

RAMANUJAN COLLEGE

B.Voc. Programme

Courses Approved by UGC to our college:


- B.Voc. (Software Development): IT Sector
- ✓ B.Voc.(Banking & Finance): Banking, Financial Services & Insurance(BFSI) Sector

Scheme : Deen Dayal Upadhyay Kaushal Kendra (100 centres to be established by MHRD across the country. Our college is the only college of University of Delhi who got approval for the scheme so far and only two Kaushal Kendras have been set up in the Delhi till now.

1. **Eligibility criteria for admission:** 12th Class or equivalent in any stream.
(UGC Guidelines for B.Voc. See Annexure A , 5)
2. **Total number of seats:**
 - (i) B.Voc. (Software Development) : 50
 - (ii) B.Voc. (Banking & Insurance): 50
3. **Reservation of Seats:** As per rules of University of Delhi
4. **Course Fee :** Student fee should be decided as per the prevalent mechanism for fee fixation for aided courses in the university/college.
(UGC Guidelines for B.Voc. See Annexure A , 9)
5. **Admission Process:** Based on Merit (As per University rule)
6. **Curriculum:**
 - (i) **Generic Component:**

The general education component should adhere to the normal university standards. It should emphasise and offer courses which provide holistic development. However, it should not exceed 40% of the total curriculum.

(UGC guidelines for B.Voc. , Annexure A, 6.3(i))


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(ii) Skill Component :

- NSDC - SSCs will share the curriculum of the identified job roles which will in alignment to Qualification Packs and National Occupational Standards.
(UGC - NSDC MoU, See Annexure B, IV(7))
- The university/college should develop the curriculum in consultation with industry. The industry representatives should be an integral part of the academic bodies of the university/college. While doing so, they should work towards aligning the skills components of the curriculum with the NOSs developed by the respective Sector Skill Councils.
(UGC guidelines for B.Voc. , Annexure A, 6.6)
- In case NOS is not available for a specific area / job role, the university/college should get the curriculum for this developed in consultation with industry experts.
(UGC guidelines for B.Voc. , Annexure A, 6.4(iv))

7. Faculty:

- The university/college should use its regular faculty for the conduct of general education component and also for the skills components, if existing. Additionally, they may hire faculty on contractual basis and guest faculty in the core trades only as per UGC norms.
(UGC guidelines for B.Voc. , Annexure A, 8.2)

Existing Faculty	per lecture Rs.500/
Visiting/Guest faculty	per lecture Rs.2,000/

- NSDC will coordinate the availability of the services of the trained skills faculty, subject to the requirement of institution, from its funded training partners at UGC approved remuneration as per guidelines of Community Colleges and NSDC funded training partner.
(UGC - NSDC MoU, Annexure B, IV(8))

8. **Credit Calculation:** The following formula should be used for conversion of time into credit hours.

- a) One Credit would mean equivalent of 15 periods of 60 minutes each, for theory, workshops/labs and tutorials;
- b) For internship/field work, the credit weightage for equivalent hours shall be 50% of that for lectures/workshops;
- c) For self-learning, based on e-content or otherwise, the credit weightage for equivalent hours of study should be 50% or less of that for lectures/workshops.

(UGC Guidelines for B.Voc. See Annexure A , 6.5.1 to 6.5.3)

The suggested credits for each of the years are as follows

NSQF Level	Skill Component Credits	General Education Credits	Normal calendar duration	Exit Points / Awards
5 (Year 1)	36	24	Two semesters	Diploma
6 (Year 2)	36	24	Four Semesters	Advanced Diploma
7 (Year 3)	36	24	Six Semesters	B.Voc.
Total	108	72		

9. Internal Assessment

- **Generic Component:** As per University guidelines (will be done by college).
- **Skill Component:** As per NSDC - SSC guidelines (will be done by SSCs)

10. Examination

(i). The **assessment for the general education component** should be done by the university as per their prevailing standards and procedures *(UGC guidelines for B.Voc. ,Annexure A, 7.1).*

(ii) **Assessment of Skill Component:**

- NSDC will ensure that post training, the assessment and certification of vocational component is done by NSDC approved Sector Skill Councils. The assessment will be done by Sector Skill Councils(SSC) through its affiliated Assessment Bodies who have SSC trained certified assessors.

(UGC -NSDC MoU, See Annexure B, II(4))

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- The university may like to consult the respective Sector Skill Council for designing the examination and assessment pattern for the skill development components. The university may also consider using the designated assessors of Sector Skill Councils/industry associations for the conduct of practical assessment.

(UGC guidelines for B.Voc. ,Annexure A, 7.2).

11. Award of Certificate: The certificate regarding skill component will be issued by the Sector Skill Council. This certificate will be a secured certificate and could be jointly be issued by the Sector Skill Council and Awarding Authority i.e., University/College concerned. This format of joint certification has been standardized by NSDC. However if any University/College wishes not to issue a joint certificate, the same will be issued solely by the Sector Skill Council.

(UGC - NSDC MoU, See Annexure B, II(5))

12. Placements

NSDC -SSCs will facilitate placements for at least 70% of the SSC certified candidates from UGC system.

(UGC -NSDC MoU, See Annexure B , IV(10))



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UGC GUIDELINES FOR B.Voc.

UNIVERSITY GRANTS COMMISSION

**GUIDELINES FOR INTRODUCTION OF BACHELOR OF VOCATION (B.VOC.)
PROGRAMME IN UNIVERSITIES AND COLLEGES UNDER THE NATIONAL
SKILLS QUALIFICATIONS FRAMEWORK (NSQF)**

1. Introduction

It has been a long felt necessity to align higher education with the emerging needs of the economy so as to ensure that the graduates of higher education system have adequate knowledge and skills for employment and entrepreneurship. The higher education system has to incorporate the requirements of various industries in its curriculum, in an innovative and flexible manner while developing a holistic and well groomed graduate.


Ministry of HRD, Government of India had issued an Executive Order in September 2011 for National Vocational Education Qualification Framework (NVEQF). Subsequently, Ministry of Finance, in pursuance of the decision of Cabinet Committee on Skill Development in its meeting held on 19th December, 2013, has issued a notification for National Skills Qualifications Framework (NSQF) which supersedes NVEQF.

Under the National Skills Development Corporation, many Sector Skill Councils representing respective industries have/are being established. One of the mandates of Sector Skill Councils is to develop National Occupational Standards (NOSs) for various job roles in their respective industries. It is important to embed the competencies required for specific job roles in the higher education system for creating employable graduates.

The University Grants Commission (UGC) has launched a scheme on skills development based higher education as part of college/university education, leading to Bachelor of Vocation (B.Voc.) Degree with multiple exits such as Diploma/Advanced Diploma under the NSQF. The B.Voc. programme is focused on universities and colleges providing undergraduate studies which would also incorporate specific job roles and their NOSs alongwith broad based general education. This would enable the graduates completing B.Voc. to make a meaningful participation in accelerating India's economy by gaining appropriate employment, becoming entrepreneurs and creating appropriate knowledge.



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2. Objectives

- 2.1 To provide judicious mix of skills relating to a profession and appropriate content of General Education.
- 2.2 To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme.
- 2.3 To provide flexibility to the students by means of pre-defined entry and multiple exit points.
- 2.4 To integrate NSQF within the undergraduate level of higher education in order to enhance employability of the graduates and meet industry requirements. Such graduates apart from meeting the needs of local and national industry are also expected to be equipped to become part of the global workforce.
- 2.5 To provide vertical mobility to students coming out of 10+2 with vocational subjects.

3. Levels of Awards

The certification levels will lead to Diploma/Advanced Diploma/B. Voc. Degree in one or more vocational areas and will be offered under the aegis of the University. This is out-lined in Table I.

Table 1: Awards

Award	Duration	Corresponding NSQF level
Diploma	1 Year	5
Advanced Diploma	2 Years	6
B.Voc. Degree	3 Years	7

Each of the awards shall specify within parenthesis, the Skill(s) specialization for example:

- B. Voc. (Renewably Energy Management)
- B. Voc. (Retail Management)
- B.Voc. (Retail Management and IT)
- Advanced Diploma (Food Processing)
- Advanced Diploma (Health Care)
- Advanced Diploma (Hospitality and Tourism)
- Diploma (Green House Technology)
- Diploma (BPO)
- Diploma (Jewellery Designing)



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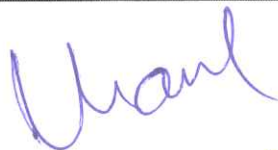


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A suggestive list of vocational sectors and related specializations is given below: Universities and colleges may like to identify additional sectors/specializations in view of the potential for employment in the local industries and meet the standards laid down by National Occupational Standards.

No.	Sector	Specialization
1.	Automobiles	
		1. Engine Testing
		2. Vehicle Testing
		3. Vehicle Quality
		4. Auto Electricals and Electronics
		5. Farm Equipment and Machinery
2.	Entertainment	
		1. Theatre and Stage Craft
		2. Contemporary Western Dance
		3. Theatre studies
		4. Acting
3.	Information Technology	
		1. Software Development
4.	Telecommunications	
		1. Mobile Communication
5.	Marketing	
		1. Retail
6.	Agriculture	
		1. Farm Machinery and Power Engineering
		2. Green House Technology
		3. Renewable Energy
		4. Processing and Food Engineering
		5. Soil and Water Conservation
7.	Construction	
		1. Building Technology
8.	Applied Arts	
		1. Fashion Technology
		2. Interior Design
		3. Jewellery Design
9.	Tourism	
		1. Tourism and Service Industry
10.	Printing and Publishing	
		1. Printing Technology



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4. Eligibility /Target

All universities and colleges included under Sections 2(f) and 12(B) of the UGC Act, 1956 and receiving plan grant from the UGC are eligible for UGC financial assistance under the scheme.

5. Eligibility for admission in B.Voc.

The eligibility condition for admission to B.Voc.programme shall be 10+2 or equivalent, in any stream.

6. Curriculum

6.1 The curriculum in each of the years of the programme would be a suitable mix of general education and skill development components. Curriculum details should be worked before introduction of the courses.

6.2 Skill Development Components:

- (i) The focus of skill development components shall be to equip students with appropriate knowledge, practice and attitude, so as to become work ready. The skill development components should be relevant to the industries as per their requirements.
- (ii) The curriculum should necessarily embed within itself, National Occupational Standards (NOSs) of specific job roles within the industry sector(s). This would enable the students to meet the learning outcomes specified in the NOSs.
- (iii) The overall design of the skill development component along with the job roles selected should be such that it leads to a comprehensive specialization in one or two domains.
- (iv) In case NOS is not available for a specific area / job role, the university/college should get the curriculum for this developed in consultation with industry experts.
- (v) The curriculum should also focus on work-readiness skills in each of the three years.
- (vi) Adequate attention needs to be given in curriculum design to practical work, on the job training, development of student portfolios and project work.



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6.3 General Education Component:

- (i) The general education component should adhere to the normal university standards. It should emphasise and offer courses which provide holistic development. However, it should not exceed 40% of the total curriculum.
- (ii) Adequate emphasis should be given to language and communication skills.

6.4 The curriculum should be designed in a manner that at the end of year-1, year-2 and year-3, students are able to meet below mentioned level descriptors for level 5, 6 and 7 of NSQF, respectively:

Level	Process required	Professional knowledge	Professional skill	Core skill	Responsibility
Level 5	Job that requires well developed skill, with clear choice of procedures in familiar context	Knowledge of facts, principles, processes and general concepts, in a field of work or study	A range of cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying basic methods, tools materials and information	Desired mathematical skill, understanding of social, political and some skill of collecting and organizing information, communication.	Responsibility for own work and learning and some responsibility for other's works and learning
Level 6	Demands wide range of specialized technical skill, clarity of knowledge and practice in broad range of activity involving standard / non-standard practices	Factual and theoretical knowledge in broad contexts within a field of work or study	A range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Reasonably good in mathematical calculation, understanding of social, political and, reasonably good in data collecting organizing information, and logical communication	Responsibility for own work and learning and full responsibility for other's works and learning

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Level 7	Requires a command of wide ranging specialized theoretical and practical skill, involving variable routine and non-routine context	Wide ranging, factual and theoretical knowledge in broad contexts within a field of work or study	Wide range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Good logical and mathematical skill understanding of social political and natural environment good in collecting and organizing information, communication and presentation skill	Full responsibility for output of group and development
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- a. Professional knowledge is what a learner should know and understand with reference to the subject.
- b. Professional skills are what a learner should be able to do.
- c. Core skills refer to basic skills involving dexterity and use of methods, materials, tools and instruments used to perform the job including IT skills needed for that job.
- d. Responsibility aspect determines the (i) nature of working relationship, (ii) level of responsibility for self and others, (iii) managing change and (iv) accountability for actions.

6.5 Guidelines for credit calculations

6.5.1 This section contains credit framework guidelines. The university/college should use these guidelines or adapt them.

6.5.2 The following formula should be used for conversion of time into credit hours.

- a) One Credit would mean equivalent of 15 periods of 60 minutes each, for theory, workshops/labs and tutorials;
- b) For internship/field work, the credit weightage for equivalent hours shall be 50% of that for lectures/workshops;
- c) For self-learning, based on e-content or otherwise, the credit weightage for equivalent hours of study should be 50% or less of that for lectures/workshops.



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6.5.3 The suggested credits for each of the years are as follows:

Table 3

NSQF Level	Skill Component Credits	General Education Credits	Normal calendar duration	Exit Points / Awards
Year 3	36	24	Six Semesters	B.Voc.
Year 2	36	24	Four semesters	Advanced Diploma
Year 1	36	24	Two semesters	Diploma
TOTAL	108	72		

- 6.6 The university/college should develop the curriculum in consultation with industry. The industry representatives should be an integral part of the academic bodies of the university/college. While doing so, they should work towards aligning the skills components of the curriculum with the NOSs developed by the respective Sector Skill Councils.
- 6.7 The practical/hands-on portion of the skills development components of the curriculum should be transacted normally in face to face mode, either within the institution or at a specified industry partner location. However, if due to the nature of the skill to be learnt, the industry prescribes its acquisition through blended or distance mode, the same may be followed. In nutshell, the emphasis should be on learning outcome and not the input and processes. The general education component of the curriculum may be transacted in any mode without compromising on quality.
- 6.8 The specialization chosen by the university/college should be based on the existing/forecasted skill gaps in the industry.
- 6.9 Relevance of programmes offered, along with that of the curriculum is important. Therefore, monitoring, evaluation and updating of the curriculum needs to be done periodically in consultation with industry, keeping in view their requirements and changes in NOSs. The university/college should incorporate this as a continuous and dynamic process in-built in their system.
- 6.10 The university/college should appropriately use technology to improve the effectiveness of the delivery of courses.



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7. Examination and Assessment

- 7.1 The assessment for the general education component should be done by the university as per their prevailing standards and procedures.
- 7.2 The assessment for the skill development components should necessarily focus on practical demonstrations of the skills acquired. The university may like to consult the respective Sector Skill Council for designing the examination and assessment pattern for the skill development components. The university may also consider using the designated assessors of Sector Skill Councils/industry associations for the conduct of practical assessment.
- 7.3 The university has to necessarily establish a credit based assessment and evaluation system for the B.Voc. programme.

