

C P Patel & F H Shah Commerce College

Programme: Community College

Diploma in Banking

Sponsored By University Grant Commission, New Delhi

Effect from: July 2016

SEMESTER I						
	CODE	TITLE	NO. OF CREDITS	INTERNAL	EXTERNAL	TOTAL
				TOTAL/ PASSING	TOTAL/ PASSING	TOTAL/ PASSING
General Education	DC01FDIB01	Business Organization & Management-I	3	30/12	70/28	100/40
	DC01FDIB02	Business law -I	3	30/12	70/28	100/40
	DC01FDIB03	Business Communication-I	3	30/12	70/28	100/40
	DC01FDIB04	P C Software	3	30/12	70/28	100/40
Skill Component	DC01CDIB01	Banking-I	5	30/12	70/28	100/40
	DC01CDIB02	Retail Banking	5	30/12	70/28	100/40
	DC01CDIB05	Business Correspondent	5	30/12	70/28	100/40
	DC01CDIB06	Business facilitator	3	30/12	70/28	100/40
Total Credits			30			

SEMESTER II						
	CODE	TITLE	NO. OF CREDITS	INTERNAL	EXTERNAL	TOTAL
				TOTAL/ PASSING	TOTAL/ PASSING	TOTAL/ PASSING
General Education	DC02FDIB01	Business Organization & Management-II	3	30/12	70/28	100/40
	DC02FDIB02	Business law -II	3	30/12	70/28	100/40
	DC02FDIB04	Computer Applications In Business	3	30/12	70/28	100/40
	DC02FDIB05	Business Communication II		30/12	70/28	100/40
Skill Component	DC02CDIB01	Banking-II	5	30/12	70/28	100/40
	DC02CDIB05	Credit Appraisal	5	30/12	70/28	100/40
	DC02CDIB06	Loan Syndication	5	30/12	70/28	100/40
	DC02CDIB07	On the Job Training Project	3	30/12	70/28	100/40
Total Credits			30			

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Semester I

Paper Code : DC01FDIB01	Total Credit : 3
Title of Paper : Business organization & Management-I	

Unit	Description in Detail	Weighting (%)
1	Nature & Scope of Business <ul style="list-style-type: none">• Concept of business• Characteristics of business• Classification of business activities• Interrelation ship between industry ,commerce, trade,• Functions of business	25%
2	Forms of business organization <ul style="list-style-type: none">• Sole proprietorship: Concept, characteristics, merits and demerits• Partnership : Concept, characteristics, Types, advantages and disadvantages• Joints Stock Company :Concept, Features, types of companies, advantages and disadvantages• Cooperative society: Concept, characteristics, distinction between cooperative and company,	25%
3	Management <ul style="list-style-type: none">• Meaning, nature, purpose, functions ,managerial process• Planning: Nature & purpose, objectives, strategies, polices and planning premises• Organizing: Nature & Purpose of organization,• Types of Organization :Line & Functional Organization	25%
4	Directing & Controlling <ul style="list-style-type: none">• Directing : Meaning, characteristics & purpose• Motivation: Meaning & significance, theories of motivation-Maslow& Herzberg theory• Leadership: Meaning &nature, leadership styles• Controlling: Meaning characteristics, importance & process	25%

Reference books

- 1) Business Organisation & Management — by R.K. Sharma
- 2) Business Organisation & Management — by C.B. Gupta
- 3) Essentials of Management — by Koontz & O'Donald

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Semester I

Paper Code : DC01FDIB02	Total Credit : 3
Title of Paper : Business Law-I	

Unit	Description in Detail	Weighting (%)
1	Indian Contract Act-1872 <ul style="list-style-type: none">• Nature and classification of contract• General provision relating to<ul style="list-style-type: none">a) Offer and Acceptanceb) Considerationc) Capacity of partiesd) Free Consent	25%
2	Indian Contract Act -1872 <ul style="list-style-type: none">• Legality of Object• Void Agreement• Contingent Contract• Performance of Contract	25%
3	Indian Contract Act 1872 <ul style="list-style-type: none">• Discharges of Contract• Remedies• Quasi Contract	25%
4	Specific Contracts <ul style="list-style-type: none">• Indemnity and Guarantee• Bailment & Pledge• Agency	25%

