 100 marks except skill component.

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**Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21**

Course No. **UG BVF2G001T**
Course Title: **Legal and Regulatory Aspects of Banking**
Duration of Examination: **3 Hrs**

Contact Hrs/Week: **4 Hrs**
Credit: **04**
Maximum Marks: **100**

Course Objective:

The main objective of this course is to familiarize the students with Banking laws and practice and to assist them in understanding corporate laws affecting the operations of a business enterprise.

UNIT I

Legal Framework for Banking in India; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Licensing of Banking Companies; Branch Licensing; Board of Directors; Chairman of Banking Company; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Maintenance of CRR, SLR; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Public Sector Banks and Co-operative Banks SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Recent Legislative Changes in RBI Act

UNIT II

Legal Aspects Of Banking Operations: Different Types of Borrowers, Types of Credit Facilities Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance Secured and Unsecured Loans, Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Letters of Credit General Considerations of Letters of credit; Methods of Payment Laws Relating to Bill Finance Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker Various Types of Securities Types of Securities; Escrow Arrangements.

UNIT III

Banking related laws : Recovery of Debts due to Banks and Financial Institutions Act, 1993(DRT Act) Enforcement process Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI) Provisions Banking Ombudsmen Scheme Purpose; Extent; Definitions; The Insolvency and Bankruptcy Code, 2016, Negotiable Instruments Act, 1881 Applicability; Definition; Important Provisions Payment & Settlements Systems Act, 2007 Applicability; Definition; Important Provisions.

UNIT IV

Commercial laws with reference to banking operations: Indian Contract Act, 1872 Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency The Sale of Goods Act, 1930 Features; Sale & Agreement to Sell; Conditions and Warranties; Memorandum and Articles of Association; Doctrine of Ultra Vires, Constructive Notice, Indoor Management; Prospectus; Directors; Winding up of Companies Foreign Exchange Management Act, 1999 The Prevention of Money Laundering Act, 2002 Obligations; Information Technology Act, 2000 Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

Note:

- ❖ Teaching Pedagogy besides classroom teaching will essentially include simulation, case studies, role plays and games.
- ❖ Teaching- Learning Process will involve input from those who demonstrated excellence in the area i.e. Practitioner's view will be incorporated.

Reference Books and Suggested Readings:

- ❖ IIBF, "Legal & Regulatory Aspects Of Banking", 2nd Edition, McMillian Publishers.

Alankar
John *SN*

**Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21**

Course No. *UGBVF2G002T*
Course Title: Indian Financial System
Duration of Examination: 3 Hrs

Contact Hrs/Week: 4 Hrs
Credit: 04
Maximum Marks: 100

Course Objective:

The objective of this course is to enhance the **conceptual understanding** about various aspects of Indian financial system and to acquaint them about **mechanics of various financial instruments, financial services and institutions.**

UNIT

Financial Systems: Significance, Functions and structure of financial system, Indian financial system, Financial Dualism. Financial instruments: Debentures, Shares, ADRs, GDRs and ECBs

UNIT II

Money Market: Meaning and Functions, Constituents of Money Market: Call Money Market, Treasury Bill Market, Certificate of Deposit Market, Commercial Bills Market and Commercial Paper Market. Method of Auction of Treasury bills.

UNIT III

Capital Market : Concept; Structure and Functions of Capital Market; Primary Market its role & Functions, Methods of selling securities in Primary Market, IPO Process, SEBI Guidelines for different types of issues, procedures for Pricing of new issues, Allotment of shares, Secondary Market-Role.

UNIT IV

Financial Institutions: Introduction to Commercial Banking, Non-Banking Financial Companies (NBFCS) : Concept, Types, Role and functions, RRBs : Role & Functions. Reserve Bank of India – Role & Functions. Development Financial Institutions: Types, Role, functions,

Note:

- ❖ Teaching Pedagogy besides classroom teaching will essentially include simulation, case studies, role plays and games.
- ❖ Teaching- Learning Process will involve input from those who demonstrated excellence in the area i.e. Practitioner's view will be incorporated.

Reference Books and Suggested Readings

- ❖ Pathak, Bharti V. The Indian Financial System, 2nd Edition; Pearson Education, India
- ❖ Khan, M. Y. Indian Financial System; Tata McGraw Hill New Delhi
- ❖ Bhole, L. M. Indian Financial System; Tata McGraw Hill New Delhi
- ❖ Bhole, L. M. Financial Institutions & Markets Structure, Growth & Innovations; Tata McGraw Hill New Delhi
- ❖ Varshney, P.N. Indian Financial System Sultan Chand & Sons, New Delhi

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**Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21**

Course No. **UGBVF2 003T**
Course Title: **Managerial Economics**
Duration of Examination: **3Hrs**

Contact Hrs/Week: **4 Hrs**
Credit: **04**
Maximum Marks: **100**

Course Objective:

To acquaint the participants with concepts and techniques used in Micro-Economic Theory and to enable them to apply this knowledge in business decision making.

UNIT I

Managerial Economics: Meaning nature and scope of managerial economics Role of Micro and Macro-Economic Analysis in formulation of Business Policies .Demand Analysis; Demand and Law of Demand, Determinants of demand on demand functions, Change in demand elasticity of demand degrees measurement of price elasticity of demand –total expenditure method proportionate method point elasticity method and Law of Supply.