8. Infrastructure and Faculty for B.Voc. programme

- 8.1 University/college needs to have adequate laboratory /workshop facilities for face to face delivery of skills and hands-on practice either owned or arranged through tie-up with the partner industry or any institution recognized by the certification agency.
- 8.2 The university/college should use its regular faculty for the conduct of general education component and also for the skills components, if existing. Additionally, they may hire faculty on contractual basis and guest faculty in the core trades only as per UGC norms.
- 8.3 There is a provision of One Associate Professor and Two Assistant Professors (purely on contractual basis during XII Plan period), under this scheme.

9. Student Fee

Student fee should be decided as per the prevalent mechanism for fee fixation for aided courses in the university/college.


10. Other conditions

- 10.1 The university has to necessarily adopt a credit based assessment and evaluation system in semester mode for the B.Voc. programme.
- 10.2 The B.Voc. programme should be evaluated and monitored by the university/college through its existing mechanism or by setting up an alternate mechanism, with involvement of industry representatives.



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- 10.3 University/college should develop bye-laws for running the B.Voc. degree programme.
- 10.4 Bye-laws for the course should include provision of rejoining or re-admission to the course during the period and counseling/ mechanism for proper selection of specialization by the students at the time of admission.
- 10.5 A college/university should offer a minimum of 2 skill specializations under the B.Voc. programme.

11. Financial Assistance

The financial allocation will be made by UGC within overall ceiling of Rs. 1.85 crores for a period of three years under different heads as given below:

- 11.1 Start-up assistance: A one-time start-up assistance of Rs. 50.00 lakh for setting up of laboratories/workshops facilities, procurement of teaching and learning materials, machineries/equipment and renovation. This shall not cover any new construction.
- 11.2 Faculty: One Associate Professor and Two Assistant Professors – Rs. 75.00 lakh for three years (purely on contractual basis during XII Plan period). Rs. 25.00 lakhs per annum X 3 years = Rs. 75.00 lakh - to be reimbursed on actual basis within the total allocation.
- 11.3 Institutions should recruit faculty only in the core trades being offered under the Scheme.
- 11.4 Visiting/Guest Faculty: Rs. 5.00 lakh for first year and Rs. 10.00 lakh for second and Rs. 15.00 lakh for third year.

Existing Faculty	Rs.500/- per lecture
Visiting/Guest faculty	Rs.2,000/- per lecture

- 11.5 The operative yearly cost: The operative yearly cost shall be of Rs. 10.00 lakhs per annum.



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12. Procedure for applying under the scheme


12.1 University/college should submit proposal for introduction of B.Voc. programme directly to UGC in the prescribed proforma attached as Annexure-I. However, college should also submit a copy of "No Objection Certificate" from the affiliating university.

13. Annexures

- (a) Proforma for submission of proposal for introduction of B.Voc. programme as given in Annexure-I.
- (b) Proforma for submission of Mandate Form as given in Annexure-II.
- (c) Proforma for Utilization Certificate is given in Annexure-III.
- (d) Proforma for submission of statement of expenditure incurred for introduction of B.Voc. Course is given in Annexure-IV.
- (e) Proforma for submission of Annual Progress Report is given in Annexure-V.


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ANNEXURE-I

Proposal Form for B.Voc. Programme

1. **Details of the University / College:** Please ensure that the details entered below match exactly with the details registered with UGC.

1. Name of the University / College:			
2. Full Postal Address:			
3. Name of the Affiliating University			
4. Whether covered under Section 2(f) and 12(B) of the UGC Act, 1956 (If yes, please enclose a copy of the letter)	Yes / No	Whether Autonomous	Yes / No
5. Whether the college is aided or self financing?			
6. Name, designation and contact details (Tel/fax/mobile/email) of Head of the Institution.			
7. Website URL of the College / University			
8. Any other relevant information (Maximum 100 words) College / University may like to share			



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2. Details of the Proposed Skills Specialisations in the B.Voc. Program

Programme	Name of the Specialisation (*)	Job Roles proposed to be covered in each year (Along with NSQF level)			Proposed intake of students (Annually)
		Yr-1	Yr-2	Yr-3	

(*) This would be mentioned within Parenthesis in the name of the Award, e.g. B.Voc. (Specialisation)

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3. Proposed subjects / papers in the General Education component in each of the three years.

	Year-1	Credits
1.		
2.		
3.		
4.		
5.		
	Year-2	
1.		
2.		
3.		
4.		
5.		
	Year-3	
1.		
2.		
3.		
4.		
5.		



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4. **Basis for choosing the specialisation(s):** The choice of specialisation should be based on:

- a) Skills Gap requirements, to ensure that the program fulfils the skills requirement of industry;
- b) University / College has expertise in the specialisation; and
- c) University / College have one or more committed industry partner(s) for design, delivery, internship and placement.

Provide detailed basis for the choice of each of the specialisation(s). *This would be an important factor during the approval process of this proposal.*

4.1. Skill Gaps identified:

	Specialisation	Skill Gaps Identified(Quantitative, Qualitative, Source,...)
1.		
2.		
3.		

4.2. Existing expertise of the University / College:

	Specialisation	Existing expertise (Which can be leveraged by the institution)
1.		
2.		
3.		

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4.3. Industry Partner(s)

S.No.	Specialisation	Details of the Industry Partnership(s)		
		Name of Organisation and Address	Nature of Partnership / Support (*)	Name, Designation and Contact details of official
1.				
2.				
3.				
4.				

(*) Curriculum design, content creation, admission, conduct of courses, provision of infrastructure (in University / College, at employer location), internship, placement, etc.

4.3.1. Attach MOU(s), if any, signed with the industry Partner(s):



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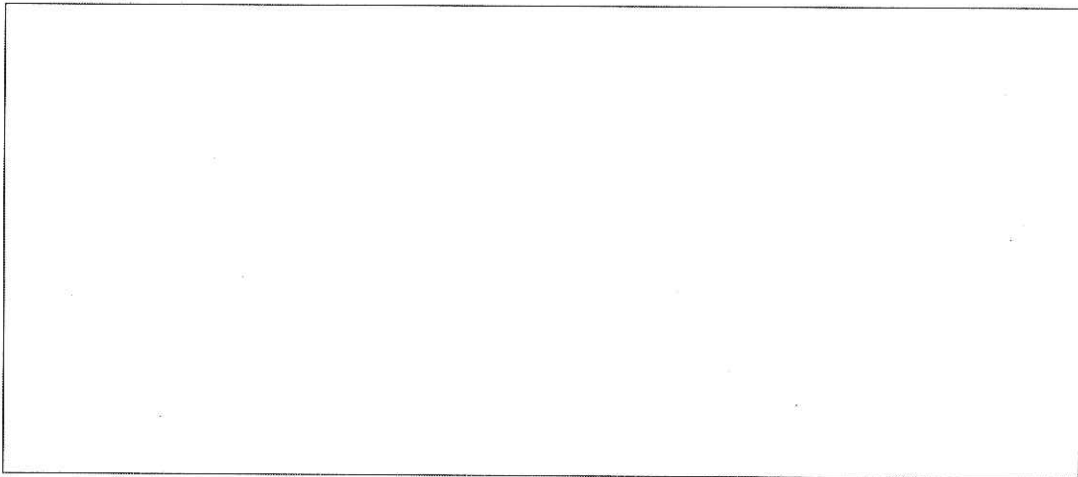
5. Curriculum Design and Approval

5.1. What is the proposed process and plan for curriculum design? How is the University / College ensuring that the curriculum meets the objectives of the B.Voc. Program?

5.2. Status / Plan for curriculum approval by the appropriate body of the University / Colleges?

6. Student placement plan:

6.1. How would the University / College set up an effective mechanism for placement of students?



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7. Faculty:

7.1. Availability of Faculty(For year-1)

	Specialisation / Area	Faculty Needed	Available with Institution	To be Recruited	Guest Faculty	Guest faculty to be provided by Industry Partner
1.						
2.						
3.						
4.						
5.						
6.						
7.						

7.2. Training needs of Faculty(For Year-1)

S.No.	Specialisation / Area	Details of Training Needed and duration	Training Provider
1.			
2.			
3.			
4.			
5.			
6.			



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8. Availability of Infrastructure

8.1.1. Details of physical infrastructure

	Name of the Specialisation	Availability of physical infrastructure		
		Infrastructure	Available in the College/ University	To be provided by Industry Partner
1.		Classroom		
		Laboratory		
		Workshop		
		Library		
		ICT Facility		
		Others		
2.		Classroom		
		Laboratory		
		Workshop		
		Library		
		ICT Facility		
		Others		
3.		Classroom		
		Laboratory		
		Workshop		
		Library		
		ICT Facility		
		Others		

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9. **Details of Expenditure:** (It is assumed that the existing infrastructure / faculty will be used as far as possible. The expenditure to be listed here is only for any incremental requirements the University / College may need.)

S. No.	Components	Expenditure (amounts in Rs.)				Remarks (Provide justification for expenditure)
		Y-1	Y-2	Y-3	Total	
1.	Faculty / Staff					
a.	Contractual					
b.	Guest					
c.	Lab Assistant					
d.						
2.	Equipment for Labs / Workshops / Classrooms					
a.						
b.						
c.						
3.	Raw Materials etc. for Labs / Workshops					
a.						
b.						
c.						
4.	Faculty Training					
a.						
b.						
5.	Admission Process, Pre-admission Student Counselling etc.					
6.	Office Expenses / Contingencies (including expenditure on publicity, guidance and counselling, transport, field visits, postage, stationery, electricity, water etc.)					
7.	Travel					
8.	Others					
a.	Assessments					
b.	Contingencies					
c.	Workshops / conferences / seminars					
e.	Any other expense					
TOTAL						

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10. Student / Learner Fee details:

(All figures in Rupees)

S.No.	Programme(s)	Annual Fee per student	Proposed student intake per year				Total Fees proposed to be collected			
			Y1	Y2	Y3	Total	Y1	Y2	Y3	Total
1.										
2.										
Total										

11. Key Milestones / Plans for Year-1

	Key Plans / Milestones	Person Responsible	Expected Completion Date
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			


12. Any other Information which the host college / university may like to provide.

Signature with Seal of the Head of the Host Institution

Name :

Date:

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ANNEXURE – II

MANDATE FORM

Electronic Clearing Service (Credit Clearing)/ Real Time Gross Settlement (RTGS) facility for receiving payments.

A. Details of Accounts Holders:-

1.	Name of Account Holder	
2.	Complete Contact Address	
3.	Telephone Number/Fax/E-mail	

B. Bank Account Details:-

1.	Bank Name	
2.	Branch Name with Complete Address, Telephone No. and E-mail	
3.	Whether the Branch is computerized?	
4.	Whether the Branch is RTGS enabled? If yes then what is the Branch's IFSC Code	
5.	Is the Branch also NEFT enabled?	
6.	Type of Bank Account (SB/Current /Cash Credit)	
7.	Complete Bank Account No. (Latest)	
8.	MICR Code of Bank	

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information I would not hold the use Institution responsible. I have read the option invitation letter and agree to discharge responsibility expected of me as a participant under the Scheme.

Date:

Signature of Customer

Certified that the particulars furnished above are correct as per our records.

(Bank's Stamp)

Date:

Signature of Customer

1. Please attach a photocopy of cheque along with the verification obtained from the bank.
2. In case your Bank Branch is presently not "RTGS enabled", then upon its up gradation to "RTGS Enabled" branch, please submit the information again in the above proforma to the Department at earliest.

NOTE:- Refund of Security Deposit/ Hire Charges Due to operation of E-payment w.e.f. 01/04/2012 the Mandate form may please be submitted, duly verified by the bank, to this office for claiming Refund of Security Deposit/Hire Charges along with a photocopy of blank Cheque.

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ANNEXURE – III

UNIVERSITY GRANTS COMMISSION, NEW DELHI

UTILIZATION CERTIFICATE

It is certified that the total grant of Rs. _____ (Rupees) sanctioned by the UGC vide letter No. F. _____ dated _____ has been utilized by the college/university as per details given in the attached statement (As per Annexure D) in accordance with the terms and conditions laid down by the UGC vide its letter No. _____ dated _____ and that all the terms and conditions have been fulfilled by the college/university and the grant has been utilized for the purpose for which it was sanctioned.


It is further certified that the inventories of permanent and semi-permanent assets created/acquired wholly or mainly out of the grants given by the UGC as indicated in the enclosed statement are being maintained in the prescribed form and are being kept up-to-date and these assets have not been disposed off, encumbered or utilized for any other purpose.

If as a result of check or audit objection, some irregularity is noticed at a later stage, the college/university will refund the objected amount.

Signature of Principal / Registrar with Seal

Signature of Auditor with Seal

Note: The Utilization Certificate should be accompanied by audited statement of account indicating expenditure on various items.


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ANNEXURE-IV

UNIVERSITY GRANTS COMMISSION
PROFORMA FOR SUBMISSION OF STATEMENT OF EXPENDITURE INCURRED
FOR THE OF B.VOC. PROGRAMMES (DIPLOMA/ ADVANCED DIPLOMA/DEGREE)

1. Name of the University/ College:
2. Name of the Vocational degree/Advance Diploma/Diploma Course:
3. No. & Date of UGC's approval
No.F. _____ Dated _____
4. Period to which the accounts related : w.e.f. _____ to _____
5. Details of actual expenditure incurred :

	Grants approved (i)	Grants released (ii)	Unspent balance (iii)	(iv)

NOTE

1. The statement of expenditure should be filled up separately for each vocational degree course.
2. List of equipment purchased should be submitted.
3. Details of periods taken, amount paid to leach teacher by name under guest faculty and internal faculty should be submitted.

Signature

Head of Institution / Principal/Registrar Govt. Auditor/CA

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ANNEXURE – V

UNIVERSITY GRANTS COMMISSION, NEW DELHI

ANNUAL PROGRESS REPORT (to be submitted annually to the UGC by each University /College)

1. Name and Address of the institution:
2. Name of the Head of the institution:
3. Period of the Progress Report:
4. Activities Taken up During the Year:
5. Utilization of Grants during the Year:
6. Specific Outcomes:
7. Difficulties encountered in implementation, if any:

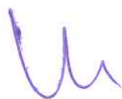
CERTIFICATE

This is to certify that the data/ information presented in this Annual Progress Report are true and correct to the best of my knowledge and belief and the required documents will be provided to the UGC, as and when the same are called for.

Signature with Seal of Head of the University /College

Place:

Date:



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S.No. 23(R)



MEMORANDUM OF UNDERSTANDING (MoU)

BETWEEN

UNIVERSITY GRANTS COMMISSION (UGC)

AND

NATIONAL SKILL DEVELOPMENT CORPORATION (NSDC)

For

**Alignment of UGC Skill Development Schemes to Outcome based
Trainings, Assessments and Certification on Qualification Packs (QP)
and National Occupational Standards (NOS)**

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This Memorandum of Understanding (MoU) is made on the 4th Day of August of the year 2014.

BY AND BETWEEN

National Skill Development Corporation, a Company incorporated under the Companies Act, 1956 having its registered office at A-Block, Clarion Collection, ShaheedJee Singh Marg, New Delhi – 110016 (hereinafter referred to as “NSDC”) which expression shall unless repugnant to the context thereof shall remain and include its successors, legal representatives and permitted assigns, on the **FIRST PART**.

AND

University Grants Commission(hereinafter referred to as “UGC”), a statutory organization set up by the Union Government under UGC Act1956, charged with the responsibility of, among others, coordination, determination and maintenance of standards of university education. It provides recognition to universities in India, and disburses funds to such recognized universities and colleges, on the **SECOND PART**.


Whereas NSDC and UGC have desired to work together to provide Outcome based Trainings, Assessments and Certification on Qualification Packs (QP) and National Occupational Standards (NOS) for the trainings of courses under the scheme of Community Colleges and B.Voc degree programs implemented by UGC.