Reference books:

- 1) Elements of Mercantile Law – N D Kapoor
- 2) The Law Of Contracts, Cheshire & Fifoot , An
- 3) Indian Contract Jeevan Kapur, N. M. Tripathi Pvt. Ltd.
- 4) Law Of Contract - I Dr. Y. S. Sharma,
- 5) Indian Contract Act Mulla

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Semester I

Paper Code : DC01FDIB03	Total Credit : 5
Title of Paper : Business Communication-I	

Unit	Description in Detail	Weighting (%)
1	Introducing Business Communication <ul style="list-style-type: none">• Concepts, Definition & Attributes of Communication• Objectives Of business communication• Process of communication• Importance of effective communication in business	25%
2	Business Etiquettes <ul style="list-style-type: none">• Concept & Importance• Etiquettes for :<ul style="list-style-type: none">A) MeetingB) Telephone/ Cell phone Conversation• Etiquettes at work place(internal-superiors, peers &subordinates)• Etiquettes with stakeholders (external-Suppliers & customers)	25%
3	Verbal & Non Verbal Communication <ul style="list-style-type: none">• Verbal:<ul style="list-style-type: none">A) Characteristics & importance of verbal communicationB) Advantages & limitations of verbal communication• Non Verbal:<ul style="list-style-type: none">A) Kinesics , Proxemics , Chronemics , ParalanguageB) Advantages & Disadvantages of non verbal communication	25%
4	Business Correspondence <ul style="list-style-type: none">• Forms & Layout of business Letter• Letters of Enquiry , Complaints Reply and adjustments• Sales Promotions letters• Notice ,agenda ,Minutes of corporate meetings	25%

Reference books:

- 1) Essentials of business communication –Rajendra pal & JS Korlahalli
- 2) Developing Communication skills –Krishan mohan & Meera Benerji
- 3) Effective Business Communication – Asha Kaul
- 4) Communication Skills – Sanjay Kumar & Pushp Lata

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Diploma in banking Semester I

Paper Code : DC01FDIB04	Total Credit : 3
Title of Paper : P C Software	

Unit	Description in Detail	Weighting (%)
1	Word Processing Tool Introduction to Word Processing & Word Processors, Examples of some popular word processing packages, Uses of word processor, Application of Word Processor, Creating, Editing, Formatting of Documents, File, Edit View menus, Header & Footer Option, Full Screen, Zoom, Font, Bullets, Border, paragraph, Change Case, Drop Cap options, Search and replacement of text, Print Features, Mail Merge Facility, Auto Text, Spelling checker, Table creation, deletion, selection and formatting, Picture, word art & drawing toolbar facilities	25%
2	Spreadsheet Tool Introduction to spread sheet, Examples of some popular spreadsheet packages, Uses of spread sheet packages, Applications of spreadsheets, All Formatting categories for Cell, Formula and Function Concepts, In-Built Functions- Math & Trig Functions: SUMO, PRODUCT(), ABSO, FACT(), INTO(), SUMI(), POWER(), MOD(), ROUND(), ROUNDUP(), ROUNDDOWN(), TRUNC(), String Functions: LOWER(), UPPER(), PROPER(), LEN(), MID(), CHAR(), CODE(), SUBSTITUE(), EXACT(), FIND(), CONCATENATE(), REPT(), TRIM(), Statistical Functions: AVERAGE(), COUNT(), COUNTIF(), COUNTA(), MAX(), MIN(), Logical Functions: AND(), OR(), NOT(), IF()	25%
3	Advance Spreadsheet Facilities & Presentation Tool Macro Facility, Graph-Plotting facilities (with formatting graph), Sort option, AutoFilter option, Advance Filter, Pivot Table & Chart facility. Creating Presentation, Formatting Slides, Slide Transition, Slide Animation, Inserting Picture, sound, chart etc. Loop creation to run slides, drawing toolbar, Linking Files & Slides	25%
4	Project work using unit I II and III	25%