UNIT II

Markets: meaning characteristics, types of markets perfect and Imperfect , Utility and Indifference curve approaches meaning , Law of Diminishing marginal rate of substitution properties of indifference curve

UNIT III

Price line consumer's equilibrium conditions of consumer's equilibrium income substitution and price effect . Production function, Short run and long run, cost and output analysis; General Theory of price determination, role of time elements in price determination.

UNIT IV

National Income, GDP & Other Measures of National Income. Price Indices- CPI/PPI., Concept of PPP. Aggregate Demand and Supply. Inflation: Concept, Theories and Application. Fiscal and Monetary Policies -Conceptual, Business Fluctuations and Trade Cycles Theories and its Relevance in Business Decisions

Note:

- ❖ Teaching Pedagogy besides classroom teaching will essentially include simulation, case studies, role plays and games.
- ❖ Teaching- Learning Process will involve input from those who demonstrated excellence in the area i.e. Practioner's view will be incorporated.

Reference Books and Suggested reading

- ❖ Buamol William .J & Alan.S.Blinder, Microeconomics Principles & Policy, Thomson South Western
- ❖ Mankiw.N.Gregory, Principles Of Microeconomics ,Cengage Learning ,South Western
- ❖ Pindyck Robert.S, Rubinfeld & Mehta, Microeconomics ,Pearson
- ❖ Mankiw.N.Gregory, Economics Principles and Applications ,Cengage Learning
- ❖ Samuelson .Pual A. & William B.Nordhaus, Economics ,Tata Mac Graw Hill
- ❖ Boyes William And Micheal Melvin ,Text Book Of Economics ,Biztantra
- ❖ Samuelson William F.& Stephan ,G.Marks ,Managerial Economics ,Wiley



**Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21**

Course No. **PG8VVF25001T**
Course Title: Basics of Capital Markets
Duration of Examination: 3 Hrs

Contact Hrs/Week: 4 Hrs
Credit: 04
Maximum Marks: 100

Course Objective:

The objective of this course is to enhance the understanding about basics of capital markets and to acquaint the learners about various aspects of stock market operations

UNIT I

Basics of Equity markets: Understand Stock markets & market instruments, Role of stock markets in the economy, Importance of regulator (SEBI). Overview of primary and secondary markets, Difference between trading and demat accounts, Role of brokers and process of membership in equity markets

UNIT II

Dematerialization Procedure: Know Your Customer(KYC), documents required for KYC, Form Filling – manual & Electronic, Understanding various forms – trading a/c and demat a/c, Rules and regulations for Demat accounts, Dematerialization and re-materialization, rules and regulations governing Demat accounts, Demat slip, Transfer of securities, Importance of POA, Settlement of market trades, client positions and creating reports, method of creating reports interpret report..

UNIT III

Risks in Equity Markets and Introduction to Trading: Risk and return in equity markets, Risk Mitigation, human error risk and ways of resolving it. Development of client portfolio and advising on changes, review of client portfolios, diversified portfolio, Trading terminal , Understand trading terminal, Creating market watch, order book, Punching orders on the terminal.

UNIT IV

Trading in Stock Markets: Major Indices in India, Technical analysis and fundamental analysis, Clearing and settlement procedures and pay-in payout obligations, Day Trading, Bracket Order, Cover Order, Short-Sell, Margin Trading, Derivatives trading, Understand role of the clearing house and its members, Method of payin and payout obligations.

Note:

- ❖ Teaching Pedagogy besides classroom teaching will essentially include simulation, case studies, role plays and games.
- ❖ Teaching- Learning Process will involve input from those who demonstrated excellence in the area i.e. Practioner's view will be incorporated.

Reference Books and Suggested reading

- ❖ Stock Exchanges and Investment – V. Raghunathan
- ❖ Financial Management – R. P. Rastogi
- ❖ OTC Exchange of India – Nipum S. Mehta.
- ❖ Trading on-line – Alephs Patel
- ❖ India Security Market – O. P.Gupta

Mehta

Patel *Joshi* *SN*

Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21

Course No. PG BVF25002T
Course Title: Banking Operations Simulation Lab/s
Duration of Examination: 3 Hrs

Contact Hrs/Week: 4 Hrs
Credit: 02
Maximum Marks: 100

Course Objective:

The objective of this course is to enhance the practical orientation of learners about banking operations with specific focus on various aspects of stock market operations

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Syllabus of B.Voc (Banking and Financial Services)
for the academic year 2019-20, 2020-21

Course No. *PGBVF25003T*
Credit: 12

Course Title: On-Job-Training (OJT)
Maximum Marks: 300

Course Objective:

The students shall undergo On-Job-Training (OJT) with a view to achieving maximum integration between theory and practice. The students shall expose themselves to all important aspects as per qualification pack(s) learned at Level 5 with special emphasis on the Job Role opted by learner.

Content:

At the end of 2nd semester, students will have to undergo OJT of 6 to 7 weeks with any Banking/Financial Organisation by taking up a project. The guidelines and detailed instructions to complete the PROJECT will be given by the mentor allocated by the Head of Department.

Evaluation:

The performance of the students shall be evaluated on the basis of Project Report/Presentation /Viva Voce by a panel of examiner(s) including practicing manager /faculty member nominated by Head of Department as per the distribution of marks given below:

Project Report	:	100
Report Presentation	:	100
Viva Voce	:	100
Total	:	300

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