I. PREAMBLE / BACKGROUND/OBJECTIVE

NSDC was set up as part of a National Skill Development Mission to fulfil the growing need in India for skilled manpower across sectors and narrow the existing gap between the demand and supply of skills. It develops appropriate models to enhance, support and coordinate private sector initiatives in skilling the youth and promoting employment oriented skills.

University Grants Commission has been vested with two responsibilities: that of providing funds and that of coordination, determination and maintenance of standards in institutions of higher education. The UGC's mandate includes: Promoting and coordinating university education, determining and maintaining standards of teaching, examination and research in universities, framing regulations on minimum standards of education, monitoring developments in the field of collegiate and university education; disbursing grants to the universities and colleges, serving as a vital link between the Union and State governments and institutions of higher learning, advising the Central and State governments on the measures necessary for improvement of university education

- 1) The Objective of this MoU is to improve employability skills of the learners of Community Colleges to be supported by UGC by their adoption of the National Occupational Standards (NOS) developed by NSDC through its Sector Skill Councils and associated Assessments and Certifications through the Sector Skill Councils, solely or jointly with along with the Technical Boards. NSDC through its Sector Skill Councils will also provide resources in holding regular Workshops,



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Training the Trainers, Capacity building & Course curriculum alignment. Under this MOU, the NSDC will ensure timely completion of assessment & certification in UGC managed Community Colleges. NSDC will also provide valuable help in facilitating employment of learners and On-the-Job-Training (OJT) to the learners trained by Community Colleges under the ambit of UGC. It is understood that NSDC would discharge all or any of the above activities either itself or through NSDC approved Sector Skill Council(s) or NSDC approved Training Providers.

- 2) UGC will advise the Community Colleges under its ambit to run and train the learners on the curriculum designed and developed by NSDC through its Sector Skill Councils which is based on the National Occupational Standards. It will also advise them to seek assistance of the Sector Skill Councils in getting Training of Trainers and Assessment & Certification for the skill portion through them. The community colleges will be further advised by UGC to seek Sector Skill Councils assistance for OJT and placements for its certified learners.
- 3) NSDC through its Sector Skill Councils will do the alignment of University Grants Commission's (UGC) B.Voc. Degree scheme to National Occupational Standards set by the Sector Skill Councils. The assessment and certification for the skilling portion will be done by Sector Skill Councils.

II. PURPOSE

1. The Government of India has started pilot scheme of Community Colleges during the 12th Five Year Plan. UGC was given a mandate by Ministry of HRD to set up 100 Community Colleges on pilot basis during F.Y. 2013-14 across the country.
2. The UGC has adopted this as independent UGC scheme from 2014-15. UGC also implemented scheme of B.Voc degree programs separately as one of the scheme of skill development courses in universities and colleges.
3. This engagement is envisioned to align trainings of Community Colleges of UGC and B.Voc Degree Programs to Qualification Packs (QPs) and National Occupational Standards (NOS) set by NSDC approved Sector Skill Councils.
4. NSDC will ensure that post training, the assessment and certification of vocational component is done by NSDC approved Sector Skill Councils. The assessment will be done by the Sector Skill Councils (SSC) through its affiliated Assessment Bodies who have SSC trained and certified assessors.
5. The certificate regarding skill component will be issued by the Sector Skill Council. This certificate will be a secured certificate and could jointly be issued by the Sector Skill Council and Awarding Authority *i.e.* University / College concerned. This format of joint certification has been standardized by NSDC. However if any University / College wishes not to issue a joint certificate, the same will be issued solely by the Sector Skill Council.

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6. From time to time, UGC will review with NSDC and consider introducing new sectors and courses, as per the demand of the industry under other vocations.

III. GENERAL PROVISIONS

1. This Memorandum will set up general conditions for cooperation in trainings in Community Colleges under UGC and that the Parties intend to use it as a framework to continue their cooperation.
2. The Parties intent to cooperate and focus their efforts on cooperation within area of Skill Based Training across the country.

IV. SCOPE OF ACTIVITIES

Targeting the above goals, when implementing cooperation for trainings in schemes of Community Colleges and B.Voc degree programs implemented by UGC, the Parties will direct their efforts towards:

1. Efficient and practical utilization of experience gained through cooperation in the Trainings, with an object of improving the training of learners of Community Colleges under UGC.
2. Enhancement of direct links between UGC, NSDC, and NSDC approved Sector Skill Councils, by holding workshops etc. to promote and enhance Skill Training;
3. Improving the quality of training of Community Colleges under UGC by aligning the Course Curriculum of training to the National Occupational Standards (NOS), set up by NSDC approved Sector Skill Councils.
4. Sector Skill Councils (SSCs) will conduct "Training of Trainers" of trainers of Community Colleges under UGC on the National Occupational Standards.
5. NSDC – SSC will jointly identify with UGC the sectors and job roles which would be of interest to UGC for both Community Colleges and B.Voc program.
6. Sector Skill Councils will advise in framing the guidelines for setting up labs including providing specifications of tools and equipment's as per the identified course.
7. NSDC – SSCs will share the curriculum of the identified job roles which will in alignment to Qualification Packs and National Occupational Standards.
8. NSDC will coordinate the availability of services of the trained skills faculty, subject to the requirement of institution, from its funded training partners at UGC approved remuneration as per guidelines of Community Colleges and B.Voc degree programmes. The commercials of the same would be between the participating Community College and NSDC funded Training Partner.
9. NSDC would give access to Community Colleges to enroll students into skill based courses via Skills Development Management System (SDMS). The access of the same will also be provided to UGC for monitoring purpose.

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10. NSDC- SSCs will facilitate placements for at least 70% of the SSC certified candidates from UGC system.
11. Conduct timely assessment and certification of training through 'trained assessors', certified and approved by the NSDC approved Sector Skill Councils.
12. Review of current Skill based courses and introduction of new Skill based courses, as per the demand of the industry under other vocations.
13. Implementation of cooperation programs and projects through itself or NSDC approved Sector Skill Council;
14. Provide help in employment of learners trained by UGC & evaluated and assessed by 'trained assessors', certified and approved by the NSDC approved Sector Skill Councils.

V. IMPLEMENTATION OF THE MEMORANDUM



In order to ensure the implementation of this Memorandum, the Parties will create a "UGC-SSC Coordination Committee" (USCC) consisting of three officers nominated by Chairman, UGC and three officers of the NSDC nominated by MD&CEO, NSDC. The Coordination Committee will be responsible for:

- i. Discussion of the progress of cooperation of Trainings under B.Voc. Programs and Community Colleges of UGC;
- ii. Preparation and coordination of cooperation plans amongst the Parties;
- iii. Coordination of communication with UGC, NSDC and NSDC approved Sector Skill Councils for cooperation in Skill based Training;
- iv. Discussion of other issues pertaining to the implementation of this Memorandum.
- v. Such other matters as may be decided by and between the parties.

VI. ROLE AND RESPONSIBILITIES OF UGC

1. UGC will run courses aligned to the Industry defined Qualification Packs (QP) and National Occupational Standards (NOS) set by the NSDC approved Sector Skill Councils in the Community Colleges under UGC.
2. UGC in consultation with NSDC will decide on the courses and finalize the content and curriculum based on QP and NOS set by the Sector Skill Councils.
3. UGC to ensure that all the trainings in Community Colleges and B.Voc. Degree Programs are aligned as per the Industry defined Qualification Packs (QP) and National Occupational Standards (NOS) set by the NSDC approved Sector Skill Councils.
4. UGC approved Community Colleges / institutions running B.Voc. programs may consult NSDC to take services of NSDC funded Training Partners for the implementation of the courses smoothly


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- including taking faculty, setting up of labs and other activities of the program.
5. UGC will pay to the respective NSDC approved Sector Skill Councils for the Assessments and Certification as per the mutually agreed fee, which shall be jointly decided by UGC, NSDC and NSDC approved Sector Skill Councils. Fixation of such fee will be on the basis of budget set by UGC for the purpose.
 6. UGC will share the records and other details related to students enrolment and training, with NSDC pertaining to Community College courses on quarterly basis.

VII. ROLE AND RESPONSIBILITIES OF NSDC

1. Assisting UGC in matching and aligning their courses to Qualification Packs (QP) and National Occupational Standards (NOS).
2. NSDC will provide Curriculum Alignment Manual and Courseware Quality Manuals for UGC which will lay down quality benchmark of training according to the standards and processes of NSDC.
3. NSDC to conduct 'Curriculum Alignment Workshops' for UGC to help them align their curriculum to the QPs and NOSs
4. NSDC approved Sector Skill Councils will set guidelines for setting up labs and will work with UGC to lay down lab specifications.
7. NSDC approved Sector Skill Councils will conduct "Train the Trainer" programs for trainers of Community College under UGC. The fees for the program will be mutually decided by UGC, NSDC and Sector Skill Councils. Fixation of such fee will be on the basis of budget set by UGC for the purpose.
5. NSDC will ensure timely assessment of skills of learners of Community Colleges under UGC through 'trained assessors', certified and approved by the NSDC approved Sector Skill Councils.
6. Every eligible student will be awarded a certificate on successfully attaining pass marks in the assessment as per the guidelines, either by Sector Skill Council or jointly by NSDC/SSC and University / College pertaining to the National Skill Qualification Framework Level.
7. Sector Skill Councils will drive Industry Interface and help UGC identifying local industries who will actively engage to help the delivery of the training and placement of students into internships/jobs.
8. NSDC- SSCs will facilitate placements for at least 70% of the SSC certified candidates from UGC system.
9. NSDC will provide access to Community Colleges and to UGC to SDMS to manage the electronic coordination among all the stakeholders – SSC, Institutions, UGC and NSDC.
10. It is understood that NSDC would discharge all or any of the above activities either by itself or through NSDC approved Sector Skill Council(s)

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VIII. JOINT ROLES AND RESPONSIBILITIES OF UGC AND NSDC

1. Both Parties will establish procedures to facilitate regular contact at the executive and operational levels to discuss issues arising in relation to the Project.
2. Both Parties constituted under this MoU will hold periodic meetings, between their senior officials to discuss the coordination of issues which are relevant for the successful implementation of this MOU.
3. It is understood that NSDC would discharge all or any of the above activities either by itself or through NSDC approved Sector Skill Council(s).

IX. MONITORING

1. Implementation of the MoU will be jointly monitored by UGC and NSDC through the UGC-SSC Coordination Committee as defined in Clause V of this MOU.

X. MISCELLANEOUS PROVISIONS

1. The Memorandum of Understanding (MOU) as outlined in this document is not intended to be a legally binding document. Rather, it is meant to describe the nature and cooperative intentions of UGC and NSDC to suggest guidelines for cooperation. Nothing, therefore, shall diminish the full autonomy of either party, nor any constraints be imposed by either upon the other, and nothing in this Agreement shall be deemed to create a partnership, joint venture, or agency relationship between the parties.
2. Any other matter not included in this MoU which is necessary for the smooth functioning of the Scheme shall be finalized among UGC and NSDC on mutual terms and conditions.
3. The use of the name, logo and/or official emblem of any of the Parties on any publication, document and/or paper is allowed only, after seeking explicit prior permission in writing by either party
4. The Memorandum of Understanding or any part thereof may be amended at any time during its tenure only by consent in writing of the parties.
5. The Memorandum of Understanding is not intended to create any legal relation of employer-employee or of principal and agent relationship amongst the parties.
6. This Memorandum of Understanding shall remain valid for a period of five years from the date of its signing, and can be extended on mutual terms and conditions and can also be terminated by giving one month notice by any of the parties.
7. Through this Memorandum of Understanding UGC and NSDC affirm their commitment to fulfil and achieve the objectives mutually agreed upon in this Memorandum of Understanding.

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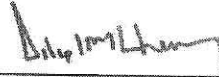
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Signed this Memorandum of Understanding on this 4th day of August 2014 at New Delhi.



Prof. (Dr.) Jaspal S. Sandhu
Secretary
University Grants Commission

Dated: 04/08/2014



Mr. Dilip Harel Mitra Chenoy
MD & CEO
National Skill Development Corporation

Dated: 04/08/2014

Witness:


4/8/14

2.

1. 
04/08/14

2.



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COURSE STRUCTURE AND DETAILED SYLLABUS

BACHELOR IN VOCATIONAL STUDIES (Banking & Insurance) B.VOC. – B&I



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

CBCS PROGRAMME COURSE STRUCTURE

Code	Subjects	Course Type	Credits
SEC 1.1	Fundamentals of Accounting	Skill Component	4 Th + 2 Pr
SEC 1.2	Fundamentals of Finance	Skill Component	4 Th + 2 Pr
SEC 1.3	Financial Services	Skill Component	4 Th + 2 Pr
SEMESTER 2			
SEC 2.1	Fundamentals of Insurance	Skill Component	4 Th + 2 Pr
SEC 2.2	Basics of Banking	Skill Component	4 Th + 2 Pr
SEC 2.3	Project I	Skill Component	6
SEMESTER 3			
SEC 3.1	Insurance Laws	Skill Component	4 Th + 2 Pr
SEC 3.2	Micro Finance	Skill Component	4 Th + 2 Pr
SEC 3.3	Rural Banking	Skill Component	4 Th + 2 Pr
SEMESTER 4			
SEC 4.1	Principles of Life Insurance	Skill Component	4 Th + 2 Pr
SEC 4.2	Mutual Funds	Core Discipline	4 Th + 2 Pr
SEC 4.3	Project II	Skill Component	6
SEMESTER 5			
SEC 5.1	Rural, Social and Micro Insurance	Skill Component	4 Th + 2 Pr
SEC 5.2	Non-Life Insurance	Skill Component	4 Th + 2 Pr
SEC 5.3	Retail Banking	Skill Component	4 Th + 2 Pr
SEMESTER 6			
SEC 6.1	Insurance Marketing and Distribution	Skill Component	4 Th + 2 Pr
SEC 6.2	Business /Commercial Banking	Skill Component	4 Th + 2 Pr
SEC 6.3	Internship Work	Skill Component	6


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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B.VOC. – B&I**

SEC: 1.1- FUNDAMENTALS OF ACCOUNTING

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objective:

The objective of this paper is to help students to understand the basics of Accounting and Finance, which they will use in later part of the course or in building their own career.

Unit 1

Meaning and Scope of Accounting: Need for Accounting, Development of Accounting, Definition, Functions and objectives of Accounting, Limitation of Accounting, Book Keeping and Accounting, End Users of Accounting Information, Accounting and other Disciplines, Role of Accountant, Branches of Accounting, Difference between Management Accounting and Financial Accounting, Accounting Equation.

Accounting Principles and Standards: Meaning of Accounting Principles, Accounting Concepts, Accounting Conventions; IFRS and IndAS.

Journalising Transactions: Journal, Rules of Debit and Credit; Ledger, subsidiary books & trial balance.

Unit 2

Capital and Revenue: Classification of Income, Classification of Expenditure, Classification of Receipts, Difference between Capital Expenditure & Capitalized Expenditure, Revenue Recognition.

Accounting Concept of Income: Concept of Income, Accounting Concept's and Income Measurement, Expired Cost & Income Measurement, Relation Principle and Income Measurement, Accountants and Economist's Concept of Capital and Income.

Unit 3

Depreciation Provisions and Reserves: Concept of Depreciation, Causes of Depreciation, Basic Features of Depreciation, Meaning of Depreciation Accounting, Objectives of Providing Depreciation, Fixation of Depreciation Amount, Method of Recording Depreciation, Methods of Providing Depreciation, Depreciation Policy, AS-6 (Revised).