Reference books:

1. PC S/W For Windows 98 Made Simple – R K Taxali
2. Master of Power Point 2000- Katherine Murray (BPP Publication)
3. Step-by-step Microsoft Excel 2007 by Curtis D. Frye, Publication by Microsoft Press

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Semester I

Paper Code : DC01CDIB01	Total Credit : 3
Title of Paper : Banking-I	

Unit: 1	Reserve Bank of India <ul style="list-style-type: none">• Organization• Management and functions• Credit creation and credit control• Monetary policy	25%
Unit: 2	Financial Markets <ul style="list-style-type: none">• Money and capital markets, Money markets –meaning, constituents, Functions of money market , money market instruments – call money, Treasury bills, certificates of deposits, commercial bills, trade bills ,• Recent trends in Indian money markets• Capital markets – primary and secondary markets	25%
Unit: 3	Banking System In India <ul style="list-style-type: none">• Structure of Indian Banking System• Commercial Banks ,Regional Rural Bank ,Cooperative Banks• Distinction between commercial Banks & Cooperative Banks• Characteristics of a good banking system	25%
Unit: 4	Merchant Banking <ul style="list-style-type: none">• Meaning & definition• Functions/ Services of Merchant bank• Qualities required for merchant bankers• Scope of merchant banking in India	25%

Basic Text & Reference Books:

1. Avdhani, Investment and Securities Markets in India , Himalaya Publication , Delhi
2. Bhole L M , Financial Markets and Institutions, Tata McGraw Hill, Delhi
3. Ghosh D., Banking Policy In India Allied Publications , Delhi

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Semester I

Paper Code : DC01CDIB02		Total Credit : 5
Title of Paper : Retail Banking		
Unit	Description in Detail	Weighting (%)
1	Retail Banking Introduction Retail Banking- Role within bank operation Applicability of retail banking – Concepts & Distinction between Retail and corporate / Wholesale Banking	25%
2	Retail Products Customer Requirement Product Development Process Credit Scoring Important Retail Asset Products Credit and debit Cards Remittance Products	25%
3	Marketing In Retail Banking Marketing in Retail Banking Delivery Channels in Retail Banking Delivery Models Customer Relationship Management in Retail Banking	25%
4	Other Issues Related to Retail Banking Services Standards for Retail Banking Technology in Retail Banking Recovery Of Retail Loans Securitization Other Issues in Retail Banking	25%

Reference books:

- 1) CAIIB Retail Banking – 1st Edition
- 2) Retailing Management – Swapna Pradhan

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Semester I

Paper Code: DC01CDIB05	Total Credit: 3
Title of Paper: Business Correspondent	

Unit	Description in detail	Weighting (%)
1	<u>Introduction to financial inclusion and Banking</u> <ul style="list-style-type: none">• History• Realize the need for and basics of Financial Inclusion Learn about basics of Banking• Structure Differentiate types of banking• evolution of Banking in India Learn about recent trends in banking	25%
2	<u>Banking Products and Customers</u> <ul style="list-style-type: none">• Differentiate types of Customers Recognize Bank-Customer• The Principles of Lending• Lending Products• Comprehend Codes of operation	25%
3	<u>Transactional Tools</u> <ul style="list-style-type: none">• Describe Payment mechanisms Describe the working of• Internet, Mobile banking Perform Interest calculation• Learn about E wallets• Learn the usage of Negotiable• Instruments	25%
4	<u>Risk Management</u> <ul style="list-style-type: none">• Describe Payment mechanisms Describe the working of• Internet, Mobile banking Perform Interest calculation• Learn about E wallets• Learn the usage of Negotiable• Instruments	25%

Basic Text & Reference Books

- ❖ Desai Vasant Indian Banking –Nature and problems , sultanchand and sons
- ❖ Vasant desai : central Banking and economic Development
- ❖ E.gordon & K.Natrajan : banking theory, law & practice
- ❖ Chandra, Prasanna, “Financial Management”, Tata McGraw Hill, Delhi
- ❖ Pandey, I, M: “Financial Management”, Vikas Publishing House, Delhi.
- ❖ Khan MY, Jain PK, “Financial Management”, Tata McGraw Hill, New Delhi.

Note: Latest Edition of Text books may be used.

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Semester I

Paper Code: DC01CDIB06	Total Credit: 3
Title of Paper: Business facilitator	

Unit	Description in detail	Weighting (%)
1	Basics of Selling <ul style="list-style-type: none">• Basics of Communication• Various forms of communication• Make communication effective• Perform client Negotiations• Use appropriate Telephone• Etiquette and Meeting etiquette Manage Services• Sell various banking product	25%
2	Accounting and Settlement <ul style="list-style-type: none">• Learn the Settlement process• Analyzed MIS• Account for loans• Review and documentation	25%
3	KYC and Application <ul style="list-style-type: none">• Open client Accounts in banks Apply KYC norms in account• Opening process Learn nuances of PMLA, 2002• Perform the KYC process• Verify requirements	25%
4	Regulatory aspects <ul style="list-style-type: none">• Describe the Role and functions of RBI• Learn Banking regulation act• Learn RBI Act	25%

Basic Text & Reference Books

- ❖ Desai Vasant Indian Banking –Nature and problems , sultanchand and sons
- ❖ Jain L C : Indigenous Banking in India
- ❖ Vasant desai : central Banking and economic Development
- ❖ E.gordon & K.Natrajan : banking theory, law & practice
- ❖ Chandra, Prasanna, “Financial Management”, Tata McGraw Hill, Delhi
- ❖ Pandey, I, M: “Financial Management”, Vikas Publishing House, Delhi.
- ❖ Khan MY, Jain PK, “Financial Management”, Tata McGraw Hill, New Delhi.

Note: Latest Edition of Text books may be used.

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Semester II

Paper Code : DC02FDIB01	Total Credit : 3
Title of Paper : Business organization & Management-II	

Unit	Description in Detail	Weighting (%)
1	Decision making <ul style="list-style-type: none">• Introduction ,• Definition ,characteristics,• Elements ,process, principles of decision making,• characteristics of good & effective decision,• Administrative problems in decision making,• types of decisions	25%
2	Staffing <ul style="list-style-type: none">• Introduction, definitions• Recruitment: meaning, sources of recruitment.• Selection : meaning, need, importance, stages of selection procedure• Training: meaning, needs, importance & types• Development : Meaning, importance &Methods /Techniques of development	25%
3	Coordination <ul style="list-style-type: none">• concept• characteristics• Need and importance• Principles or essential of effective coordination• Techniques of coordination• Types of coordination• Problems in coordination	25%
4	Social Responsibility & Business Ethics <ul style="list-style-type: none">• Introduction, meaning & definitions• Factors responsible for realization of SR• SR of business towards different groups• Business ethics: concept,• Ethics and Business ethics• Needs of Business ethics• Principles of Business ethics• Factors affecting business ethics,	25%

	Benefits of business ethics	
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Reference books:

1. Business Organisation & Management — by R.K. Sharma
2. Business Organisation & Management — by C.B. Gupta
3. Principles of Business Organisation — by Y.K. Bhushan
4. Principal and Practice of Management — by L.M. Prasad

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Paper Code : DC02FDIB02	Total Credit : 3
Title of Paper : Business Law-II	