Unit 4

Computerised Accounting Systems

Computerised accounts by using any Popular accounting software: creating a company,

Practical Lab

**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

Selecting and shutting a company; configuration and features settings; Creating accounting ledgers and groups; Voucher entry; Generating Reports- Cash book, Ledger accounts, Trial Balance, Profit and Loss Account, Balance Sheet, Fund flow Statement, cash Flow Statement.

The vocational practical component in this paper consists of 2 credits. The student should get a basic understanding of how computerized accounting works.

References:

- Ghosh, T.P., “Financial Accounting for Managers”, Taxmann Publications, Latest Edition.
- Balwani, Nitin, “Accounting & Finance for Managers”, Excel Books, Latest Edition.
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- Ashish K.Bhattacharyya, “ Financial Accounting for Business Managers”, Prentice Hall, Latest Edition.
- Horne, J.C. Van. Fundamentals of Financial Management. 9th ed. New Delhi Prentice hall of India



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC: 1.2- FUNDAMENTALS OF FINANCE

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objectives: This paper equips students with the basic structure of Finance and enables them to make a career in financial services sector.

Unit 1

An Overview of Financial Management: Five Principles that Form the Foundations of Finance, Role of Finance in Business, Legal Forms of Business Organization, Business Ethics

Unit 2

Basics of Finance and Financial Management: Meaning of Finance and Financial Management, Scope of Financial Management, Profit maximization vis-a-vis wealth maximization, Major decisions of Financial Management, Role of Finance Manager.

Unit 3

Cash Flows and Sources of Finance:

Meaning of Cash Flows, Risk and Return. Meaning of Discounting and How to Discount Cash flows. Sources of Finance: Equity & Preference Capital, Dividends and Retained earnings, Debt & Bonds & Long term loans . Short term advances from banks, public deposits, & advances from customers and trade creditors.


Unit 4

Financial Planning: Meaning, Importance and objectives of Financial Planning, Capital Structure: Meaning, Factors affecting capital Structure, Trading on Equity, Leverage: Operating, Financial and Combined Leverage.

The vocational practical component in this paper consists of 2 credits.

Suggested Readings

1. Khan, M.Y., & Jain, P.K. (2012). Basic Financial Management (3rd Edition) New Delhi Tata McGraw Hill Education Private Limited.
2. Chandra, Prasanna Financial Management-Theory and Practice, Tata McGrawHill.
3. Rustagi, R. P. Fundamentals of Financial Management, Taxmannpublication(Pvt) Ltd, New Delhi.
4. Pandey, I.M. (2010). Financial Management (10th ed.). New Delhi: Vikas Publishing House Pvt. Ltd.


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC: 1.3- FINANCIAL SERVICES

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objectives: This paper equips students with the basic structure of Financial Services Sector and enables them to make a career in financial services sector.

Unit 1

Introduction: Concept of financial services, difference between financial and non-financial services, financial service providers in India, latest development in financial services, Regulatory frameworks related to different financial services like leasing, HP, NBFCs, Insurance Cos, HFCs.

Housing finance: significance of housing finance in economic development, NHB- as a regulator and refiner, modus operandi of HFCs; Securitization - concept, types, process of securitization, securitization in India.

Unit 2

Leasing and Hire Purchase: concepts of leasing, types of leasing - financial & operating lease, direct lease and sales & lease back, single investor lease and leveraged lease, Domestic lease and International lease, advantages and limitations of leasing, legal aspects of leasing, determination of lease rental; lease evaluation- the lessee's angle, determination of breakeven lease rental. Hire-Purchase: concept, mathematics of HP, legal aspects of HP, financial evaluation - the hirer's view.

Unit 3

Venture Capital: Concept, history and evolution of VC, the venture investment process, various steps in venture financing, incubation financing.

Insurance: concept, classification, principles of insurance, IRDA and different regulatory norms, operation of General Insurance. Health Insurance, Life Insurance.

Credit Ratings: Introduction, types of credit rating, advantages and disadvantages of credit ratings, Credit rating agencies and their methodology, International credit rating practices.

Unit 4

Retail Finance


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Introduction to retail finance, benefits and objective, different models/channels of retail finance, methods of determining profit for retail financier, opportunities and challenges of retail finance, Global retail finance scenario, overview of retail finance in India, customer perception and expectation about retail finance.

The vocational practical component in this paper consists of 2 credits. The students are required to study the existing financial services, their structure, roles and responsibilities.

Reference Books:

- Farouk Irani, "Inside Leasing", Tata McGrawv Hill
- Dr. Premlal Joshi, "Leasing Comes o f Age Indian Scene" Amrita Prakashan.
- J.C. Varma, "Equipment Leasing Partnerships", Bharat Law House
- SEB1 Guidelines: Nabhi Publications



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC 2.1- Fundamentals of Insurance

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objective- After studying this paper, the student will be able to learn and understand the basics of risk, risk management, insurance, and reinsurance. Further, this will serve as a base for acquiring advanced knowledge through higher studies in the fields mentioned above.

Unit 1

Risk and Uncertainty- Concepts, causes, degree, classification, and cost. Insurable risk. Risk and economic development. Psychology and attitude towards risk. Managing risk and uncertainty.

Unit 2

Risk Management and its managerial aspects- risk management-concept, evolution, purpose, scope, importance and its future. Role of risk management in economic growth. Risk management function. Risk Manager. Managerial Aspects- goals, identification, evaluation, risk response, and plan administration.

Unit 3

Insurance-nature, purpose, functions , classification and scope, limitations, and production process. Risk and insurance. Economic development and insurance. Insurance as a social security tool.

Unit 4

Insurance Contract-nature-subject-matter of insurance and subject-matter of contract of insurance, features-as per Indian Contract Act, special features, evidence and documents. Payment of premium. e-insurance policy and Insurance Repositories. KYC norms and anti-money laundering guidelines for insurers.

The vocational practical component in this paper consists of 2 credits.



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Suggested Readings

- 1 S. Arunajatesan & T. R. Viswanathan, Risk Management and Insurance, (2009), Macmillan Publishers Ltd.
- 2 E. T. Vaughan & T. Vaughan, Fundamentals of Risk Management and Insurance, Ninth Ed. (2003),
- 3 George E. Rejda, Principles of Risk Management and Insurance, Tenth Ed. (2011), Pearson Education.
- 4 John J. Hampton, Essentials of Risk Management and Insurance, (1993), American Management Association (amacom).


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC 2.2 Basics of Banking

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objective This paper aims to acquaint the students about the Indian banking system and provide them knowledge of banking legislations, instruments, and reforms.

Unit 1

Introduction to Banking: Meaning of Bank and Banking, Importance of Banking, Functions of Bank, meaning of Banker and customer, Banker & customer relationship, Locker's facility, Standing instructions. Different Accounts in Bank or Bank Deposit: Time Deposit, Fixed Deposit, Saving Bank account, Current account.

Unit 2

Indian Banking System: Apex bank & role of Central Bank, RBI's credit policy & monetary policy, structure and functions of commercial bank in India, Banking Ombudsman scheme

Unit 3

Loans & Advances and Export Credit: Principles of sound lending, Types of Loan and Advances, Secured and Unsecured Advances, Export & Import Finance, RBI measures to promote Export Credit, Pre-shipment, Post-shipment finance, EXIM Bank and Export Credit Guarantee Corporation of India. (specialised insurer for Credit Insurance.)

Unit 4

Banking Instruments: Cheque, MICR magnetic ink character reading, Core banking solutions (CBS) system, Bank Drafts, Pay order, Banker's cheque, Discounting the bills, etc.


Unit 5

Banking Legislation and Banking Reforms: The Reserve Bank of India Act, 1934., The Banking Regulations Act, 1949 (as amended)

Unit 6

Banking sector reforms and NPAs: Importance of banking reforms, NPAs assets classification, NPAs accounts, management of NPAs.

The vocational practical component in this paper consists of 2 credits.


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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SEC 2.3- Project Work I

A. Literature Review:

The student should select any Topic arising out of any of the papers s/he has studied and prepare a report based on the following secondary sources:

- a. Book and reports in the area.
- b. Journal and magazines, and their back issues.
- c. Business/economic news papers, and its back issues
- e. Internet / web based sources.
- f. Other innovative literature review project idea the mentor may assign.

S/he should study the entire material chosen and understand its contents. S/he should do some research on the Topic /subject matter to gather background material related to the chosen text. This background material may also be based on Internet search of relevant and useful websites. The student may also conduct an Internet search to locate websites relevant to the topic and peruse them. S/he should gather data and information to the topic. S/he should be able to use Internet as a means of secondary information collection. S/he should be able to understand the topic based on the information collected. A student is expected to spend at least 100 hours on Internet search and 'self-learn' the use of Internet search engines by 'doing'. The student should also collect background information from literature search by scanning books, journals, magazines and newspapers to supplement the Internet search. The student is expected to spend at least 100 hours reading and understanding relevant literature and write a paper of a minimum of 2000 to 3000 words each. Two copies of each paper are to be prepared -one for the mentor for evaluation and the other for the student's record. After understanding the text and its background s/he should write an essay in his /her own words to produce a paper of a minimum 4000 to 5000 words for evaluation by the mentor. Two copies of the paper will be prepared, one for evaluation and one for the student's record.

B. Fieldwork Report:

The student may choose any topic from among the subjects s/he has studied s/he will have to devote time during summer vacations to collect data and information on the subject with a view to understanding the reality of the topic in real business environment. This may include visiting, meeting, talking to respondents or collecting information by means of interviews or questionnaires. S/he is expected to learn and understand the topic first hand and based on the understanding and collection of information the student is expected to write a report on the fieldwork of a minimum of 4000 to 5000 words in his/her own words. The student is expected to spend at least 200 to 300 hours in the field for collection of information.

Notes:

1. Choice of the option amongst A and B has to be decided by the second week of January of Semester 2.
2. Allocation of topic or change of topic will be done by the mentor to whom a particular student has been allocated. This process has to be completed by second week of January of Semester 2.
3. The work project shall be submitted by 15th March, of 2nd semester.
4. The mentor and the teacher in charge shall be jointly responsible for organizing the viva.
5. The student should submit two copies of the report typed on one side along with a soft copy of the report to the mentor concerned.



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC 3.1- Insurance Laws

Duration: 3 Hours

Maximum Marks: 100

Lectures: 60

Objectives

The study of this paper will help the student to learn and understand the principles (law) of insurance, the basic laws and regulations concerning insurance industry and policyholders. Further, it will serve as a foundation for the remaining papers.

Unit 1 **15**

Indemnity: the guiding principle-meaning, purpose, application, measurements, methods, and extensions. Subrogation-meaning, time, rights, effects, and modification. Contribution-meaning, time, essentials, methods, and modification.

Unit 2 **15**

Insurable Interest- meaning, nature, purpose, wager, types, persons, and time. Transfer of interest and policy.

Unit 3 **15**

Utmost good faith and Proximate Cause. Utmost good faith- meaning, purpose, breach, and effect. Non-disclosure and concealment. Misrepresentation and fraud. Modification and recent trends. Proximate Cause- meaning, purpose, evolution, rules, and modification.

Unit 4 **15**

Insurance Industry: History, Insurance Act, 1938 (as amended)(only relevant chapters and sections). The Regulatory Body (IRDAI): Composition, powers and functions. Self regulatory bodies in the field of insurance- their role

Suggested Readings:

- *D. S. Hansell, Elements of Insurance, (1979), Macdonald & Evans.
- *W. A. Dinsdale & D. C. Macmurdie, Elements of Insurance, (1980), Pitman Publishing Ltd., London.
- *S. R. Diacon & R. L. Carter, Success in Insurance, (1984), John Murray (Publishers) Ltd., London.
- *P.S. Palande, R. S. Shah & M. C. Lunawat, Insurance in India, Response Books.
- *The Institute of Company Secretaries of India, Banking & Insurance- Law & Practice, (2010), Taxmann.
- *F. G. Crane, Insurance – Principles and Practice, (1980), John Wiley & Sons, New York.

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- *Julia Holyoake & Bill Weipers, Insurance, (2002), Institute of Financial Services, (UK)
- *Insurance Institute of India, Mumbai, IC- 01, Principles of Insurance.

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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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SEC 3.2 MICRO FINANCE

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objective

Micro finance institutions are growing rapidly in size and their geographical coverage today extends to all parts of the country. Some of these institutions are likely to emerge as regular banks in the years to come. In a country as vast as India there is a large unbanked population whose banking needs are still unmet. To fill this gap, we require specialized institutions like micro finance companies. The study of this paper will help students to know about the concept of micro finance and the other institutions working in this field.

Unit 1

Introduction to Microfinance:

Need for & importance of microfinance, what is microfinance, Evolution of microfinance in India, Mainstream microfinance institutions. Microfinance as a Development Tool: the Indian Experience, Evolution and Character of Microfinance in India, Skills for Success in MFI roles

Unit 2

Different models of microfinance/Self Help Groups (SHGs) – what they are and why they are important, MFIs and legal forms/Typical organisation structure of MFs, Some Innovative and Creative Microfinance Models

Unit 3

Microfinance Products and Services- Typical Products & Services/Customers served, Training and Technical Assistance, Understanding Financial Statements in Relation to Microfinance, Impact of Microfinance Financial Products and Services Revenue Models of Microfinance: Profitability, Efficiency and Productivity

Unit 4

Credit & Credit Operations

Commercialization, Aspects of MFI Credit, Credit Delivery Methodologies, Legal and Regulatory Framework, Loan Application/Loan Prospecting/Loan Approvals/Loan Documentation, Loan Disbursements/Loan Collections & Recoveries



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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SEC 3.3 Rural Banking

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objective: This paper aims to acquaint the students with the rural banking scenario in India.

Unit 1

Introduction to Rural Banking: Origin of Rural Banking, Meaning, Characteristics and importance of Rural Banking.

Unit 2

Approaches to Rural Banking: R.B.I recommendation for supply of rural credit, Business facilitator model, Business correspondent model, Micro credit, Self help groups.

Unit 3

Rural Banks: National bank for Agriculture and Rural Development and Rural Development NABARD ; Meaning and Characteristics and role of NABARD , Regional Rural Banks(RRBs) ; Credit function, Development function, Regulatory function, Promotion function, CABs, Cooperative Bank, Land Mortgage Bank.

Unit 4

Problems faced by Rural and Regional Rural Bank of India: Expansion of branches, Debit mobilisation, Constraints in deposit mobilisation, Slow progress in lending activity, urban orientation of staff, Procedural rigidities'. Improving the credibility of Rural and Regional Rural Banks.

SEC 4.1- Principles of Life Insurance

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objectives: The study of this paper will enable the student to learn and understand the elements of life insurance, types of contract in life insurance, common policies sold, and policy conditions and benefits. Further, the basics of pricing and underwriting considerations will also be learnt by the student.

Unit 1


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
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Life Insurance- meaning, purpose and need, uses, and its role in financial planning. Assessing life insurance requirements-methods, stages in life and the amount of insurance required. Revaluating life insurance need. Life insurance contract- definition, and special features. Tax benefits.

Unit 2

12

Policy Form-Contents of a typical life insurance policy-Conditions and privileges-free look period, payment of premium, grace days, auto cover, forfeiture, proof of age, suicide, revival of lapsed policy, non-forfeiture regulations, indisputable policy assignment and nomination.Travel, residence and occupation, and other restrictive conditions. Policy as property- attachable or not.

Unit 3

12

Traditional Policies- Main types of life insurance contract. Whole life, endowment and money back. Joint lives. Simple annuities, trust, employee and group. Policies for women and children. Linked and non- Linked products, Par and non-par Products.

Unit 4

12

Contemporary and special Policies- Contemporary- term- meaning, features, benefits and types. Linked Polices(ULIP'S)- meaning, features, merits, demerits, types and their current regulations. Special Policies- credit and for differently abled persons.

Unit 5

12

Underwriting and Pricing- Underwriting- meaning, purpose, factors, medical examination, sources of information, primary underwriting, financial underwriting, and methods. Pricing- meaning, objectives, steps, and factors. Medical Underwriting, Net, office, and level premium. Advance payment of premium. Premium Calculation.



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Suggested Reading

- H. S. N. Murthy & Sarma Modern Law of Insurance in India, Fourth Ed. (2002), Universal Book Traders, Delhi.
- Keneth Black, JR. & Harold D. Skipper JR., Life and Health Insurance, Thirteen Ed. (2000), Pearson Education.
- K.C. Mishra & C. S. Kumar, Life Insurance- Principles and Practice, (2009), Cengage Learning India Pvt. Ltd.
- H. Narayanan, Indian Insurance- A Profile, (2006), jaico Publishing House.
- Shashidharan K. Kutty, Managing Life Insurance, (2008), Prentice- Hall of India Pvt. Ltd.
- H. Sadhak, Life Insurance in India, Response Books, New Delhi- 1.
- Kaninika Mishra, Fundamentals of Life Insurance, (2010), PHI Learning Pvt. Ltd.
- Publications of Insurance Institute of India, Mumbai-
- IC- 22- Life Assurance Underwriting
- IC- 23- Application of Life Insurance
- IC- 24- Legal Aspects of Life Insurance
- IC- 33- Life Insurance



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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B.VOC. – B&I**

SEC 4.2 MUTUAL FUNDS

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objective: The objective of this paper is help students understand the need, importance, role and structure of mutual funds, key industry terminologies, and the different types of products, the transactions carried out by a mutual fund house, the role & responsibilities of the regulator governing the functioning of mutual funds.

Unit 1

7

Mutual Funds – Concept, Structure and Constituents: Concept of mutual funds, Basic types of mutual funds, Advantages of mutual funds, Difference between mutual funds and bank deposits, Constituents and structure of a mutual fund, Difference between a mutual fund and a commercial bank.

Unit 2

5

Various types of Mutual Fund products: Basic classification of mutual funds, Knowing products similar to mutual funds

Unit 3

13

Accounting and Valuation of Mutual Funds: NAV and its importance, Calculating net asset value, Valuing the assets of the mutual fund, financial statements prepared by the mutual fund, accounting principles followed by the mutual funds

Unit 4

13

Role and Structure of Mutual Funds: Investors and distributor processes and payout, handling monetary transaction, Handling non-monetary transaction.

Unit 5

13

Evaluation of performance of mutual funds: Measuring fund performance, Measuring return, Measuring risk, Risk-adjusted return, Comparing fund performance with a reference, Various standardized performance systems, Limitations of performance measurement and evaluation.

Unit 6

9

Regulations of Mutual Fund Industry: Contextual significance of mutual fund regulation, Legal environment of mutual funds, Supervision and regulation, Principles of mutual fund regulation, Standards, Rights of investors, Transparency and disclosure, Limits on fees and expenses, Internal governance within mutual fund complexes, SEBI guidelines relating to mutual funds



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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SEC- 5.1- Rural, Social and Micro Insurance

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objective

To familiarise students with the concepts of rural, social and micro insurance, the areas from which the growth in insurance is expected to come. Besides, students will be able to know about available products- their features and benefits, the available channels and other related issues in these fields.

Unit 1

12

Introduction: Meaning-rural, social and micro Importance of rural, social, and micro insurance. Insurer's obligations-regulatory norms. Rural, social and micro insurance markets-opportunities and challenges for insurers and intermediaries.

Unit 2

12

Products for Personal Lives in Rural and Social Insurance: Insurance and social insurance. Importance of social insurance, Social Security Schemes. Government sponsored social security schemes including pension schemes. Composite products.

Unit 3

12

Rural Products for Property and Liability Insurance: Common policies available for farm equipment's and general property of rural folks. Cattle and livestock insurance. Crop and Plantation insurance - Pradhan Mantri Fasal Bima Yojana (PMFBY). Agricultural Insurance Company of India-a brief account (ACI).

Unit 4

12

Channels and Claim Settlement: Agency, Brokers, Banks, E- Commerce, Mobile Apps, Branches, Common Service Centres, Insurance Marketing Firms (IMFs) Locals-person and body. **Claim Settlement:** Intimation, Documentation, Assessment and Approval, Simplification of Claim Procedure. Technology use.

Unit 5

12

Micro Insurance: Conventional insurance and micro insurance. Micro Insurance Regulations,2005 (updated). Distribution channels in use, upcoming channels. Policies in use. Micro insurance agents, Common Service Centres (CSCs). Claim settlement. Micro insurance as part of CSR for insurers.

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Reading List

- 1 Insurance Institute of India, Mumbai, IC-78, Miscellaneous Insurance.
- 2 Insurance Institute of India, The Journal, October-December, 2013, April-June, 2014, October-December, 2014. (current and earlier issues also)
- 3 Insurance Institute of India, Mumbai, IC-71, Agricultural Insurance.
- 4 IRDAI Journal, (current and earlier issues).
- 5 IRDA Websites (www.irdai.gov.in) and (www.policyholder.gov.in). (For latest clarifications, circulars, and regulations etc. on the above fields)
- 6 Insurance Institute of India- CPAIM-04- Marketing Channels in Insurance.



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SEC 5.2 Non-Life Insurance

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objectives: The study of this paper will provide a glimpse of motor, fire, health, Personal Accident, Home and Travel insurance to the student. Further, the student will be able to know about the common policies sold in the above branches along with their features and benefits.

Unit 1 **12**

Motor Insurance- Comments on the Motor Vehicles Act, 1988- chapter-I, IV, V, X, XI, and XII. Types of policy- Third party Liability, comprehensive-contents- schedule, own damage, third party liability, and owner- driver cover, exceptions, conditions, deductibles, no claim bonus. Pricing and discounts. Add-ons. Claim settlement for own damage.

Unit 2 **12**

Fire Insurance – Contract- meaning and salient features, Standard Fire and Special Perils Policy- recital, coverage, exclusions, conditions, and add-on-covers. Special Policies- reinstatement, declaration, and floater.

Unit 3 **12**

Health Insurance- meaning, and need. Salient features, and how much. Indian scenario. Basic health policy- scope and renewal. Senior citizen insurance, Critical Illness cover and add-ons. Life insurers policies vs. General/ Health insurers policies. Grace Days. Claim settlement- cashless vs. reimbursement, procedure and documentation, Role of TPA's in claim settlement. Health Insurance Regulations,2013.

Unit 4 **12**

Home Insurance: Meaning, Importance. Coverage: Structure and contents. Perils covered and exclusions. Methods of determining sum assured. Utility of reinstatement method. Terms and conditions. Claim procedure.

Unit 5 **12**

Personal Accident and Travel Insurance. Personal Accident Policy- special features, an accident, coverage, benefits, provisos, exclusions, conditions, bonus and extensions. Travel Insurance- domestic and overseas policies. Claim procedure.

Suggested Reading

• Avtar Singh, M. N.Srinivasan's Principles of Insurance Law, Eighth Ed. (2006), Wadhwa& CO. Nagpur.


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- K. C. Misra & C. S. Kumar, General Insurance- Principles and Practice, (2009), Gengage Learning India Pvt. Ltd.
- Indian Institute of Banking & Finance, Mumbai, Insurance Product, Second Ed. (2007), Taxmann.
- Murthy, K. S. N. & K. V. S. Sarma, Modern Law of Insurance in India, Fourth Ed. (2002), Butterworths.
- Sharda Kumaraswamy & V. Kumaraswamy, Corporate Insurance, (2005), Tata McGraw- Hill Publishing Co. Ltd., New Delhi.
- Publications of the Insurance Institute of India, Mumbai
 - o IC- 34-General Insurance
 - o IC- 57-Fire and Consequential Loss Insurance
 - o IC- 78- Miscellaneous Insurance.
 - IC- 02- Practice of Life Insurance
 - IC- 33- Life Insurance



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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SEC 5.3 Retail Banking

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objective: This paper aims to provide students with the knowledge of retail banking, products of retail banking, leveraging technology for retail banking, and the role of retail banking in the Indian economy.

Unit 1

Introduction to Retail banking: Origin of Retail banking, Meaning, features, dimensions and importance of Retail banking.

Unit 2

Products of Retail banking: Flexi Deposits, Housing loan, Conveyance loan, Personal Loan, Education Loan, Loan for retail trade. Plastic money: Debit & Credit Cards, Auto loan. Other services: De-mat Accounts, Portfolio Management, Payment of water, telephone and electricity bills, Payment of School /College fee etc.

Unit 3

Leveraging Technology: Wealth Management and Advisory services like insurance, Home facility. M-banking, Online Banking , concept of ATM and 24hrs banking, Call centres for different jobs and kiosks etc, Cash Credit , Overdrafts, Bill discounting, SSI Financing, Secured Advances. Methods of Creating Charges: Lien, Pledge, Hypothecation and Mortgage.

Unit 4

Role of Retail Banking in Indian Economy: Role of Banks and other financial institutions in a developing Economy.

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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC 6.1- Insurance Marketing and Distribution

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Objectives

The study of this paper will particularly help the student to acquire specialized knowledge and skills in the marketing and distribution of insurance products. This will help the student to gain an entry in to the most fascinating and challenging area of insurance.

Unit I

15

Selling Insurance- Marketing and selling insurance- a push product. Attributes of a strong salesperson. Insurance advisor profession- threats and problems. Buying motives for insurance- love and fear. Selling techniques- inside response and conditioned response. Selling points. Advisor's selling. The future of advisor's selling in overall insurance selling. Need based selling. Selling sans talking. The paradox of choice.

Unit II


15

Distribution Channels- meaning and importance. Insurance a distribution led product. Channels- In person- advisors and brokers, advisor's edge, Online. Bancassurance- benefits, Distance mode- meaning, form, benefits, and guidelines. Multi distribution strategy. Cross selling. Channels for rural market- brick and mortar, hub and spoke, wrapping up with other products, and Common Service Centres and other upcoming channels

Unit III

15

Selling Process- meaning and importance. Stages- prospecting- meaning, importance, and methods. Pre-approach- meaning and importance. Approach- selling yourself, uncovering the need, need analysis, presentation, features and benefits, relating benefit with need, objections and resistance handling, and procrastination. Motivation and close- importance and methods. Saying 'no' to customers. Accepting 'no' from customers.


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

Unit IV

15

Customer Service and Technology used in customer service- Customer Service-meaning, objectives, and importance. Facets of servicing- customer satisfaction and customer delight. Creating customer service culture. Dissonance, Rebating, Misselling and twisting- measures to control it by norms and ethical code. Outsourcing services. Technology -meaning, and importance. Tools for customer acquisition, retention and customer service-data mining, business intelligence, cloud computing, web sites, software, and other similar tools.

Suggested Reading

- G.N. Bajpai, Marketing Insurance, (2004), Global Business Press.
- B. Raman, Selling Life Insurance – The Practical Way, (2009), Macmillan.
- Insurance Institute of India, Mumbai, IC- 31- Insurance Salesmanship.
- Bill Donaldson, Sales Management- Theory and Practice, (1998), Palgrave.
- Padmalatha Suresh & Justin Paul, Management of Banking and Financial Services, Second Ed. (2010), Pearson.
- KshitizPatukale, Insurance for Everyone, (2009), Macmillan India Ltd



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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
INSURANCE)
B.VOC. – B&I**

SEC 6.2 Business /Commercial Banking

Duration: 3 hours

Maximum Marks: 100

Lectures: 60

Unit 1

Introduction to Business banking: Meaning of Banking, meaning and Characteristics of Business Banking, Importance of Business Banking, Functions of Business Bank. Bank Deposit: Term Deposits, Saving Bank account, Current Account and Overdraft.

Unit 2

Structure and types of Commercial Bank in India: Structure of Indian Banking System, Commercial Bank, Public Sector Bank, Private Sector Bank, Local Area Bank, Regional Rural Bank, Indian Bank v/s Foreign banks, NABARD & National Housing Bank, SIDBI, IDBI and Exim bank.

Unit 3

Emerging Trends in Banking Industry: Merchant Banking, Universal Banking, New Age Banks: Small Finance Banks and Mudra Bank, Payment Bank.


Unit 4

Functions of Commercial Banks:

Loan and Advances and export Credit, Export and Import Finance, Pre -shipment and post shipment finance, R.B.I measures to promote Export credit and packing credit.

Unit 5

Annual report and Balance sheet of a Bank: Annual Report, Balance sheet of a Commercial bank, Liabilities and Assets of a Bank.


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**BACHELORS IN VOCATIONAL STUDIES (BANKING &
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B.VOC. – B&I**

SEC 6.3 INTERNSHIP REPORT

The B.Voc. (BFSI) program is designed on the principle of Work Integrated Training Program. Every student pursuing the program will take up a regular employment or paid internship with a company providing services in the BFSI domain and this will help them to earn while they learn. These companies called the Skill Knowledge Partners (SKPs) will help the student get the practical/on-the-job training, whereas the theory part of will be delivered by the hub partners.

The SKP will evaluate the student on:

- General etiquette, conduct and punctuality – 25 marks
- Adherence to organizational work ethics and compliance requirements – 25 marks
- Attitude and Aptitude – team participation and willingness to learn etc. – 25 marks
- Productivity – ability to complete work on time with minimal rework – 25 marks

The student will have to put in a minimum of 360 hours per semester to complete this necessary requirement of B.Voc.(BFSI) Program.

The internship program will be take place after the completion of fourth semester from April to July. The report on the same will have to be submitted in the 6th semester, as per the date announced by the college.