Unit	Description in Detail	Weighting (%)
1	Sale of Goods Act <ul style="list-style-type: none">• Nature of contract of sale• Conditions and Warranties• Transfer of property in goods• Performance of contract of sale• unpaid services	25%
2	Negotiable Instruments Acts <ul style="list-style-type: none">• Definitions and characteristics of Negotiable Instruments• Types of Negotiable Instruments• Features and difference: Promissory notes, bills of exchange, cheques	25%
3	Negotiable Instruments Acts <ul style="list-style-type: none">• Crossing of cheques• Types of Crossing• Negotiation• Dishonored	25%
4	Consumer Protection Act <ul style="list-style-type: none">• Salient features and objectives of Act• Definition, Consumer, Complain, Complainants,• Grievances Redressal Machinery	25%

Reference books:

1. Elements of Mercantile Law – N D Kapoor
2. The Law Of Contracts, Cheshire & Fifoot , An
3. Indian Contract Jeevan Kapur, N. M. Tripathi Pvt. Ltd.
4. Law Of Contract - I Dr. Y. S. Sharma,
5. Indian Contract Act Mulla

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Paper Code: DC02FDIB05	Total Credit:
Title Of Paper: Business Communication II	

Unit	Description in detail	Weighting (%)
I	Fundamental of Communication <ul style="list-style-type: none">➤ Meaning, Importance & Objectives➤ Principles of communication➤ Techniques of effective communication➤ Barriers of effective communication	25%
II	Types of Communication & Communication skills <ul style="list-style-type: none">➤ Written - Oral - Face-to-face - Silence - Merits and limitations of each type➤ Cross cultural dimensions of business communication technology and communication➤ Ethical & legal issues in Business communication	25%
III	Business Letters <ul style="list-style-type: none">➤ Need and functions of business letters➤ Planning & layout of business letter➤ Kinds of business letters - Essentials of effective correspondence	25%
IV	Oral Communication <ul style="list-style-type: none">➤ Meaning, nature and scope➤ Principles of effective oral communication➤ Techniques of effective speech➤ Media of oral communication (Face-to-face conversation - Teleconferences - Press Conference – Demonstration - Radio Recording - Dictaphone – Meetings - Rumor - Demonstration and Dramatisation - Public address system - Grapevine - Group Discussion - Oral report - Closed circuit TV).	25%

Basic Text & Reference Books:-

- Business Communication - K. K. Sinha - Galgotia Publishing Company, New Delhi.
- Media and Communication Management - C. S. Rayudu - Himalaya Publishing House, Bombay.
- Essentials of Business Communication - Rajendra Pal and J. S. Korlhalli - Sultan Chand & Sons, New Delhi.
- Business Communication - Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra

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Paper Code : DC02FDIB04	Total Credit :
Title of Paper : Computer application in Business	

Unit	Description in Detail	Weighting (%)
1	Introduction to HTML What is HTML? HTML Documents Basic structure of an HTML document Creating an HTML document Mark up Tags Heading-Paragraph Line Breaks HTML Tags.	25%
2	Elements of HTML Introduction to elements of HTML Working with Text Working with Lists, Tables and Frames Working with Hyperlinks, Images and Multimedia Working with Forms and controls	25%
3	Introduction to Web Publishing or Hosting Creating the Web Site Saving the site Working on the web site Creating web site structure Creating Titles for web pages Themes-Publishing web sites.	25%
4	Project work using unit I II and III	25%

Reference books:

- Ivan Bayross, "Web enabled Commercial Application Development using HTML, DHTML, Java script, perl CGI" BPB 2004
- Douglas E Comer: The Internet, PHI, Second Edition May 2000

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Paper Code : DC02CDIB01	Total Credit :
Title of Paper : Banking II	