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**B.Voc. Banking & Insurance
Ramanujan College**

**(Generic and Skill Components structure
and syllabus)**



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B.Voc. (Banking and Insurance), Generic Component					
Semester -1		Credits	Skill Acquired	Department	
1	GEC1.1	English Communication (AECC, University Syllabus)	4	Communication Skill (English/MIL)	English
2	GEC1.2	Computer Fundamentals BA(P) Computer Application	4	Basic Computer Skill	Computer Science
3	GEC1.3	Financial Accounting B.Com(P) CBCS	4	Accounting Skills	Commerce
Semester – 2					
1	GEC2.1	Environmental Studies (AECC, University syllabus)	4	Environment Awareness	Environmental Science
2	GEC2.2	Building Mathematical Ability FYUP	4	Basic Mathematics	Commerce/Management/ Computer Science
3	GEC2.3	Business Communication (B.Com (P)) CBCS	4	Communication Skill, Personality Development	Commerce
Semester – 3					
1	GEC3.1	Hindi/MIL (AECC, B.A/B.Com)	4	Communication Skill(Hindi)	Hindi
2	GEC3.2	Statistical Data Analysis Using Software Packages (AECC, B.Sc. Statistics)	4	Data Analysis Skill	Statistics
3	GEC3.3	Principles of Micro Economics (B.Com(P) CBCS)	4	Basic economics	Commerce
Semester – 4					
1	GEC4.1	Indian Economy B.com(P) CBCS	4	Fiscal and Monetary Policies	Commerce
2	GEC4.2	Marketing & Personal Selling	4	Selling Skill	Commerce
3	GEC4.3	Quantitative Techniques (AECC, Operations Research)	4	Management Skill	Commerce
Semester - 5					

1	GEC5.1	Organizational Behaviour B.Com (P) CBCS	4	Personality Development	Commerce
2	GEC5.2	Business Laws B.Com (P) CBCS	4	Knowledge of Business laws	Commerce
3	GEC5.3	Business Data Analysis (AEEC, Operations Research)	4	Data Analysis	Mathematics/Statistics
Semester - 6					
1	GEC6.1	Effective Decision Making (AEEC, B.A(Hons.) Psychology)	4	Decision Making	Psychology
2	GEC6.2	E-Commerce & Marketing AEEC(B.Com(Hons))	4	Emerging Area	Commerce
3	GEC6.3	Entrepreneurship (AEEC, B.A. Business Economics)	4	Entrepreneurship skill	Management/ Commerce

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B.Voc – Banking and Insurance
English Communication
Paper Code: GEC1.1

Credit - 4
Hours:3
Preamble:

Max Marks: 100

The purpose of this course is to introduce students to the theory, fundamentals and tools of communication and to develop in them vital communication skills which should be integral to personal, social and professional interactions. One of the critical links among human beings and an important thread that binds society together is the ability to share thoughts, emotions and ideas through various means of communication: both verbal and non-verbal. In the context of rapid globalization and increasing recognition of social and cultural pluralities, the significance of clear and effective communication has substantially enhanced.

The present course hopes to address some of these aspects through an interactive mode of teaching-learning process and by focusing on various dimensions of communication skills. Some of these are:

Language of communication, various speaking skills such as personal communication, social interactions and communication in professional situations such as interviews, group discussions and office environments, important reading skills as well as writing skills such as report writing, note-taking etc.

While, to an extent, the art of communication is natural to all living beings, in today's world of complexities, it has also acquired some elements of science. It is hoped that after studying this course, students will find a difference in their personal and professional interactions.

The recommended readings given at the end are only suggestive; the students and teachers have the freedom to consult other materials on various units/topics given below. Similarly, the questions in the examination will be aimed towards assessing the skills learnt by the students rather than the textual content of the recommended books.

1. **Introduction:** Theory of Communication, Types and modes of Communication
2. **Language of Communication:** Verbal and Non-verbal
(Spoken and Written)
Personal, Social and Business Barriers and Strategies
Intra-personal, Inter-personal and Group communication
3. **Speaking Skills:**



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Monologu
e Dialogue
Group Discussion
Effective Communication/ Mis-
Communication Interview
Public Speech

4. Reading and Understanding

Close Reading
Comprehension
Summary
Paraphrasing
Analysis and
Interpretation
Translation(from Indian language to English and vice-versa)
Literary/Knowledge Texts

5. Writing Skills

Docume
nting
Report
Writing
Making
notes
Letter
writing

Recommended Readings:

1. *Fluency in English - Part II*, Oxford University Press, 2006.
2. *Business English*, Pearson, 2008.
3. *Language, Literature and Creativity*, Orient Blackswan, 2013.
4. *Language through Literature* (forthcoming) ed. Dr. Gauri Mishra, Dr Ranjana Kaul, Dr Brati Biswas

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B.Voc – Banking and Insurance
Computer Fundamentals
Paper Code: GEC1.2

Credit - 4
Hours:3

Max Marks: 100

Introduction: Introduction to computer system, uses, types.	6L
Data Representation: Number systems and character representation, binary arithmetic	10L
Human Computer Interface: Types of software, Operating system as user interface, utility programs	6L
Devices: Input and output devices (with connections and practical demo), keyboard, mouse, joystick, scanner, OCR, OMR, bar code reader, web camera, monitor, printer, plotter	10L
Memory: Primary, secondary, auxiliary memory, RAM, ROM, cache memory, hard disks, optical disks	6L
Computer Organisation and Architecture: C.P.U., registers, system bus, main memory unit, cache memory, Inside a computer, SMPS, Motherboard, Ports and Interfaces, expansion cards, ribbon cables, memory chips, processors.	10L
Overview of Emerging Technologies: Bluetooth, cloud computing, big data, data mining, mobile computing and embedded systems.	8L
Use of Computers in Education and Research: Data analysis, Heterogeneous storage, e-Library, Google Scholar, Domain specific packages such as SPSS, Mathematica etc.	4L

Reference Books:

1. A. Goel, Computer Fundamentals, Pearson Education, 2010.
2. P. Aksoy, L. DeNardis, Introduction to Information Technology, Cengage Learning, 2006
3. P. K.Sinha, P. Sinha, Fundamentals of Computers, BPB Publishers, 2007

Practical :

The practical assignment must include connecting parts of a computer and assembling it to an extent, media formatting and installation of some software. Practical exercises based on Open Office tools using document preparation and spreadsheet handling packages.

Text Editor


1. Prepare a **grocery list** having four columns (Serial number, The name of the product, quantity and price) for the month of April, 06.

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- Font specifications for Title (Grocery List): 14-point Arial font in bold and italics.
 - The headings of the columns should be in 12-point and bold.
 - The rest of the document should be in 10-point Times New Roman.
 - Leave a gap of 12-points after the title.
2. Create a **telephone directory**.
- The heading should be 16-point Arial Font in bold
 - The rest of the document should use 10-point font size
 - Other headings should use 10-point Courier New Font.
 - The footer should show the page number as well as the date last updated.
3. Design a **time-table form** for your college.
- The first line should mention the name of the college in 16-point Arial Font and should be bold.
 - The second line should give the course name/teacher's name and the department in 14-point Arial.
 - Leave a gap of 12-points.
 - The rest of the document should use 10-point Times New Roman font.
 - The footer should contain your specifications as the designer and date of creation.
4. BPB Publications plans to release a new book designed as per your syllabus. Design the **first page of the book** as per the given specifications.
- The title of the book should appear in bold using 20-point Arial font.
The name of the author and his qualifications should be in the center of the page in 16-point Arial font.
At the bottom of the document should be the name of the publisher and address in 16-point Times New Roman.
The details of the offices of the publisher (only location) should appear in the footer.
- Create the following one page documents.
- Compose a note inviting friends to a get-together at your house, Including a list of things to bring with them.
Design a certificate in landscape orientation with a border around the document.
Design a Garage Sale sign.
Make a sign outlining your rules for your bedroom at home, using a numbered list.
6. Create the following documents:
- (a) A newsletter with a headline and 2 columns in portrait orientation, including at least one image surrounded by text.

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- (b) Use a newsletter format to promote upcoming projects or events in your classroom or college.

7. Convert following text to a table, using comma as delimiter

Type the following as shown (do not bold).

Color, Style, Item
Blue, A980, Van
Red, X023, Car
Green, YL724, Truck
Name, Age, Sex
Bob, 23, M
Linda, 46, F
Tom, 29, M

9. Enter the following data into a table given on the next page.

Salesperson	Dolls	Trucks	Puzzles
Kennedy, Sally	1327	1423	1193
White, Pete	1421	3863	2934
Pillar, James	5214	3247	5467
York, George	2190	1278	1928
Banks, Jennifer	1201	2528	1203
Atwater, Kelly	4098	3079	2067

Add a column Region (values: S, N, N,S,S,S) between the Salesperson and Dolls columns to the given table Sort your table data by Region and within Region by Salesperson in ascending order:

In this exercise, you will add a new row to your table, place the word "Total" at the bottom of the Salesperson column, and sum the Dolls, Trucks, and Puzzles columns.

1. Wrapping of text around the image.
2. Create your resume by incorporating most of the options learned till now.
7. Following features of menu option must be covered

FILE	Complete menu
EDIT	Complete menu
VIEW	Complete menu
INSERT	Complete menu
FORMAT	Complete menu
TABLE	Complete menu
WINDOW	Complete menu
HELP	Complete menu
TOOLS	All options except Online collaboration, Tools on Macro,
Templates	

Spreadsheet

1. Enter the Following data in Excel Sheet

REGIONAL SALES PROJECTION						
State	Qtr1	Qtr2	Qtr3	QTR4	Qtr Total	Rate Amount
Delhi	2020	2400	2100	3000		15
Punjab	1100	1300	1500	1400		20
U.P.	3000	3200	2600	2800		17
Harayana	1800	2000	2200	2700		15
Rajasthan	2100	2000	1800	2200		20

TOTAL AVERAGE

- (a) Apply Formatting as follow:

- i. Title in TIMES NEW ROMAN
- ii. Font Size - 14
- iii. Remaining text - ARIAL, Font Size -10
- iv. State names and Qtr. Heading Bold, Italic with Gray Fill Color.
- v. Numbers in two decimal places.
- vi. Qtr. Heading in center Alignment.
- vii. Apply Border to whole data.

- (b) Calculate State and Qtr. Total

- (c) Calculate Average for each quarter

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(d) Calculate Amount = Rate * Total.

2. Given the following worksheet

	A	B	C	D
1	Roll No.	Name	Marks	Grade
2	1001	Sachin	99	
3	1002	Sehwag	65	
4	1003	Rahul	41	
5	1004	Sourav	89	
6	1005	Har Bhajan	56	

Calculate the grade of these students on the basis of following guidelines:

If Marks	Then Grade
≥ 80	A+
$\geq 60 < 80$	A
$\geq 50 < 60$	B
< 50	F

3. Given the following worksheet

	A	B	C	D	E	F	G	
1	Salesman	Sales in (Rs.)						
2	No.	Qtr1	Qtr2	Qtr3	Qtr4	Total	Commission	
3	S001	5000	8500	12000	9000			
4	S002	7000	4000	7500	11000			
5	S003	4000	9000	6500	8200			
6	S004	5500	6900	4500	10500			
7	S005	7400	8500	9200	8300			
8	S006	5300	7600	9800	6100			

Calculate the commission earned by the salesmen on the basis of following Candidates:

If Total Sales	Commission
< 20000	0% of sales
> 20000 and < 25000	4% of sales
> 25000 and < 30000	5.5% of sales
> 30000 and < 35000	8% of sales
≥ 35000	11% of sales

The total sales is sum of sales of all the four quarters.

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4. A company XYZ Ltd. pays a monthly salary to its employees which consists of basic salary, allowances & deductions. The details of allowances and deductions are as follows:

Allowances

- HRA Dependent on Basic
 - 30% of Basic if Basic \leq 1000
 - 25% of Basic if Basic $>$ 1000 & Basic \leq 3000
 - 20% of Basic if Basic $>$ 3000
- DA Fixed for all employees, 30% of Basic
- Conveyance Allowance Rs. 50/- if Basic is \leq 1000 Rs. 75/- if Basic $>$ 1000 & Basic \leq 2000
Rs. 100 if Basic $>$ 2000
- Entertainment Allowance NIL if Basic is \leq 1000
Rs. 100/- if Basic $>$ 1000

Deductions

- Provident Fund 6% of Basic
- Group Insurance Premium Rs. 40/- if Basic is \leq 1500
Rs. 60/- if Basic $>$ 1500 & Basic \leq 3000
Rs. 80/- if Basic $>$ 3000

Calculate the following:

Gross Salary = Basic + HRA + DA + Conveyance + Entertainment
 Total deduction = Provident Fund + Group Insurance Premium
 Net Salary = Gross Salary – Total Deduction

1. Create Payment Table for a fixed Principal amount, variable rate of interests and time in the format below:

No. of Instalments	5%	6%	7%	8%	9%
1	XX	XX	XX	XX	XX
2	XX	XX	XX	XX	XX
3	XX	XX	XX	XX	XX
4	XX	XX	XX	XX	XX

- a) Use an array formula to calculate Simple Interest for given principal amounts given the rate of Interest and time

Rate of Interest	8%
Time	5 Years
Principal	Simple Interest
1000	?
18000	?
5200	?

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(i) The following table gives year wise sale figure of five salesmen in Rs.

Salesman	2000	2001	2002	2003
S1	10000	12000	20000	50000
S2	15000	18000	50000	60000
S3	20000	22000	70000	70000
S4	30000	30000	100000	80000
S5	40000	45000	125000	90000

- (a) Calculate total sale year wise.
 (b) Calculate the net sale made by each salesman
 (c) Calculate the maximum sale made by the salesman
 (d) Calculate the commission for each salesman under the condition.
 (i) If total sales >4,00,000 give 5% commission on total sale made by the salesman.
 (ii) Otherwise give 2% commission.
 (e) Draw a bar graph representing the sale made by each salesman.
 (f) Draw a pie graph representing the sale made by salesman in 2000.

8. Enter the following data in Excel Sheet

PERSONAL BUDGET FOR FIRST QUARTER

Monthly Income (Net): 1,475

EXPENSES	JAN	FEB	MARCH	QUARTER TOTAL	QUARTER AVERAGE
Rent	600.00	600.00			
Telephone	48.25	43.50	60.00		
Utilities	67.27	110.00	70.00		
Credit Card	200.00	110.00	70.00		
Oil	100.00	150.00	90.00		
AV to Insurance	150.00				
Cable TV	40.75	40.75	40.75		

Monthly Total

- (a) Calculate Quarter total and Quarter average.
 (b) Calculate Monthly total.
 (c) Surplus = Monthly income - Monthly total.
 (d) What would be total surplus if monthly income is 1500.
 (e) How much does telephone expense for March differ from quarter average.
 (f) Create a 3D column graph for telephone and utilities.
 (g) Create a pie chart for monthly expenses.

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9. Enter the following data in Excel Sheet

TOTAL REVENUE EARNED FOR SAM'S BOOKSTALL

Publisher name	1997	1998	1999	2000	total
A	Rs. 1,000.00	Rs. 1100.00	Rs. 1,300.00	Rs. 800.00	
B	Rs. 1,500.00	Rs. 700.00	Rs. 1,000.00	Rs. 2,000.00	
C	Rs. 700.00	Rs. 900.00	Rs. 1,500.00	Rs. 600.00	
D	Rs. 1,200.00	Rs. 500.00	Rs. 200.00	Rs. 1,100.00	
E	Rs. 800.00	Rs. 1,000.00	Rs. 3,000.00	Rs. 560.00	

- (a) Compute the total revenue earned.
- (b) Plot the line chart to compare the revenue of all publisher for 4 years.
- (b) Chart Title should be 'Total Revenue of sam's Bookstall (1997-2000)'
- (c) Give appropriate categories and value axis title.

10. Generate 25 random numbers between 0 & 100 and find their sum, average and count. How many no. are in range 50-60

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B.Voc –Banking and Insurance
Financial Accounting
Paper Code: GEC1.3

Credit - 4

Max Marks: 100

Hours:3

Financial Accounting

Objective: The objective of this paper is to help students to acquire conceptual knowledge of the financial accounting and to impart skills for recording various kinds of business transactions.

Unit I: (a) Theoretical Framework **5 Lectures**

i. Accounting as an information system, the users of financial accounting information and their needs. Qualitative characteristics of accounting, information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting; cash basis and accrual basis.

ii. The nature of financial accounting principles – Basic concepts and conventions: entity, moneymeasurement, going concern, cost, realization, accruals, periodicity, consistency, prudence (conservatism), materiality and full disclosures.

iii. Financial accounting standards: Concept, benefits. International Financial Reporting Standards (IFRS): - Need and procedures, Convergence to IFRS, Distinction between Indian Accounting Standards (Ind ASs) and IFRS.

(b) Accounting Process **8 Lectures**

Capital and Revenue expenditure & receipts, Profit and Loss Account and Balance Sheet with adjustments (Sole Proprietorship only).

Unit II: (a) Business Income **8 Lectures**

i. Measurement of business income-Net income: the accounting period, the continuity doctrine and matching concept. Objectives of measurement.

ii. Revenue: concept, revenue recognition principles, recognition of expenses.

iii. The nature of depreciation. The accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets-change of method.

iv. Inventories: Meaning. Significance of inventory valuation. Inventory Record Systems: periodic and perpetual. Methods: FIFO, LIFO and Weighted Average.

(b) Preparation of financial statements of not for profit organizations.

8 Lectures

Unit III: Accounting for Hire Purchase and Installment System, Consignment, and Joint Venture

15

Lectures

i) Accounting for Hire Purchase Transactions, Journal entries and ledger accounts in the books of Hire Vendors and Hire purchaser for large value items including default and repossession, stock and debtors system.

ii) Consignment: Features, Accounting treatment in the books of the consignor and consignee.

iii) Joint Venture: Accounting procedures: Joint Bank Account, Records Maintained by Co-venturer of (a) all transactions (b) only his own transactions. (Memorandum joint venture account).

Unit IV: Accounting for Inland Branches **9 Lectures**
Inland Branches; Dependent branches only and Ascertainment of Profit by Debtors Method & Stock and Debtors Method.

Unit V: Accounting for Dissolution of Partnership Firm **7 Lectures**
Dissolution of the Partnership Firm Including Insolvency of partners, sale to a limited company and piecemeal distribution.

Option to Unit V **7 Lectures**
Computerized Accounting System (using any popular accounting software); Creation of Vouchers; recording transactions; preparing reports, cash book, bank book, ledger accounts, trial balance, Profit and loss account, Balance Sheet.

Note: 1. Any revision of relevant accounting standard issued by ICAI would become applicable immediately.

2. Examination Scheme for Computerised Accounts – Practical for 20 marks. The practical examination will be for 1 hour.

3. Theory Exam shall carry 80 /100 marks.

4. Theory exam will be of 3 hours but in case of computerized accounts theory exam will be of 2.5 hours.

Suggested Readings:

1. Lal, Jawahar and Seema Srivastava, Financial Accounting, Himalaya Publishing House.
2. Monga, J.R., Financial Accounting: Concepts and Applications, Mayoor Paper Backs, New Delhi.
3. Shukla, M.C., T.S. Grewal and S.C.Gupta. Advanced Accounts. Vol.-I. S. Chand & Co., New Delhi.
4. S. N. Maheshwari, Financial Accounting, Vikas Publication, New Delhi. T.S, Grewal, Introduction to Accounting, S. Chand and Co., New Delhi
5. P.C. Tulsian, Financial Accounting, Tata McGraw Hill, New Delhi.
6. Bhushan Kumar Goyal and HN Tiwari, Financial Accounting, Vikas publishing House, New Delhi.
7. Jain, S.P. and K.L. Narang. Financial Accounting. Kalyani Publishers, New Delhi.
8. Compendium of Statements and Standards of Accounting. The Institute of Chartered Accountants of India, New Delhi
9. Goldwin, Alderman and Sanyal ,Financial Accounting ,Cengage Learning
10. Horn green ,Introduction to Financial Accounting, Pearson Accounting

Note: Latest edition of text books may be used.

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**B.Voc –Banking and Insurance
Environment Studies
Paper Code: GEC 2.1**

**Credit - 4
Hours:3**

Max Marks: 100

AECC, University Syllabus.

**B.Voc –Banking and Insurance
Building Mathematical Ability
Paper Code: GEC 2.2**

**Credit – 4
Hours:3
Foundation Course, University Syllabus**

Max Marks: 100



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**B.Voc –Banking and Insurance
Business Communication**

Paper Code: GEC2.3

**Credit - 4
Hours:3**

Max Marks: 100

Objective: To acquire skills in reading, writing, comprehension and communication, and also to use electronic media for business communication.

Unit I: Introduction

Lectures 6

Nature, Process and Importance of Communication, Types of Communication (verbal & Non Verbal), Different forms of Communication. Barriers to Communication: Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers.

Unit II: Business Correspondence

Lectures 8

Letter Writing, presentation, Inviting quotations, Sending quotations, Placing orders, Inviting tenders, Sales letters, claim & adjustment letters and social correspondence, Memorandum, Inter -office Memo, Notices, Agenda, Minutes, Job application letter, preparing the resume.

Unit III: Report Writing

Lectures 8

Identify the types of reports, define the basic format of a report, identify the steps of report writing, write a report meeting the format requirements, determine the process of writing a report, importance of including visuals such as tables, diagrams and charts in writing report, apply citation rules (APA style documentation) in reports.

Unit IV: Business language and presentation

Lectures 4

Importance of Business language, Vocabulary Words often confused, Words often misspelt, Common errors in English. Oral Presentation Importance, Characteristics, Presentation Plan, Power point presentation, Visual aids.

Unit V: Technology and Business Communication

Lectures 4

Role, effects and advantages of technology in Business Communication like email, text messaging, instant messaging and modern techniques like video conferencing, social networking. Strategic importance of e-communication.

Suggested Readings:

3. Lesikar, R.V. & Flatley, M.E.; *Basic Business Communication Skills for Empowering the Internet Generation*, Tata McGraw Hill Publishing Company Ltd. New Delhi.
4. Bovee, and Thill, *Business Communication Today*, Pearson Education


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5. Shirley, Taylor, *Communication for Business*, Pearson Education
6. Locker and Kaczmarek, *Business Communication: Building Critical Skills*, TMH

Note: Latest edition of text books may be used.

**B.Voc – Banking and Insurance
Hindi/MIL**

Paper Code: GEC3.1

**Credit - 4
Hours:3**

Max Marks: 100

As per University Syllabus.(B.A.(P) Hindi)



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**B.Voc – Banking and Insurance
Statistical-Data Analysis Using Software Packages**

Paper Code: GEC3.2

**Credit - 4
Hours:3**

Max Marks: 100

This course will review and expand upon core topics in statistics and probability, particularly by initiating the beneficiaries of the course to at least one of the software packages viz., SPSS, Minitab, Matlab, for statistical computing.

UNIT I

Learn how to load data, plot a graph viz. histograms (equal class intervals and unequal class intervals), box plot, stem-leaf, frequency polygon, pie chart, ogives with graphical summaries of data

UNIT II

Generate automated reports giving detailed descriptive statistics, correlation and lines of regression.

UNIT III

Random number generation and sampling procedures. Fitting of polynomials and exponential curves. Application Problems based on fitting of suitable distribution, Normal probability plot.

UNIT IV

Simple analysis and create and manage statistical analysis projects, import data, code editing, Basics of statistical inference in order to understand hypothesis testing and compute p-values and confidence intervals.

SUGGESTED READING:

1. Moore, D.S. and McCabe, G.P. and Craig, B.A. (2014): Introduction to the Practice of Statistics, W.H. Freeman
2. Cunningham, B.J (2012):Using SPSS: An Interactive Hands-on approach
3. Cho, M,J., Martinez, W.L. (2014) Statistics in MATLAB: A Primer, Chapman and Hall/CRC

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**B.Voc – Banking and Insurance
Principles of Micro Economics**

Paper Code: GEC3.3

**Credit - 4
Hours:3**

Max Marks: 100

Objective: Objective of the course is to acquaint the students with the concepts of micro economics dealing with consumer behaviour and make them understand the supply side of the market through the production and cost behaviour of firms.

Contents

Unit I: Introduction 12

Lectures a) Demand and Supply: Determinants of demand, movements vs. shift in demand curve, Determinants of Supply, Movement along a supply curve vs. shift in supply curve; -Market equilibrium and price determination.

b) Elasticity of demand and supply.

c) Application of demand and supply.

Unit II: Consumer Theory 10

Lectures

Ordinal Utility theory: (Indifference curve approach): Consumer's preferences; Indifference curves; Budget line; Consumer's equilibrium; Income and substitution effect; Price consumption curve and the derivation of demand curve for a commodity; Criticisms of the law of demand.

Unit III: Production and Cost

12 Lectures

a) Production: Firm as an agent of production. Concepts of Production function. Law of variable proportions; Isoquants; Return to scale. Economics and Diseconomies of scale.

b) Costs: Costs in the short run. Costs in the long run, Profit maximization and cost minimization. Equilibrium of the firm, Technological Change: the very long run.

Unit IV: Market Structure 14

Lectures

a) Perfect Competition: Assumption; Theory of a firm under perfect competition; Demand and Revenue; Equilibrium of the firm in the short run and long run, The long run industry supply curve: increasing, decreasing and constant cost industry. Allocation efficiency under perfect competition

b) Monopoly: Short-run and long-run equilibrium of monopoly firm; Concept of supply curve under monopoly; Allocation inefficiency and dead-weight loss monopoly; Price discrimination.


c) Imperfect Competition: Difference between perfect competitions, monopoly and imperfect competition; (i) Monopolistic Competition: Assumption; Short – run Equilibrium; Long run Equilibrium; Concepts of excess capacity; Empirical relevance. (ii) Oligopoly: Causes for the existence of oligopolistic firms in the market rather than perfect Competition; Cooperative vs. Non cooperative Behaviour and dilemma of oligopolistic firms.

Unit V: Income Distribution and Factor Pricing

12 Lectures

Demand for factors. Supply of factor, backward bending supply curve for labor concepts of economic rent; Functional Distribution of Income.

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1. Salvatore, D. Schaum's, Outline of Theory and Problems of Microeconomic Theory, McGraw-Hill, International Edition, New Delhi
2. Ahuja, H.L., Business Economics, S. Chand & Co., New Delhi.
3. Pindyck, R.S., and D.L. Rubinfeld, Microeconomics, Prentice-Hall of India Pvt. Ltd.
4. Deepashree, Business Economics, Ane Books Pvt. Ltd., New Delhi.
5. Varian, H.R., Intermediate Microeconomics: A Modern Approach, Affiliated East West Press, New Delhi.

Note: Latest edition of text books shall be used.



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**B.Voc – Banking and Insurance
Indian Economy**

Paper Code: GEC4.1

**Credit - 4
Hours:3**

Max Marks: 100

Unit I: Basic Issues in Economic Development

5

Lectures

Characteristics of underdevelopment countries with special reference to India. Capital formation (physical and human), role of technology: sustainability, institutional factors.

Unit II: Issues in Indian Planning

10 Lectures

Objective and critical evaluation (Growth, self – reliance. Employment generation, inequality reduction, poverty removal modernization and competitiveness, economic reforms). Saving and investment, Mobilization of Internal and External finances, Centre State financial relation.

Unit III: Policy Regimes

10 Lectures

- a) The evolution of planning and import substituting industrialization.
- b) Economic reform and liberalization.

Unit IV: Growth, Development and Structural Change

20 Lectures

- a) The experience of Growth, Development and Structural Change in different phases of growth and policy regimes across sectors and regions.
- b) The Institutional Framework: Patterns of assets ownership in agriculture and industry; Policies for restructuring agrarian relations and for regulating concentration of economic power;
- c) Changes in policy perspectives on the role of institutional framework after 1991.

Unit V: Sector-wise Trends and Issues

15 Lectures

- a) Industry: Industries Policy: pre and post 1991. Relative roles of large and small scale. Public vs. Private sector. The role and forms of foreign capital (Foreign Institutional Capital, Foreign Direct Investment.)
- b) Foreign Trade: Role and importance of foreign trade in India. The balance of trade and balance of payments situation.
- c) Price: Monetary and Fiscal policies.

Suggested readings:

1. M. A. Todaro, Economics Development in the Third World. Addison – Wesley... Chs. 1 -3.
2. Uma Kapila, “Indian Economics since Independence”. Academic Foundation.
3. Deepashree, Indian Economy, Performance and Policies, Ane Books Pvt. Ltd., New Delhi.
4. Arvind Virmani, Accelerating Growth and Poverty Reduction: A Policy Framework for India’s Development.
5. Government of India. Economics Survey.
6. Government of India. Five Year Plan.
7. Government of India. Finance Commission.

Note: Latest edition of text books may be used.

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**B.Voc – Banking and Insurance
Marketing and Personal Selling**

Paper Code: GEC4.2

**Credit - 4
Hours:3**

Max Marks: 100

Objective: The objective of this course is to provide basic knowledge of concepts, principles, tools and techniques of marketing and to familiarize the students with the fundamentals of personal selling and the selling process.

Contents

Unit I: Introduction **10 Lectures**
Nature, scope and importance of marketing; Evolution of marketing concepts;
Marketing mix; Marketing environment-Macro and Micro environmental factors.

Unit II **10 Lectures**
Consumer Behaviour: Consumer buying process; Factors influencing consumer buying decisions-an overview.
Market segmentation: Concept, Importance and Bases; Target market selection; Positioning concept, importance and bases.

Unit III: Product **10 Lectures**
Meaning and importance; Product classifications; Concept of product mix; Branding, packaging and labelling; After-sales services; Product life-cycle; New Product Development (an overview).

Unit IV **15 Lectures**
(a) Pricing: Significance; Factors affecting price of a product; Pricing policies and strategies.
(b) Distribution: Channels of distribution - meaning and importance; Types of distribution channels; Wholesaling and retailing; Factors affecting choice of distribution channel.
(c) Promotion: Nature and importance of promotion; Promotion Tools: advertising, personal selling, public relations & sales promotion

Unit V **5 Lectures**
Introduction to Personal Selling
Nature and importance of personal selling, Difference between Personal Selling, Salesmanship and Sales Management, Myths of selling, Relationship Marketing and Role of Personal Selling. Characteristics of a good salesman, Types of selling situations, Types of salespersons; Career opportunities in selling, Measures for making selling an attractive career.

Unit VI **5 lectures**
Theories of Selling
Traditional and Modern: AIDAS Model of Selling, Problem Solving Approach, Right Set of Circumstances Theory and Modern Sales Approaches.

Unit VII

Selling Process

5 lectures

Prospecting and qualifying; Pre-approach; Approach; Presentation and demonstration; handling of objections and complaints; Closing the sale; techniques for closing the sale; Customer Relations, Follow up and Dealing customer concerns and complaints.

Suggested Readings:

1. Kotler, Philip; Keller, Kevin Lane; Koshy, Abraham, and Mithileshwar Jha, *Marketing Management: A South Asian Perspective*, Pearson Education.
 2. McCarthy, E. Jerome., and William D. Perreault, *Basic Marketing*, Richard D. Irwin.
 3. Majaro, Simon, *The Essence of Marketing*, Prentice Hall, New Delhi.
 4. Chhabra, T.N., *Principles of Marketing*, Sun India Publication.
 5. Etzel, Michael J., Walker, Bruce J., Staton, William J., and Ajay Pandit, *Marketing Concepts and Cases*, Tata McGraw Hill (Special Indian Edition).
 6. Czimkota, *Marketing Management*, Vikas Publishing House (P) Ltd.
 7. Armstrong, Gary, and Kotler, Philip, *The Essentials of Marketing*, Pearson Education, New Delhi.
 8. Spiro, Stanton, and Rich, *Management of the Sales force*, McGraw Hill.
 9. Rusell, F. A. Beach and Richard H. Buskirk, *Selling: Principles and Practices*, McGraw Hill
 10. Futrell, Charles, *Sales Management: Behaviour, Practices and Cases*, The Dryden Press.
 11. Still, Richard R., Edward W. Cundiff and Norman A. P. Govoni, *Sales Management: Decision Strategies and Cases*, Prentice Hall of India Ltd., New Delhi,
- Note: Latest edition of text books may be used.**

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**B.Voc – Banking and Insurance
Quantitative Techniques**

Paper Code: GEC4.3

**Credit - 4
Hours:3**

Max Marks: 100

Basics of project management, feasibility and technical analysis: materials and equipment, project costing & financing, financial aspects, cost benefit analysis, success criteria and success factors, risk management.