Unit: 1	Development Banks in India <ul style="list-style-type: none">• Meaning and Importance of Development Banks• Introduction and functions of following banks :• HDFC, ICICI, IDBI,IRBI,IFCI,SIDBI• State Financial Corporations• Agriculture development bank• NABARD	25%
Unit: 2	Commercial Banks In India <ul style="list-style-type: none">• Meaning & Definition of Commercial Banks• Bank nationalization and its objectives• Recent trends of Indian Commercial Banks• Public sector, private sector banks• Different types of account –Current, saving, Fixed deposits, NRI	25%
Unit: 3	Banking Regulation Act 1949 <ul style="list-style-type: none">• History• Evaluation• Social control• Features of social control• Main provision• Critical evaluation	25%
Unit: 4	E –BANKING <ul style="list-style-type: none">• ATMs ,NEFT , RTGS , SWIFT• Technologies in use• Internet banking• Internet stock trading• Recent Trends	25%

Basic Text & Reference Books:

1. Avdhani, Investment and Securities Markets in India , Himalaya Publication , Delhi
2. Bhole L M , Financial Markets and Institutions, Tata McGraw Hill, Delhi
3. Ghosh D., Banking Policy In India Allied Publications , Delhi

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Semester II

Paper Code: DC02CDIB05	Total Credit: 3
Title of Paper: Credit Appraisal	

Unit	Description in detail	Weighting (%)
1	<u>Introduction</u> <ul style="list-style-type: none">• Terminology<ul style="list-style-type: none">➤ Purchase Order, Purchase Journal, Supplier and Payment details➤ Payment terms, delivery challan and sales Journal	25%
2	<u>Purchase Journal</u> <ul style="list-style-type: none">• List of details to be used in purchase journal• List of documents required at the time of purchase• Methods of recording data in purchase journal• Accounting Entries in Purchase Journal	25%
3	<u>Sales Journal</u> <ul style="list-style-type: none">• Use of Sales Journal• List of documents required at the time of Sales• Methods of recording data in Sales journal• Accounting Entries in Sales Journal	25%
4	<u>Verification and Payment Mechanism</u> <ul style="list-style-type: none">• List of Documents required at the time of Verification and payments• Verification procedure• list of accounting software in India• Selecting Appropriate mode of payment	25%

Reference books:

- Advanced Accounting 2 - Sehgal Ashok And Sehgal Deepak
- Advanced Accounts - Shukla M C and Grawal T S
- Problems and Solution in Adv Accounting - Gupta R L

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Semester II

Paper Code: DC02CDIB06	Total Credit: 3
Title of Paper: Loan Syndication	

Unit	Description in detail	Weighting (%)
1	Preparation of mode of payment <ul style="list-style-type: none">• Ascertaining the mode of payment• Preparing the mode of payment• Ascertaining amount payable to supplier• Preparing payment in favor of supplier• Get authorization from senior/manage	25%
2	Updating voucher with payment details <ul style="list-style-type: none">• Obtaining payment voucher• Filling particulars of authorized payment• Raising invoice on• Customer Verifying invoice raised on• customer and its value Verifying mode of invoice and value of receipt• Generate transactional documents Get approval of transactional documents	25%
3	Performing the accounting entry <ul style="list-style-type: none">• Account updating• Selecting the voucher type• Pass accounting entry in books of accounts	25%
4	Record keeping <ul style="list-style-type: none">• Study and understand the relevant documents• Filing/storing the document for audit/future purposes• Maintaining the documents as per the accounting period• Maintain supplier details• Prepare statements	25%

Reference books:

- Advanced Accounting 2 - Sehgal Ashok And Sehgal Deepak
- Advanced Accounts - Shukla M C and Grawal T S
- Problems and Solution in Adv Accounting - Gupta R L

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Semester II

Paper Code: DC02CDIB07	Total Credit: 3
Title of Paper: On the Job Training Project	

Contents
Title: “How to choose a bank- A customers Perspective”
<ul style="list-style-type: none">▪ Types of banks▪ Purpose of opening Account and Selection criteria▪ Plastic Money Availability (Credit card, Debit card, ATM))▪ Loan Facility (Loan: Mortgage, Personal, Education, vehicle, home etc.)▪ Investment benefits (Mutual fund, Time deposits, fixed deposits, Certificate of deposit etc)▪ Other facility required