Mathematical models: project selection, project planning, cost-time trade-off, resource handling/leveling.

References /Suggested Readings:

1. Ravi Ravindran: Operations Research and Management Science Handbook, CRC Press, 2008.
2. Harold Kerzner: Applied Project Management: Best Practices on Implementation, John Wiley & Sons, Inc., 2000.
3. Goodpasture, J. C.: Quantitative Methods in Project Management, J Ross Publishing, Boca Raton, Florida, USA. 2003.
4. Meredith, J. R. and Mantel Jr., S. J.: Project Management: A Managerial Approach. John Wiley, New York. 2004.

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B.Voc – Banking and Insurance
ORGANIZATIONAL BEHAVIOUR

Paper Code: GEC5.1

Credit - 4
Hours:3

Max Marks: 100

Objectives:

1. To develop an awareness of the concepts related to organizational behavior.
2. Help the students develop connectivity between concepts and practices of organizations.

Unit 1: Introduction: Historical antecedents of Organizational Behaviour: Scientific management & Human Relations Movement; Contemporary Trends and Challenges; Organizational Behavior: Challenges in the Indian Setting

Unit 2: Individual level processes: Employee attitudes: Job satisfaction, Organizational Commitment, Organizational Citizenship Behaviour; Work Motivation; Early theories: Maslow, McClelland, Two factor; Contemporary theories and applications: Goal setting & MBO, Equity, Expectancy, Job Characteristics Model & Job Redesign

Unit 3: Dynamics of Organizational Behavior: Organizational culture; Power and Politics: Influence, sexual harassment, organizational politics; Positive Organizational Behaviour: Optimism, Emotional Intelligence

Unit 4: Leadership: Basic approaches: Trait theories, Behavioral theories, Contingency theories; Contemporary Issues: Inspirational approaches to leadership, Challenges to the leadership construct; Indian perspective on leadership

Practicum: Any two practicum based on topics in C-PSY-13

Readings:

Chadha, N.K. (2007). *Organizational Behavior*. Galgotia Publishers: New Delhi.

Greenberg, J. & Baron, R.A. (2007). *Behaviour in Organizations* (9th Ed.). India: Dorling Kindersley.

Griffin, R.W. & Moorhead, G. (2009). *Organizational Behavior: Managing People & Organizations*. New Delhi :Biztantra publishers.

Landy, F.J. & Conte, J.M. (2007). *Work in the 21st Century: An Introduction to Industrial and Organizational Psychology*. New York: Wiley Blackwell.

Luthans, F. (2009). *Organizational behavior*. New Delhi: McGraw Hill.

Muchinsky, P. (2006). *Psychology applied to work: An introduction to industrial and organizational psychology*. NC: Hypergraphic Press.



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Pareek, U. (2010). *Understanding organizationalbehaviour*. Oxford: Oxford University Press.

Prakash, A. (2011). Organizational behavior in India: An indigenous perspective. In G. Misra (Ed.), *Handbook of Psychology*. New Delhi: Oxford University Press.

Robbins, S. P. & Judge, T.A. (2007). *Organizational Behavior* (12th Ed). New Delhi: Prentice Hall of India.

Schermerhorn, J.R. , Hunt,J.G. & Osborn,R.N. (2008). *Organizational Behavior* (10th Ed.) New Delhi: Wiley India Pvt. Ltd.

Singh, K. (2010). *Organizational Behavior: Texts & Cases*. India: Dorling Kindersley Sinha, J.B.P. (2008). *Culture and Organizational Behavior*. New Delhi: Sage.



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**B.Voc – Banking and Insurance
Business Laws**

Paper Code: GEC5.2

**Credit - 4
Hours:3**

Max Marks: 100

Objective: The objective of the course is to impart basic knowledge of the important business laws along with relevant case law.

Contents

Unit I: The Indian Contract Act, 1872 **13 Lectures**

- a) Contract – meaning, characteristics and kinds
- b) Essentials of valid contract - Offer and acceptance, consideration, contractual capacity, free consent, legality of objects.
- c) Void agreements
- d) Discharge of contract – modes of discharge including breach and its remedies

remedies

- e) Contingent contracts
- f) Quasi – contracts

Unit II: Special Contracts **10 Lectures**

- a) Contract of Indemnity and Guarantee
- b) Contract of Bailment and Pledge
- c) Contract of Agency

Unit III: The Sale of Goods Act, 1930 **10 Lectures**


- a) Contract of sale, meaning and difference between sale and agreement to sell.
- b) Conditions and warranties
- c) Transfer of ownership in goods including sale by non-owners
- d) Performance of contract of sale
- e) Unpaid seller – meaning and rights of an unpaid seller against the goods and the buyer.
- f) Auction Sale


Unit IV: The Limited Liability Partnership Act, 2008 **15 Lectures**

- a) Salient Features of LLP
- b) Difference between LLP and Partnership, LLP and Company
- c) LLP Agreement
- d) Nature of LLP
- e) Partners and Designated Partners
- f) Incorporation Document
- g) Incorporation by Registration, Registered office of LLP and change therein
- h) Change of name
- i) Partners and their Relations
- j) Extent and limitation of liability of LLP and partners
- k) Whistle blowing
- l) Taxation of LLP
- m) Conversion of LLP

Unit VI: The Information Technology Act 2000 **12 Lectures**

- a) Definitions under the Act
- b) Digital signature
- c) Electronic governance


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- d) Attribution, acknowledgement and dispatch of electronic records
- e) Regulation of certifying authorities
- f) Digital signatures certificates
- g) Duties of subscribers
- h) Penalties and adjudication
- i) Appellate Tribunal
- j) Offences

Suggested Readings:

1. Singh, Avtar, The Principles of Mercantile Law, Eastern Book Company, Lucknow.
 2. Kuchhal M C, Business Laws, Vikas Publishing House, New Delhi
 3. Tulsian P.C., Business Law, Tata McGraw Hill, New Delhi.
 4. Sharma, J.P. and Sunaina Kanojia, Business Laws, Ane Books Pvt. Ltd., New Delhi.
 5. Sharma, J.P. and Sunaina Kanojia, Vyavsayik Sanniyam, Delhi University Hindi Cell.
 6. Chadha P R Business Law, Galgotia Publishing Company, New Delhi
 7. Maheshwari & Maheshwari, Business Law, National Publishing House, New Delhi.
 8. Information Technology Rules 2000 with Information Technology Act 2000, Taxmann Publications Pvt. Ltd., New Delhi.
- Note: Latest edition of text books may be used.

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B.Voc – Banking and Insurance
Business Data Analysis
Paper Code: GEC 5.3

Credit - 4
Hours:3

Max Marks: 100

Unit 1

Business fundamentals, Importance of business data analytics, Evolution of business data analytics, Scope of business data analytics

Unit 2

Data processing and data warehousing

Unit 3

Data Management, Data Summarization, Data Cleaning, Data integration, Data reduction, Data warehousing, OLAP vs. OLTP, ROLAP, MOLAP Techniques for data analysis.

Unit 4

Association rule mining- Market Basket Analysis, Prediction Analysis, Unsupervised and Supervised Learning

References /Suggested Readings:

1. Randy Bartlett, A practitioner's guide to business analytics: Using Data Analysis Tools to Improve Your Organization's Decision Making and Strategy, McGraw Hill Professional, 2013
2. Alex Berson and Stephen J. Smith, Data Warehousing, Data Mining & OLAP, , Tata – Hill Edition, Tenth Reprint 2007
3. Pang-Ning Tan, Michael Steinbach and Vipin Kumar, Introduction to Data Mining, Pearson Education, 2007
4. G. K. Gupta, Introduction to Data Mining with Case Studies, Easter Economy Edition, Prentice Hall of India, 2006

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B.Voc – Banking and Insurance
EFFECTIVE DECISION MAKING

Paper Code: GEC 6.1

Credit - 4
Hours:3

Max Marks: 100

Objective: Students will learn various strategies which will enable them to make good decisions in life.

Unit 1: Introduction: What is decision making? Importance of making good decisions.

Unit 2: Decisions regarding career: Discovering self and creating a healthy acceptance of self; Learning to connect with self with vocational choices/career.

Unit 3: Decision making in interpersonal context: Learning about conflict management in interpersonal relations; negotiation in interpersonal conflict, handling difficult people and finding solutions

Unit 4: Decision making at the workplace: developing competencies and skills required for effective decision making

Readings:

Adler, R.B & Proctor, R.F (2009).Communication Goals and Approaches.
Wadsworth cengage Learning, India

Chadha, N.K. & Bhatia, H. (2014).Career Development-different voices, different choices. The Readers Paradise: New Delhi.

Sherfield, R.M., Montgomery, R.J., & Moody, P.G. (2009).Developing soft skills. Pearson Education, India.

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**B.Voc – Banking and Insurance
E-Commerce & E-Marketing**

Paper Code: GEC6.2

**Credit - 4
Hours:3**

Max Marks: 100

Objectives: To enable the student to become competent to understand the mechanism for excelling in e commerce based employments and self-employment opportunities and to provide the knowledge of concept, tools and techniques of E-marketing..

Unit I: Introduction

6 Lectures

Introduction to E Commerce and Definition, E-Commerce based activities, Goals of E-Commerce, Technical Components of E-Commerce, Functions, Advantages and disadvantages of E-Commerce, Scope of E-Commerce, Electronic Commerce Applications, Framework of E-Commerce, Supply Chain Management, Electronic Commerce and Electronic Business.

Unit II: Planning Online-Business

7 Lectures

Nature and dynamics of the internet. Electronic business models: B2B, B2C, C2C, C2B. Web-site Design: Web sites as market place. E –commerce, pure online vs. brick and click business; assessing requirement for an online business designing, developing and deploying the system.

Unit III: Technology for Online-Business

5 Lectures

Internet and its Evolution, IT Infrastructure, Middleware, Domain names, Contents: Text and Integrating E-business applications. Component of Internet Information technology structure, Development of Intranet, Extranet and their Difference.

Unit IV: Operations of E Commerce

4 Lectures

Online-payment mechanism; Electronic Payment systems; payment Gateways; Visitors to website; Tools for promoting websites; Risk management options for e - payment systems.

Unit V: Security and Legal Aspects of E-Commerce

8 Lectures

Threats in E-Commerce, Security of Clients and Service-Provider; Cyber Laws – Relevant provisions of Information Technology Act 2000, offences, secure electronic records and digital signatures penalties and adjudication.

Unit VI Introduction: E-Marketing

8 Lectures

Concept, nature and importance of e-marketing; E-marketing versus traditional marketing; Issues, challenges and opportunities for e-marketing; Reasons for growth of e-marketing; Tools and techniques of e-marketing—advantages and disadvantages; e-marketing situations.

Unit VII E-Marketing Management

8 Lectures

Segmentation, targeting and positioning; E-marketing mix; E-marketing and customer relationship management – concept and scope; E-customers and their buying process; E-marketing and customer loyalty and satisfaction; Communities and social networks.

Unit VIII Internet Marketing

9 Lectures

Concept and role of internet marketing; Search engine optimization –functions, type of traffic, keywords and steps in search engine optimization; Internet advertising – types and tracking ROI; Online PR, News and Reputation Management; Direct marketing –scope and


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growth; E-mail marketing; Social Media Marketing: Concept and tools; Blogging – benefits, types; Video-marketing for business purpose – tools and techniques; Pay per click marketing; Issues and challenges.

Unit IX E-payment systems


5 Lectures

Payment gateways; use of Debit and credit cards; Mobile Marketing-Trends and terminologies; Benefits and applications of mobile and smartphone applications; M-commerce.

Suggested Readings:

1. Agarwala, Kamlesh N., Amit Lal and Deeksha Agarwala, *Business on the Net: An Introduction to the Whats and Hows of E-Commerce*, Macmillan India Ltd.
2. Bajaj, Deobyani Nag, *E-Commerce*, Tata McGraw Hill Company, New Delhi.
3. Turban, E., et. al., *Electronic commerce: A Managerial Perspective*, Pearson Education Asia.
4. Diwan, Prag and Sunil Sharma, *Electronic Commerce -A Manager's Guide to E-Business*, Vanity Books International, Delhi.
5. Dietel, Harvey M., Dietel, Paul J., and Kate Steinbuhler., *E-business and E-commerce for managers*, Pearson Education.
6. Greenstein, M. and T.M. Feinman, *Electronic Commerce: Security, Risk Management and Control*, Tata McGraw hill.
7. Kosiur, David, *Understanding Electronic Commerce*, Prentice Hall of India Private Ltd., New Delhi.
8. Whiteley, David, *E-commerce*, McGraw Hill, New York.
9. Strauss, Judy, and Raymond Frost, *E-Marketing*, Prentice Hall.
10. Hanson, Ward A., *Principles of Internet Marketing*, South Western College Pub., Division of Thomson Learning.
11. Chaffey, D. F., Chadwick, Ellis, Mayer, R. and K. Johnston, *Internet marketing: Strategy, Implementation and Practice*, Prentice Hall.

Note: Latest edition of text book may be used.


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**B.Voc – Banking and Insurance
ENTREPRENEURSHIP**

Paper Code: GEC6.3

**Credit - 4
Hours:3**

Max Marks: 100

Unit I: The Entrepreneurial Mindset

Concept of an entrepreneur, Concept and Evolution of entrepreneurship, Distinction between entrepreneur and manager, Distinction between entrepreneur and intrapreneur, Attributes of entrepreneurs, Core elements of entrepreneurship, Entrepreneurship in a Developing economy, Factors affecting Entrepreneurship development, Entrepreneurship as a Process, Role of entrepreneurship in the developing economy.

Unit II: Launching Entrepreneurial Ventures

Generation of ideas: Methods and process of generating ideas, sources of ideas and screening process Assessing opportunities: Challenges, pitfalls and critical factors of new venture; Business and Entrepreneurial development organizations
Determining and acquiring required resources (Financial, Physical and Human): Search for entrepreneurial capital- Debt vs. Equity; Venture Capital Market; Angel Financing and Alternative sources of finance for Entrepreneurs
Business Plan Preparation for new Ventures: Meaning of a business plan, benefits, elements and presentation

Unit III: Role of Innovation & Creativity

Creativity: Concept and process of creativity; role and importance of creativity and mental blocks to creativity
Innovation: Meaning and importance of innovation; Types of innovation; Sources of innovation; Conditions for effective innovation at Organization level and Methods of protecting innovation and creativity: branding, trademarks, patents, copyrights and registered design protection

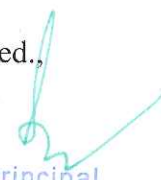
Unit IV: Case Study of selected Indian Business Houses

Note: Case Studies and examples of successful entrepreneurs and entrepreneurial ventures should be discussed at relevant places.

Suggested Readings:

3. Entrepreneurship: A South Asian Perspective, Donald. F Kuratko & T.V Rao, Cengage Learning Publications, 2012
 4. Family Business, Ernesto J. Poza, 3rd ed., 2010
 5. Entrepreneurship and Small Business Management, C.B Gupta and S.S Khanka, Sultan Chand Publications, 2014
- Entrepreneur Development, Taneja & Gupta, Galgotia Publishing Company, 2nd ed., 2012


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